

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 2025**



## 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.

In 2024/25 we **expanded the scope of our service**, adding community-based advice for local residents living with cancer, participating in the wider geographical advice boundary of Surrey Adviceline and working with local partners to develop a holistic response to homelessness. As a result of this increase in our capacity we were able to help **68% more clients** than the previous year.

Across all areas of our service, we saw **the impact of three years of cost of living increases** on the Elmbridge community. The number of issues we helped our clients with has **doubled in two years**, reaching over 13,000 in 2024/25. As well as **demand for debt advice rising by 60%**, we saw requests for help with **second-order effects such as homelessness and relationship issues at record levels**.

Overall, we helped our clients gain over **£900,000 of direct income** and enabled almost **£460,000 of debt to be written off**.

### Our volunteers

We provide a very cost-effective service as most of our staff, including our generalist advisers and specialists in the areas of sickness & disability benefits and debt casework, are volunteers. These highly-skilled volunteers contributed over **11,700 hours** of their time to the local community in 2024/25, at a market-rate value of more than **£313,310**. We are most grateful for their dedication and compassion.

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

**Elaine Bissell**  
**Chief Executive Officer**  
**15<sup>th</sup> September 2025**

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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 2025**

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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 2025.

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) Mrs Sally Williams (Vice-Chair) Mr Robert Alldis (appointed as a Trustee 3 <sup>rd</sup> February 2025) Ms. Minal Chauhan (resigned as a Trustee 6 <sup>th</sup> February 2025) Mrs Gillian Coates Ms Oya Erci Barutcu (resigned as a Trustee 31 <sup>st</sup> January 2025) Mr Paul Hickson (Treasurer from 1 <sup>st</sup> April 2024) Mrs Jennifer McGurk (appointed as a Trustee 3 <sup>rd</sup> February 2025) Mr Kiernan Murphy (appointed as a Trustee 3 <sup>rd</sup> February 2025) Mr Andrew Nichols (resigned as a Trustee 18 <sup>th</sup> November 2024) Mr Frank Thaxton (resigned as a Trustee 4 <sup>th</sup> July 2025)
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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 2025**

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### Reference and Administration information (continued)

#### Trustees/Directors (continued)

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)
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<b>Company Secretary</b>	Ms Berenice Chandler
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<b>Management Team</b>	Ms Elaine Bissell (CEO) Mrs Sarah Waite (Deputy CEO)
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<b>Bankers</b>	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
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<b>Independent Examiners</b>	LKA Chartered Accountants Annecy Court Ferry Works Summer Road Thames Ditton KT7 0QJ
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### 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 2025**

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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 with the strategic 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 2025**

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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. 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

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## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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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, whilst also grappling with escalating operational costs and heightened demand for help. The charity continues to review its fundraising strategy to reduce reliance on core funding from the local authority 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

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## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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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 2024/25

#### *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

These services are all delivered by a team of around 35 highly-trained volunteer advisers supported and managed by a small number of paid staff.

During 2024/25 we supported the local community in the following ways:

- We continued to offer clients four ways of contacting us: face to face appointments, telephone, email and letter.
- In addition to our local helpline, our telephone service was enhanced by our participation in Surrey Adviceline, by giving clients an alternative contact option and extended opening hours.
- We offered interviews by appointment throughout the year. For drop-in callers to our reception, more than half were offered an immediate appointment or signposted to appropriate sources of help. The rest were given the option of how they would like to be contacted at a later date.
- Our popular weekly outreach session at the Cobham Centre for the Community moved to Tuesdays at the request of the Centre, which means that we are there with the local area social prescriber who offers complementary community-based support.
- This was our second full year of running our weekly outreach sessions at the Thames Ditton and West Molesey foodbanks. The sessions are seen as an indispensable part of the foodbank support offer.

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **Achievements and performance in 2024/25 (continued)**

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

- We joined the Macmillan Citizens Advice Service delivering holistic welfare benefits, employment, housing and general advice to Surrey residents affected by cancer. Our caseworker is part of a team, co-ordinated by Citizens Advice Hampshire offering regular outreach advice sessions at local hospitals as well as a dedicated helpline and online enquiry portal. We are delighted to be offering this tailored support to local people facing a major life event.
- In response to an increase in homeless queries, we linked up with the Molesey Churches Night Shelter which operates between December and March to launch a new outreach. We provided in-person advice during the winter months at various locations in Elmbridge supporting guests to be in the best position possible to take up opportunities of housing.
- 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. The demand for this area of our advice shows no sign of abating.
- With one in five client queries relating to debt, we continued to work hard to increase our capacity to take on debt casework, which can be complex, often involving looking at multiple issues at once.
- We worked with a local carer's group and Elmbridge Dementia Services to produce an information leaflet for people recently diagnosed with dementia and their families, which is now being widely distributed throughout the borough.
- We took part in events organised by Elmbridge Borough Council, including an advice session for local carers and a Jobs Fair to explain how we can support people getting into and once in work.
- We continued to distribute funding on behalf of local partners to Elmbridge residents with low income and in need urgent of support at times of crisis. For those aged 60+ we provided supermarket vouchers for local charity, Walsingham Care. For younger residents, we administered a delegated fund given by Walton Charity. For households within the Ancient Parish of Esher we delivered grants at Christmas on behalf of the Henry Smith Trust.
- 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, Elmbridge CAN and Social Services.

#### *Beneficiaries and outcomes*

Our participation in the Surrey Adviceline project alongside our local area delivery has enabled us to help 68% more clients than last year. In total during 2024/25, Citizens Advice Esher & District supported 3,575 clients (2024: 2,133) on 13,179 issues (2024: 8,908), generating 17,039 activities (2024: 15,380). The volume of client issues handled has doubled in two years, demonstrating the pervasive effect of the cost of living crisis on our local community. 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 our clients face.

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### Achievements and performance in 2024/25 (continued)

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

In 2024/25 welfare benefits and tax credits accounted for a quarter of all issues recorded. There were a couple of changes to the welfare benefits system in the year which prompted a number of enquiries:

- In early Summer 2024 the Department of Work & Pensions (DWP) escalated its managed migration programme of legacy benefit claimants to Universal Credit across Surrey. It is not an automatic process, with claimants having to make a new claim within a deadline. Much of our work during the year was to support people to make this change, ensuring that they are receiving all of the elements that they are eligible for.
- The new government's restriction of the Winter Fuel Payment to individuals of state-pension age who receive Pension Credit or other means-tested benefits in the autumn, meant that queries on eligibility for Pension Credit increased throughout the winter.

Our most requested area of benefits advice continues to be help with making or managing a claim for disability benefits. In 2024/25 we saw a 37% increase in queries relating to Personal Independence Payment alone compared to the previous year.

Demand for our debt advice rose by 60% during 2024/25. In June, recognising the financial strain which people have been living under after three years of relentless cost of living increases, the government increased the maximum debt level for a Debt Relief Order (DRO) to £50,000 and removed the £90 fee. Immediately the number of enquiries we received about DROs trebled. Across the year, we successfully submitted 25 DRO applications for our clients, writing off £460k of debt (2023/24 15 applications writing off £196k).

Housing queries ranging from affordability, unsuitable housing and poor living conditions remained one of our most sought-after areas of advice. Cases of threatened homelessness rose by 23% in the year and actual homelessness was up by 82%. For clients facing these issues, we helped 71 with successful housing outcomes.

We saw other 'second order effects' of living under financial pressure for so long. For example, relationship queries, including advice on separation and divorce, doubled; and employment queries, including redundancy and unfair dismissal, were 61% higher.

By the year-end we had managed to exceed the 2023/24 level of financial support found for our clients, reaching an incredible £1,164,765 to help many of them afford essential everyday items and daily care.

Whilst the national Citizens Advice 'Casebook' recording system allows us to measure financial outcomes, 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: *"I found myself in a dreadful situation and a massive weight has been lifted thanks to you!"*

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **Achievements and performance in 2024/25 (continued)**

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

As always, the charity's achievements were made possible through the dedicated work of a small team of part-time staff (equivalent to 6.2 full-time employees) and, especially, the efforts of the inspirational volunteers who work as highly-trained advisers, support personnel and trustees.

In 2024/25 these volunteers devoted more than 11,700 hours of service (equivalent to an average of 225 hours per week). Using figures supplied by Elmbridge Borough Council, we estimate this time to be worth over £313,310 to the local community.

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

This year saw the culmination of a number of initiatives started in the previous 12 months. Our recruitment drive in 2023/24 allowed us to increase our capacity to meet strong local demand, to offer community-based advice for people affected by cancer and to join Surrey Adviceline to provide advice across a wider geographical area.

The problems people are coming to us with have become more complicated and more urgent as cost of living pressures have continued to bite. By its nature, the work we do can be emotionally stressful at times and the charity is aware of the need to ensure a healthy work-life balance for staff and volunteers.

Over the past 4 years we have adapted and grown our service to ensure that no-one in need has been turned away. At the same time, cost pressures on our charity and our funders has made securing the funds we need to continue to operate ever more challenging. We have continued to diversify our funding where possible and look for opportunities to develop and strengthen our advice service.

### **Financial review**

During 2024/25 Elmbridge Borough Council, a long-standing supporter and key funder, provided core funding of £101,514 (2024: £101,514) 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 continued to refine the strategy and attracted over £164,373 (2024: £128,584) in grants, fundraising and donations.

A proportion of the grants are deferred to 2025/26 and the Trustees remain most grateful to Elaine for the significant contribution her work continues to make. Thanks to these efforts the charity recorded a surplus for the year of £4,030 (2023/24 a deficit of £10).

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2025*

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### **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 2025 the market value of investments totalled £43,195, which is an increase of £1,770 (2024: decrease of £771) on the market value of £41,425 at 31<sup>st</sup> March 2024. 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 £272,107 (2024: £235,366) represents a significant further increase of £36,741 (2024: Increase of £67,507) compared to 2023/24. 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 help us build our capacity to meet the continued increase in demand for our advice following three years of cost of living increases from the Elmbridge Borough Council Annual Grant Award, the National Lottery Community Fund, Surrey County Council Household Support Fund, Surrey County Council and SGN and the Surrey County Councillor Community Fund.

Walton Charity and the Elmbridge Borough Council Cost of Living Support Fund kindly funded our initiatives to extend our capacity to help Elmbridge residents needing debt, financial capability and financial resilience advice.

Our funders helped us to extend our reach into our local community providing advice in locations across the borough in the following ways:

- A grant from Macmillan Cancer Support in partnership with Citizens Advice Hampshire meant that we started to offer tailored advice to local people affected by cancer.
- Trussell Trust funding enabled a second year of our partnership with East Elmbridge foodbank to provide an adviser to attend their weekly foodbank sessions.
- The Elmbridge Partnership Fund gave us funding to run a weekly advice session to support the guests of the Molesey Churches Night Shelter.
- Funding from the Surrey County Council Household Support Fund covered our costs of running a weekly advice session at the Cobham Centre for the Community for 5 months.
- In collaboration with the other Citizens Advice offices in Surrey we extended our participation in the county-wide Surrey Adviceline and offered financial health checks to residents who were struggling financially thanks to funding from the Surrey County Council Household Support Fund.

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2025*

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

Together with Citizens Advice Elmbridge West we received funding from the Community Foundation for Surrey's Strategic Transformation Programme to look at how we can better work together to build capacity, financial sustainability and increase efficiencies across our two charities in Elmbridge.

Towards the end of 2023/24 as the roll out of Universal Credit managed migration started in earnest in Surrey, the Elmbridge Borough Council Cost of Living Fund granted us funding to support disabled residents receiving means-tested benefits with the move across to this new benefit for them.

With a capital grant from Surrey County Council via the Your Fund Surrey Small Community Projects Fund we upgraded IT hardware in our interview rooms, replaced our office chairs and photocopier to improve our client and volunteer experience.

We were very touched to receive legacies from the estates of two past volunteers.

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 2025 general reserves were in line with this policy.

In addition, certain unrestricted designated reserves are required to cover future relocation and redundancy 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 challenges of recent years seem set to persist. The continued triple threat of increasing demand for our help, rising costs and an increasingly competitive funding market means that 2025/26 will be another testing year for our charity. Our ability to adapt, innovate and collaborate will be key to our future success.

To meet client demand, we will build on our efforts to train more caseworkers, seek to extend our outreach advice services around east Elmbridge and work in partnership with other local organisations.

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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## TRUSTEES' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2025*

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### Plans for the future (continued)

Beyond these plans, we also face a significant change to the local government structure within Surrey. It is proposed that the current Borough Council structure is replaced with unitary authorities from Spring 2027 and a Strategic Authority at the level above that to follow. The local Citizens Advice offices in Surrey have been working together to look at how we will respond to the changes to secure continued funding and long-term sustainability to allow us to ensure that Citizens Advice remains the first point of contact for advice and support for Surrey residents.

Citizens Advice Esher & District is playing an active role in these wider discussions and is assessing them against our aims of maintaining the breadth of service that we provide to our local clients and sustaining a workplace where staff and volunteers thrive.

In 2025/26 the Trustees' focus will be on scenario planning to prepare for these changes and to shape the future service offering to the benefit of all our stakeholders.

### 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 2025*

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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 2026 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 15<sup>th</sup> September 2025 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 2025

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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 2025 set out on pages 15 to 28.

### Responsibilities and basis of report

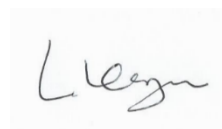
As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

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  
Annecy Court  
Ferry Works  
Summer Road  
Thames Ditton  
KT7 0QJ

Dated: 17/09/2025

# 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 2025

	Note	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Incoming resources</b>					
Donations and fundraising	2	-	5,633	5,633	7,596
Investment income	3	-	6,220	6,220	5,267
Elmbridge Borough Council grant (including rent and parking permits)	4	-	101,514	101,514	101,514
Grants and sundry income	4	152,639	6,101	158,740	120,989
<b>Total incoming resources</b>		152,639	119,468	272,107	235,366
<b>Resources expended</b>					
Charitable activities:					
Staff costs	5, 6	130,396	93,792	224,188	178,735
Property costs	5	9,970	19,940	29,910	29,362
Support costs	5	9,094	6,655	15,749	26,508
<b>Total resources expended</b>		149,460	120,387	269,847	234,605
<b>Net incoming resources before revaluations</b>		3,179	(919)	2,260	761
Gains/losses on revaluations of investment assets	9	-	1,770	1,770	(771)
<b>Net movement in funds for the year</b>		3,179	851	4,030	(10)
Total funds at 1 April brought forward		2,242	135,455	137,697	137,707
Transfer of funds	13	(5,223)	5,223	-	-
<b>Total funds at 31 March 2025</b>		198	141,529	141,727	137,697

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 profit /(loss) for Companies Act 2006 purposes is £4,030 (2023: loss £10). The notes on pages 18 to 28 form part of these financial statements.

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## BALANCE SHEET

AS AT 31 MARCH 2025

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	Note	2025		2024	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	8		20,805		19,408
Investments	9		43,195		41,425
			<hr/>		<hr/>
			64,000		60,833
<b>Current assets</b>					
Debtors	10	12,776		6,860	
Cash at bank and in hand		88,665		151,263	
		<hr/>		<hr/>	
			101,441		158,123
<b>Creditors: amounts falling due within one year</b>	11	(23,714)		(81,259)	
		<hr/>		<hr/>	
<b>Net current assets</b>			77,727		76,864
<b>Net assets</b>			<hr/>		<hr/>
			141,727		137,697
			<hr/>		<hr/>
<b>Charity Funds</b>					
Unrestricted funds – Designated	13		50,000		50,000
– General	13		91,529		85,455
Restricted funds	13		198		2,242
			<hr/>		<hr/>
<b>Total funds</b>			141,727		137,697
			<hr/>		<hr/>

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 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31<sup>st</sup> March 2025 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 2025

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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 15 to 28 were approved by the Board of Trustees and authorised for issue on 15<sup>th</sup> September 2025 and are signed on its behalf by:



Mark Reason, Chair  
Trustee



Paul Hickson, Treasurer  
Trustee

Company Number: 02719456

The notes on pages 18 to 28 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 2025**

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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 2025**

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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 2025

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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 operates a defined contribution plan for the benefit of its employees. Contributions are also 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 2025

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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 2025 general reserves were in line with this policy.

In addition to general reserves certain unrestricted designated reserves are required to cover future relocation and redundancy 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

	2025	2024
	£	£
Donations and fundraising	<u>5,633</u>	<u>7,596</u>

£Nil of the income received in respect of donations and fundraising in 2025 (2024: £nil) was attributable to restricted funds. The remaining £5,633 (2024: £7,596) 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 2025

### 3 Investment income

	2025	2024
	£	£
Bank deposit interest	3,645	2,820
Investment income	2,575	2,447
	<u>6,220</u>	<u>5,267</u>

All of the income received in respect of investments was attributable to unrestricted funds in both the years ended 2025 and 2024.

### 4 Incoming resources from charitable activities

	Restricted	Unrestricted	Total Funds	Total funds
	£	£	2025	2024
	£	£	£	£
Elmbridge Borough Council grant	-	101,514	101,514	101,514
Grants and sundry income	152,639	6,101	158,740	120,989
	<u>152,639</u>	<u>107,615</u>	<u>260,254</u>	<u>222,503</u>

A further £9,450 (2024: £10,000) is included in deferred grants carried forward within creditors due within one year.

### 5 Expenditure on charitable activities

	Restricted	Unrestricted	2025	2024
	£	£	£	£
Staff costs	130,396	93,792	224,188	178,735
Property costs	9,970	19,940	29,910	29,362
Support costs	9,094	6,655	15,749	26,508
	<u>149,460</u>	<u>120,387</u>	<u>269,847</u>	<u>234,605</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

	2025	2024
	No.	No.
<b>Average number of persons employed</b>		
<b><i>Permanent</i></b>		
Staff	<u>12</u>	<u>10</u>

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## NOTES TO THE ACCOUNTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### 6a Employee numbers and cost (continued)

In addition to the above, Citizens Advice Esher & District utilised the services of 46 volunteers, of which 78% were regular attendees during the year (2024: 44 volunteers of which 75% were regular attendees).

No employee earned in excess of or more than £60,000 per annum (2024: None).

Employees' costs during the year amounted to:	2025	2024
	£	£
Wages and salaries	217,354	172,976
Pension costs	6,834	5,759
	<u>224,188</u>	<u>178,735</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 (2024: £nil). No trustee received travel expenses during the year (2024: £nil).

The total amount of employee benefits received by key management personnel is £3,170 (2024: £2,843). The charitable company considers its key management personnel comprise the chief executive, deputy chief executive and company secretary.

### 7 Independent Examiners remuneration

	2025	2024
	£	£
Fees payable to the company's independent examiner	<u>660</u>	<u>540</u>

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 8 Tangible fixed assets

	Land and buildings £	Office equipment £	Website £	Total £
<b>Cost</b>				
At 1 April 2024	19,230	7,645	3,480	30,355
Additions	-	5,277	-	5,277
At 31 March 2025	19,230	12,922	3,480	35,632
<b>Depreciation</b>				
At 1 April 2024	3,846	6,057	1,044	10,947
Charge in the year	1,923	1,261	696	3,880
At 31 March 2025	5,769	7,318	1,740	14,827
<b>Net book value</b>				
At 31 March 2025	13,461	5,604	1,740	20,805
At 31 March 2024	15,384	1,588	2,436	19,408

### 9 Fixed asset Investments

	Unlisted Investments £	Total £
Carrying value at 1 <sup>st</sup> April 2024	41,425	42,196
Revaluations	1,770	(771)
Carrying value at 31 <sup>st</sup> March 2025	43,195	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 2025

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

	2025	2024
	£	£
Trade debtors	12,076	5,519
Prepayments and accrued income	700	1,341
	<u>12,776</u>	<u>6,860</u>

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

	2025	2024
	£	£
Accruals	9,143	13,031
Other creditors	592	1,110
Deferred grants	13,979	67,118
	<u>23,714</u>	<u>81,259</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.

	2025	2024
	£	£
Balance brought forward	67,118	85,080
Amount released to income during the year	(66,284)	(68,580)
Amount deferred in the year	13,145	50,618
Balance carried forward	<u>13,979</u>	<u>67,118</u>

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 13 Statement of funds

2025	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	50,000	-	-	-	-	50,000
General funds	85,455	119,468	(120,387)	1,770	5,223	91,529
Total unrestricted funds	135,455	119,468	(120,387)	1,770	5,223	141,529
Restricted funds	2,242	152,639	(149,460)	-	(5,223)	198
	<u>137,697</u>	<u>272,107</u>	<u>(269,847)</u>	<u>1,770</u>	<u>-</u>	<u>141,727</u>
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>

#### Transfer of Funds

During the year, a transfer of £5,223 was made from restricted funds to unrestricted funds. This transfer relates to the purchase of office equipment originally funded by a restricted donation. The equipment is now being used across the organisation for general administrative purposes, and as such, the cost has been reallocated to unrestricted funds in accordance with the revised use of the asset.

#### Designated Funds

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

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## NOTES TO THE ACCOUNTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

### General Funds

The £91,529 (2024: £85,455) 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.

### 14 Analysis of net assets between funds

	Restricted funds 2025	General funds 2025	Total funds 2025	Total funds 2024
	£	£	£	£
Tangible fixed assets	-	20,805	20,805	19,408
Fixed asset investments	-	43,195	43,195	41,425
Current assets	198	101,243	101,441	158,123
Creditors due within one year	-	(23,714)	(23,714)	(81,259)
	<u>198</u>	<u>141,529</u>	<u>141,727</u>	<u>137,697</u>
	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>

### 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 2025 there were 12 members (2024: 29 members).

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

**(a company limited by guarantee)**

**NOTES TO THE ACCOUNTS (CONTINUED)**

***FOR THE YEAR ENDED 31 MARCH 2025***

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**18 Related party transactions**

A £500 Surrey County Councillor community fund grant was received from Trustee Cllr Steve Bax to support volunteer recruitment (2024: none).

# THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

## DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Restricted	Designated	Unrestricted	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
<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	20,544
	-	-	101,514	101,514	101,514
<b>Other income</b>					
Donations	-	-	5,633	5,633	6,513
Dividend income and bank interest	-	-	6,220	6,220	5,267
Fundraising	-	-	-	-	1,083
Project income	152,639	-	6,101	158,740	120,989
	152,639	-	17,954	170,593	133,852
	152,639	-	119,468	272,107	235,366
<b>Expenditure</b>					
<u>Staff Costs:</u>					
Salaries & Wages	127,312	-	90,042	217,354	172,976
Staff Pensions	3,084	-	3,750	6,834	5,759
	130,396	-	93,792	224,188	178,735
<u>Property Costs:</u>					
Rent	7,995	-	15,989	23,984	23,984
Depreciation	1,293	-	2,587	3,880	3,148
Insurance	682	-	1,364	2,046	2,230
	9,970	-	19,940	29,910	29,362

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 2025

	Restricted 2025	Designated 2025	Unrestricted 2025	Total 2025	Total 2024
	£	£	£	£	£
<u>Support Costs:</u>					
Advertising & Publicity	0	-	0	0	2,470
AGM	100	-	200	300	286
Bank Charges	45	-	91	136	209
IT Expenses	2,272	-	(1,756)	516	5,369
Miscellaneous Expenses	152	-	118	270	328
Professional Fees	588	-	1,176	1,764	1,564
Staff Travel and Refreshments	164	-	(191)	(27)	666
Stationery, Books & Printing	798	-	1,596	2,394	3,497
Subscriptions	770	-	1,540	2,310	3,251
Telephone	1,536	-	3,072	4,608	4,612
Training	625	-	799	1,424	2,064
Volunteer Welfare	2,044	-	10	2,054	2,192
	9,094	-	6,655	15,749	26,508
	149,460	-	120,387	269,847	234,605
Net income/(expenditure) for the year before investment gains/(losses)	3,179	-	(919)	2,260	761
Unrealised profit/(loss) on investments	-	-	1,770	1,770	(771)
Net income/expenditure for the year	<u>3,179</u>	<u>-</u>	<u>851</u>	<u>4,030</u>	<u>(10)</u>

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