

Citizens Advice Epsom & Ewell

Annual Report and Accounts

2018/19



**citizens
advice**

**Epsom
& Ewell**

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Chair's Introduction

Citizens Advice Epsom & Ewell is a local charity that helps local people to resolve the problems they face in life. It also works tirelessly on research and campaigning to bring about changes to policies and practices that adversely affect people's daily lives.

Welfare benefits is currently the biggest area of our work closely followed by debt, housing, employment, and relationship and family issues. Our gateway assessors and advisers also help with a range of other matters which extend into many areas of people's lives such as consumer goods and services, tax and pensions, student loans, travel and transport, immigration, the utilities and winter fuel payments, food safety and boundary disputes.

Our service is confidential and impartial and we're proud to say that it's free, thanks largely to Epsom & Ewell Borough Council who kindly provide our core funding and our office space in the Old Town Hall. We greatly appreciate and value their continued support despite the increasing financial pressures facing local government.

We also run two specialist services for those with more complex needs:

- Our accredited money advice project, which is regulated by the Financial Conduct Authority, funds two specialist caseworkers who deal with the more difficult debt cases and help clients to better manage their money and avoid debt spiralling out of control. This project is funded by Rosebery Housing Association and Epsom & Ewell Borough Council.
- Our long-established outreach project for people with severe and enduring mental health issues in Epsom & Ewell and three adjoining Surrey boroughs. The service is aimed at those who are unable as a result of their illness to visit or telephone their local Citizens Advice office in the normal way. This project is funded jointly by the

Surrey Downs and East Surrey CCGs, and Lloyds Bank Foundation.

During the year we were delighted to welcome Lisa Davis, our new Chief Executive. Lisa brings a wealth of experience to the role and has joined us at an important time as we move forward with ambitious plans to improve access to our services by developing telephone, digital, and outreach channels, and secure new and more diverse sources of income to fund services for local people in need. These twin aims are critical to ensuring the long-term sustainability and effectiveness of our services.

Looking forward our wonderful organisation is stronger in the areas where it needs to be, extremely well led by its new Chief Executive, and better equipped as a result of the investment that the Board of Trustees has made in its leadership and support. Following a performance audit at the end of the financial year we were awarded a double green rating for Leadership and Equality and accredited with the Advice Quality Standard certificate for debt, welfare benefits and telephone advice.

As always, the last word belongs to our small team of dedicated staff and our many loyal volunteers. I'm delighted to acknowledge here just how much the Board values the work they do, the results they achieve, and their commitment to our many grateful clients. My thanks also to my fellow trustees. We are now in our 80th year and intend to use the occasion to celebrate our past as one of the oldest Citizens Advice bureaux in the country - and our future as a thriving and ambitious local charity.

Peter Edwards

Chair of Trustee Board

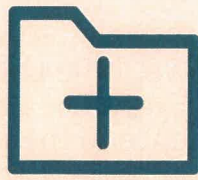
2018/19 at a Glance

Everyone experiences problems



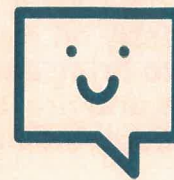
3,129

People we helped



9,403

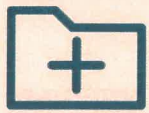
Issues we handled



9,206

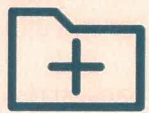
Contacts with clients and third parties

What people came to see us about (top 4 categories)



34%

Benefits



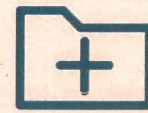
17%

Debt



10%

Housing



8%

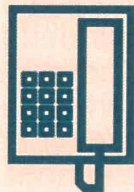
Employment

How clients contacted us



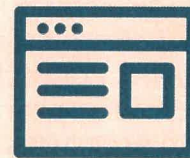
54%

Dropped-in face to face or were referred to our projects



42%

Called our helpline



8,100

Visits to our web-

How we add value to society



1.6m+

additional income for clients



82.8k+

debts written off



1.84m+

in total value to our clients

It's people who make it all happen



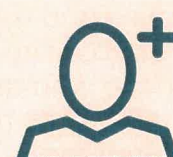
60+

Volunteers



6.4

Paid FTE Employees



9

Trustee Board

Overview from our Chief Executive

Citizens Advice Epsom and Ewell has been providing advice and information to local people for nearly 80 years. As we embark on this momentous year, we continue to evolve and grow, so as to meet the needs of our local community.

I started as Chief Executive Officer here at Citizens Advice Epsom & Ewell (CAEE) halfway through the year, and what a busy second half it's been!

In October, we commenced with the full roll-out of Universal Credit (UC) in the borough. Since this time we have seen a huge increase in the number of UC queries - 400% increase in quarter 3 and 89% increase in quarter 4. This increase has been echoed nationally, and so we are extremely pleased that the Government has granted Citizens Advice funding to provide a 'Help to Claim' service which aims at helping people throughout the process up to their first payment. This service will commence from 1 April 2019.

It really is no surprise then that welfare benefits remains our biggest area of work, following by debt, housing, employment and relationship and family issues. But we do know, as we anticipated with UC this time last year, that there are other areas that are expected to increase in the coming months. The impact of Brexit remains unknown and we have already started to see an increased demand in immigration, settled status and citizenship advice queries.

Through this work we are extremely pleased with the fantastic outcomes that have resulted. Our financial outcomes during this year have increased by 18.7% from the 2017/18 year to £1.8 million. Additionally, we are immensely proud of the non-financial outcomes that have been achieved that demonstrate a marked improvement in our clients' lives or perspectives. We have seen great strides in the numbers reporting that they are feeling better able to manage their financial affairs, having a reduction in feelings of isolation and an improvement in their self-esteem.

In starting this new role, I found that I was challenged myself in what I fully understood in terms of all that Citizens Advice did. The breadth of advice that is provided and the length of training undertaken to ensure that the best service is provided, really struck me. We saw the full culmination of what is required when we were assessed through our performance audit by the National Office. It was recognised that CAEE is a strong organisation as we were awarded a double green rating for Leadership and Equality and accredited with the Advice Quality Standard certificate for debt, welfare benefits and telephone advice.

This is a great platform upon which to build and building for the future is ever so important for us. New funding streams will need to be secured in order to diversify our sources of income to ensure we remain financially viable for years to come. Linked to this, we know that partnership working is crucial - allowing for focus on a more holistic approach to services and thereby providing for the wellbeing of clients as well as helping them financially. Further, widening access to our services remains a key priority. The introduction of UC demonstrates this point clearly. As the whole system is online, this means that there are members of our community who will be digitally excluded. The consequences of this are wide ranging—from people falling into debt, to potentially losing their homes if they are unable to access and submit an online application. This is in addition to challenges in continuing to reach some of the most vulnerable people in our community such as the elderly and those suffering from complex mental health conditions.

Overview from our Chief Executive (cont.)

These are the key areas upon which I will be focusing in the months to come. They are challenges, but I look forward to them particularly as I feel so supported in facing them.

My arrival here followed the departure of Liz Dobson, who was CEO for over 4 years, and interim CEO Tim Clark. I am grateful to them both for leading the organisation remarkably, which is evident in the fantastic processes, monitoring systems and key relationships that were previously fostered and upon which I can build.

I truly appreciate the welcome that I have received by Peter, our Chair, and the full Trustee Board and look forward to working through these priorities together.

Additionally, our key funders and stakeholders have all taken the time to meet with me, and it is so refreshing to see how CAEE is held in such high regard by them.

We are grateful to Epsom & Ewell Borough Council who kindly provide our core funding and our office space in the Old Town Hall in Epsom. We greatly appreciate their continued support despite the increasing financial pressures. Rosebery Housing Association and Epsom & Ewell Borough Council fund our Money Advice and Debt project. Additionally, our Mental Health Outreach service which is funded by the Surrey Downs CCG, East Surrey CCG and Lloyds Bank Foundation has enabled those suffering from severe and enduring health conditions to be able to access the advice and support they need. As always, we are so grateful to them all for their support.

Finally, as we look forward to our 80th year providing advice, one thing is certain. We could not have achieved such a milestone without the committed staff and volunteers that we have. Having never worked in the voluntary sector prior to my appointment here, I can never seem to get accustomed to the fact that people voluntarily come in each week simply for no other reason than to be of help. It is this dedication that puts CAEE in good stead when looking toward the next 80 years!

Lisa Davis

Chief Executive Officer

About Us



Citizens Advice Epsom & Ewell is a local charity that helps people to solve their problems and find ways forward. It is run by volunteers, supported by a small team of paid staff.

We provide free, confidential, high quality, impartial information and advice. We also use the evidence we collect to campaign for social improvements.

Our vision

Our Vision is to create an environment in which everyone living, working or studying in the Borough is easily able to get the advice they need for the problems they face.

Our mission and strategic objectives to achieve our vision

Our Mission is:

To provide free, confidential, and impartial advice on issues affecting people's day-to-day lives; and

To effect changes to government policy and practices at both local and national level, which materially improve the lives of our clients.

Our strategic objectives are:

To provide an accessible, expert advice and information service - by utilising telephone, digital and outreach channels, and working in partnership with others, to complement the face-to-face services provided from our Epsom office, which benefits as many clients as possible and responds to changing patterns of demand.

To improve the policies and practices which affect people's lives - by developing and contributing to research and campaigning activities which lead to material improvements in public and private sector policies and practices.

To ensure the long-term sustainability and effectiveness of CAEE services - by focusing on good governance, robust financial management and secure funding, developing skilled and motivated staff and demonstrating our positive impact on the wider community.

How our activities deliver public benefit:

The trustees have had regard to the Charity Commission's public benefit guidance where relevant, our main activities and who we try to help are explained above.

How We Helped Local People

3,129 local people helped, with an average of **3** issues each

1,778 phone calls for advice answered (**39%** of calls)

9,206 contacts on behalf of clients

Nearly 70% of the problems that people bring to us relate to Benefits, Debt, Housing and Employment.

In the main volunteer-provided Core service the biggest issues in these categories in 2018-19 have been:

Benefits (3,195 enquiries):

Employment and Support Allowance (15%), Personal Independence Payments (22%) and Housing Benefits (12%).

Debt (1,589 enquiries)

Council Tax Arrears (23%), Rent Arrears (15%), and Credit Card, Charge and Store Cards (12%)

Housing (938 enquiries)

Private Rented (27%), Threatened and Actual Homelessness (19%) and HA property (11%)

Employment (764 enquiries)

Pay and Entitlement (23%), Terms & Conditions of Employment (14%), Dispute resolution (8%) and Dismissal (15%)

These are the biggest categories of issues that people bring to us—but we offer far more than just these ‘big four’ .

Some of the other issues that local people contacted us for help with in 2018/19 included:

Income tax codes
Free prescriptions
Industrial injuries
Winter Fuel payments
Travel documents
Court processes
Probate

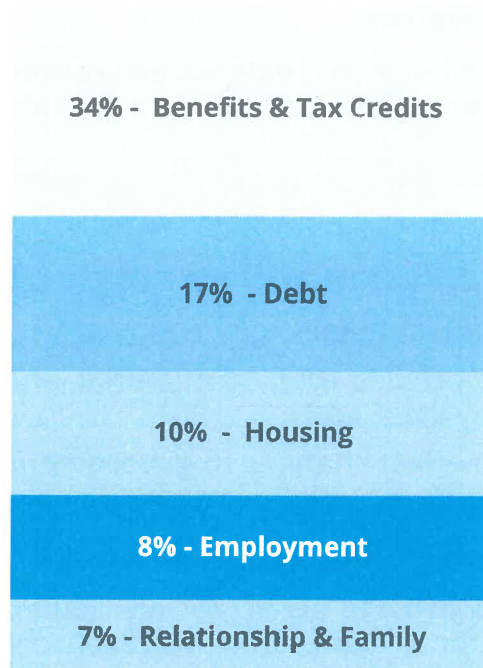
Care costs
Boundary disputes
Bin collections
Food safety
Vets and pets
Small Claims
Power of attorney

Consumer issues
Energy costs
Domestic violence
Student loans
Personal injuries
Marriage
Blue badge

Discrimination
Residence issues
Obtaining NI number
Faulty goods
Mediation
Inheritance tax
Wills

We dealt with 9,403 issues

Our Top 5 Issues



“Just brilliant! It was my first experience of Citizens Advice and I find it hard to comprehend how such a helpful and superb organisation manages to exist in ‘today’s’ environment. Thank you!”

Our Impact 2018-19

What We Do For Clients

We change lives by giving people the advice and information that they need to find a way forward.

The world is becoming more complex, and, perhaps unsurprisingly, the problems that people face are also becoming more complex. We have been finding that they require far greater intervention to help solve them.

“It’s always worth contacting them to discuss your problem. They are there to help.”

We add value to clients, volunteers and society, both wellbeing as well as financial.

Our value to society

In fiscal benefits

By reducing health service demand, maintaining employment and housing

£3.50

(For every £1 invested)

£951,250

(in total)

In public value

Wider economic and social benefits.

£17.57

(For every £1 invested)


£4,781,247

(in total)

Benefiting Everyone

The help we give to individuals benefits our whole society

£ Saving local taxpayers money by advising **79** clients threatened with being made homeless

 Keeping people in their homes, by advising **50** clients who had possession orders

 Supporting working people with over **764** employment related issues.

“At a time in my life when redundancy had robbed me of my confidence and self-esteem, you guys made me feel like I could take on the world!”

85% of clients reported overall satisfaction with the service.

These figures were calculated using an external Treasury-approved model

In 2018/19 we secured this much needed income for clients

£1,627,427

Additional income

£15,879

Reimbursements, services, loans

£82,876

Debts written off

£58,218

Repayments re-scheduled

Key Achievements 2018/19

In 2018/19 we continued to help large numbers of local people with high quality advice and information, whilst targeting our specialist services on those who need them most.

Widening access to our services

We have continued to extend our Adviceline service to provide local people with a choice of ways to access our services. We now operate Adviceline Monday to Friday 10am - 4pm. We also continue to look at other ways of developing our service and will be exploring how technology can assist. With the digitisation of the Universal Credit process, and many people being unable to travel to our Epsom office, we look to developing new outreaches to further widen access.

Our Adviceline number is
0300 330 1164

Implementing our Fundraising Strategy

Our financial sustainability is an area that we have been concentrating on so that we can continue to provide the support that the community needs. This year we have focused our efforts on establishing a framework to guide us onto a sustainable long term financial basis. These efforts have helped us better understand the funding landscape within which we operate, and helped shape how we channel our efforts so as to align with a higher probability of success. Additionally, the Strategy assists in ensuring that we keep our costs low and maximise opportunities to work more efficiently. We see this Strategy as forming a good basis upon which we can further develop our fundraising capability for years to come.

Performance Audit

We were very pleased to have been awarded a Green rating for overall leadership and leadership equality following our Leadership Self Assessment site visit Audit this year. This means that we provided the evidence needed to demonstrate good leadership, and as a result, our Advice Quality Standard was renewed for a further three years in respect of Advice with Casework in Welfare Benefits and Debt, and for Telephone Services. The assessor's report confirmed that we exhibited a strong performance which was reflected in the scoring given in each of the nine areas assessed.

We scored GREEN ratings across all areas assessed and were accredited with the ADVICE QUALITY STANDARD for another 3 years.

Raising Awareness

Very much linked to the fundraising aspect, we know that publicity and raising awareness are vitally important. These two strands go hand in hand and so we are proud of the strides that we are making in terms of developing our local brand. We have worked hard on our communications and this year we implemented a monthly newsletter that is shared with a wide group of stakeholders including funders, Councillors, schools, local businesses and the many supporters that we value. This is one communication tool that we hope will keep these groups aware of our work and the impact we are making. Additionally, we have supplemented this tool with a more targeted use of our social media and are actively ensuring that we generally have a presence in community events.

Key Achievements 2018/19 (cont.)

Giving specialist benefits advice

We have continued this last year to help to challenge Benefit decisions for which we have been successful in nearly all our appeals. Our dedicated team help clients to apply for Mandatory Reconsiderations and Appeals and continue to support them right up to attending the tribunal. As the process can be daunting, clients find having someone supporting them on the day, arguing their case, particularly reassuring.

Our Research & Campaigning Activity

We have built a strong team in R&C, and during the last year we have been very active in local research and campaigning on the issues that impact people's lives. We were delighted to note a 36% increase (from 99 to 135) in the number of issues that we identified and reported on during the year. Of these 135, we saw increases of 75% in employment support allowance issues, 271% in universal credit issues and 216% in personal independence payment issues.

Mental Health Outreach Project

We were delighted to receive confirmation that the NHS funding for our Mental Health specialist outreach unit will continue for a further three years to March 2022. This will enable us to continue to support clients who suffer from severe and enduring mental illness, and as a result are unable to access the Citizens Advice service through the usual volunteer-led channels.

Achieving more and more every year

As shown by the trends below, we continue to provide even greater benefits to our local community, whilst facing increasing pressure and demands on our funds and resources.

	2016/17	2017/18	2018/19
Number of issues we helped with	8,556	8,439	9,403
Financial gains achieved	£1.2m+	£1.4m+	£1.6m+
Number of issues identified and reported as campaigning concerns	86	99	135
Clients overall satisfaction rating	87%	80%	85%

Looking Forward 2019-22

Our Vision is to create an environment in which everyone in the Borough of Epsom and Ewell is easily able to get the advice and information they need for the problems they face. We aim to deliver this vision by providing an accessible, expert advice and information service; improving the policies and practices which affect people's lives; and ensuring the long-term sustainability and effectiveness of our services.

Widening access to advice

Looking forward, we believe that the demand for advice will continue to change, and increase. This means that we have to continually assess and adapt our service as best we can to meet the needs of the community.

To meet this demand, we extended the times for our phone service which now operates Monday to Friday from 10am to 4pm (previously until 2pm only). We are also looking to investigate advice by email, to explore whether this will be a useful tool in addition to better understanding how we can utilise technology and digital tools to enable improved access.

We know as well that Outreach services are more important than ever. There are many - the elderly, those suffering from mental health conditions, the disabled and many others - who find it difficult to access our services.

We know however that there is much more that can be done and therefore view widening access as a specific challenge area for us to address. This is not just a local issue, but one that also carries much national focus for our organisation. As such, the development and implementation of plans to widen access will be a key priority for the coming years.

Partnership working

We are continuing to strengthen links with key stakeholders in providing support to people, but there is more to be done.

This is an area of increasing focus and is

inextricably linked to other factors including funding. Funders are increasingly looking for more partnership working when considering grants.

Additionally, there are so many benefits beyond funding for partnership working. If done well, the benefits can include being more effective and efficient as well as delivering a much more rounded service to the

client. We see developing and establishing these relationships to be key to evolving our service.

Ensuring the long-term sustainability and effectiveness of CAEE services

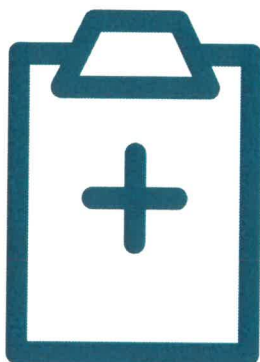
We have been around for nearly 80 years and want to be around for the next 80 years.

Over the coming years we will focus on increasing awareness of who we are and what we do, as well as increase our fundraising actions. We want to work hard to ensure that we are as financially resilient as we can be, to ensure that we are here when and where local people need us. We will continue to build upon the outcomes of our performance appraisal so that our leadership, good governance and robust financial management will lead us through the challenges ahead. In so doing, we will work to secure funding; recruit, train and motivate staff and volunteers; and market ourselves in a way that there is no doubt as to the positive impact that we make.

Campaigning for Change

As well as providing an advice service to the public, an important aspect of our work concerns the identification of any cases of injustice and unfair practices that come to our attention. We identify and record specific issues, take up local issues with relevant agencies and companies; keep in close contact with our Member of Parliament; network with other Citizens Advice offices to address wider issues; and work with Citizens Advice at a national level to influence government, agencies and businesses.

In 2018/19, we identified and reported evidence on **135** Research and Campaign issues, including:



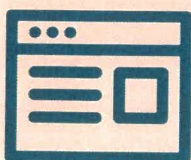
14 Employment Support Allowance issues;

26 Universal Credit issues; and

19 Personal Independence Payment issues.

Over the last year we were involved in Scam Awareness week and Big Energy Saving week. Campaigns have included: looking at homelessness and the issues accessing bank accounts; a survey for digital access; and a lot of work to prepare for the roll out of Universal Credit in Epsom & Ewell in October 2018. We continue to look at the issues the local community faces.

We feed the evidence we collect locally into national Citizens Advice, which uses it to campaign for social improvements. To read about some of the policy issues that Citizens Advice is challenging, see their website: www.citizensadvice.org.uk/about-us/policy/



Equalities & Diversity

We support the “Stand up for Equality” objectives, which are:

- Challenge discrimination through advice by identifying discrimination and human rights issues, providing the equality advice people need and empowering clients to act
- Promote equality through advocacy by telling our diverse clients’ stories, ensuring those in authority do their job and leading on and influencing key policy on equality
- Value diversity through our roles of employer, volunteer agency and contractor by providing visible and committed leadership, developing a strategic approach to diversity management and implementing equality competences

Our Partners

We work closely with a number of local partners to provide a holistic and streamlined advice service for the problems that people bring to us.

Food Bank

We work closely with the Epsom & Ewell Foodbank as an authorised approver for Foodbank vouchers.

Charitable Trusts

We are again grateful to our local trusts, especially Epsom Parochial Charities and Ewell Parochial Trust for their continued generosity in support of specific financial grants for clients.

Family Law Clinic

With the pro-bono support of two local solicitors, Jacky Lewis of Jacky Lewis Family Law and Lora Clark of TWM Solicitors we offer appointment based advice sessions each month for family law issues.

Pensions Guidance in Epsom

Citizens Advice nationally has a contract to provide face-to-face information and guidance for people approaching retirement and affected by the changes in pensions regulations. We have arranged for one of the specialist pensions guidance advisors to hold appointments in our Epsom office each week so that local people can easily access this free guidance.

Surrey Crisis Fund

With other Surrey Citizens Advice, we assist Surrey County Council by advising clients on applications for support to meet their immediate and urgent short-term needs.

Job Centre

Since the introduction of Universal Credit we have been working closely with the job centre to ensure clients get the support they need. In the next financial year we have started with the Help to Claim service assisting clients with their Universal Credit applications up to their first payment.

Issued **208** Foodbank vouchers, enabling **134** families and individuals to be fed

Applied for **350** charitable payments for a total of **£21,363**

2 family law solicitors, offer **8** pro-bono sessions each month

Pensionwise available **2** days each week



Advice In Depth

Mental Health —Mid & East Surrey MH Outreach service

We have run for many years a specialist outreach unit to provide an accessible advice service for clients suffering severe and enduring mental illness who are unable to access the Citizens Advice service through the volunteer-led service. This service extends far beyond Epsom & Ewell to cover Mole Valley, Reigate and Banstead and Tandridge. The service is funded by the National Health Service CCGs for these areas (Surrey Downs CCG and East Surrey CCG), with additional funding from Lloyds Bank Foundation for England & Wales (since October 2016).

As many of the people who are referred to us either find it difficult or impossible to travel, we go out across Mid and East Surrey to places more local to them. We have built up over the years a network of partnerships with statutory bodies, such as the local CMHRS and EIS, and voluntary support groups, such as Mary Frances Trust, Richmond Fellowship and Reigate Stepping Stones. These groups act both as referrers and also as secure and safe outreach locations.

How the Mental Health team helped their clients last year:

We helped 146 clients through this service	58 were in-patients in secure hospital wards	All were under the care of Community Mental Health	Referrals from 19 partner organisations
30 reviews & 16 Tribunals fought for clients	473 Benefits issues raised	62 Of the benefits issues related to Universal Credit	88 of our clients had debt issues

Case Study: — The client was referred to the service after being discharged from hospital following a suicide attempt over the Christmas period. They had been unable to work since 2011 due to mental illness.

The client had been living with their parents due to lack of funds but was unable to return. They were concerned about how they would be able to live ongoing, as their only income was ESA (assessment phase component).

Investigations revealed the client had never received a decision letter following an assessment and therefore remained on assessment rate pending full assessment. We helped the client to complete the ESA50 work capability questionnaire, and obtain all the necessary medical evidence.

As a result the client has been placed in the support group and has received back-dated payments due, of over £13k. Their ongoing weekly entitlement also increased by 73.9%. The client is happy that their ongoing income is manageable and very happy that they are now able to start repaying debts to their parents for all their assistance in prior years.

Impact of this work for their clients:

£745,967

Total Income Gained

Thank you messages received by the team:

'The world needs people like you, you are making a difference.'

'Thank you for everything, you've changed my life.'

'Without your help I would undoubtedly be face down in a gutter somewhere, dead, or back in hospital. You are quite literally a lifesaver!'

Advice In Depth

Money Advice & Debt (FCA accredited)

Debt is the second biggest area of issues that people bring to us. Most cases are seen by the general team, but for the more complex cases we have a referral system to our internal specialist Money Advice and Debt Team. This service is funded by Rosebery Housing Association and Epsom & Ewell Borough Council, which enables us to give holistic advice addressing a wide range of financial problems, not just rent arrears.

Debt advice is complex, and has become increasingly regulated in recent years. We are formally regulated by the Financial Conduct Authority for not-for-profit (free) debt advice, and our whole debt advice team—volunteer and specialist alike—is trained and accredited by the Money Advice Service.

In October 2018 Epsom & Ewell became a full service area for working age residents claiming Universal Credit and this has impacted the service significantly. Clients are assisted in making claims and we work with their creditors while their finances stabilise. We support our clients with Foodbank vouchers, applications to local charities, Surrey Crisis Fund, Discretionary Housing Payments and Discretionary Hardship Fund to alleviate hardship and help clients manage their liabilities more effectively.

Our debt clients:

519 clients helped in total with 1,589 debt issues	257 clients helped by our specialist debt team	56% of our clients were female	27% were disabled or had long term health issues
Top Debt Issues Council Tax & Rent Arrears and Card debts	Income Gain £322,491	Debts Written Off £63,319	Repayments Rescheduled £55,369

Case Study: Substantial Rent Arrears

We supported a single mother who due to personal issues, including a bereavement, faced eviction as a result of substantial rent arrears and failure to communicate with the Housing Association (HA). We secured a court adjournment to enable a more detailed review, rectified a problem with her Universal Credit which had greatly reduced the rent payments to the HA, and she started making arrears contributions from her benefit income. We also applied to a local charity for a grant to reduce these arrears, and set up an arrangement with Council Tax Bailiffs for these debts. The client was hugely grateful and understands the importance of communications with any creditors going forward.

Case Study: Family crisis

We assisted a family to make a successful application for Universal Credit following the loss of employment as a result of the client having to care for his sick wife and young children. The family had no internet connection, but this was remedied so that the client was able to check both his and his wife's Universal Credit journal on a regular basis. We worked with the client to make a successful application for Council Tax support and the family are now making regular payments to reduce arrears. The family were put in touch with a pro bono lawyer to receive advice about a possible medical negligence claim as a result of the wife's treatment in hospital and the client's resultant loss of earnings.



Advice In Depth

Appeals & Tribunals

As welfare reform continues, the restrictions on eligibility mean that there are people who will no longer be entitled to benefits. However, there is a significant number who appear to be both quite genuinely entitled to financial support, and often very much in need of this support, and for these clients our volunteers go 'above and beyond' the call of duty to assist and support with Appeals and Tribunals.

Case Study: — ESA Appeal

This client came to the office last year seeking help to appeal the DWP decision not to award her ESA, finding her fit for work. The client had requested a Mandatory reconsideration but the decision remained the same. The client felt that the DWP Assessor had not taken into consideration her multiple health issues and the impact they had when they made the decision. Losing her ESA had wider consequences with the client who was also struggling with debt, for which she also sought advice from us. Once the client had lodged her ESA Appeal with our help she was able to ask for her ESA to be reinstated pending her Appeal. At the Appeal in March of this year the client was awarded ESA and was placed in the support group with a recommendation that she was not to be reassessed within 12 months of the Tribunal decision. This resulted in a financial gain for the client of almost £6k and a great sense of relief.

The Advice Quality Standard

The problems our clients face are complex and the advice we give must be accurate. We are independently assessed by the Advice Service Alliance and are proud to hold the Advice Quality Standard Mark. We have also been additionally credited for Advice with Casework for debt and benefits, essential for our appeals work.



Case Study: — PIP Appeal

The client had been in receipt of PIP, but following review by the DWP the client was awarded 0 points for both Daily Living and Mobility and lost her PIP award. Due to health problems the client was unable to request a Mandatory Reconsideration in time, we helped her make a late application, whilst this application was accepted DWP's decision did not change. The client was therefore helped to appeal. The client suffered from both physical and Mental Health problems. At the hearing the client was awarded standard rate Daily Living and enhanced mobility. The whole process from Requesting a Mandatory Reconsideration to attending the successful Appeal Hearing took 8 months. The judge commented that this is one of the many cases where there was an issue with the WCA process as a whole, and it was a shame the client had been put through such a stressful process. The client had found the process very stressful and was extremely relieved it was over and the decision had gone in her favour. She was very thankful for the help and support we had given her throughout the process, including attending the Hearing with her.

Our Organisation

Citizens Advice Epsom & Ewell comprises 60+ local volunteers who use their training and skills to provide a range of quality advice services to local people. They freely donate more than 21,000 hours of their time each year, estimated to be worth more than £400,000, or the equivalent of a commercial service of 12 full-time employees. This year our volunteers included three law students who worked four days a week for us in the placement year of their degree. The work of the volunteers is supported, monitored and quality-controlled by a small team of paid staff.

Who we work with

We are 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 case-work management as well as monitoring progress against these standards. Operating policies are independently determined by our Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements. The charity is a member of Citizens Advice Surrey, a consortium in which Citizens Advice across the county work together on common objectives. We also co-operate with a number of other advisory services, local authorities and charities on behalf of clients.

Our Governance & Management

We are governed by a Trustee Board. Our Trustees are all volunteers from the local community who have gained considerable skills, knowledge and experience in their working lives. The Board works with the Chief Executive and other staff to guide, govern, shape strategy, and give direction.

Applicants for the position of Trustee are interviewed by a panel of Trustees. Those selected are proposed for appointment either by resolution of the Board or by election at a General Meeting. The Chair, Vice Chair and Treasurer are elected annually at the next Board meeting following the date of the Annual General Meeting. As part of their induction, new Trustees are encouraged to sit in on client interviews, having signed a confidentiality agreement, to help develop their understanding of the work of the bureau, and to attend the short induction course organised by the National Association.

Legal & Administrative details

Epsom & Ewell Citizens Advice Bureau, also known as Citizens Advice Epsom & Ewell, is a registered charity and a company limited by guarantee incorporated on 27th September 2000. The maximum liability of each member is limited to £1. The company commenced operations on 27th September 2000 at which date the assets and liabilities of the former unincorporated association of Epsom & Ewell Citizens Advice Bureau were acquired. We are governed by our Memorandum and Articles of Association as amended on 13th January 2011.

We are authorised and regulated by the Financial Conduct Authority FRN:617607. A register of Trustees' interests is maintained at our office, and is available to the public.

Charity Registration: 1085779

Company Registration: 4079521

Principal Office: The Old Town Hall, The Parade, Epsom, Surrey, KT18 5AG

Chief Executive: Lisa Davis

Company Secretary: Peter Edwards

Bankers: Charities Aid Foundation

Independent Examiner: Adrian Rodrigues
FCA for HG Field & Co.

Our Trustees

Trustees	Role	Date Appointed	Date Resigned	Notes
Peter Edwards	Chair			
Alison Cribbs	Vice-Chair			
Shaun Jones				
Ian Davison				
Alexis Marz				
Hony Premial				
Charlotte Dixon			12/6/18	
Christine Key			12/6/18	
Alistair Calton			27/11/18	
Mohammed Mahdi	Treasurer		6/6/19	
Bernie Watson		25/9/18		Co-opted
George Bell		17/2/19		Co-opted

This financial year saw the departure of three trustees: former Chair Charlotte Dixon, Christine Key, after many year's service, and Alistair Calton, and two new appointments: George Bell and Bernie Watson who bring new skills and fresh perspectives to our work.

Mohammed Mahdi (Treasurer) resigned with effect from 6th June 2019. These accounts have therefore been reviewed and signed by Bernie Watson, Acting Treasurer whilst a permanent replacement is recruited.

By invitation, Epsom and Ewell Borough Council appoints two councillors as its representatives to attend meetings of the Board as non-voting observers. The Council's representatives for the year were Councillor Tony Axelrod and Councillor Liz Frost. Our President is the Mayor of Epsom & Ewell. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

The Chief Executive is responsible for delivering our strategic objectives and for the day to day management of the organisation, its paid staff and volunteers.

The Board usually meets quarterly and has two committees with responsibilities respectively for Finance and Human Resources. Each of them has written terms of reference that are reviewed periodically. In addition, there are also groups that meet as and when required such as Research & Campaigns and Business Planning. Several of our trustees have responsibility for specific areas of the Board's work such as Finance, Governance, Human Resources, Income Generation, Information Assurance, Research & Campaigns, Mental Health, and Website & Social Media. There is a full induction and training programme for all new Trustees.

Our People 2018-19

Our wonderful volunteers make it possible to do what we do

60+
Volunteers

Longest Serving

31 Years

5

Over 20 Years

55

Skilled Advice Staff

...supported by **5**
Paid Staff (2.8 FTE)

9

Trustees

22

**Advisors
MAS Debt
Accredited**

5 (3.6 FTE)

**Specialist Caseworkers
(Paid Staff)**



**Youngest volunteer is 17
Oldest retired many years ago...**

Financial Review

Financial Performance and Position

The Financial Statements set out later in this report show the financial results for the year.

Overall the charity's funds decreased during the year by £15,131, the combined result of deficits across both the unrestricted and restricted funds.

The results for the year for the general fund was a deficit of £11,516 (surplus of £8,050 in 2017/18). The deficit relating to the general fund is due to exceptional expenditure during the year of £21,720. The net exceptional deficit is lower following the release of the Citizens Advice EBDX grant. The departure of the previous Chief Executive Officer (CEO) in April resulted in expenditure on a short term contract with an interim CEO, and recruitment costs for the permanent position. Our new CEO joined us in September 2018. In general, income and expenditure remained largely stable with a slight increase in total costs (excluding the exceptional costs explained above) by 0.2% in comparison with the 2017/18 financial year; largely due to a decrease in staff costs offset by increased support costs, whilst there was an 0.05% drop in income compared to 2017/18.

With regard to restricted funds the result for the year was a deficit of £3,615 (2017/18: deficit of £1,803). The charity seeks to recover its costs fully and is striving to attract funding that would ensure full cost recovery of project costs.

Principal Risks

There is continued pressure on our existing funding partners – primarily Epsom and Ewell Borough Council, Rosebery Housing Association and the NHS - to make savings and maximise the return on their spending. Our reliance on these key partners for the bulk of our funding clearly represents a key risk.

To minimise this risk and risks to its long-term sustainability the bureau is implementing a strategy that focuses on:

- bringing in additional income and on diversifying its income streams through fundraising;
- prioritising cost reduction by ongoing assessment of risks and identification of options to reduce costs/improve efficiencies; and
- achieving full cost recovery from all future projects so that direct costs are fully covered, together with a proportionate share of our overheads.

We now have exit strategies in place for all ongoing funded projects.

Our other key risk is the risk of non-compliance with data protection regulations. We hold sensitive client data and its security is extremely important to us. We follow National Citizens Advice guidelines and procedures to ensure data is kept safe and any risks of breach are mitigated. In particular, we:

- Ensure all staff undertake annual information assurance training;
- Utilise security access passes;
- Implement data encryption and pseudonymisation techniques
- Work in line with our data retention policy; and
- Use confidential disposal methods.

The bureau's financial position at the end of the year was sound. Its financial health monitoring assessment indicate that risk of defaulting on its financial commitments is low and that its reserves were well managed during the year.

Financial Review (cont.)

Reserves Policy

The Trustees review the reserves and the reserve policy on a regular basis.

The charity's reserves consist of: Unrestricted funds, Designated funds and Restricted funds. The definitions of these funds are set out on page 35. Details of the restricted and designated reserves are shown in the balance sheet on page 27. Following the review of the reserves policy during the year, Trustees decided to set an unrestricted reserves level (including redundancy reserves) of £55,000 to £88,000; the equivalent of 3-5 months' budgeted operating expenditure, in line with National Citizens Advice policy and requirements.

In arriving at this reserve level, Trustees considered the financial risks facing the charity and the cost of running the organisation to ensure that enough reserves would be available to:

- manage the timing of cash inflows and outflows and have the ability to pay bills as they fall due;
- ensure continuity of its charitable activities in the occurrence of an unforeseen event (including a down turn in income); until alternative arrangements are put in place; and
- fulfil specific commitments, for example, redundancy payments; and to invest in the future by supporting business development and growth opportunities that will provide an increased return to the charity.

At the end of the financial year, the balance of unrestricted reserves was £85,689, (2018: £97,205) including £22,000 designated redundancy reserve.

Investment Policy and Objectives

During the year, there was no change to the Board policy that a minimum of two months' cash operating costs should be held at instant access and the remainder of the funds which are not immediately required for operational purposes should be held on deposit in UK based accounts.

The Finance sub-committee periodically reviews the deposit account arrangements having regard to the best available market rates of interest, flexibility, accessibility, and risk.

Funding Sources

The charity's sources of funding during the year included the following:

- Epsom & Ewell Borough Council (EEBC) - funding for our core service;
- NHS (East Surrey CCG, Surrey Downs CCG and CFS Mental Health Foundation) and Lloyds Bank Foundation for England and Wales – funding for Mental Health Project;
- EEBC and Rosebery Housing Association – funding for Money Advice and Debt Service;
- Additionally, we received funds from Surrey County Council as a Councillors Grant and via Citizens Advice Surrey under the Surrey Crisis Fund, Epsom & Ewell Mayor's charity, Epsom Parochial Charities and Ewell Parochial Trust; and Citizens Advice as part of the national contract with the Department of Work & Pensions for their Help to Claim Universal Credit Scheme.

We also raised some funding through donations and various fundraising activities.

We are very grateful to all funders and donors, without whom we would not be able to deliver our service.

Statement of Directors' responsibilities, Independent Examiners & Small Company Exemptions

Statement of Directors' responsibilities

The Directors (who are also Trustees of Epsom and Ewell Citizens Advice Bureau 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 law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit 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 audit information and to establish that the independent examiners are aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

Independent Examiners

H.G Field & Co were appointed our independent examiners on 6 March 2018, and were re-appointed for this financial year at the Annual General Meeting on 18 September 2018.

Small Company Exemptions

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

Approval & signature

Approval

Approved by the Board of Trustees on 17 September 2019 and signed on behalf of the Board:

A handwritten signature in black ink that reads "Peter Edwards". The signature is written in a cursive style with a large initial 'P'.

Peter Edwards
Chair

Independent Examiners' Report

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF EPSOM AND EWELL CITIZENS ADVICE BUREAU

We report to the charity trustees on our examination of the accounts of the Company for the year ended 31st March 2019 set out on pages 26 to 35.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011 (the Charities Act) and regulations made under section 154 of that Act. Our work has been undertaken so that we might state to the charity's trustees, those matters we are required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our work or for this report.

Responsibilities and basis of report

As the trustees of the Company (who are also the directors of the company 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 ('the 2006 Act')

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

Independent examiners' statement

The company's gross income exceeded £250,000 and our examiner is qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England & Wales.

We have completed our examination. We confirm that no material matters have come to our attention which gives us cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006;
- or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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 Charities SORP (FRS102)



Adrian Rodrigues FCA, Independent Examiner
H G Field & Co
Accountants
Ludwell House, 2 Guildford Street
Chertsey Surrey KT16 9BQ

17th September 2019

Statement of Financial Activities

Year ended 31 March 2019

	Note	Unrestricted funds	Restricted funds	Total funds 2019	Total funds 2018
		£	£	£	£
Income from:					
Donations and legacies	2	9,079	50	9,129	13,717
Charitable activities	3	137,850	122,302	260,152	261,618
Other (including fundraising)	4	11,682	-	11,682	5,780
Total Income		158,611	122,352	280,963	281,115
Expenditure on:					
Raising funds	5	8,629	-	8,629	1,847
Charitable activities	5	154,045	133,420	287,465	273,021
Total Expenditure		162,674	133,420	296,094	274,868
Net income/expenditure for the year		(4,063)	(11,068)	(15,131)	6,247
Transfer between funds	13	(7,453)	7,453	-	-
Net movement in funds		(11,516)	(3,615)	(15,131)	6,247
Reconciliation of funds					
Balances brought forward 2018	13	97,205	11,855	109,060	102,813
Balances carried forward 2019	13	85,689	8,240	93,929	109,060

There are no recognised gains or losses in the above two financial years other than those included in the Statement of Financial Activities. All activities derive from continuing operations.

The notes on pages 28 to 35 form part of these financial statements.

Balance Sheet

as at 31 March 2019

	Note	Unrestricted Funds £	Restricted Funds £	Total 2019 £	Total 2018 £
Fixed Assets					
Computer Equipment	8	3,209	-	3,209	-
Current Assets					
Debtors	9	906	-	906	17,600
Cash at bank and in hand		87,885	20,657	108,542	116,870
		88,791	20,657	109,448	134,470
Creditors—amounts falling due within one year	10	6,311	12,417	18,728	25,410
Net Current Assets		82,480	8,240	90,720	109,060
Net Assets		85,689	8,240	93,929	109,060
Represented by:					
Funds of the Charity					
General Funds	13	63,689	-	63,689	75,205
Designated Funds	13	22,000	-	22,000	22,000
Restricted Funds	13	-	8,240	8,240	11,855
		85,689	8,240	93,929	109,060

For the year ending 31st March 2019 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 company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- complying with the requirements of Sections 386 & 387 of the Companies Act 2006 with respect to accounting records and
- 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 financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with FRS102 SORP

The financial statements on pages 21 to 35 were approved by the Board of trustees and authorised for issue on 17 September 2019 and are signed on its behalf by:

 Peter Edwards,
Chair
Trustee

 Bernie Watson
Acting Treasurer
Trustee

Company Registration No: 4079521

Charity Registration No: 1085779

Notes to the Financial Statements

for the year end 31 March 2019

1. Accounting policies

a) Basis of preparation

Epsom and Ewell Citizens Advice Bureau (also known as Citizens Advice Epsom & Ewell) 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 18 of this Annual Report and Accounts.

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 Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), 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. The charity adopted FRS 102 in the current year having previously prepared accounts under SORP (Financial Reporting Standards for Smaller Entities). No transitional adjustments were required in funds or income for the year.

b) 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.

Notes to the Financial Statements

for the year end 31 March 2019

1. Accounting policies (continued)

b) Incoming Resources (cont.)

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.

c) 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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include independent examiner fees and costs linked to the strategic management of the charitable company.

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.

d) 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.

e) 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. Fixed assets are capitalised if their value is over £2,000.

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.

Notes to the Financial Statements

for the year end 31 March 2019

1. Accounting policies (continued)

f) 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.

g) Recognition of liabilities

Liabilities are recognised when an obligation arises to transfer economic benefits as a result of past transactions or events.

h) 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.

A pension scheme for employees is operated on a defined contributions basis. Contributions are expensed as they become payable.

i) VAT

Expenditure included in the accounts includes VAT as the bureau does not recover VAT. Irrecoverable VAT is included within the relevant costs in the Statement of Financial Activities.

j) Tax

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.

k) Leases

Rentals payable and receivable under operating leases are charged to the SOFA on a straight line basis over the period of the lease. However, there have been no such costs in 2018/19.

l) 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 12 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.

Notes to the Financial Statements

For the year end 31 March 2019

2 Donations

	Unrestricted £	Restricted £	Total 2019 £	Total 2018 £
Voluntary Income				
Mayor's charity	1,853	-	1,853	5,000
Ewell Parochial Trust	-	-	-	750
Legacy	5,000	-	5,000	5,000
Other donations	2,226	50	2,276	2,967
	9,079	50	9,129	13,717

3 Charitable Activities

	Unrestricted £	Restricted £	Total 2019 £	Total 2018 £
Epsom & Ewell Borough Council	120,812	13,640	134,452	134,989
Citizens Advice	6,581	-	6,581	4,223
Surrey County Council	2,400	-	2,400	4,588
Lloyds Bank Foundation	-	20,662	20,662	20,257
NHS Surrey	-	41,000	41,000	41,000
The Trussell Trust (Foodbank)	-	-	-	2,889
Legal Support Trust	5,000	-	5,000	5,100
Epsom and Ewell Parochial Trusts	3,057	-	3,057	1,572
Contracts & Fees: - Rosebery Housing Association	-	47,000	47,000	47,000
	137,850	122,302	260,152	261,618

Further information about these grants are provided in the Report of Directors and Trustees.

4 Other Income

	Unrestricted £	Restricted £	Total 2019 £	Total 2018 £
Room hire	1,608	-	1,608	1,500
Fundraising events	4,398	-	4,398	2,498
Investment Income	1,044	-	1,044	1,239
Miscellaneous income	4,632	-	4,632	543
Total Other Income	11,682	-	11,682	5,780

Notes to the Financial Statements

for year end 31 March 2019

5 Analysis of expenditure

	Generalist Advisory Services (Unrestricted funds)	Specialist Advice and Information (Restricted funds)	Total 2019	Total 2018
	£	£	£	£
Raising funds				
Staff costs	8,103	-	8,103	1,096
Other direct costs	526	-	526	751
Activity Total	8,629	-	8,629	1,847
Charitable activities				
Staff costs	53,348	109,029	162,377	175,080
Other direct costs	21,720	-	21,720	-
Support costs	78,977	24,391	103,368	97,941
Activity Total	154,045	133,420	287,465	273,021

Support costs	Generalist Advisory Services	Specialist Advice and Information	Total 2019	Total 2018
	£	£	£	£
Governance	220	47	267	1,177
Management	22,888	6,300	29,188	28,534
Office, IT & Communications	15,572	6,234	21,806	16,501
Premises	40,004	11,665	51,669	51,669
Other	293	145	438	60
Activity Total	78,977	24,391	103,368	97,941

The other direct costs, included in Charitable Activities, relate to costs of an interim CEO and the recruitment fees to find a permanent CEO .

The basis of allocation of support costs is hours contributed by staff and volunteers.

Expenses amounting to £nil (2017: £22) were reimbursed to 0 (2018: 1) member of the Trustee Board. No trustee indemnity insurance was purchased.

EECAB paid £1,770 in the year ended 31 March 2019 (2018: £2,525) for various insurance services, including professional indemnity cover.

6 Governance costs

These are costs associated with the governance of the charity and include and independent examination cost of £120 (2018: £1,120 of which £900 related to a familiarisation fee due to the change in Independent Examiner).

Notes to the Financial Statements

For the year end 31 March 2019

7 Information regarding Trustees, Directors and Employees

	2019 £	2018 £
Wages and salaries	171,326	174,803
Social security costs	10,052	10,254
Pension costs	3,254	3,049
	184,632	188,106

The average number of employees, analysed by function was:

	2019	2018
Charitable purposes	8	8
Fundraising & publicity	1	-
Management and administration of charity	2	2
	11	10

No employee received remuneration of more than £60,000

No Trustee was remunerated for any services. All payments were by way of reimbursement of expenses.

8 Tangible Fixed Assets

	2019 £	2018 £
Cost—Computer Equipment		
Additions	4,812	-
At 31 March 2019	4,812	-
Depreciation—Computer Equipment		
Charge for the year	1,603	-
At 31 March 2019	1,603	-
Net book value—Computer Equipment		
At 31 March 2019	3,209	-

In the year ending 31 March 2019, the office server was upgraded which resulted in capitalisation of £4,812 of costs and a depreciation charge of £1,603.

Notes to the Financial Statements

For year end 31 March 2019

9 Debtors

	Total 2019 £	Total 2018 £
Grants receivable	-	16,000
Miscellaneous debtors	384	1,028
Prepayments	522	572
	906	17,600

10 Creditors—amounts falling due within one year

	Total 2019 £	Total 2018 £
Deferred income (grant in advance)	11,653	16,723
Other creditors including tax and social security	5,693	6,475
Accruals	1,382	2,212
	18,728	25,410

11 Related party transactions

There were related party transactions with Citizens Advice Surrey for shared services, Citizens Advice Sutton where they have paid rent for the use of a room and Citizens Advice HQ in relation to insurance and information services. There have been no other related party transactions.

12 Pension Scheme

The charity implemented an auto-enrolment scheme with NEST (a defined contribution occupational pension scheme) with effect from 1 July 2017, in place of Scottish Widows. NEST is backed by the government. The company contributed 2% of pensionable earnings and the employees pay at least 3%. The minimum contributions will increase in the financial year ending 31 March 2020 to: company contributions of at least 3% of pensionable earnings and employee contributions of at least 5%.

The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £3,254 (2018: £3,049). There were no significant contributions payable or outstanding at the year end.

Notes to the Financial Statements

for year end 31 March 2019

13 Movement of funds

	At 1 April 2018 £	Income £	Expenditure £	Transfers £	At 31 March 2019 £
Restricted Funds					
Health Watch	561	-	-	(561)	-
Debt advice	9,668	59,820	(62,454)	-	7,034
Mental Health	-	62,532	(70,387)	7,855	-
Emergency Fund	1,308	-	(102)	-	1,206
Foodbank	318	-	(477)	159	-
Total Restricted Funds	11,855	122,352	(133,420)	7,453	8,240
Unrestricted Funds					
General fund	75,205	158,611	(162,674)	(7,453)	63,689
Designated funds	22,000	-	-	-	22,000
Total Unrestricted Funds	97,205	158,611	(162,674)	(7,453)	85,689
Total Funds	109,060	280,963	(296,094)	-	93,929

The £7,453 transfer from unrestricted funds into the restricted funds cover £8,014 of notional costs that are not recoverable from the funders or specific project reserves, and £561 surplus from the completed Health Watch project. It has been confirmed that this balance is not repayable.

Restricted Funds

Health Watch: A restricted fund paid by Surrey County Council through Citizens Advice Surrey to help improve the health and social care services in Surrey.

Debt Advice: A restricted fund financed by Epsom and Ewell Borough Council, Rosebery Housing Association and EECAB's general fund as dedicated money and debt advice for those in the most difficult of situations.

Mental Health: A restricted fund supported by the Lloyds Bank Foundation for England and Wales and the NHS to support our work in the outreach project for those with severe and enduring mental health issues.

Emergency Fund: A restricted fund paid for by an anonymous donor to allow the bureau manager to make small provision to people in the Epsom and Ewell area where such funding cannot be obtained by other means.

Foodbank: A restricted fund paid for by the Trussell Trust to support the bureau's provision of drop-in advice service on energy matters, welfare benefits, money and credit problems, education and healthcare.

Designated Funds

Redundancy reserve

This reserve has been designated by the Trustees for the purpose of covering any redundancy and associated costs that may arise. There has been no change in the Trustee's risk analysis associated with this reserve.

Thank you to our supporters

Our Core Funders

Epsom & Ewell Borough Council



Our Mental Health Funders

Surrey Downs CCG

East Surrey CCG



Lloyds Bank Foundation
for England & Wales



Our Specialist Debt Funders

Epsom & Ewell Borough Council



Rosebery Housing Association



With Thanks also to:

Epsom Parochial Charities

Ewell Parochial Trust

Ewell Rotary

West Ewell Ladies Group

Soroptimist International

Waitrose Community Matters
- Epsom store

Legal Support Trust

Everest Spice, Epsom

Citizens Advice (national)

Surrey County Council

County Councillors representing Epsom & Ewell

A former volunteer who kindly remembered us
in his will.

All our donors and sponsors

Our amazing volunteers

Citizens Advice - Epsom & Ewell

The Old Town Hall

The Parade

Epsom

Surrey

KT18 5AG



caee.org.uk

Citizens Advice Epsom & Ewell is an operating name of Epsom & Ewell Citizens Advice Bureau.
Charity Registration Number 1085779. Company Limited by guarantee. Registered number 4079521 England.
Authorised and regulated by the Financial Conduct Authority FRN: 617602.
Registered office: The Old Town Hall, The Parade, Epsom, KT18 5AG

