

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 2023



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

This year is a significant milestone for our charity as we celebrate our 50th anniversary. For the past half a century, we have been providing free and independent advice to the residents and workers of Elmbridge to help them navigate their problems and find a way forward.

Throughout 2022/23, as Britain faced its biggest cost of living crisis in decades, our frontline advisers worked tirelessly to help a record number of local people in crisis. We provided support with food bank referrals and emergency charitable aid, and saw an increase in demand for help with benefits, debt, and housing problems, highlighting the enormity of the challenges people faced.

In total, we assisted 1,947 people with 6,147 issues through all our channels, including face-to-face, telephone, and email. As an example of the impact of our work, we helped our clients gain £694,427 of direct income and enabled £192,153 of debt to be written off.

Our volunteers

We provide a very cost-effective service as most of our workers, including our generalist advisers and specialists in the areas of sickness & disability benefits and debt casework, are volunteers. These highly-skilled volunteers contributed over **13,900** hours of their time to the local community this year, at a market-rate value of more than **£335,450**. Their commitment to our service and their fellow Elmbridge residents is remarkable.

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

Elaine Bissell
Chief Executive Officer
15th November 2023

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

CONTENTS

	Page
Trustees report	1-12
Independent Examiner's report	13
Statement of Financial Activities	14
Balance sheet	15-16
Notes to the accounts	17-26
Detailed income and expenditure account	27-28

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

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 2023.

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 until 30 th June 2023) Mr Mark Reason (elected 20 th November 2022, Chair from 1 st July 2023) Her Honour Sally Williams (Vice-Chair) Mr Ian Rotsey (Treasurer) Mrs Gillian Coates Mr James Drury (resigned 21 st November 2022) Ms Oya Erci Barutcu Mr Paul Hickson Mr Andrew Nichols Mr Frank Thaxton Mrs Laura Young
-----------------	--

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Reference and Administration information (continued)

Trustees/Directors (continued)

Nominated by Elmbridge
Borough Council: Councillor Alan Parker CBE (appointed 9th 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

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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 Trustee 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.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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 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'.

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.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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.

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 data protection regulations.

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

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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 2022/23

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.

This first year of operation since relocating to Elmbridge Civic Centre coincided with the lifting of all COVID-19 restrictions. With life returning to its pre-pandemic state, we supported the local community in the following ways:

- The main channels into the service were by email, telephone, in-person and letter.
- We offered interviews by appointment throughout the year. Drop-in callers seeking immediate appointments were accommodated where we had capacity on the day, otherwise they were offered the next available appointment.
- We maintained a very high response rate on telephone calls into our service; offering immediate advice.
- We upgraded our website in the year, making it easier for clients to submit an online query and provide the information we need to answer their queries as fully as possible. We met our commitment to respond to an email/ online enquiry within three working days.
- We re-opened our outreach service at the Cobham Centre for the Community in October 2022, offering an advice session for two mornings a month.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance in 2022/23 (continued)

Advice and Information Services (continued)

- In February 2023 we began working in partnership with the East Elmbridge Foodbank to offer an advice outreach at their Thames Ditton and West Molesey locations. The provision of a foodbank outreach adviser was made possible through funding from the Trussell Trust.
- 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 and Support Allowance and Universal Credit Work Capability Assessments.
- With two qualified Debt Relief Order (DRO) intermediaries we were able to offer this insolvency route to clients rather than having to use the national Citizens Advice DRO unit.
- For most of the year, we were able to host a monthly Financial Advice Clinic offering appointments with an Independent Financial Adviser. In December our resident IFA retired. We are looking for a local IFA, who would be willing to take on the clinic.
- 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.
- We were pro-active in delivering money management workshops to the community: continuing our financial capability sessions to local schools and working in partnership with the Mary Frances Trust to deliver workshops as part of their pilot Independent Living Skills programme.
- We delivered advice sessions at two Cost-of Living events in the Borough organised by the Council's customer service and social prescribing teams.
- We continued to be a delegated fund holder for £2,000 of Walton Charity funding for local people with low income who need urgent support at times of crisis or significant stress. In addition, at the beginning of 2023 another local charity, Walsingham Care, asked us to administer £2,000 of their Cost of Living Crisis Funding for Elmbridge residents aged 60+.

Beneficiaries and outcomes

During the reporting year 1,947 clients (2022: 1,762) sought help from Citizens Advice Esher & District on 6,150 issues (2022: 5,935), generating 15,062 activities (2022: 15,276). The high number of activities once again reflected the increasing complexity of clients' queries. In general, it is taking longer to help clients as usual support options are exhausted - there are no 'easy answers' to many Cost of Living issues - so other solutions are having to be explored.

We support people on any issue that they may face, however, our most common enquiry area is always welfare benefits and tax credits. In 2022/23 these enquiries accounted for 26% of all issues recorded in the year, including 5% of enquiries relating to Universal Credit. The importance of ensuring that individuals rightfully claim the benefits they are entitled to was underscored this year when the government linked additional financial help to certain benefit recipients.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance in 2022/23 (continued)

Beneficiaries and outcomes (continued)

We saw a 22% increase in enquiries on disability benefits. Some of this increase reflected a national trend as people sought to maximise their income during the cost of living crisis, but there were several local factors too. Reduced funding and capacity at other local organisations meant that they could no longer offer to help with disability benefit applications.

Our second most requested area of advice was for housing queries (17%). Queries ranged from access to housing; poor conditions in rental properties to rent increases. The pressure on the availability and affordability of local housing was a theme throughout.

Reflecting the unprecedented challenges of this time, we saw a record number of clients seeking emergency crisis support, such as foodbank vouchers, energy vouchers and funding for essential household items. The pandemic and cost of living crisis has left many residents struggling to cope, including those in work.

Demand for debt advice increased steadily throughout the year. Recovery action for council tax arrears continued to be the main trigger for people coming to us for help in this area. Worryingly, we saw an increase in the number of clients presenting with negative budgets as incomes failed to keep up with housing, food and energy costs.

By the year-end, the charity achieved a direct income gain of £694,427 for clients (compared to £565,716 in 2022) and succeeded in getting £192,153 worth of client debt to be written off (compared to £148,046 in 2022). However, it's essential to remember that our impact extends beyond financial outcomes. Clients often experience improvements in their physical health and mental well-being after receiving our support during challenging times. It's remarkable how good, independent advice can profoundly transform lives.

Contribution of volunteers and paid staff

The charity owes its accomplishments to the commitment of a small team of part-time staff (equivalent to 4.2 full-time employees) and, most notably, the exceptional efforts of volunteers who perform various roles such as highly-trained advisers, support personnel, and trustees. Throughout the demanding period of 2022/23, these volunteers devoted around 13,900 hours of service (equivalent to an average of 267 hours per week) to assist as many individuals as possible. Using figures supplied by Elmbridge Borough Council, we estimate that this time was worth over £335,450 to the local community.

Factors affecting the achievement of objectives

The problems we are helping people with are more urgent and complex than ever before. Support networks that were previously in place have changed and, increasingly, people do not know where else to turn. The charity's staff and volunteers have worked relentlessly to meet the growth in demand for advice this year, but having the funds in place to do so has been a big challenge.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance in 2022/23 (continued)

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 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 2022/23 Elmbridge Borough Council, a long-standing supporter and key funder, provided core funding of £95,402 (2022: £96,446) in accordance with its Service Level Agreement, the use of the premises within Elmbridge Civic Centre and car parking in the adjacent grounds. The Trustees are most grateful for this support.

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 and, working with the other members of the Fundraising sub-committee, were successful in attracting over £69,000 (2022: £75,000) in grants, fundraising and donations.

A proportion of the grants are deferred to 2023/24 and the Trustees remain most grateful to the team for the significant contribution their work continues to make. The charity recorded a deficit for the year of £12,540 (2021/22 £9,396) 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 relation.

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 2023 the market value of investments totalled £42,196 (2022: £44,942), which is a decrease of £2,747 (2022: increase of £3,053) on the market value of £44,942 at 31st March 2022. This decrease reflected the challenging economic climate of the year following a more positive year in 2022. 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 overall 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 £167,859 (2022: £178,280) represents a decrease of £10,421 (2022: £11,230) compared to 2021/22. The trustees extend their sincere gratitude to Elmbridge Borough Council who continue to support the key (core) operating capacity of the charity.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Principal funding sources (continued)

Project specific funding was gratefully received to support areas where we saw a high need. Bridgepoint, the Community Foundation for Surrey, the National Lottery and Surrey County Council gave monies to help cope with the ongoing impacts of the Covid-19 pandemic. Shanly Foundation, Surrey County Council, Walton Charity and the Co-op Local Community Fund provided funding in support of our work on debt, benefits including Personal Independence Payments, mental health and helping the elderly within our community. Grants from the Community Foundation for Surrey, the Albert Hunt Trust and Elmbridge Borough Council allowed us to build our capacity to meet the extra need for our advice. Towards the end of the year funding from the Trussell Trust meant that, in partnership with the East Elmbridge foodbank, we were able to provide an adviser to attend their weekly foodbank sessions.

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 2023 general reserves were slightly below the level required by this policy however significant funding was received in the early part of the new financial year to help move reserves back towards the required level.

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 cost of living crisis is far from over, so 2023/24 will be another busy year for benefits, debt and housing advice. Residents who have had a long period of increased prices for energy, food and housing will continue to turn to us for access to emergency crisis support. At the same time, refugees from Afghanistan and Ukraine are seeking permanent housing and we await the managed migration of benefit claimants to Universal Credit by the DWP.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Plans for the future (continued)

We are looking at our resources and the training offered in all these areas so that we are ready to provide advice and practical support to those in need in our community. Where we can, we will work in partnership with other local organisations to maximise our impact and support more of the people who need urgent help.

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 require 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 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.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Independent Examiners

LKA Chartered Accountants have agreed to continue as the Independent Examiner for the 2023 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 15th November 2023 and signed on behalf of the Board:



Mark Reason, Chair
Trustee



Ian Rotsey, Treasurer
Trustee

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2023

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2023 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: 15th November 2023



THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2023

	Note	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Incoming resources					
Donations and fundraising	2	-	8,361	8,361	3,948
Investment income	3	-	3,250	3,250	2,424
Elmbridge Borough Council grant (including rent and parking permits)	4	-	95,402	95,402	96,446
Grants and sundry income	4	42,894	17,952	60,846	75,462
Total incoming resources		42,894	124,965	167,859	178,280
Resources expended					
Charitable activities:					
Staff costs	5, 6	35,750	101,336	137,086	128,617
Property costs	5	3,943	19,206	23,149	38,236
Support costs	5	3,767	13,651	17,418	23,876
Total resources expended		43,460	134,193	177,653	190,729
Net (outgoing)/incoming resources before revaluations					
Gains/losses on revaluations of investment assets	9	(566)	(9,228)	(9,794)	(12,449)
		-	(2,746)	(2,746)	3,053
Net movement in funds for the year		(566)	(11,974)	(12,540)	(9,396)
Total funds at 1 April brought forward		5,000	145,247	150,247	159,643
Total funds at 31 March 2023		4,434	133,273	137,707	150,247

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 £12,540 (2022: £9,396).

The notes on pages 17 to 26 form part of these financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

BALANCE SHEET

AS AT 31 MARCH 2023

	Note	2023		2022	
		£	£	£	£
Fixed Assets					
Tangible assets	8		22,556		23,269
Investments	9		42,196		44,942
			<u>64,752</u>		<u>68,211</u>
Current assets					
Debtors	10	5,951		2,376	
Cash at bank and in hand		159,748		153,907	
			<u>165,699</u>		<u>156,283</u>
Creditors: amounts falling due within one year	11	(92,744)		(74,247)	
			<u>72,955</u>		<u>82,036</u>
Net current assets			<u>72,955</u>		<u>82,036</u>
Net assets			<u><u>137,707</u></u>		<u><u>150,247</u></u>
Charity Funds					
Unrestricted funds – Designated	13		50,000		50,000
– General	13		83,273		95,247
Restricted funds	13		4,434		5,000
			<u>133,707</u>		<u>150,247</u>
Total funds			<u><u>133,707</u></u>		<u><u>150,247</u></u>

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2023 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 2023

- 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 14 to 26 were approved by the Board of Trustees and authorised for issue on 15th November 2023 and are signed on its behalf by:



.....
Mark Reason, Chair
Trustee



.....
Ian Rotsey, Treasurer
Trustee

Company Number: 02719456

The notes on pages 17 to 26 form part of these financial statements

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

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

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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%	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.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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 2023 general reserves were slightly below the level required by this policy however significant funding was received in the early part of the new financial year to help move reserves back towards the required level.

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

	2023	2022
	£	£
Donations and fundraising	<u>8,361</u>	<u>3,948</u>

£Nil of income received in respect of donations and fundraising in 2023 (2022: £nil) was attributable to restricted funds. The remaining £8,361 (2022: £3,948) of income received in respect of donations and fundraising was attributable to unrestricted funds.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3 Investment income

	2023	2022
	£	£
Bank deposit interest	874	290
Investment income	2,376	2,134
	<u>3,250</u>	<u>2,424</u>

All of the income received in respect of investments was attributable to unrestricted funds in both the years ended 2023 and 2022.

4 Incoming resources from charitable activities

	Restricted	Unrestricted	Total Funds	Total funds
	£	£	2023	2022
	£	£	£	£
Elmbridge Borough Council grant	-	95,402	95,402	96,446
Grants and sundry income	42,894	17,952	60,846	75,462
	<u>42,894</u>	<u>113,354</u>	<u>156,248</u>	<u>171,908</u>

During the year the charity received several notable donations specific to managing the ongoing impacts of the Covid-19 pandemic. These amounted to £16,500 (2022: £11,650) of the total grants and sundry income figure for the year. A further £nil (2021: £6,000) is included in deferred grants carried forward within creditors due within one year.

5 Expenditure on charitable activities

	Restricted	Unrestricted	2023	2022
	£	£	£	£
Staff costs	35,750	101,336	137,086	128,617
Property costs	3,943	19,206	23,149	38,236
Support costs	3,767	13,650	17,417	23,876
	<u>43,460</u>	<u>134,192</u>	<u>177,652</u>	<u>190,729</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

	2023	2022
	No.	No.
Average number of persons employed		
<i>Permanent</i>		
Staff	<u>8</u>	<u>7</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

6a Employee numbers and cost (continued)

In addition to the above, Citizens Advice Esher & District utilised the services of 44 volunteers, of which 75% were regular attendees during the year (2022: 41 volunteers of which 78% were regular attendees).

No employee earned in excess of or more than £60,000 per annum (2022: None).

Employees' costs during the year amounted to:	2023	2022
	£	£
Wages and salaries	132,824	124,557
Pension costs	4,262	4,060
	<u>137,086</u>	<u>128,617</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 (2022: £nil). No trustee received travel expenses during the year (2022: £nil).

The total amount of employee benefits received by key management personnel is £2,462 (2022: £2,349). The charitable company considers its key management personnel comprise the chief executive, deputy chief executive and company secretary.

7 Independent Examiners remuneration

	2023	2022
	£	£
Fees payable to the company's independent examiner	<u>620</u>	<u>620</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

8 Tangible fixed assets

	Land and buildings £	Office equipment £	Website £	Total £
Cost				
At 1 April 2022	19,230	7,645	1,392	28,267
Additions	-	-	2,088	2,088
At 31 March 2023	19,230	7,645	3,480	30,355
Depreciation				
At 1 April 2022	-	4,998	-	4,998
Charge in the year	1,923	530	348	2,801
At 31 March 2023	1,923	5,528	348	7,799
Net book value				
At 31 March 2023	17,307	2,117	3,132	22,556
At 31 March 2022	19,230	2,647	1,392	23,269

9 Fixed asset Investments

	Unlisted Investments £	Total £
Carrying value at 1 st April 2022	44,942	44,942
Revaluations	(2,746)	(2,746)
Carrying value at 31 st March 2023	42,196	42,196

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

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

10 Debtors: amounts falling due within one year

	2023	2022
	£	£
Trade debtors	4,748	-
Prepayments and accrued income	1,203	2,376
	<u>5,951</u>	<u>2,376</u>

11 Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals	6,443	42,979
Other creditors	1,221	5,002
Deferred grants	85,080	26,266
	<u>92,744</u>	<u>74,247</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.

	2023	2022
	£	£
Balance brought forward	26,266	33,483
Amount released to income during the year	(25,665)	(27,483)
Amount deferred in the year	84,479	20,266
Balance carried forward	<u>85,080</u>	<u>26,266</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

13 Statement of funds

2023	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	50,000	1,679	-	(1,942)	263	50,000
General funds	95,247	123,286	(134,193)	(804)	(263)	83,273
Total unrestricted funds	145,247	124,965	(134,193)	(2,746)	-	133,273
Restricted funds	5,000	42,894	(43,460)	-	-	4,434
	<u>150,247</u>	<u>167,859</u>	<u>(177,653)</u>	<u>(2,746)</u>	<u>-</u>	<u>137,707</u>
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>

Designated Funds

The main purpose of the £50,000 designated funds is to cover relocation costs. £263 has been transferred from (2022: £10,748 transferred to) general funds to adhere with the Board's reserve policy.

General Funds

The £83,273 (2022: £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

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

14 Analysis of net assets between funds

	Restricted funds 2023 £	General funds 2023 £	Total funds 2023 £	Total funds 2022 £
Tangible fixed assets	-	22,556	22,556	23,269
Fixed asset investments	-	42,196	42,196	44,942
Current assets	4,434	161,265	165,699	156,283
Creditors due within one year	-	92,744	92,744	74,247
	<u>4,434</u>	<u>133,273</u>	<u>137,707</u>	<u>150,247</u>

	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>

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 trade debtors, 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 2023 there were 33 members (2022: 38 members).

18 Related party transactions

There were no related party transactions during the year (2022: none).

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Restricted 2023	Designated 2023	Unrestricted 2023	Total 2023	Total 2022
	£	£	£	£	£
Income					
Annual grant from Elmbridge Borough Council	-	-	80,970	80,970	80,970
Rent grant from Elmbridge Borough Council	-	-	14,432	14,432	15,476
	-	-	95,402	95,402	96,446
Other income					
Donations	-	-	8,361	8,361	3,948
Dividend income and bank interest	-	1,679	1,571	3,250	2,424
Fundraising	-	-	-	-	-
Project income	42,894	-	17,952	60,846	75,462
	42,894	1,679	27,884	72,457	81,834
	42,894	1,679	123,286	167,859	178,280
Expenditure					
Employment costs:					
Office salaries and national insurance	34,869	-	97,955	132,824	124,557
Staff pension	881	-	3,381	4,262	4,060
Staff travel and refreshments	722	-	197	919	392
Advertising, training and conferences	330	-	223	553	794
	36,802	-	101,756	138,558	129,803
Rent	3,190	-	15,542	18,732	19,776
Stationary and books	673	-	3,281	3,954	3,931
Subscriptions	475	-	2,313	2,788	2,996
Postage and telephone	803	-	3,915	4,718	4,468
Light and heat	-	-	-	-	4,640
Cleaning	-	-	-	-	6,395
Property maintenance	11	-	51	62	5,445
Insurance	324	-	1,578	1,902	1,902
Computer supplies and maintenance	423	-	2,061	2,484	9,444

These pages do not form part of the statutory financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

DETAILED INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

	Restricted 2023	Designated 2023	Unrestricted 2023	Total 2023	Total 2022
	£	£	£	£	£
Expenditure (continued)					
Depreciation	418	-	2,035	2,453	-
Sundry expenses	113	-	550	663	626
Professional fees	226	-	1,104	1,330	1,225
PPE	2	-	7	9	78
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	43,460	-	134,193	177,653	190,729
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net income/(expenditure) for the year before investment gains/(losses)	(566)	1,679	(10,907)	(9,794)	(12,449)
Unrealised profit/(loss) on investments	-	(1,942)	(804)	(2,746)	3,053
Net income/expenditure for the year	<u>(566)</u>	<u>(263)</u>	<u>(11,711)</u>	<u>(12,540)</u>	<u>(9,396)</u>

These pages do not form part of the statutory financial statements.