

Citizens Advice Guildford Annual Report and Accounts 2021-22



For the Year Ended 31 March 2022
A Company Limited by Guarantee
Charity no: 1061067
Company no: 03258272

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Legal and Administrative Information

Charity number: 1061067
Company number: 03258272

Authorised & regulated by the Financial Conduct Authority FRN: 617618

Registered office: 15-21 Haydon Place
Guildford
GU1 4LL

Trustee Directors:

The following people are or have been directors for the purposes of the Companies Act 2006. Unless otherwise stated, they have served as directors throughout the year, and up to the date of the signing of these accounts.

Paul Jarrett (Chair)	
Norman Wren	
Clare Johns (Treasurer)	
Dorothy Chalklin	Resigned as Trustee Director 21.02.22
Jocelyn Prudence	
Fiona White	Resigned as Trustee Director 23.06.21
George Rushton	
Alexandra Bliss	Appointed as Trustee Director 07.02.22
Councillor Graham Eyre	Appointed as Trustee Director 07.02.22
Councillor John Tonks	Appointed as Trustee Director 07.02.22
Richard Tolley	Appointed as Trustee Director 07.02.22

None of the directors who held office during the year had a disclosable interest in the company.

Senior management team:	Rebecca Jeffrey	Chief Officer
	Rachel Saffrett	Deputy Chief Officer
	Anna Rogerson	Advice Services Manager
	Emma Scanlon	Macmillan Project Manager

Independent examiner: Alliotts LLP
Friary Court, 13-21 High Street
Guildford
GU1 3DL

Bankers:	Bank of Scotland plc	CAF Bank Ltd
	The Mound	25 Kings Hill Avenue, Kings Hill
	Edinburgh	West Malling
	EH1 1YZ	ME79 4JQ

Report of the trustees

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and independently examined financial statements for the year ended 31 March 2022.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

1. Structure, Governance and Management

Governing document

Citizens Advice Guildford and Ash (an operating name of Citizens Advice Guildford) is a charitable company limited by guarantee incorporated on 2 October 1996 and registered as a charity on 5 March 1997 (Company no: 03258272; Charity no: 1061067). The company was established under a Memorandum of Association, which sets out the objects of the company, and is regulated by the provisions of its Articles of Association. Under the Articles, the trustees are elected at the annual general meeting, nominated by member organisations or co-opted by the trustee board.

Recruitment and appointment of trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 2. The trustees meet at least 4 times per year with additional quarterly meetings for the sub-committees listed below.

Trustees are recruited from the local community; two trustees, one of whom will normally be the Chair or Vice Chair, meet potential trustees and recommend suitable candidates to the board for election.

Trustees are elected for a period of three years following which they may stand for re-election; nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the trustee board at which they were appointed but may then be elected or re-appointed.

The Chair is elected annually at the first board meeting following each annual general meeting. The trustees are also the directors of the company.

The board is supported by a number of sub-committees, covering Finance, Governance and Compliance and HR.

None of the trustees has any beneficial interest in the company. All trustees are members of the company and guarantee to contribute £1 in the event of the winding up.

In January 2022 Citizens Advice Guildford incorporated the assets and liabilities of Citizens Advice Ash and adopted the operating name of Citizens Advice Guildford and Ash (CAGA). Following this expansion 4 trustees from Ash joined the Guildford board on 7 February 2022. They are listed above. The

background and execution of the incorporation of Ash into Guildford is detailed later in this report.

Trustee induction and training

The newly appointed trustees were provided with an induction to CAGA by the Chair. A skills audit was completed for all the trustees which identified a number of initiatives to develop trustee knowledge and skills. In addition, all the trustees completed a governance questionnaire that allowed us to assess the effectiveness of the board, to identify areas of weakness and associated actions and training to address those weaknesses. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Organisation Structure

CAGA is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, 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 Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

CAGA is governed by its trustee board which is responsible for:

- Setting the key strategic objectives of the organisation;
- Determining the policy of the charity
- Making the major decisions about the organisation's finances; and
- Setting a framework for human resources policy

The trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal and contractual obligations. The trustees also operate a number of sub-committees and working groups. These may vary depending on the current needs of the charity but normally include a Finance Committee, Governance and Compliance Committee, and a HR Committee.

The COVID-19 working group that was established in May 2020 met regularly until August 2021 when it was decided to stand the group down.

The Premises and Delivery Model working party that was re-established in February 2021 with representation from the board, staff and volunteers has met regularly to identify, plan and implement a move from the current premises at Haydon Place.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Strategic Business Plan. Since her appointment in August 2020 the Chief Officer has demonstrated sound leadership of the team, established good communication channels both internally and externally and developed strong ties with new and existing partners and funders.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues. In response to the increasing size of the organisation the management team as detailed above will be increased by one with the appointment of a Caseworker Services Manager. Reports and recommendations are taken to the full board for approval, and their implementation is

organised by the Chief Officer and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, trustee board, members, and other stakeholders.

A register of members' interests is maintained at the registered office and is available for public inspection.

CAGA is staffed by a Chief Officer, a Deputy Chief Officer, Advice Services Manager, Project Manager, 7 advice staff, 5 advice and training supervisors, 3 administrators and trainee advisers and project workers (total 15 FTE). The office has 58 volunteers overall including:

- 23 trained advisers,
- 1 employment specialist
- 24 assessors
- 3 Universal Credit specialists
- 6 receptionists and admin volunteers
- 1 research and campaigns volunteer.

Pay and Remuneration of Key Management Personnel

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with salary scales agreed by the trustee board. Any increases to these scales are approved by the trustee board. A review of remuneration for all staff has been initiated by the HR sub-committee.

Related parties

The charity co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Key Risks and uncertainties

A review of corporate risks is carried out on a regular basis and a risk management strategy and risk register have been established by the board. The major risks to which the charity is exposed are assessed and systems put in place to mitigate those risks. The Citizens Advice Performance Quality Framework and the Quality of Advice (QAA) system also assist in identifying and assessing risks.

Currently the key risks to the organisation have been identified as:

Risk	Impact	Mitigation
Unable to recruit and keep quality staff, volunteers and Trustees	Unable to meet requirements for the advice function due to lack of numbers and skills	Defined role specifications and organisation chart, regular appraisals, training plans, succession planning
Loss of funding	The withdrawal of funding means that the provision of core services or a specific project would cease.	Regular reporting to and dialogue with funders, fundraising strategy, reserves policy in place to ensure orderly shutdown if necessary

As part of business planning, the trustees also identified factors that are likely to affect the financial performance or position in 2021/22 and further years including:

- An increase in potential demand and challenging circumstances for our clients which may make advice more complex.
- Lack of resource for our Research and Campaigns
- The need for new premises to support ways of working and increase accessibility.
- The impact and opportunities from new ways of working and technology which may support a renewed service delivery model.
- An increased focus on collaboration and working together to support the community.
- Some of our operational and risk management could be formalised.

2. Objectives and Activities

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Guildford and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

As a member of Citizens Advice, the aims of Citizens Advice Guildford and Ash are to

- Provide free, confidential, impartial, and independent advice and information for the benefit of the local community,
- exercise a responsible influence on the development of social policies,
- ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Ensuring our work delivers our aims

We review our aims, objectives, and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- Adapting our service to continue to deliver support during the COVID-19 pandemic
- Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
- Supporting volunteers to answer live advice line calls
- Actively participating in local networking meetings

Guildford and Ash

One of our Future plans from last year was to explore options for working with our neighboring Citizens

Advice. At the start of 2021 we entered into discussions with Citizens Advice Ash and Citizens Advice Waverley to consider a 3-way merger. A business plan was prepared but before it could be formally presented to the 3 boards Ash experienced a critical resource issue. In response to this it was decided to concentrate of a merger of Guildford and Ash and to defer any merger with Waverley until a later date. Following a period of due diligence during which Guildford's Chief Officer and Advice Services Manager supported the Ash office, an agreement was reached for Citizens Advice Guildford to take over the assets and liabilities of Citizens Advice Ash. This proposal was approved by both Boards and became effective from 01.01.22. The trading name for Citizens Advice Guildford was changed to Citizens Advice Guildford and Ash. 4 staff from Ash were transferred through TUPE arrangements to Citizens Advice Guildford and 13 volunteers transferred over. A new lease on the Ash Centre was signed between Citizens Advice Guildford and Ash Parish Council.

How our activities deliver public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. Our main activities and who we try to help are described below. All 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 are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

3. Achievements and Performance

Advice and Information Services

The main areas of charitable activity are:

- the provision of general advice and information services
- the provision of specialist advice and casework services in the debt, employment, and welfare benefits categories of social welfare law

Throughout the year we have continued to offer Advice and Information in the following ways:

- Adviceline –The line is between the hours of 10am and 4pm from Monday to Friday. Outside of these times or if an adviser is not available, clients can be supported by another local Citizens Advice.
- Email and webform advice and information – clients can email or complete a webform on our website. We will then either respond to them through email or where we have permission call them back to do a more detailed assessment ahead of giving advice.
- Information and full advice from partner referrals - general and specialist advice through our team of trained advisers and paid staff.
- Limited face-to-face appointment – the COVID-19 pandemic means we have restricted our face-to-face service in line with government guidelines. However, limited face-to-face support has been provided where clients otherwise could not access support in line with government guidance.

As well as general advice, the office also provides specialist advisory and casework services:

- Our Cancer service is funded by Macmillan Support and provides welfare benefit advice and casework to people in Guildford, Waverley and Surrey Heath. We also have an outreach service operating from and funded by the Fountain Centre.

- The Mental Health service provides support including casework (predominantly welfare benefits and debt) to people in Guildford and Waverley with mental health issues who are being supported by Secondary Mental health services. This includes an outreach service operated from Farnham Road Hospital and Berkley House in Godalming. The service is commissioned and funded by the Surrey Heartlands Clinical Commissioning Group and Guildford and Waverley Integrated Care Partnership. During 2021-22, we were also able to provide additional support to people not being supported by secondary mental health services with funding from the Community Foundation for Surrey.
- Debt Advice service is funded by the Money and Pensions Service (MaPS) and delivers debt advice to 300,000 people per year, including to some of the most financially excluded groups in society. Along with 119 other advice agencies, this service is delivered by Citizens Advice Guildford and Ash.
- Homelessness Prevention service is funded by Guildford Borough Council and is designed to support people who are at risk of homelessness by supporting them with debt, benefits and housing issues.

Progress against Objectives

There were five key objectives set for the year and the progress against each was as follows.

a) Meet more demand

A number of the activities and projects identified to support meeting more demand were to increase headcount for both staff, e.g. additional Advice Session Supervisor and Training and Development Supervisor, and volunteers, including students, and to expand our opening hours e.g. reopen on Fridays. These were successfully delivered however the volunteer numbers were impacted by a significant number of long term and experienced volunteers deciding not to return as the Covid rules relaxed. However, we did meet our target of increasing volunteer numbers by 1/3, 36 to 48 on rota. By the end of the year we successfully met our target of 50% of all Guildford and Ash calls being answered through a combination of calls answered locally (43% in Q4), and calls answered by other Citizens Advice (8% in Q4). This compares to only 28% of calls answered locally in the previous year.

b) Research and Campaigns

Although we have been unable to recruit a Research, Development and Campaigns Officer we have continued to use our client's evidence to advocate for improvements in the policies and practices affecting their lives. Through evidence forms and advice issue codes we capture information and can quickly consolidate it into meaningful analysis as an early warning that there may be issues with local and national policies. The delay in recruiting the lead has had a knock-on effect in building the R&C team. This remains a priority for 2022/23.

c) Sustainability - securing new premises that support a delivery model fit for purpose

Documents detailing the needs and preferences of our staff and volunteers and the needs of our clients were created and used to develop a future service delivery model that has been approved. The search for new premises is in progress including the appointment of an external agent to assist.

d) Sustainability – explore options for working with our neighbouring local offices

As covered above the merger with Ash was delivered. A merger working party was established with representation from Guildford, Ash and Citizens Advice. A clear communications plan ensured that staff, volunteers and funders were fully aware of the project's status. Formal templates to support the service

delivery of the combined organisation and the financial review were completed and used to develop the business case. Once the business case was approved by both boards a period of due diligence took place. Nothing untoward was found. The only issue was a delay in the signing of the lease for the Ash Centre. This was due to resource issues over the Christmas holiday period with the legal team for Ash Parish Council. The legal transfer took place with effect from 1 January 2022. An implementation plan was developed and followed and there was a smooth transition.

It is the intention to resurrect the work previously undertaken to explore the feasibility of merging with Waverley. Initial indications are that a target date of 31 March 2023 would be realistic.

e) Sustainability – a successful Year 3 Leadership Self-Assessment

Our Year 3 Leadership assessment took place in February 2022 and we achieved a green rating for both Leadership and Equality Leadership. Our assessor commented that this was especially significant in light of the recent 12 to 18 months dealing with the on-going impact of Covid-19 and the merger.

Not only did this mean that we achieved the objective to have a successful year 3 Leadership Self-Assessment, and therefore renewed our membership and advice accreditation, but the green rating means that we are not required to participate in a formal year 1 review next year.

Contribution of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

At the end of 2021/22 the service employed 22 paid workers (15FTE) (2020/21: 17 paid workers, 12FTE), and had 54 volunteers (2020/21: 64 volunteers).

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. The volunteers contribute, on average, 373 hours per week. This may be expressed as an annualised value of £225,188. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

CAGA are working hard to review our approach to attracting and keeping volunteers, including through our partnership with University of Surrey and University of Law. It is our intention to consistently monitor our approach to training, to provide an accessible and welcoming place to volunteer.

Who used and benefited from our services?

During the reporting year 4,232 clients (2020/21: 3,256) benefited from the services of Citizens Advice in Guildford and Ash¹ generating 20,683 activities (2020/21: 16,049). We supported people with 13,209 issues (2020/21: 12,671) and advise on any issue that they may face however our most common enquiry area is welfare benefits and tax credits (including Universal Credit) which makes up a total of 42% of the

¹ This represents the clients supported by Citizens Advice Guildford, Citizens Advice Ash, and Citizens Advice Guildford and Ash. Where a client has been supported by all 3, they are only counted once.

issues we have supported on. This represents a significant increase in support to clients over the last year.

The service helps clients to secure successful outcomes to their problems. 78% of clients told us that the support we provided helped them find a way forward, and two thirds said this wouldn't have been possible without the support we gave. During 2021/22, CAGA achieved annualised income gains totaling more than £2.58 million (2020/21: £1.68 million). For every £1 invested this represented £3.00 in fiscal benefits, £20.64 in public value and £10.91 in value to the people we help.

Clients continue to present with multiple problems and on average clients are presenting with 3.1 issues each. On average clients have 4.8 contacts each before their issues are resolved.

Alongside the financial benefits to clients, information and advice has a significant impact on improving people's health. In 2021/22, 71% of clients told us as a result of our help they felt less stressed, depressed or anxious, and 51% said the help we gave improved their physical health.

Factors Affecting the Achievement of Objectives

As a result of the COVID-19 pandemic the office in Haydon Place was forced to close on 23 March 2020 and staff and volunteers switched to working from home where possible. Whilst in 2021/22, COVID restrictions were relaxed and eventually ended, the pandemic continues to have a significant impact on our service and the achievement of our objectives. During the year we had to adapt to different rules, make decisions to project our staff and volunteers, and adapt to a changing world around us with the growth of technology, changing priorities of individuals, and shifts in society. Alongside this the pandemic continued to have a profound impact on our clients, driving demand for our services and the need to share our evidence to help improve policy and practice.

The charity has been in the fortunate position that the majority of our income has been unaffected by the COVID crisis and therefore the Trustees are content that it remains a going concern.

Alongside the pandemic, maintaining sufficient funding to continue delivering and developing the service remains a continual challenge. It is expected that as we recover from the pandemic, funding may be tightened further and we are already starting to see a tightening of our core funding. As a result, over the coming year many of the areas of focus agreed by the trustee board are focused on us becoming more sustainable.

During the reporting year, there were also several resourcing challenges as a result of the merger which effected performance including gaps in senior management, as well as other staff vacancies. The challenge of recruiting trained staff is ongoing and therefore we are investing in trainee roles.

4. Financial Review

The financial results of the company for the year are set out in detail on pages 15 to 28. Total income in the year was £693,592 (2020/21 £438,175). Of this £289,164 (2020/21 £167,933) related to project restricted activities.

A surplus of £186,013 was made in the year (2020/21: surplus £73,653). At 31 March 2022, total reserves were £567,067 (2020/21: £381,054) of which £387,218 represented unrestricted funds (2021: £292,738). The increase in surplus is a direct result of the merger. The impact was two-fold, firstly £123,808 was transferred from CA Ash reserves, and secondly, recruitment to previously agreed new posts was suspended to enable management time to complete the merger so staff costs were below budget to the end of Q4. The merger also allowed for a review of management resources resulting in the creation of a new Casework Services Manager role to support the casework team and increase capacity at management level.

Principal funding sources

The trustees extend their gratitude to Guildford Borough Council who continue to support the core operating capacity of the organisation, but which unfortunately do not meet the entire operating costs of the charity.

To meet these costs in full Citizens Advice Guildford and Ash is dependent upon the receipt of additional project-specific funding from other sources, or donations, in order to supplement local authority funding. The trustees extend their gratitude to the organisation who support our cancer services (Macmillan Cancer Support, The Fountain Centre), mental health services (Surrey Heartlands Clinical Commissioning Group, Guildford and Waverley Integrated Care Partnership and Community Foundation for Surrey), our money advice service (Money and Pension Service and Guildford Borough Council) and our Help to Claim service (National Citizens Advice). The trustees believe that at present the charity has sufficient resources to fulfil its charitable obligations. However, they appreciate there is an unfulfilled need for the charity's services.

Designated funds

The trustees had previously agreed to designate the funds relating to a legacy, which was received in 2016, for the long-term development of the organisation. At the start of 2021, the trustees reviewed the requirements for development of the organisation and identified three key areas: investment in developing our research and campaigning activity, succession planning for advice resource to ensure retention of committed and dedicated advice staff and a move from the office at Haydon Place to more suitable accommodation. The Trustees agreed that the designated fund balance should be increased to £146,621 to cover the anticipated cost of these projects. The impact of COVID and the merger meant that these funds were not spent in the reporting year so remain a priority for 2022/23.

Reserves policy

The trustees have established a policy which is reviewed annually, whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should represent the equivalent of 5-6 months of annual expenditure, which equates to approximately £314k to £377k (2021: £184k to £221k). At this level, the trustee board feel that they would be able to temporarily continue the current activities of the charity. In these circumstances it would obviously be necessary to consider how additional funding could be secured or alternatively the organisation's activities restricted in order to reduce expenditure.

Total funds held at year end are £567,067 (2021: £381,054) comprising unrestricted reserves £387,218 (2021: £292,738), restricted reserves £33,228 (2021: £1,316) and designated reserves £146,621 (2021: £87,000). Free reserves at the year end, as described above, are £385,733 (2021: £290,727). The trustees

expect this the excess reserves to reduce back to within the reserves policy over the next 2/3 years.

Restricted reserves held at the year-end represent funding for on-going projects in accordance with agreements with funders. The use of any unspent funds at the end of a project has to be agreed with funders and may have to be repaid.

Proposed dividends

The Memorandum of Association does not permit the payment of a dividend.

Taxation status

The company is a registered charity and, as such, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the company 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.

5. Future Plans

Citizens Advice Guildford and Ash aims to continually improve access to its services and meet the needs of its clients whilst maintaining a high-quality service. Developing a sustainable service that meets the needs of our clients remains the priority of the trustee board for 2022/23.

To achieve this, the charity has developed a business strategy, including setting key objectives for the coming year:

1. Continue to meet more demand,
2. Establish and develop a Research and Campaigns team,
3. Move premises and implement our delivery model fit for the future,
4. Explore options for working with our neighbouring local Citizens Advice,
5. Embed and improve the efficiency of our business support functions including contracts and technology.

The specific activities to achieve these objectives have been described in detailed workplans that are updated regularly by the management team and reviewed by the Board at their quarterly meetings.

The annual report was approved by the trustees of the charity on _16/09/2022_ and signed on its behalf by



.....
Paul Jarrett
Chair of Trustees

Statement of trustees' and directors' responsibilities

The trustees and directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law requires the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards have been followed subject to any material departures disclosed and explored in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;
- e) that the trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act;
- f) that the trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the Trustees have taken advantage of the small company's exemptions provided by section 415A of the Companies Act 2006.

Approved by the trustees of the charity on ...16/09/2022...and signed on its behalf by:



.....
Paul Jarrett
Chair of Trustees

Independent Examiners Report

I report on the accounts of the company for the year ended 31 March 2022, which are set out on pages 15 to 28.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ICAEW.

Having satisfied myself that the charity is not required to be audited under part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Richard Hopes

Richard Hopes (Sep 16, 2022 12:29 GMT+1)

.....signature

16/09/2022

.....date

Richard Hopes FCA

Alliotts LLP, Friary Court, 13-21 High Street, Guildford, Surrey

Statement of Financial Activities

Incorporating the income and expenditure account current year

No separate statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with above. The results for the year derive from continuing activities.

	Notes	2022 Restricted Funds £	2022 Designated Funds £	2022 Unrestricted Funds £	2022 Total £	2021 Total £
INCOME FROM:						
Donations and Legacies	3	5,678	-	123,038	128,716	34,769
Charitable activities	4	283,486	-	264,246	547,732	401,077
Other	5		-	17,144	17,144	2,329
TOTAL INCOME		289,164	-	404,428	693,592	438,175
EXPENDITURE ON:						
Charitable activities	6	266,769	-	240,810	507,579	364,522
					-	-
TOTAL EXPENDITURE		266,769	-	240,810	507,579	364,522
NET (EXPENDITURE)/INCOME		22,395	-	163,618	186,013	73,653
Transfer Between Funds	11	9,517	59,621	(69,138)	-	-
NET MOVEMENT IN FUNDS		31,912	59,621	94,480	186,013	73,653
Total Funds Brought Forward	11	1,316	87,000	292,738	381,054	307,401
TOTAL FUNDS CARRIED FORWARD	11	33,228	146,621	387,218	567,067	381,054

Statement of financial activities

Incorporating the income and expenditure account prior year

	Notes	2021 Restricted Funds £	2021 Designated Funds £	2021 Unrestricted Funds £	2021 Total £	2020 Total £
INCOME FROM:						
Donations and Legacies	3	-	-	34,769	34,769	7,901
Charitable activities	4	167,933	-	233,144	401,077	365,740
Other	5	-	-	2,329	2,329	2,509
TOTAL INCOME		167,933	-	270,242	438,175	376,150
EXPENDITURE ON:						
Charitable activities	6	173,130	-	191,392	364,522	353,091
TOTAL EXPENDITURE		173,130	-	191,392	364,522	353,091
NET (EXPENDITURE)/INCOME		(5,197)	-	78,850	73,653	23,059
Transfer Between Funds	11	5,035	-	(5,035)	-	-
NET MOVEMENT IN FUNDS		(162)	-	73,815	73,653	23,059
Total Funds Brought Forward	11	1,478	87,000	218,923	307,401	284,342
TOTAL FUNDS CARRIED FORWARD	11	1,316	87,000	292,738	381,054	307,401

Statement of cash flows

	2022 £	2021 £
Net cash used in operating activities		
Net movement in funds for the reporting period	186,013	73,653
Adjustments for:		
Depreciation Charges	1,702	1,662
Decrease/(increase) in debtors	(23,429)	24,483
(Decrease)/increase in creditors	4,412	63,458
	<u>168,698</u>	<u>163,256</u>
Net cash (used by)/provided by operating activities		
	168,698	163,256
Cash flows from investing activities		
Purchase of office equipment	(1,175)	-
	<u>(1,175)</u>	<u>-</u>
Total net cash (used by)/provided by operating and investing activities	167,523	163,256
Cash and cash equivalents at the beginning of the year	<u>531,164</u>	<u>367,908</u>
Total cash and cash equivalents at the end of the year	<u>698,687</u>	<u>531,164</u>

Balance sheet current year

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible fixed assets	7	1,485	2,012
CURRENT ASSETS			
Debtors	8	46,778	23,349
Cash at bank		698,687	531,164
		745,465	554,513
CREDITORS: amounts falling due within one year	9	(179,883)	(175,471)
		565,582	379,042
NET CURRENT ASSETS			
		567,067	381,054
TOTAL NET ASSETS			
FUNDS			
Unrestricted income funds	11	387,218	292,738
Designated funds	11	146,621	87,000
Restricted Income funds	11	33,228	1,316
TOTAL CHARITY FUNDS			
	12	567,067	381,054

For the year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with s476 of the Act. At the last Annual General Meeting on 1 November 2021 the members required the company to obtain an independent examination in accordance with section 145 of the Charities Act 2011. The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 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 financial statements have been prepared in accordance with the provisions applicable to companies subject to the Small Companies regime.

Approved by the board of trustees on 16 September 2022 and signed on its behalf by:



P Jarrett – Chair
Company Registration No. 03258272
Charity Registration No. 1061067



Clare Johns (Sep 16, 2022 21:19 GMT+1)

C Johns – Treasurer

NOTES TO THE FINANCIAL STATEMENTS

1. LEGAL STATUS

Citizens Advice Guildford and Ash (the operating name of Citizens Advice Guildford) is a charitable company limited by guarantee and has no share capital. The registered address is 15-21 Haydon Place, Guildford, GU1 4LL. The company was incorporated in England and Wales and meets the definition of a public benefit entity under FRS 102.

2. ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities SORP (FRS102) and the Companies Act 2006. The financial Statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Preparation of the Accounts on a Going Concern Basis

At the time of approving the financial statements, based on the projections for at least the next 12 months, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Income

All grants and donated income are accounted for where there is entitlement, probability of receipt and the amount can be measured with reliability. Such income is only deferred when (i) the donor has imposed conditions which must be met before the charity has unconditional entitlement, or (ii) when the donor specifies that the grant or donation must only be used in future accounting periods.

Investment Income

Interest has been accounted for on a receivable basis.

Expenditure

Direct charitable expenditure comprises all expenditure directly relating to the charity's objectives. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Support costs (including Governance costs) have been apportioned on the basis of direct staff and volunteer's time as shown in note 6a.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Fixed Assets

Fixed assets are included at cost and depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets by equal instalments over their estimated useful lives as follows:

Leasehold improvements	unexpired period of lease
Fixtures, fittings and furniture	5 years
Office equipment	4 years

Expenditure below £1,000 (2021: £500) on an individual asset is not capitalised and impairment reviews are considered annually.

Pension Costs

The pension costs represent the contributions made to personal pension schemes for staff members. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due. The pension cost for the year was £7,797 (2021: £6,003).

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. Designated funds are unrestricted funds which the trustees have decided to set aside to use for a specific purpose. Restricted funds comprise income received for a restricted project and against which appropriate expenditure is allocated.

Critical judgements

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

It is considered that a critical judgement having the most significant effect on amounts recognised in the financial statements is in relation to the allocation of support costs across general advice services and projects. Support costs are allocated in proportion to the direct charitable activity costs.

3. DONATIONS AND LEGACIES

	Restricted	Unrestricted	2022	2021
	£	£	£	£
Donations and legacies				
Donations and gifts	5,678	123,038	128,716	34,769
	<u>5,678</u>	<u>123,038</u>	<u>128,716</u>	<u>34,769</u>

	Restricted	Unrestricted	2022	2021
	£	£	£	£
Donations and gifts				
Transfer of net assets from Citizens Advice Ash	5,678	118,130	123,808	
Other Donations	-	4,908	4,908	34,769
	<u>5,678</u>	<u>123,038</u>	<u>128,716</u>	<u>34,769</u>

Included within donated goods and services is £123,808 of assets that were received from Citizens Advice Ash. On 1 January 2022, the assets and liabilities of Citizens Advice Ash were transferred over to Citizens Advice Guildford, operating as Citizens Advice Guildford and Ash.

The assets transferred were as follows;

Tangible Fixed Assets	-
Current Assets	158,308
Current Liabilities	(34,500)
Provisions	-
Total Assets Transferred	<u>123,808</u>

The breakdown of funds transferred were as follows:

Unrestricted Funds	118,130
Help to Claim – From National Citizens Advice	1,023
Money Advice	4,655
	<u>123,808</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Restricted	Unrestricted	2022	2021
	£	£	£	£
Generalist Advice	25,000	264,246	289,246	213,950
COVID Response Fund	-	-	-	3,735
Local Assistance Scheme	-	-	-	1,106
Cancer Support	128,152	-	128,152	84,671
Mental Health Support	48,000	-	48,000	38,000
Help to Claim – From National Citizens Advice	27,788	-	27,788	26,393
Citizens Advice BEIS Technology funding	-	-	-	14,353
Money Advice	54,546	-	54,546	18,869
Total income from charitable activities	<u>283,486</u>	<u>264,246</u>	<u>547,732</u>	<u>401,077</u>

Local authority grants totalling £243,750 were received from Guildford Borough Council who continue to support the core operating capacity of the charity.

5. OTHER INCOME

	Restricted	Unrestricted	2022	2021
	£	£	£	£
Other unrestricted income	-	15,563	15,563	407
Investment income				
Bank interest received	-	331	331	422
Rent	-	1,250	1,250	1500
	<u>-</u>	<u>17,144</u>	<u>17,144</u>	<u>2,329</u>

Other income includes income from fundraising activities such as the Legal Walk and quiz night and income from CA Ash to provide services pre-merger to cover management vacancies.

6. ANALYSIS OF EXPENDITURE

Charitable Activity	Restricted	Unrestricted	Total 2022	Restricted	Unrestricted	Total 2021
	£	£	£	£	£	£
General Advice	24,931	240,810	265,741	-	191,392	191,392
Cancer Support	102,564	-	102,564	86,791	-	86,791
Mental Health Support	50,196	-	50,196	38,162	-	38,162
Help to Claim	28,811		28,811	27,908	-	27,908
Money Advice	60,267		60,267	20,269	-	20,269
	<u>266,769</u>	<u>240,810</u>	<u>507,579</u>	<u>173,130</u>	<u>191,392</u>	<u>364,522</u>

6a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR

	General Advice	Cancer Support	Mental Health Support	Help to claim	Money Advice	Total 2022
	£	£	£	£	£	£
Direct costs						
Allocation – direct costs						
Salaries (including temp staff)	98,031	71,207	33,107	11,347	40,662	254,354
Staff & volunteers	6,650	1,887	748	950	1,027	11,262
Office costs	11,060	2,078	1,618	-	975	15,730
Governance costs	3,883	-	-	-	-	3,883
Other costs	111	-	-	-	-	111
	<u>119,735</u>	<u>75,172</u>	<u>35,473</u>	<u>12,297</u>	<u>42,664</u>	<u>285,341</u>
Support Costs						
Allocation – staff and volunteer hours						
Salaries (including temp staff)	65,848	12,499	6,688	7,295	8,107	100,438
Staff & volunteers	2,469	508	294	238	249	3,757
Office costs	27,105	4,951	2,791	3,269	3,124	41,240
Governance costs	3,973	747	444	367	560	6,089
Other costs	46,611	8,687	4,507	5,345	5,563	70,713
	<u>146,006</u>	<u>27,392</u>	<u>14,724</u>	<u>16,513</u>	<u>17,603</u>	<u>222,238</u>
Total Expenditure on charitable activities	<u>265,741</u>	<u>102,564</u>	<u>50,197</u>	<u>28,810</u>	<u>60,267</u>	<u>507,579</u>

ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR continued

	Direct Charitable Activities	Support Activities	2022 Total	2021 Total
	£	£	£	£
Expenditure on Charitable Activities				
General Advice	115,852	142,033	257,885	188,814
Cancer Support	75,172	26,645	101,817	86,219
Mental Health Support	35,473	14,280	49,753	37,901
Help to Claim	12,297	16,146	28,443	27,693
Money Advice	42,664	17,043	59,707	19,967
Total Expenditure on Charitable Activities	<u>281,458</u>	<u>216,149</u>	<u>497,606</u>	<u>360,594</u>
Governance Costs			9,973	3,928
TOTAL			<u>507,579</u>	<u>364,522</u>

NATURAL CLASSIFICATION OF RESOURCES EXPENDED

	2022 £	2021 £
Staff	354,792	226,127
Premises	70,679	64,246
Telephone	1,367	5,045
Travel	293	248
Training	8,436	2,662
Other	43,249	37,101
Depreciation	1,702	1,662
IT	27,061	27,431
TOTAL	<u>507,579</u>	<u>364,522</u>

GOVERNANCE COSTS

	2022 £	2021 £
Strategic Management	5,374	-
Independent Examiner's Fee	4,120	3,880
AGM and Other Expenses	478	48
Total Governance	<u>9,973</u>	<u>3,928</u>

7. TANGIBLE FIXED ASSETS

	Unrestricted Funds	Restricted Funds	
	Office Equipment	Office Equipment	Total
	£	£	£
Cost 1 April 2021	6,648	-	6,648
Additions	1,175	-	1,175
Transfer of Fixed Assets 1 January 2022	18,027	815	18,842
Disposals	-	-	-
Cost 31 March 2022	<u>25,850</u>	<u>815</u>	<u>26,665</u>
Depreciation 1 April 2021	4,636	-	4,636
Charge for the year	1,702	-	1,702
Transfer of Depreciation 1 January 2022	18,027	815	18,842
Disposals	-	-	-
Depreciation 31 March 2022	<u>24,365</u>	<u>815</u>	<u>25,180</u>
NBV as at 31 March 2022	<u>1,485</u>	<u>-</u>	<u>1,485</u>
NBV as at 31 March 2021	<u>2,012</u>	<u>-</u>	<u>2,012</u>

Tangible fixed assets included fully depreciated Office Equipment and Fixtures & Fittings transferred from Ash Citizens Advice Bureau on 1 January 2022.

8. DEBTORS

	2022	2021
	£	£
Debtors	37,453	22,394
Prepayments	9,325	955
Other Debtors	<u>-</u>	<u>-</u>
	<u>46,778</u>	<u>23,349</u>

9. CREDITORS

	2022	2021
	£	£
Accruals	31,460	146,695
Grant income received in advance	141,180	25,000
Taxes and Social Security Costs	<u>7,243</u>	<u>3776</u>
	<u>179,883</u>	<u>175,471</u>

10. INFORMATION REGARDING TRUSTEES, DIRECTORS AND EMPLOYEES

No employee (2021: 0) received remuneration in excess of £60,000. The average weekly number of employees paid by the organisation during the year was 17 (2021:10), calculated on the basis of full-time equivalents this is 12 (2021: 7). The total weekly number of employees paid by the organisation was 27 (2021: 10).

	2022	2021
	£	£
Wages and Salaries	326,243	207,665
Social security costs	20,751	12,458
Pension costs	7,797	6,003
	<u>354,792</u>	<u>226,127</u>

Pension costs are allocated between restricted and unrestricted funds according to the employee's role within the organisation.

	2022	2021
	£	£
Pension Costs Allocation to Funds:		
Unrestricted	3,086	2,336
Restricted	<u>4,711</u>	<u>3,667</u>
	<u>7,797</u>	<u>6,003</u>

The key management personnel comprise the trustees, Chief Officer, Deputy Chief Officer, Advice Service Manager and Macmillan Project Manager. The total employee benefits of the key management personnel were £138,619 (2021: £118,516).

None of the trustees/directors received any remuneration during the period for their services to the Charity.

11. MOVEMENT IN FUNDS

	Balance at 31/03/2021	Income	Expenditure	Transfer	Balance at 31/03/2022
	£	£	£	£	£
Restricted funds:					
General Advice	-	25,000	24,931	-	69
Cancer Support	-	128,152	102,564	-	25,588
Mental Health Support: CCG	1,316	28,000	31,371	2,055	-
Mental Health Support: CFS	-	20,000	18,826	-	1,175
Help to Claim (National Citizens Advice)	-	28,811	28,811	-	-
Money Advice: MaPS	-	38,796	46,258	7,462	-
Money Advice: Other	-	20,405	14,009	-	6,396
	<u>1,316</u>	<u>289,164</u>	<u>266,768</u>	<u>9,517</u>	<u>33,228</u>
Total Restricted Funds	1,316	289,164	266,768	9,517	33,228
Designated Funds	87,000	-	-	59,621	146,621
Unrestricted Funds	<u>292,738</u>	<u>404,428</u>	<u>240,810</u>	<u>(69,138)</u>	<u>387,218</u>
TOTAL FUNDS	<u>381,054</u>	<u>693,592</u>	<u>507,578</u>	<u>-</u>	<u>567,067</u>

Restricted Funds: grants and donations given for specific purposes.

Cancer Support: advice to cancer patients and their families funded by Macmillan Cancer Support and The Fountain Centre.

Mental Health Project: provision of advice to people with mental health problems funded by Surrey Heartlands CCG, Guildford and Waverley Integrated Care Partnership and the Community Foundation for Surrey.

Money Advice: increased capacity funding to train a specialist debt adviser funded by MaPS and support to people at risk of homelessness funded by Guildford Borough Council.

Designated Funds

In the previous year the trustees reviewed the requirements for development of the organisation and identified three key areas, investment in developing our research and campaigning activity, succession planning for advice resources and a move from the office at Haydon Place to more suitable accommodation. The estimated cost of these three projects totals £146,621. Due to the impact of COVID-19 and the merger these projects were deferred.

Unrestricted Funds

The core service income includes funding from Guildford Borough Council for the provision of a general advice service in the Guildford area.

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2022 Total £	2021 Total £
Funds are represented by:					
Tangible fixed assets	1,485			1,485	2,012
Current assets	424,436	146,621	174,408	745,466	554,513
Current liabilities	(38,703)		(141,180)	(179,883)	(175,471)
	<u>387,218</u>	<u>146,621</u>	<u>33,228</u>	<u>567,067</u>	<u>381,054</u>

13. TAXATION

The company is a registered charity and, as such, for taxation purposes, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988 and may recover income tax deducted from its investment income.

14. RELATED PARTY TRANSACTIONS

There have been related party transactions during the year between Guildford Citizens Advice Bureau and Citizens Advice in relation to information services. None of the trustees received any remuneration during the year and none claimed reimbursement of travel expenses (see note 11).

15. MEMBERS' LIABILITY

The company is limited by guarantee – all members having a liability not exceeding £1 per member.

16. OPERATING LEASE COMMITMENTS

At the reporting date, the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022	2021
	£	£
Within one year	<u>53,400</u>	<u>41,400</u>

A total of £44,265 (2021: £41,400) was expensed in the year relating to the lease of Haydon Place, Guildford at £42,194 including a £794 adjustment relating to previous years, and a payment for the Ash Centre of £2,071.

The lease at Haydon Place was renewed on 1 January 2021 for a three-year term with a break clause allowing us to serve three months' notice after 12 months. The lease at the Ash Centre was renewed on 1 January 2022 for a five-year term with a break clause allowing us to serve six months' notice after 18 months.

17. CONTINGENT LIABILITIES

There were no contingent liabilities on 31 March 2022 or 31 March 2021.

18. FINANCIAL INSTRUMENTS

At the balance sheet date the Charity held the following financial instruments:

	2022	2021
	£	£
Financial assets measured at amortised cost		
Net Trade Debtors	37,454	23,592
Other Debtors	-	-
Cash at bank and in hand	698,687	531,164
Financial liabilities at amortised cost		
Trade creditors	-	-
Accruals	31,460	146,695
Other creditors	141,180	25,000
Financial liabilities at fair value through income or expenditure		
Provisions	-	-

Income, expense, gains and losses in respect of these financial instruments were:

	£	£	2022	£	£	2021
	Income	Expense	£	Income	Expense	£
			Gains/ (losses)			Gains/ (losses)
Financial assets at amortised cost						
Interest on cash balances	331	-	-	422	-	-