

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 2024**



## EXECUTIVE SUMMARY

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### Our purpose

We exist to shape a society where people face far fewer problems.

### Our service

Citizens Advice Esher & District is part of the local Citizens Advice network – one of 250 independent charities set up to deliver confidential advice in person, over the phone and online, free to people living or working in our local area.

The year 2023 to 2024 was another very challenging time for the thousands of people who come to us for help, for our service, and for our volunteers and staff. Coming so soon after the pandemic, the cost-of-living crisis has caused a level of hardship that cannot be overstated. Many local residents needed our help for access to support for the first time just to get by.

Without doubt, our response to the crisis has demonstrated the immense impact and value of our work to the Elmbridge community. For the second year running we saw **10% more clients than the previous year**. In total during 2023 to 2024 we assisted **2,133 people** with **8,908 issues** through all our channels, including face-to-face, telephone, and email. With people needing advice for an average of 4.2 issues, we have handled far more complex cases than ever before.

Remarkably, we helped our clients gain **£713,589 of direct income** and enabled **£616,760 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 **14,225 hours** of their time to the local community this year, at a market-rate value of more than **£355,290**. Their tireless dedication to our service and their fellow Elmbridge residents is to be applauded.

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

**Elaine Bissell**  
**Chief Executive Officer**  
**16<sup>th</sup> September 2024**

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# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

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# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## TRUSTEES' REPORT

**FOR THE YEAR ENDED 31 MARCH 2024**

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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 2024.

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

<b>Charity Name</b>	The Esher and District Citizens Advice Bureau (also known as Citizens Advice Esher & District)
<b>Charity Registration Number</b>	1012732
<b>Company Registration Number</b>	02719456
<b>Authorised and regulated by the Financial Conduct Authority, FRN</b>	617603
<b>Registered Office</b>	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:

<b>Elected:</b>	Mr Ian Wood (Chair until 30 <sup>th</sup> June 2023) Mr Mark Reason (Chair from 1 <sup>st</sup> July 2023) Her Honour Sally Williams (Vice-Chair) Mr Ian Rotsey (Treasurer until 31 <sup>st</sup> March 2024, resigned as a Trustee 31 <sup>st</sup> March 2024) Mrs Gillian Coates Ms Oya Erci Barutcu Mr Paul Hickson (Treasurer from 1 <sup>st</sup> April 2024) Mr Andrew Nichols Mr Frank Thaxton Mrs Laura Young (resigned as a Trustee 20 <sup>th</sup> November 2023)
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# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2024**

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### Reference and Administration information (continued)

#### Trustees/Directors (continued)

Co-opted: Ms. Minal Chauhan (appointed as a Trustee 25<sup>th</sup> March 2024)

Nominated by Elmbridge Borough Council: Councillor Alan Parker (resigned as a Trustee 15<sup>th</sup> May 2024)  
Councillor Steve Bax (appointed as a Trustee 16<sup>th</sup> September 2024)

**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 2024**

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### 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 three sub-committees covering Business Planning & Operations, Finance and Personnel.

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 Articles of Association, strategic 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 2024**

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### 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 the Elmbridge Cost of Living Steering Group and Elmbridge Connects. 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 2024**

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### 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 2024**

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### 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 a two-year strategic plan.

### Achievements and performance in 2023/24

#### *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
- 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 supported and managed by a small number of paid staff.

During 2023/24 we supported the local community in the following ways:

- The main channels into the service were by email, telephone, in-person and letter.
- Email continued to be the most popular channel to access and feedback advice, comprising over half of our contacts.
- 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. Face-to-face contacts increased by 60% over the year.
- We maintained a very high response rate on telephone calls into our service; offering immediate advice. On average we answered 40 calls each week.
- We increased our outreach service at the Cobham Centre for the Community from twice a month to four times a month.
- This was our first full year of running our weekly outreach sessions at the Thames Ditton and West Molesey foodbanks. Funded by the Trussell Trust Financial Inclusion project, the sessions have been extremely popular.

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2024**

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### Achievements and performance in 2023/24 (continued)

#### *Advice and Information Services (continued)*

- Our team of disability benefit experts continued to provide invaluable support to residents: navigating them through the complex and stressful procedure of claiming benefits and appealing decisions where an initial claim was not successful. In total the team helped with 554 Personal Independence Payment issues, 200 Attendance Allowance issues and 125 Limited Capability for Work issues.
- Following a surge in request for help with debt due to the effects of high household bills, we worked hard to increase our capacity to take on debt casework, which can be time-consuming and often involves looking at multiple issues at once.
- We delivered advice sessions at two Cost-of Living events in the Borough organised by the Council's customer service team. Across the two events we helped over 50 local residents with a wide range of issues.
- We continued to administer Cost of Living Crisis Funding for Elmbridge residents aged 60+ for a local charity, Walsingham Care. Also, we distributed £1,200 from a delegated fund of Walton Charity to local people with low income who need urgent support at times of crisis.
- We continued to work closely with and take referrals from local partners, for example social prescribers, the Surrey Co-ordinator for the Gypsy, Roma Traveller Community and Elmbridge CAN.
- We were invited back to deliver our Money Management training to pupils at a local school.

#### *Beneficiaries and outcomes*

For the second year running, the charity helped 10% more people than the year before, with client numbers returning to pre-pandemic levels. In total during 2023-24, 2,133 clients (2023: 1,947) sought help from Citizens Advice Esher & District on 8,908 issues (2023: 6,150), generating 15,380 activities (2023: 15,062). The substantial increase (45%) in the number of issues recorded demonstrates the complexity of the cases seen. The holistic nature of our advice, delivered by generalist advisers supported by specialists, means that we are adept at understanding the interrelationships between the issues faced.

We support people on any issue that they may face, however, our most common enquiry area is always welfare benefits and tax credits. In 2023/24 these enquiries accounted for 26% of all issues recorded, including 6% of enquiries relating to Universal Credit. With the cost of living crisis leaving many residents struggling to cope, people have sought to maximise their income by applying for all benefits which they are rightfully entitled to claim.

In line with 2022/23, our second most requested area of advice during 2023/24 was for housing queries (18%). Rising rents and service charges meant we started the year with a high level of demand in this subject area. As the year progressed with tenants finding rents unaffordable and landlords starting repossession action, we saw a 68% increase in cases of actual homelessness and 90% increase in threatened homelessness. Queries on overcrowding, unsuitable housing and poor living conditions were constant throughout.

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2024**

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### **Achievements and performance in 2023/24 (continued)**

#### *Beneficiaries and outcomes (continued)*

Most notably, requests for help with debt doubled in the year, which clearly demonstrates the strain which people have been put under after almost two years of relentless rising costs. Alarmingly, at least half of those we helped manage their debts had negative budgets, without enough income to cover essential outgoings like housing costs, utility bills and food.

As a result of our advice across all enquiry areas, the charity achieved a direct income gain of £713,589 for clients (compared to £694,427 in 2023) and succeeded in getting a staggering £616,760 worth of client debt to be written off (£192,153 in 2023). Whilst these figures are very pleasing to report, some of the most significant and lasting impacts of our work are on the improved well-being of our clients and their families. This is best summed up by a quote from a client whom we helped to write-off their debts, allowing them to look forward without fear for the first time in a long while: *"That's a big load off my mind. Thank you very much for getting me through it. You've been fantastic."*

#### *Contribution of volunteers and paid staff*

As ever, the charity's achievements were made possible through the dedicated work of a small team of part-time staff (equivalent to 5 full-time employees) and, most especially, the efforts of the inspirational volunteers who work as highly-trained advisers, support personnel, and trustees.

In 2023/24 these volunteers devoted around 14,225 hours of service (equivalent to an average of 274 hours per week). Using figures supplied by Elmbridge Borough Council, we estimate this time to be worth over £355,290 to the local community.

#### *Factors affecting the achievement of objectives*

Despite rising well to the challenge, another year of relentless pressure has not been easy for the charity's staff and volunteers. With our budgets already stretched, we have had to keep developing and diversifying our strategy to secure the additional funding needed to meet the growth in demand for our expert help.

Recruitment of paid staff has been a further problem. In line with many other charities, in 2023/24 we struggled to attract suitably trained workers for some paid roles due to a tight and competitive labour market. Terms and conditions of employment were updated to help with recruitment and retention. Most fortunately, there was no shortage of volunteers willing to join, providing the backbone to our vital advice service.

# **THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU**

**(a company limited by guarantee)**

## **TRUSTEES' REPORT (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2024**

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### **Financial review**

During 2023/4 Elmbridge Borough Council, a long-standing supporter and key funder, provided core funding of £101,514 (2023: -£95,402) 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 fundraisers Valerie Thompson and Suki Richards continued to refine the strategy and, working with the other members of the Fundraising sub-committee, were successful in attracting over £128,584 (2023£69,207) in grants, fundraising and donations.

A proportion of the grants are deferred to 2024/25 and the Trustees remain most grateful to the team for the significant contribution their work continues to make. Thanks to these efforts the charity recorded a small deficit for the year of £10 (2022/23 a deficit of £12,540).

### **Investment Activities**

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit. At 31<sup>st</sup> March 2024 the market value of investments totalled £41,425 (2023£42,196), which is a decrease of £771 (2023: decrease of £2,747) on the market value of £42,196 at 31<sup>st</sup> March 2023. In accordance with the requirements of the Charity Commission guidance for Trustees (CC14) the Finance 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 £235,366 (2023 £167,859) represents a significant increase of £67,507 (2023: Decrease of £10,421) compared to 2022/23. 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. We received grants from Elmbridge Borough Council Cost of Living Support Fund, Elmbridge Borough Council Annual Grant Award, the National lottery Community Fund, Citizens Advice and the Surrey County Councillor Community Fund to help us increase our capacity to meet the higher levels of demand arising from the cost of living increases. Their monies meant that we were able to recruit and train 15 volunteers; refresh training on income maximisation options for existing advisers and extend our support staff hours. Funding from Walton Charity and the Elmbridge Borough Council Cost of Living Support Fund helped us to review and adapt our debt advice procedures so that we could meet the unprecedented increase in demand that we saw. The Shanly Foundation supported our work with clients with a disability or long-term health condition who, our data showed, were most significantly affected by the cost of living increases.

# **THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU**

**(a company limited by guarantee)**

## **TRUSTEES' REPORT (CONTINUED)**

***FOR THE YEAR ENDED 31 MARCH 2024***

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### **Principal funding sources (continued)**

We also received funding to help us increase our reach into our community. A grant 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 and funding from Surrey County Council allowed us to establish a regular outreach in Cobham.

We were delighted to receive a donation from local company, Healix, recognising the work we do to support the Elmbridge community.

In February, together with the Mayor's Fund, Oasis, we arranged a performance of Lucy Fleming and Simon Williams' Posting Letters to the Moon production at Esher theatre in aid of our two charities.

We are extremely grateful to our funders and donors in the year allowing us to expand our service and continue to be there for those who need us.

### **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 free reserves equivalent to between three and six months budgeted expenditure for the following year. At 31<sup>st</sup> March 2024 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 required.

### **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 scale of the hardship caused by the cost of living crisis has been monumental. Although, at the time of writing, inflation and energy prices have fallen from their peaks of last year, the effects of high household bills and accrued debt are likely to last for years. The crisis has exposed just how precarious many people's household finances are. We expect debt problems to continue to escalate throughout 2024/25, as well as the proportion of debt clients whose monthly expenditure on essentials exceeds their income.

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2024*

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### **Plans for the future (continued)**

We will do what we can to meet as much of the ever-growing demand for our help as possible. This will include training more caseworkers, seeking to extend our outreach advice services around east Elmbridge and building on successful local partnerships to reach more people who need urgent support.

Beyond these plans, it is important to highlight that the charity faces a very challenging financial and economic environment. Flat or reduced funding combined with high costs is eroding our ability to continue to keep pace with sustained increases in the number of people who need us. In 2024/25 a significant part of the Trustees' focus will be on the financial sustainability of the organisation and carrying out a full-scale strategic review so that we can approach the future from a position of maximum strength.

### **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.

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2024**

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### Statement of Directors' responsibilities (continued)

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

LKA Chartered Accountants have agreed to continue as the Independent Examiner for the 2024 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 16<sup>th</sup> September 2024 and signed on behalf of the Board:**



Mark Reason, Chair  
Trustee



Paul Hickson, 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 2024

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I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2024 set out on pages 13 to 25.

### Responsibilities and basis of report

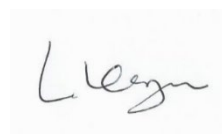
As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

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: 12<sup>th</sup> November 2024

# 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 2024

	Note	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
<b>Incoming resources</b>					
Donations and fundraising	2	-	7,596	7,596	8,361
Investment income	3	-	5,267	5,267	3,250
Elmbridge Borough Council grant (including rent and parking permits)	4	-	101,514	101,514	95,402
		93,867	27,122	120,989	60,846
Grants and sundry income	4				
<b>Total incoming resources</b>		93,867	141,499	235,366	167,859
<b>Resources expended</b>					
Charitable activities:					
Staff costs	5, 6	80,148	98,587	178,735	137,086
Property costs	5	4,750	24,612	29,362	23,149
Support costs	5	11,161	15,347	26,508	17,418
<b>Total resources expended</b>		96,059	138,546	234,605	177,653
<b>Net (outgoing)/incoming resources before revaluations</b>		(2,192)	2,953	761	(9,794)
Gains/losses on revaluations of investment assets	9	-	(771)	(771)	(2,746)
<b>Net movement in funds for the year</b>		(2,192)	2,182	(10)	(12,540)
Total funds at 1 April brought forward		4,434	133,273	137,707	150,247
<b>Total funds at 31 March 2024</b>		<u>2,242</u>	<u>135,455</u>	<u>137,697</u>	<u>137,707</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 £10 (2023: loss £12,540).

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 2024

	Note	2024		2023	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	8		19,408		22,556
Investments	9		41,425		42,196
			<u>60,833</u>		<u>64,752</u>
<b>Current assets</b>					
Debtors	10	6,860		5,951	
Cash at bank and in hand		151,263		159,748	
			<u>158,123</u>		<u>165,699</u>
<b>Creditors: amounts falling due within one year</b>	11	(81,259)		(92,744)	
			<u>76,864</u>		<u>72,955</u>
<b>Net current assets</b>			<u>76,864</u>		<u>72,955</u>
<b>Net assets</b>			<u><u>137,697</u></u>		<u><u>137,707</u></u>
<b>Charity Funds</b>					
Unrestricted funds – Designated	13		50,000		50,000
– General	13		85,455		83,273
Restricted funds	13		2,242		4,434
			<u>137,697</u>		<u>133,707</u>
<b>Total funds</b>			<u><u>137,697</u></u>		<u><u>133,707</u></u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31<sup>st</sup> March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31<sup>st</sup> March 2024 in accordance with Section 476 of the Companies Act.

The directors acknowledge their responsibilities for:

- 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 2024

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- 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 16<sup>th</sup> September 2024 and are signed on its behalf by:



Mark Reason, Chair  
Trustee



Paul Hickson, 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 2024**

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### 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 2024**

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### 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 2024**

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### 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 2024**

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### 1 Accounting policies (continued)

#### 1.11 Leases

Rentals payable 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 free reserves equivalent to between three and six months budgeted expenditure for the following year. At 31st March 2024 general reserves were in line with this policy.

In addition to general reserves 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 required.

#### 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

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Donations and fundraising	<u>7,596</u>	<u>8,361</u>

£Nil of income received in respect of donations and fundraising in 2023 (2022: £nil) was attributable to restricted funds. The remaining £7,596 (2023: £8,361) 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 2024

### 3 Investment income

	2024	2023
	£	£
Bank deposit interest	2,820	874
Investment income	2,447	2,376
	<u>5,267</u>	<u>3,250</u>

All of the income received in respect of investments was attributable to unrestricted funds in both the years ended 2024 and 2023.

### 4 Incoming resources from charitable activities

	Restricted	Unrestricted	Total Funds	Total funds
			2024	2023
	£	£	£	£
Elmbridge Borough Council grant	-	101,514	101,514	95,402
Grants and sundry income	93,867	27,122	120,989	60,846
	<u>93,867</u>	<u>128,636</u>	<u>222,503</u>	<u>156,248</u>

During the year the charity received several notable donations from funds established to alleviate the impact of the cost of living crisis. These amounted to £50,000 (2023: £NIL) of the total grants and sundry income figure for the year. A further £10,000 (2023: £NIL) is included in deferred grants carried forward within creditors due within one year.

### 5 Expenditure on charitable activities

	Restricted	Unrestricted	2024	2023
	£	£	£	£
Staff costs	80,148	98,587	178,735	137,086
Property costs	4,750	24,612	29,362	23,149
Support costs	11,161	15,347	26,508	17,418
	<u>96,059</u>	<u>138,546</u>	<u>234,605</u>	<u>177,653</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

	2024	2023
	No.	No.
<b>Average number of persons employed</b>		
<b><i>Permanent</i></b>		
Staff	<u>10</u>	<u>8</u>

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## NOTES TO THE ACCOUNTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2024**

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### 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 (2023: 44 volunteers of which 75% were regular attendees).

No employee earned in excess of or more than £60,000 per annum (2023: None).

Employees' costs during the year amounted to:	2024	2023
	£	£
Wages and salaries	172,976	132,824
Pension costs	5,759	4,262
	<u>178,735</u>	<u>137,086</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 (2023: £nil). No trustee received travel expenses during the year (2023: £nil).

The total amount of employee benefits received by key management personnel is £2,843 (2023: £2,462). The charitable company considers its key management personnel comprise the chief executive, deputy chief executive and company secretary.

### 7 Independent Examiners remuneration

	2024	2023
	£	£
Fees payable to the company's independent examiner	<u>540</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 2024

### 8 Tangible fixed assets

	Land and buildings £	Office equipment £	Website £	Total £
<b>Cost</b>				
At 1 April 2023	19,230	7,645	3,480	30,355
Additions	-	-	-	-
At 31 March 2024	19,230	7,645	3,480	30,355
<b>Depreciation</b>				
At 1 April 2023	1,923	5,528	348	7,799
Charge in the year	1,923	529	696	3,148
At 31 March 2024	3,846	6,057	1,044	10,947
<b>Net book value</b>				
At 31 March 2024	15,384	1,588	2,436	19,408
At 31 March 2023	17,307	2,117	3,132	22,556

### 9 Fixed asset Investments

	Unlisted Investments £	Total £
Carrying value at 1 <sup>st</sup> April 2023	42,196	42,196
Revaluations	(771)	(771)
Carrying value at 31 <sup>st</sup> March 2024	41,425	41,425

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 2024**

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### 10 Debtors: amounts falling due within one year

	<b>2024</b>	<b>2023</b>
	£	£
Trade debtors	5,519	4,748
Prepayments and accrued income	1,341	1,203
	<u>6,860</u>	<u>5,951</u>

### 11 Creditors: amounts falling due within one year

	<b>2024</b>	<b>2023</b>
	£	£
Accruals	13,031	6,443
Other creditors	1,110	1,221
Deferred grants	67,118	85,080
	<u>81,259</u>	<u>92,744</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.

	<b>2024</b>	<b>2023</b>
	£	£
Balance brought forward	85,080	26,266
Amount released to income during the year	(68,580)	(25,665)
Amount deferred in the year	50,617	84,479
Balance carried forward	<u>67,117</u>	<u>85,080</u>

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 13 Statement of funds

2024	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	50,000	-	-	-	-	50,000
General funds	83,273	141,498	(138,545)	(771)	-	85,455
Total unrestricted funds	133,273	141,498	(138,545)	(771)	-	135,455
Restricted funds	4,434	93,867	(96,059)	-	-	2,242
	<u>137,707</u>	<u>235,365</u>	<u>(234,604)</u>	<u>(771)</u>	<u>-</u>	<u>137,697</u>
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>

#### Designated Funds

The main purpose of the £50,000 designated funds is to cover future relocation costs. These funds are set aside at the discretion of the Board and may be returned to general reserves as required.

#### General Funds

The £85,455 (2023: £83,273) carried forward will be used by the Trustees to provide Citizens Advice Esher & District with sufficient working capital to cover between three and 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 2024

### 14 Analysis of net assets between funds

	Restricted funds 2024 £	General funds 2024 £	Total funds 2024 £	Total funds 2023 £
Tangible fixed assets	-	19,408	19,408	22,556
Fixed asset investments	-	41,425	41,425	42,196
Current assets	2,242	155,881	158,123	165,699
Creditors due within one year	-	81,259	81,259	92,744
	<u>2,242</u>	<u>135,455</u>	<u>137,697</u>	<u>137,707</u>

	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>

### 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 31<sup>st</sup> March 2024 there were 29 members (2023: 33 members).

### 18 Related party transactions

There were no related party transactions during the year (2023: none).

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Restricted	Designated	Unrestricted	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
<b>Income</b>					
Annual grant from Elmbridge Borough Council	-	-	80,970	80,970	80,970
Rent grant from Elmbridge Borough Council	-	-	20,544	20,544	14,432
	-	-	101,514	101,514	95,402
<b>Other income</b>					
Donations	-	-	6,513	6,513	8,361
Dividend income and bank interest	-	-	5,267	5,267	3,250
Fundraising	-	-	1,083	1,083	-
Project income	93,867	-	27,122	120,989	60,846
	93,867	-	39,985	133,852	72,457
	93,867	-	141,499	235,366	167,859
<b>Expenditure</b>					
Employment costs:					
Office salaries and national insurance	77,482	-	95,494	172,976	132,824
Staff pension	2,666	-	3,093	5,759	4,262
Staff travel and refreshments	2,733	-	124	2,857	919
Advertising, training and conferences	3,284	-	1,250	4,534	553
	86,165	-	99,961	186,126	138,558
Rent	3,880	-	20,104	23,984	18,732
Stationery and books	957	-	2,334	3,291	3,954
Subscriptions	526	-	2,725	3,251	2,788
Postage and telephone	876	-	3,943	4,819	4,718
Property maintenance	-	-	-	-	62
Insurance	361	-	1,869	2,230	1,902
Computer supplies and maintenance	2,363	-	3,006	5,369	2,484

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 2024

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	Restricted	Designated	Unrestricted	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
<b>Expenditure (continued)</b>					
Depreciation	509	-	2,639	3,148	2,453
Sundry expenses	169	-	654	823	663
Professional fees	253	-	1,311	1,564	1,330
PPE	-	-	-	-	9
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	96,059	-	138,546	234,605	177,653
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net income/(expenditure) for the year before investment gains/(losses)	(2,192)	-	2,953	761	(9,794)
Unrealised profit/(loss) on investments	-	-	(771)	(771)	(2,746)
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net income/expenditure for the year	<u>(2,192)</u>	<u>-</u>	<u>2,182</u>	<u>(10)</u>	<u>(12,540)</u>

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