

Registration No. 02719456 (England and Wales)
Charity No. 1012732

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU
(a company limited by guarantee)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021



EXECUTIVE SUMMARY

Our mission

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

Our service

Our independent, local charity was founded in 1973. Since then, we have given free, independent and confidential advice to anyone in Elmbridge who needs it.

In normal operating conditions we help people face to face - at our main office in Esher and at two outreach centres around east Elmbridge - over the phone, and online via our website eshercab.org.uk. The advent of the Covid-19 pandemic meant that we had to provide most of our services remotely, by phone and email for much of the year 1st April 2020 to 31st March 2021. When government restrictions allowed, we were able to offer some face-to-face appointments in social distanced interview rooms and new video call facility rooms at our office.

As a result of our team's determined efforts, we helped **1,769 people** with **6,652 issues** during this challenging time.

We provide advice on many issues including benefits, debt, housing, family and employment. This year we handled more enquiries relating to Universal Credit and redundancy, reflecting how people have been affected by the pandemic. Remarkably, we gained **£1,128,299** of direct income for our clients and enabled **£104,598** of debt to be written off.

Our volunteers

We provide a very cost-effective service as most of our workers, including all our advisers and specialists in the areas of sickness & disability benefits and debt casework, are volunteers. These highly-skilled volunteers contributed over **19,000** hours of their time to the local community this year, at a market-rate value of more than **£465,000**. Never has their dedication and willingness to adapt to new challenges been more appreciated than during this most difficult of years.

A handwritten signature in black ink that reads "Elaine Bissell". The signature is written in a cursive, flowing style.

Elaine Bissell
Chief Executive
29th November 2021

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

The Trustees (who are also the directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and independently examined financial statements for the year ended 31 March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and Administration information

Charity Name	The Esher and District Citizens Advice Bureau (also known as Citizens Advice Esher & District)
Charity Registration Number	1012732
Company Registration Number	02719456
Authorised and regulated by the Financial Conduct Authority, FRN	617603
Registered Office	Harry Fletcher House High Street Esher Surrey KT10 9RN

Trustees/Directors

The Trustees who served during the period and up to the date of this report are set out below:

Elected:	Mr Ian Wood (Chair) Her Honour Sally Williams (Vice-Chair) Mr Ian Rotsey (Treasurer) Mrs Carol Christofi (resigned 14/09/2020) Mrs Gillian Coates Mr James Drury Mr Paul Hickson Mr Frank Thaxton Mrs Laura Young
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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU (a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Reference and Administration information (continued)

Trustees/Directors (continued)

Co-opted:	Mr David Clarke (co-opted 15/03/2021) Mr Andrew Nichols (co-opted 28/06/2021)
Nominated by Elmbridge Borough Council:	Councillor Karen Randolph (resigned 14/06/2021) Councillor Richard Williams (resigned 14/06/2021)
Company Secretary	Ms Berenice Chandler
Management Team	Ms Elaine Bissell (CEO) Mrs Sarah Waite (Deputy CEO)
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Independent Examiners	H.G Field 2 Station Road Chertsey Surrey KT16 8BE

Structure, governance and management

Governing document

The Esher and District Citizens Advice Bureau, a company limited by guarantee was established in May 1973 and was later incorporated as a private company limited by guarantee. The company registration number is 02719456. The company is registered with the Charity Commission - registration number 1012732. Following a re-branding exercise by the national Citizens Advice service in 2015 the company is also known as Citizens Advice Esher & District.

The Memorandum and Articles of Association are the governing documents of the charity.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

Method of appointment of Trustees

The charity is governed through a Board of Trustees. As set out in the Articles of Association, the maximum number of Trustees shall be fifteen and the minimum shall be three, being either:

- elected at the annual general meeting or
- nominated by member organisations or
- co-opted by the Trustee Board

providing that on appointment the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

All elected Trustees shall retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may be re-elected.

The Trustee Board meets in formal session approximately six times a year to determine overall policy and overview the furtherance of the charitable company's objects. The Board is supported by a number of sub-committees, covering Business Planning, Fundraising, Personnel and Publicity.

The Trustees who have served during the year are listed on pages 1-2. None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Induction and training of Trustees

New Trustees are provided with detailed induction material including copies of the Memorandum and Articles of Association, the business plan and information on the financial performance of the charity. They also meet key employees and other Trustees. Trustees are encouraged to attend appropriate training where this will facilitate an understanding of their role.

Organisation

The charitable company currently operates from rented premises in Esher and from two outreach venues in east Elmbridge (although these outreaches were unable to operate during 2020/21 as the local centres were closed due to Covid-19 lockdown restrictions).

Day to day organisational decisions are delegated to the Chief Executive Officer (CEO) and other members of the Management Team. The organisational structure is regularly reviewed. The CEO is responsible for ensuring that the charity delivers the services specified. The CEO is entitled to attend Trustee Board meetings and is responsible for reporting to the Board on the performance of the charity and on strategic opportunities that may arise to develop the services of the charity.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

Related parties

Citizens Advice Esher & District is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux in the United Kingdom. With effect from April 2015 Citizens Advice Bureaux became known as local Citizens Advice and The Esher and District Citizens Advice Bureau was rebranded as Citizens Advice Esher & District. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. Operating policies are independently determined by the Trustee Board in order to fulfil the charity's objects and comply with the national membership requirements.

At a local level, the charity is guided by local strategies and is an active member of many local forums including Citizens Advice Surrey, Elmbridge Equalities & Diversity Forum, Elmbridge Older People's Advisory Body, the Elmbridge Homeless Network and local DWP liaison meetings. This has proved invaluable in helping the charity to improve links within the local community and to identify further policy developments and funding opportunities. Regular meetings are held with Elmbridge Borough Council and other local agencies to continue to develop good working practices and services.

Pay and remuneration of key management personnel

The Trustees consider that the board of trustees and the Management Team (MT) comprise the key management personnel of the charity. The charity's Management Team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the Trustee Board. The chief executive's salary is reviewed and approved by the Trustee Board separately but in line with the policy set out above.

Risk management and statement of internal controls

The Trustees have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'.

Identifying risks is an important element of risk management and has been given detailed and careful consideration by the Trustee Board. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. Areas which have been covered in this process include:

- activities and services undertaken by the organisation
- its objectives
- targets and outputs required by funders and others
- the operating structure
- external factors (statutory obligations, relationships with funders)
- comparisons with other local Citizens Advice offices/other comparable organisations
- past performance and previous risks encountered

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

Risk management and statement of internal controls (continued)

Citizens Advice Esher & District's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives in part from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following measures will help minimise the risks inherent in any large and diverse voluntary sector organisation which relies on a diverse range of funding to meet all its commitments:

1. Trustee Board recognises its role as the ultimate authority with regard to the governance of the organisation and the management team recognise that they operate with delegated authority.
2. Effective appraisal of the CEO and Management Team.
3. Internal management and supervisory controls which minimise risk of failing to deliver on existing grant agreements and contracts.
4. Staff awareness of sources of funding and the consequences arising from any failure to deliver services in line with grant agreements and contracts.
5. The effective use of probationary periods, Joint progress reviews, staff supervision and HR policies to promptly identify and deal with issues of concern.
6. Regular case sheet checking, Internal File Reviews and training to ensure quality of advice.
7. Regular review and analysis of statistics to ensure targets are met.
8. Maintaining relationships with funders to identify potential future funding problems and potential funding opportunities.
9. Ensure adequate financial reserves.
10. Quarterly financial monitoring against annual budget.
11. Good communication between volunteers, staff, the management team and the Trustee Board.
12. Maintaining independence and political neutrality to avoid conflict of interests.

Regarding risks relating to information assurance, the Trustee Board oversees the information security of all personal information of clients, staff, volunteers, funders and strategic partners that is processed. The charity holds joint responsibility with the national Citizens Advice service for client data that is held in the electronic case management system. Specific roles are in place to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018.

Objectives and activities

The objects of the charitable company are as set out in the Memorandum and Articles of Association: *"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 Esher, Molesey, Claygate, Oxshott and Cobham and surrounding areas."*

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Objectives and activities (continued)

The key power it exercises in furtherance of the Objects is: *"Power to establish and provide Citizens Advice Bureau services and outlets supplying a free, independent, confidential and impartial service of advice, information and counsel for the public."*

Its services are consistent with the twin aims of Citizens Advice, namely: *"to provide the advice people need for the problems they face"* and *"to improve the policies and practices that affect people's lives"*. Its services are also consistent with the four stated Principles of Citizens Advice namely: *"Free, Independent, Impartial and Confidential"*.

How our activities deliver public benefit

The charity's main activities and beneficiaries are described below. All of its charitable activities focus on providing 'the advice people need for the problems they face' and are undertaken specifically to provide public benefit. The Trustees have referred to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011 when reviewing the aims and objectives of the charity, and in planning any future activities through the production of an annual business plan.

Achievements and performance in 2020/21

Advice and Information Services

The charity's main areas of activity are:

- Generalist advice and information services covering the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education
- Specialist debt advice, including the provision of Debt Relief Orders
- Specialist advice on disability and sickness benefits
- Monthly independent financial advice clinic to provide free advice on issues such as mortgages, endowments, equity release, financial planning, pensions, tax and savings and investments
- Financial capability training at local senior schools to provide young people with money management skills

These services are all delivered by over 30 highly-trained volunteer advisers managed by a small team of paid staff.

Inevitably, the Covid-19 pandemic had an impact on the way we could deliver our services throughout 2020/21. We were still able to support the local community in the following ways:

- With social distancing requirements and varying degrees of lockdown in place during the whole year the main channels into the service were telephone, email and letter.
- We accelerated the installation of a VOIP-based telephone system to facilitate remote working, enabling most of our volunteer advisers to answer calls at home.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance in 2020/21 (continued)

Advice and Information Services (continued)

- The CEO and Deputy CEO worked from the office during the whole year to co-ordinate the service, ensure that clients could drop-off paperwork and direct any clients dropping-by for advice as how they could access the service.
- We were unable to offer any face-to-face drop-in services at our main office in Esher and our outreach venues in Cobham and Molesey. However, we realised that for some clients using a telephone or email was either not possible, extremely difficult or caused them significant distress. We managed to secure funding to allow us to adapt our interview rooms for social distancing and then introduce video call facility rooms from January 2021. These were used, when government restrictions allowed, to offer face to face appointments to clients, where other routes into the service were either not possible or had been exhausted.
- Our website continued to provide a source of information and contact point for clients, who were able to email queries from the site.
- Our team of disability benefit experts continued to deal with applications and appeals for Disability Living Allowance (for children), Personal Independence Payment for adults, Attendance Allowance, Employment Support Allowance and Universal Credit Work Capability Assessments. This work was completed either by phone or by pre-booked appointments (using video or socially-distanced rooms). Debt casework was completed using similar methods.
- For most of the year we continued to offer appointments for our popular monthly Financial Advice Clinic with Independent Financial Adviser Howard Robinson. These appointments were either by phone or face-to-face, when permitted by government guidelines.
- We continued to be a distributor of food vouchers for three local food banks, including acting as the main referring agency for the foodbank in the east of the borough. The number of referrals made increased significantly from 149 in 2019/20 to 339 in 2020/21. This reflects the crises many residents found themselves in during the year.
- Similarly, we worked closely with the social prescribing team in the borough and received referrals from them to assist clients on a wide variety of issues. We had 11 referrals in the year, many of which required complex casework.
- Unfortunately, financial capability training sessions were halted for the entire year as schools reverted to home learning for much of the time.

Beneficiaries and outcomes

During the reporting year 1,769 clients (2020: 1,950) sought help from Citizens Advice Esher & District on 6,652 issues (2020: 7,117), generating 15,356 activities (2020: 11,851).

It is worth noting that although client numbers fell compared with the previous year, contacts (activities) increased by 30%. This reflects the increasing complexity of clients' queries and the difficulty in resolving matters in one visit by phone or email as opposed to a face-to-face interview.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance in 2020/21 (continued)

Beneficiaries and outcomes (continued)

Understandably, the pandemic led to some changes in the ranking of the most common enquiry areas compared with other years. As ever, welfare benefits were the highest area of enquiry (accounting for 34% of all issues recorded in 2020/21, including 15% of enquiries relating to Universal Credit – a 47% increase on 2019/20 figures), followed by housing issues (12%). However, employment enquiries rose by 40% to represent 10% of all client issues, whilst debt issues fell by 41% to represent 8% of all issues recorded during the year. We believe this was due to forbearance displayed by creditors for much of the year; the introduction of the Coronavirus Job Retention Scheme and the Self-Employed Income Support Scheme and the restrictions on landlords to be able to take court action to evict tenants for much of the year. Demand for debt advice increased from the beginning of the 2021 calendar year and we anticipate a further increase as more measures put in place to minimise the financial effect of the pandemic are eased.

We had 856 housing related enquiries in the year. Uniquely during the first lockdown we recorded no actual homeless cases, which reflected the government measures to offer everyone a place to live. Thereafter we recorded 30 cases where we helped our clients to avert homelessness or remain in their homes. There were many more cases where early interventions prevented clients from getting to this stage, for example, where they had low level rent arrears and we have helped with better money management or access to additional benefits.

In terms of financial outcomes, the charity secured a record £1,128,299 in direct income gained for clients in 2021 (2020: £786,400) and enabled £104,598 worth of client debt to be written off (2020: £369,500).

It is important to remember that financial outcomes are only one way in which we help clients. After receiving support from us through a difficult time, people often report improvements to their physical health and mental well-being too. This was particularly so during the pandemic, when many of the people who turned to us for assistance were in great distress.

Contribution of volunteers and paid staff

None of the above would have been possible without the dedication of the small team of part-time staff (2.9 FTE staff) and, most importantly, the tremendous support of the volunteers who undertake a range of roles including highly trained volunteer advisers, support staff or trustees. In 2020-21 these volunteers gave around 19,000 hours service (an average of 365 hours per week) to keep the charity going during an exceptionally difficult period. Using figures supplied by Elmbridge Borough Council, we estimate that this time was worth over £465,000 to the local community.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance in 2020/21 (continued)

Factors affecting the achievement of objectives

Maintaining sufficient funding to sustain service delivery levels is a constant challenge. The Board continues to develop and diversify its fundraising approach and to monitor expenditure so that the service remains as cost-effective as possible.

The growing complexity of the issues that clients are facing – compounded by extraordinary challenges such as the pandemic – have placed additional demands on the service. The support networks that were previously in place for people are changing and, increasingly, local Citizens Advice offices are asked to offer help.

Financial review

During 2020/21 Elmbridge Borough Council, a long-standing supporter and key funder, provided core funding of £96,446 (2020: £95,262) in accordance with its Service Level Agreement, the use of the premises at Harry Fletcher House in Esher and car parking at the Civic Centre.

As reported in recent Trustees' reports, an active fundraising strategy has been in place since 2017. Volunteer Fundraising Lead Valerie Thompson continued to refine the strategy in 2020/21 and, working with the other members of the Fundraising sub-committee, was successful in attracting over £86,000 (2020: £51,000) in grants, fundraising and donations. A proportion of the grants are deferred to 2021/22 and the Trustees remain most grateful to the team for the significant contribution their work continues to make.

As a consequence of the fundraising committee achievements - and the efforts to manage resources expended - Citizens Advice Esher & District recorded a surplus for the year of £21,333 (2019-20 £9,964).

Investment Activities

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit. At 31st March 2021 the market value of investments totalled £41,889 (2020: £34,011), which is an increase of £7,878 (2020: decrease of £9,774) on the market value of £34,011 at 31st March 2020. This increase reflected the partial recovery of markets following the initial impacts of the Covid-19 pandemic which caused a significant fall in the value of stocks and shares early in 2020. The Investment sub-committee of the charity reviewed the situation in detail and determined that, given the charity's overall financial stability and positive cash position, it was not beneficial to crystallise the remaining losses by making changes to the investments held at this time.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Principal funding sources

The total income for the year of £189,510 represents an increase of £25,580 compared to 2019/20. The trustees extend their sincere gratitude to Elmbridge Borough Council who continue to support the key (core) operating capacity of the charity.

Project specific funding was gratefully received from Bridgepoint, The National Lottery, the Community Foundation for Surrey and CAF Emergency Fund to help cope with the immediate and longer running impacts of the Covid-19 pandemic and the Community Foundation for Surrey and the Albert Hunt Trust in support of Personal Independence Payments, debt and Universal Credit work.

Reserves policy

The reserves policy is reviewed every year and approved and adjusted on an annual basis where necessary. Although Citizens Advice Esher & District receives a significant proportion of its core funding from Elmbridge Borough Council and has instigated a successful fundraising strategy, there is the need to make provision for statutory, contractual or other liabilities and ensure sufficient working capital is available to meet monthly commitments. The Board's policy is to hold general reserves equivalent to six months budgeted expenditure for the following year and at 31st March 2021 general reserves were in line with this policy.

In addition, certain unrestricted designated reserves are required to cover future relocation costs. These funds, which were provided by a legacy, are set aside at the discretion of the Board and may be returned to general reserves as further information regarding relocation is known.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Plans for the future

The Trustees are grateful to Elmbridge Borough Council who have not only provided a service level agreement for core funding to 31st March 2022 but also the offer of suitable alternative accommodation within the Civic Centre to enable the Bureau to maintain an assured independent advice service for the people of east Elmbridge.

Relocating offices will always create its own challenges and the Board is extremely grateful to Mike Wilson, one of our volunteer advisers, for his assistance in the project management of the move.

The fundraising strategy that commenced in 2017 will be continued to enable the Bureau to meet its annual expenditure and extend its services where possible.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Plans for the future (continued)

Developing a sustainable service that meets the needs of our clients remains a priority of the Trustee Board for 2021/22. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high quality service that our clients expect and deserve.

A few days before the end of the 2020 financial year, Citizens Advice Esher & District, along with much of the rest of the country, was forced to close its doors to in-person visitors due to the government-imposed lockdown to combat the spread of the Covid-19 pandemic. Although in-person visits have been allowed for some periods of time since this initial closure, there have been further periods of closure through the current year. Throughout the time that visitors have not been able to come to the office, Citizens Advice Esher & District has continued to provide services via phone consultations and digital channels delivered remotely by volunteers from their homes. Citizens Advice Esher & District raised funding to cover the additional costs of remote working and adjusting the office to meet the current government guidelines on safe working. The Trustees anticipate that the demand for the service will continue to increase.

Statement of Directors' responsibilities

The Directors (who are also Trustees of Citizens Advice Esher & District for the purposes of charity 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 and charity 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;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU (a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Statement of Directors' responsibilities (continued)

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.

In so far as the Trustees are aware:

- there is no relevant information of which the charitable company's independent examiners are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiners are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

Independent Examiners

H.G Field have indicated that they will be stepping down from their role following the current financial year. The trustees are working to identify a replacement Examiner.

In preparing this report, the trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Approved by the Board of Trustees on 29th November 2021 and signed on behalf of the Board:



Ian Wood, Chair
Trustee



Ian Rotsey, Treasurer
Trustee

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2021

We report to the charity trustees on our examination of the accounts of the Company for the year ended 31st March 2021 set out on pages 14 to 24.

This report is made solely to the charity's Trustees, as a body, in accordance with Section 145 of the Charities Act 2011 (the Charities Act) and regulations made under section 154 of that Act. Our work has been undertaken so that we might state to the charity's trustees, those matters we are required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our work or for this report.

Responsibilities and basis of report

As the Trustees of the Company (who are also the directors of the company 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 ourselves that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, we report in respect of our examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out our examination, we have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

Independent examiners' statement

We have completed our examination. We confirm that no material matters have come to our attention which gives us cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).



Adrian Rodrigues FCA, Independent Examiner
H G Field & Co
Accountants
2 Station Road
Chertsey KT16 8BE

Dated: 29th November 2021

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU
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STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2021

	Note	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Incoming resources					
Donations and fundraising	2	-	4,262	4,262	15,443
Investment income	3	-	2,361	2,361	3,048
Elmbridge Borough Council grant (including rent and parking permits)	4	-	96,446	96,446	95,262
Grants and sundry income	4	76,501	9,940	86,441	50,177
Total incoming resources		76,501	113,009	189,510	163,930
Resources expended					
Charitable activities:					
Staff costs	5	49,422	67,805	117,227	97,870
Property costs	5	11,040	20,182	31,222	23,354
Support costs	5	16,039	11,567	27,606	22,968
Total resources expended		76,501	99,554	176,055	144,192
Net incoming resources before revaluations					
Gains/losses on revaluations of investment assets	9	-	7,878	7,878	(9,774)
Net movement in funds for the year		-	21,333	21,333	9,964
Total funds at 1 April brought forward		5,000	133,310	138,310	128,346
Total fund at 31 March 2021		5,000	154,643	159,643	138,310

All income and expenditure derive from continuing activities. The statement of Financial Activities incorporates all the gains and losses recognised in the above two financial periods.

The notes on pages 17 to 24 form part of these financial statements

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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BALANCE SHEET

AS AT 31 MARCH 2021

	Note	2021		2020	
		£	£	£	£
Fixed Assets					
Tangible assets	8		1		1
Investments	9		41,889		34,011
			<u>41,890</u>		<u>34,012</u>
Current assets					
Debtors	10	1,729		5,107	
Cash at bank and in hand		170,000		116,493	
		<u>171,729</u>		<u>121,600</u>	
Creditors: amounts falling due within one year	11	(53,976)		(17,302)	
Net current assets			<u>117,753</u>		<u>104,298</u>
Net assets			<u><u>159,643</u></u>		<u><u>138,310</u></u>
Charity Funds					
Unrestricted funds – Designated	12		57,082		50,216
– General	12		97,561		83,094
Restricted funds			5,000		5,000
Total funds			<u><u>159,643</u></u>		<u><u>138,310</u></u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2021 in accordance with Section 476 of the Companies Act.

The directors acknowledge their responsibilities for:

- a) ensuring that the company keeps accounting records which comply with Sections 386 & 387 of the Companies Act 2006 and

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2021

- 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 surplus or deficit for each financial year in accordance with the requirements of Sections 394 & 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company

These abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with SORP (FRS 102).

The financial statements on pages 14 to 24 were approved by the Board of Trustees and authorised for issue on 29th November 2021 and are signed on its behalf by:



.....
Ian Wood, Chair
Trustee



.....
Ian Rotsey, Treasurer
Trustee

Company Number: 02719456

The notes on pages 17 to 24 form part of these financial statements

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

1.1 Basis of preparation

The Esher and District Citizens Advice Bureau is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charitable company, are recognised when it becomes unconditionally entitled to the grant.
- Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (continued)

1.2 Incoming resources (continued)

- Incoming resources from 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

1.3 Resources expended

All 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 measured reliably.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Fund accounting

Restricted funds

Restricted funds represent grants and donations received which are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The aim and use of each restricted fund is set out in the notes to the financial statements.

Unrestricted funds and designated funds

Unrestricted funds represent funds that are expendable at the discretion of the trustees in the furtherance of the objects of the charitable company. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are those funds which are unrestricted in nature but which have been designated by the trustees to be used in a particular manner.

1.5 Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (continued)

1.5 Tangible fixed assets (continued)

Office equipment 33.33% straight line

Assets purchased which are under £1,000 are expensed to the Statement of Financial Activities.

1.6 Investments

Unlisted investments are held in the Charifund Charities Fixed Interest Common Investment Fund for Charities, and are stated at fair value. Fair value is determined with reference to the market value of the Funds at the balance sheet date. Changes in fair value, including those arising on the disposal of investments, are recognised as an unrealised profit or loss in the year.

1.7 Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.8 Recognition of liabilities

Liabilities are recognised when an obligation arises to transfer economic benefits as a result of past transactions or events.

1.9 Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in for that service.

The charity does not operate a defined contribution plan for the benefit of its employees. Contributions are made to employee money purchase schemes in accordance with their contracts of employment and charged in the year in which they are due.

1.10 Taxation

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.

1.11 Leases

Rentals payable and receivable under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (continued)

1.12 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2 Donations and fundraising

	2021	2020
	£	£
Donations and fundraising	<u>4,262</u>	<u>15,443</u>

£Nil of income received in respect of donations and fundraising in 2021 (2020: £5,000) was attributable to restricted funds. The remaining £4,262 (2020: £10,443) of income received in respect of donations and fundraising was attributable to unrestricted funds.

3 Investment income

	2021	2020
	£	£
Bank deposit interest	526	672
Investment income	1,835	2,376
	<u>2,361</u>	<u>3,048</u>

All of the income received in respect of investments was attributable to unrestricted funds in both the years ended 2021 and 2020.

4 Incoming resources from charitable activities

	Restricted	Unrestricted	Total Funds	Total funds
	£	£	2021	2020
	£	£	£	£
Elmbridge Borough Council grant	-	96,446	96,446	95,262
Grants and sundry income	76,501	9,940	86,441	50,177
	<u>76,501</u>	<u>106,386</u>	<u>182,887</u>	<u>145,439</u>

During the year the charity received several notable donations specific to managing the impacts, both immediate and ongoing, of the Covid-19 pandemic. These amounted to £29,600 (2020: £nil) of the total grants and sundry income figure for the year. A further £17,650 (2020: £nil) is included in deferred grants carried forward within creditors due within one year.

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

5 Expenditure on charitable activities

	Restricted	Unrestricted	2021	2020
	£	£	£	£
Staff costs	49,422	67,805	117,227	97,870
Property costs	11,040	20,182	31,222	23,354
Support costs	16,039	11,567	27,606	22,968
	<u>76,501</u>	<u>99,554</u>	<u>176,055</u>	<u>144,192</u>

6a Employee numbers and cost

	2021	2020
	No.	No.
Average number of persons employed		
<i>Permanent</i>		
Staff	<u>6</u>	<u>6</u>

In addition to the above, Citizens Advice Esher & District utilised the services of 39 volunteers, of which 72% were regular attendees during the year (2020: 42 volunteers of which 74% were regular attendees).

No employee earned in excess of or more than £60,000 per annum (2020: None).

Employees' costs during the year amounted to:	2021	2020
	£	£
Wages and salaries	107,210	93,206
Pension costs	10,017	4,664
	<u>117,227</u>	<u>97,870</u>

6b Trustees and key management personnel remuneration and expenses

No Trustee received any remuneration in respect of services as a trustee during the year (2020: £nil). No trustee received travel expenses during the year (2020: £nil).

The total amount of employee benefits received by key management personnel is £3,943 (2020: £3,229). The charitable company considers its key management personnel comprise the chief executive, deputy chief executive and company secretary.

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

7	Independent Examiners remuneration		
		2021	2020
		£	£
	Fees payable to the company's independent examiner	<u>120</u>	<u>120</u>
8	Tangible fixed assets		
		Office equipment	Total
		£	£
	Cost		
	At 1 April 2020	4,999	4,999
	Additions	-	-
		<u>4,999</u>	<u>4,999</u>
	At 31 March 2021	4,999	4,999
		<u>4,999</u>	<u>4,999</u>
	Depreciation		
	At 1 April 2020	4,998	4,998
	Charge in the year	-	-
		<u>4,998</u>	<u>4,998</u>
	At 31 March 2021	4,998	4,998
		<u>4,998</u>	<u>4,998</u>
	Net book value		
	At 31 March 2021	<u>1</u>	<u>1</u>
	At 31 March 2020	<u>1</u>	<u>1</u>
9	Fixed asset Investments		
		Unlisted Investments	Total
		£	£
	Carrying value at 1 st April 2020	34,011	34,011
	Revaluations	7,878	7,878
	Carrying value at 31 st March 2021	<u>41,889</u>	<u>41,889</u>

All fixed asset investments are unlisted and held in the UK.

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

10 Debtors: amounts falling due within one year

	2021	2020
	£	£
Prepayments and accrued income	1,729	5,107
	<u>1,729</u>	<u>5,107</u>

11 Creditors: amounts falling due within one year

	2021	2020
	£	£
Accruals and other creditors	20,493	4,802
Deferred grants	33,483	12,500
	<u>53,976</u>	<u>17,302</u>

12 Statement of funds

	Brought Forward	Incoming Resources	Resources Expended	Gains/ Losses	Transfer	Carried Forward
	£	£	£	£	£	£
Designated funds	50,216	1,297	-	5,569	-	57,082
General funds	83,094	111,712	(99,554)	2,309	-	97,561
	<u>133,310</u>	<u>113,009</u>	<u>(99,554)</u>	<u>7,878</u>	<u>-</u>	<u>154,643</u>
Total unrestricted funds	133,310	113,009	(99,554)	7,878	-	154,643
Restricted funds	5,000	76,501	(76,501)	-	-	5,000
	<u>138,310</u>	<u>189,510</u>	<u>(176,055)</u>	<u>7,878</u>	<u>-</u>	<u>159,643</u>

Designated Funds

The main purpose of the £57,082 designated funds is to cover relocation costs. £Nil (2020: £nil) has been transferred to general funds to adhere with the Board's reserve policy.

General Funds

The £97,561 carried forward will be used by the Trustees to provide Citizens Advice Esher & District with sufficient working capital to cover six months' budgeted expenditure.

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

13 Analysis of net assets between funds

	Restricted funds 2021 £	General funds 2021 £	Total funds 2021 £	Total funds 2020 £
Tangible fixed assets	-	1	1	1
Fixed asset investments	-	41,889	41,889	34,011
Current assets	5,000	166,729	171,729	121,600
Creditors due within one year	-	53,976	53,976	17,302
	<u>5,000</u>	<u>154,643</u>	<u>159,643</u>	<u>138,310</u>

14 Pension costs

The charity made contributions to employees' personal pension schemes.

15 Financial instruments

At the balance sheet date, the charity held financial instruments measured at amortised cost comprising accrued income, cash at bank and in hand, accruals and deferred grants. In addition, the charity held financial instruments measured at fair value through income and expenditure comprising investments.

16 Members

The charity is incorporated as a company limited by guarantee having no share capital and in accordance with the Memorandum of Association, every member is liable to contribute a sum of £1 in the event of the company being wind up. At 31st March 2021 there were 39 members (2020: 39 members).

17 Members

There were no related party transactions during the year (2020: none).