

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 2022



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.

For most of 2021/22 Government guidance for working safely during the Covid-19 pandemic was in place, meaning that most people continued to contact us by phone or email. However, interviews by appointment were available throughout the year, initially by video and then in-person. At the very end of March 2022 we moved into Elmbridge Civic Centre, providing a modern and central location for clients to visit.

Despite the challenges of the pandemic and an office move, we helped **1,762 people** with **5,935 issues** during the year.

We give advice on many issues including benefits, debt, housing, family and employment. This year we saw an increase in the number of housing problems and, with the emergence of the cost of living crisis, more requests for charitable assistance such as foodbank vouchers and help with buying white goods. Through the efforts of our advisers, we gained **£565,716** of direct income for our clients and enabled **£148,046** 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 **13,400** hours of their time to the local community this year, at a market-rate value of more than **£328,000**. Their commitment to our service and their fellow Elmbridge residents is extraordinary.

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

Elaine Bissell
Chief Executive Officer
1 November 2022

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

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 2022.

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	Civic Centre High Street Esher Surrey KT10 9SD

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) Mr David Clarke (resigned 25 th February 2022) Mrs Gillian Coates Mr James Drury Mr Paul Hickson Mr Andrew Nicols Mr Frank Thaxton Mrs Laura Young
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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Reference and Administration information (continued)

Trustees/Directors (continued)

Co-opted:	Ms Oya Erci (co-opted 5 th September 2022)
Nominated by Elmbridge Borough Council:	Councillor Alan Parker CBE (appointed 9 th August 2022)
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	LKA Chartered Accountants 2A High Street Thames Ditton KT7 0RY

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 operates under the name Citizens Advice Esher & District.

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

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management (continued)

Method of appointment of Trustees

The charity is governed through a Board of Trustees. The Articles of Association provide for a minimum of three and maximum of fifteen Trustees, 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 formally six times a year to determine overall policy and review progress against the charity's objectives. 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 receive a comprehensive induction and are given access to a number of relevant documents such as the Memorandum and Articles of Association, 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 charity operates from rented premises in Esher.

The Chief Executive Officer (CEO) has been appointed by the Trustees to manage the day-to-day operations of the charity, supported by other members of the management team. The CEO attends Trustee Board meetings to report on the performance of the charity and on strategic opportunities to develop its services. Recommendations require approval from the Board. Decisions are made by the Trustees in line the business plan, which is reviewed at least annually.

There are regular volunteer staff and paid team meetings to discuss service developments and progress against targets. There is an Annual General Meeting, which involves the Trustee Board, Bureau Members, staff team and other stakeholders.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable 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 Elmbridge Equalities & Diversity Forum and Elmbridge Older People's Advisory Body. This involvement 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 comprise the key management personnel of the charity. The charity's management team are all paid in line with pay rates in the voluntary sector. Any increases to these rates 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'.

The Trustees recognise the importance of a sound framework of risk management and internal controls for good governance. The Board regularly reviews the charity's risks, existing risk controls and further action needed to mitigate such risks. Areas covered in this process include:

- Governance
- Financial
- Operational
- Compliance
- External
- IT

The results of the risk assessment process are used to inform financial, business and contingency planning and maintain a Risk Register.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management (continued)

Risk management and statement of internal controls (continued)

The Trustees have identified funding as the greatest current risk for the charity. Securing additional funding to maintain its service remains a serious challenge, particularly now that it faces inflationary operating costs at the same time as more people are asking for help. The charity is responding by further developing its fundraising strategy to reduce reliance on core funding from the Borough Council and build relationships with grant-giving organisations to secure repeat grants. A trustee with fundraising experience is being sought to help with bid work and advise on existing and potential new income streams.

Other internal control measures in place to minimise risks include:

- Ensuring adequate financial reserves
- Quarterly financial monitoring against annual budget
- Robust financial controls
- Close monitoring of delivery of services in line with grant agreements and contracts
- Regular case checking, Internal File Reviews and staff training to ensure quality of advice
- Due diligence processes when considering prospective partners or funders
- Use of DBS checks, probationary periods, joint progress reviews, staff supervision and HR policies to promptly identify and deal with any issues of concern
- Good communication between volunteers, staff, the management team and the Trustee Board
- Maintaining independence and political neutrality to avoid conflict of interests
- Business continuity planning for emergencies

In terms of information assurance controls, the Trustee Board oversees the information security of all confidential information which is held or provided, including 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 charity, as set out in the Memorandum and Articles of Association, 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.”

Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people’s lives

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Objectives and activities (continued)

How our activities deliver public benefit

The charity's main activities and beneficiaries are described below. All of our charitable activities focus on providing 'the advice people need for the problems they face' and are undertaken specifically to provide public benefit. The Trustees 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 future activities through the production of an annual business plan.

Achievements and performance in 2021/22

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 a team of around 30 highly-trained volunteer advisers managed by a small number of paid staff.

Although the Covid-19 pandemic continued to impact on the way we could deliver our services throughout much of 2021/22, we were still able to support the local community in the following ways:

- The main channels into the service were telephone, email and letter.
- We offered interviews by appointment throughout the year. Initially, these were by video but from September 2021, were in person at our main office, in rooms which allowed for social distancing and ventilation. The interviews were vital for clients making disability benefit applications or those needing help to complete court or other official forms.
- Although we were unable to offer a face-to-face drop-in service throughout 2021/22, we answered all calls to our door in Esher: checking the nature of the query to determine if it was time-critical or if the client did not have the ability to telephone, email or write, in which case we tried to offer an immediate appointment if we had the staff and rooms available.
- Our website continued to provide a source of information and contact point for clients, who were able to email queries from the site. We maintained our commitment to respond to an email or online enquiry within three working days.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance in 2021/22 (continued)

Advice and Information Services (continued)

- 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.
- Demand for our monthly Financial Advice Clinic offering appointments with an Independent Financial Adviser remained high. These appointments were carried out either by phone or in person depending on the client's preference.
- We continued to be a distributor of food vouchers for our three local food banks, including acting as the main referring agency for both East Elmbridge and Cobham foodbanks. The referrals made to all foodbanks remained at high levels with 312 issued in 2021/22 compared with 339 in 2020/21. For many residents the foodbanks have become a lifeline to help them manage their way through financial crises.
- At the end of 2021 we were asked by Walton Charity to administer £2,000 of the undistributed funds received by the council from the government's Household Support Fund. We used the funds to provide vulnerable clients suffering from the cost of living increase with fuel credit for energy prepayment meters and supermarket vouchers.
- We resumed our financial capability sessions in local schools this year, teaching vital money management skills to young people aged 16-18.

Beneficiaries and outcomes

During the reporting year 1,762 clients (2021: 1,769) sought help from Citizens Advice Esher & District on 5,935 issues (2021: 6,652), generating 15,276 activities (2021: 15,356). The high number of activities once again reflected 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.

We support people on any issue that they may face, however, our most common enquiry area is always welfare benefits and tax credits. In 2021/22 these enquiries accounted for 27% of all issues recorded in the year, including 9% of enquiries relating to Universal Credit. Our second most requested area of advice was for housing queries (16%). Initially in the year these were from clients with a vulnerable housing position, for example those facing eviction from anti-social behaviour or adult children unable to stay in the family home following the death of the last surviving parent. As the notice periods for possession action reduced back to pre-pandemic levels, landlords started to take action to evict tenants with rent arrears or because they wish to sell their properties. Alongside these queries, we have seen many enquiries regarding delays in landlords carrying out repairs and overcrowding. The stress on local housing remains acute with little sign of respite.

Demand for debt was suppressed in the first quarter of the year when creditors were displaying forbearance as the lockdown restrictions were in place. Towards the year end we saw a surge in demand for help with budgeting following the dramatic increase in the cost of living.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance in 2021/22 (continued)

Beneficiaries and outcomes (continued)

In terms of financial outcomes, the charity secured £565,716 in direct income gained for clients in 2022 (2021: £1,128,299 – a record level due to the number of people claiming Universal Credit at the start of the pandemic) and enabled £148,046 worth of client debt to be written off (2021: £104,598). However, 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 period, people often report improvements to their physical health and mental well-being too. It is no exaggeration to claim that our advice can change lives.

Contribution of volunteers and paid staff

The charity's achievements would not have been possible without the dedication of the small team of part-time staff (3.1 FTE staff) and, most importantly, the tremendous work of the volunteers who undertake a range of roles including highly trained volunteer advisers, support staff and trustees. In 2021-22 these volunteers gave around 13,400 hours service (an average of 258 hours per week) to keep the charity going during a period of continued challenges. Using figures supplied by Elmbridge Borough Council, we estimate that this time was worth over £328,000 to the local community.

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, the arrival of refugees from Ukraine and now the cost of living crisis – 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. The charity works hard to retain its team members and attract new recruits so that it has the capacity to respond to changing circumstances.

Financial review

During 2021/22 Elmbridge Borough Council, a long-standing supporter and key funder, provided core funding of £96,446 (2021: £96,446) 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. CEO Elaine Bissell and Volunteer Fundraising Lead Valerie Thompson continued to refine the strategy in 2021/22 and, working with the other members of the Fundraising sub-committee, were successful in attracting over £75,000 (2020: £86,000) in grants, fundraising and donations.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Financial review (continued)

A proportion of the grants are deferred to 2022/23 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's achievements the charity recorded a deficit for the year of £9,396 (2020/21 surplus of £21,333) after accounting for the costs of the move to the Civic Centre. This deficit was covered by a transfer of funds from the designated reserves assigned to the cost of office relocation.

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 2022 the market value of investments totalled £44,942 (2021: £41,889), which is an increase of £3,053 (2021: £7,878) on the market value of £41,889 at 31st March 2021. This increase reflected the ongoing positive trend of markets following the 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, alongside the ongoing positive performance of the investments held, it was not necessary to make changes to the investments held at this time.

Principal funding sources

The total income for the year of £178,280 represents a decrease of £11,230 compared to 2020/21 though the income for 2020/21 was significantly enhanced by large amounts of funding provided specific to the Covid-19 pandemic. An amount of this has carried over into the current year but significantly less than was utilised in 2020/21. 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 to support areas where we saw a high need. Bridgepoint, the Community Foundation for Surrey and Elmbridge Borough Council gave monies to help cope with the ongoing impacts of the Covid-19 pandemic. The Community Foundation for Surrey, Shanly Foundation, the Albert Hunt Trust, The National Lottery Community Fund, Walton Charity and Elmbridge Borough Council provided funding in support of our work on Personal Independence Payments, debt and Universal Credit and for helping the elderly within our community.

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 around six months budgeted expenditure for the following year and at 31st March 2022 general reserves were in line with this policy.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Reserves policy (continued)

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 or costs of such relocation are incurred.

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 2024 but have also provided new accommodation within the Civic Centre to enable the Bureau to maintain an assured independent advice service for the people of east Elmbridge.

Relocating offices always create its own challenges and the Board is extremely grateful to Mike Wilson, a former volunteer adviser, for his assistance in the project management of the move.

Now the move to the Civic Centre and the time-consuming work it involved are completed and the associated uncertainties resolved, the Trustees are able to focus on maintaining and developing a sustainable advice service for the Elmbridge community. Fundraising will remain a priority so that the Bureau is able to meet its annual expenditure and maintain and extend its services where possible.

As the cost of living crisis worsens and more people struggle to make ends meet, the charity is certain to see an increased demand for advice and support relating to debt, benefits and housing. The charity will seek to ensure that it has the resources and training in place to meet this higher level of need.

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:

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Statement of Directors' responsibilities (continued)

- 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 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

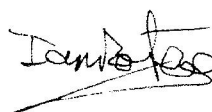
H.G Field have indicated that they will be stepping down from their role following the current financial year. LKA Chartered Accountants have agreed to act as the Independent Examiner for the 2022 financial year.

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 1st November 2022 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 2022

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2022 set out on pages 13 to 25.

Responsibilities and basis of report

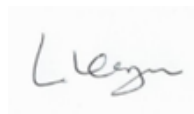
As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examinations, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2006 Act: or
- The accounts do not accord with those records; or
- The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.
- I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Laura Kenyon FCA, Independent Examiner
LKA Chartered Accountants
2A High Street
Thames Ditton
KT7 0RY

Dated: 1st November 2022

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 2022

		Restricted funds 2022	Unrestricted funds 2022	Total funds 2022	Total funds 2021
	Note	£	£	£	£
Incoming resources					
Donations and fundraising	2	-	3,948	3,948	4,262
Investment income	3	-	2,424	2,424	2,361
Elmbridge Borough Council grant (including rent and parking permits)	4	-	96,446	96,446	96,446
Grants and sundry income	4	67,870	7,592	75,462	86,441
Total incoming resources		67,870	110,410	178,280	189,510
Resources expended					
Charitable activities:					
Staff costs	5	46,046	82,571	128,617	117,227
Property costs	5	13,718	24,518	38,236	31,222
Support costs	5	8,106	15,770	23,876	27,606
Total resources expended		67,870	122,859	190,729	176,055
Net (outgoing)/incoming resources before revaluations					
Gains/losses on revaluations of investment assets	9	-	(12,449)	(12,449)	13,455
Net movement in funds for the year		-	(9,396)	(9,396)	21,333
Total funds at 1 April brought forward		5,000	154,643	159,643	138,310
Total fund at 31 March 2022		<u>5,000</u>	<u>145,247</u>	<u>150,247</u>	<u>159,643</u>

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 loss for Companies Act 2006 purposes is £9,396 (2021: profit of £21,333).

The notes on pages 16 to 23 form part of these financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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BALANCE SHEET

AS AT 31 MARCH 2022

	Note	2022		2021	
		£	£	£	£
Fixed Assets					
Tangible assets	8		23,269		1
Investments	9		44,942		41,889
			<hr/>		<hr/>
			68,211		41,890
Current assets					
Debtors	10	2,376		1,729	
Cash at bank and in hand		153,907		170,000	
		<hr/>		<hr/>	
			156,283		171,729
Creditors: amounts falling due within one year	11	(74,247)		(53,976)	
		<hr/>		<hr/>	
Net current assets			82,036		117,753
Net assets			<hr/>		<hr/>
			150,247		159,643
			<hr/>		<hr/>
Charity Funds					
Unrestricted funds – Designated	13		50,000		57,082
– General	13		95,247		97,561
Restricted funds			5,000		5,000
Total funds			<hr/>		<hr/>
			150,247		159,643
			<hr/>		<hr/>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2022 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

(a company limited by guarantee)

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2022

- 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 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 13 to 23 were approved by the Board of Trustees and authorised for issue on 1st November 2022 and are signed on its behalf by:

I. e. Wood

.....
Ian Wood, Chair
Trustee

Ian Rotsey

.....
Ian Rotsey, Treasurer
Trustee

Company Number: 02719456

The notes on pages 16 to 23 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 2022

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.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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. Support costs are those functions that assist the work of the charitable company but do not directly undertake charitable activities such as administration costs and payroll. These costs have been allocated to restricted expenses where the grant income allowed for such costs to be covered by the funding provided.

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.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies (continued)

1.5 Tangible fixed assets (continued)

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:

Office equipment	20 - 33.33%	straight line
Land and buildings	10%	straight line
Website	20%	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.

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies (continued)

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.

1.12 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 around six months budgeted expenditure for the following year and at 31st March 2022 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 or costs of such relocation are incurred.

1.13 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

	2022	2021
	£	£
Donations and fundraising	<u>3,948</u>	<u>4,262</u>

£nil of income received in respect of donations and fundraising in 2022 (2021: £nil) was attributable to restricted funds. The remaining £3,948 (2021: £4,262) of income received in respect of donations and fundraising was attributable to unrestricted funds.

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

3 Investment income

	2022	2021
	£	£
Bank deposit interest	290	526
Investment income	2,134	1,835
	<u>2,424</u>	<u>2,361</u>

All of the income received in respect of investments was attributable to unrestricted funds in both the years ended 2022 and 2021.

4 Incoming resources from charitable activities

	Restricted	Unrestricted	Total Funds	Total funds
	£	£	2022	2021
	£	£	£	£
Elmbridge Borough Council grant	-	96,446	96,446	96,446
Grants and sundry income	67,870	7,592	75,462	86,441
	<u>67,870</u>	<u>104,038</u>	<u>171,908</u>	<u>182,887</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 £11,650 (2021: £29,600) of the total grants and sundry income figure for the year. A further £6,000 (2021: £17,650) is included in deferred grants carried forward within creditors due within one year.

5 Expenditure on charitable activities

	Restricted	Unrestricted	2022	2021
	£	£	£	£
Staff costs	46,046	82,571	128,617	117,227
Property costs	13,718	24,518	38,236	31,222
Support costs	8,106	15,770	23,876	27,606
	<u>67,870</u>	<u>122,859</u>	<u>190,729</u>	<u>176,055</u>

The charity does not pay any money to any of the Trustees and as such considers that there is no material split in the allocation of support costs between general support and governance.

6a Employee numbers and cost

	2022	2021
	No.	No.
Average number of persons employed		
<i>Permanent</i>		
Staff	<u>7</u>	<u>6</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

6a Employee numbers and cost (continued)

In addition to the above, Citizens Advice Esher & District utilised the services of 41 volunteers, of which 78% were regular attendees during the year (2021: 39 volunteers of which 72% were regular attendees).

No employee earned in excess of or more than £60,000 per annum (2021: None).

Employees' costs during the year amounted to:	2022	2021
	£	£
Wages and salaries	124,557	107,210
Pension costs	4,060	10,017
	<u>128,617</u>	<u>117,227</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 (2021: £nil). No trustee received travel expenses during the year (2021: £nil).

The total amount of employee benefits received by key management personnel is £2,349 (2021: £3,943). The charitable company considers its key management personnel comprise the chief executive, deputy chief executive and company secretary.

7 Independent Examiners remuneration

	2022	2021
	£	£
Fees payable to the company's independent examiner	<u>620</u>	<u>120</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

8 Tangible fixed assets

	Land and buildings £	Office equipment £	Website £	Total £
Cost				
At 1 April 2021	-	4,999	-	4,999
Additions	19,230	2,646	1,392	23,268
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2022	19,230	7,645	1,392	28,267
	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation				
At 1 April 2021	-	4,998	-	4,998
Charge in the year	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2022	-	4,998	-	4,998
	<hr/>	<hr/>	<hr/>	<hr/>
Net book value				
At 31 March 2022	<u>19,230</u>	<u>2,647</u>	<u>1,392</u>	<u>23,269</u>
At 31 March 2021	<u>-</u>	<u>1</u>	<u>-</u>	<u>1</u>

9 Fixed asset Investments

	Unlisted Investments £	Total £
Carrying value at 1 st April 2021	41,889	41,889
Revaluations	3,053	3,053
Carrying value at 31 st March 2022	<u>44,942</u>	<u>44,942</u>

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

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

10 Debtors: amounts falling due within one year

	2022	2021
	£	£
Prepayments and accrued income	2,376	1,729
	<u>2,376</u>	<u>1,729</u>

11 Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals	42,979	17,698
Other creditors	5,002	2,795
Deferred grants	26,266	33,483
	<u>74,247</u>	<u>53,976</u>

12 Deferred grants

Deferred grants comprise the value of grant funding received for which the deliverable outcomes and period covered by the grant funding extend beyond the end of the financial year. The funding is therefore deferred to match to the timing of the resources expended in the delivery of those outcomes.

	2022	2021
	£	£
Balance brought forward	33,483	12,500
Amount released to income during the year	(27,483)	(12,500)
Amount deferred in the year	20,266	33,483
Balance carried forward	<u>26,266</u>	<u>33,483</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

13 Statement of funds

2022	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	57,082	1,508	-	2,158	(10,748)	50,000
General funds	97,561	108,902	(122,859)	895	10,748	95,247
Total unrestricted funds	154,643	110,410	(122,859)	3,053	-	145,247
Restricted funds	5,000	67,870	(67,870)	-	-	5,000
	<u>159,643</u>	<u>178,280</u>	<u>(190,729)</u>	<u>3,053</u>	<u>-</u>	<u>150,247</u>
2021	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
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 £50,000 designated funds is to cover relocation costs. £10,748 (2021: £nil) has been transferred to general funds to adhere with the Board's reserve policy.

General Funds

The £95,247 carried forward will be used by the Trustees to provide Citizens Advice Esher & District with sufficient working capital to cover six months' budgeted expenditure.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

14 Analysis of net assets between funds

	Restricted funds 2022 £	General funds 2022 £	Total funds 2022 £	Total funds 2021 £
Tangible fixed assets	-	23,269	23,269	1
Fixed asset investments	-	44,942	44,942	41,889
Current assets	5,000	151,283	156,283	171,729
Creditors due within one year	-	74,247	74,247	53,976
	<u>5,000</u>	<u>145,247</u>	<u>150,247</u>	<u>159,643</u>

	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>

15 Pension costs

The charity made contributions to employees' personal pension schemes.

16 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.

17 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 2022 there were 38 members (2021: 39 members).

18 Related party transactions

There were no related party transactions during the year (2021: none).

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Restricted 2022 £	Designated 2022 £	Unrestricted 2022 £	Total 2022 £	Total 2021 £
Income					
Annual grant from Elmbridge Borough Council	-	-	80,970	80,970	80,970
Rent grant from Elmbridge Borough Council	-	-	15,476	15,476	15,476
	-	-	96,446	96,446	96,446
Other income					
Donations	-	-	3,948	3,948	4,262
Dividend income and bank interest	-	1,508	916	2,424	2,361
Fundraising	-	-	-	-	-
Project income	67,870	-	7,592	75,462	86,441
	67,870	1,508	12,456	81,834	93,064
	67,870	1,508	108,902	178,280	189,510
Expenditure					
Employment costs:					
Office salaries and national insurance	44,672	-	79,885	124,557	107,210
Staff pension	1,374	-	2,686	4,060	10,017
Staff travel and refreshments	92	-	300	392	5,669
Advertising, training and conferences	599	-	195	794	1,126
	46,737	-	83,066	129,803	124,022
Rent	4,742	-	15,034	19,776	19,776
Stationary and books	711	-	3,220	3,931	2,161
Subscriptions	947	-	2,049	2,996	2,976
Postage and telephone	1,713	-	2,755	4,468	9,483
Light and heat	1,847	-	2,793	4,640	2,920
Cleaning	6,395	-	-	6,395	3,796
Property maintenance	239	-	5,206	5,445	1,329
Insurance	455	-	1,447	1,902	1,585
Computer supplies and maintenance	3,643	-	5,801	9,444	5,078

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DETAILED INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

	Restricted 2022	Designated 2022	Unrestricted 2022	Total 2022	Total 2021
	£	£	£	£	£
Expenditure (continued)					
Depreciation	-	-	-	-	-
Sundry expenses	105	-	521	626	507
Professional fees	296	-	929	1,225	606
PPE	40	-	38	78	1,816
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	67,870	-	122,859	190,729	176,055
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net income/(expenditure) for the year before investment gains/(losses)	-	1,508	(13,957)	(12,449)	13,455
Unrealised profit/(loss) on investments	-	2,158	895	3,053	7,878
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net income/expenditure for the year	<u>-</u>	<u>3,666</u>	<u>(13,062)</u>	<u>(9,396)</u>	<u>21,333</u>