



# **Epsom & Ewell Citizens Advice Bureau**

## **Annual Report and Financial Statements**

**For the year ended 31<sup>st</sup> March 2013**

**Registered Charity 1085779**

**Company limited by guarantee  
Registered in England 4079521**



**Contents:**

<b>Reference and Administrative Information</b>	<b>3</b>
<b>Report of the Directors and Trustees</b>	<b>4-11</b>
<b>Independent Examiners Report</b>	<b>12</b>
<b>Statement of Financial Activities</b>	<b>14</b>
<b>Balance Sheet</b>	<b>15</b>
<b>Notes to the Financial Statements</b>	<b>16-22</b>

## **Reference and Administrative Information**

Charity Name:	Epsom & Ewell Citizens Advice Bureau
Charity Registration:	1085779
Company Registration:	4079521
Principal Office:	The Old Town Hall The Parade Epsom Surrey KT18 5AG
Manager:	Thomas Sheriff
Company Secretary:	Shaun A Jones
Bankers:	Charities Aid Foundation Lloyds TSB PLC National Counties Building Society Investec PLC
Independent Examiner:	David C Evans FCA 2 The Oaks Epsom Surrey KT19 5HH

The following people were directors/trustees of the charity on the date of approval of the report or had been directors/trustees during the course of the year:

Shaun Jones	Chair. Retired 29 August 2013
Jeremy Slater	Vice Chair
David Rosen	Treasurer
Lady Diana Unwin	Retired 6 September 2012
Nigel Petrie MBE	Retired 6 September 2012
Hon. Ald. Ruby Smith	
Alan Winkworth	
Michael H Smith	
Mark L Tiley	
Sheila Gibbons	Resigned 18 October 2012
Regina Benveniste	
Daniel Leon	Resigned 23 November 2012
Jeremy Pink	
James Wells	
Angela Yahaya	
Peter Valentine	Co-opted 7 March 2013
Charlotte Dixon	Co-opted 14 June 2013

Epsom and Ewell Borough Council's appointed representatives for the year 2012/13 were Cllr Liz Frost and Cllr Christine Key.

Epsom & Ewell Citizens Advice Bureau has an honorary President, a position that is customarily offered to the incoming Mayor of Epsom & Ewell for the term of his or her mayoral year. The President for the 2012/13 mayoral year was Councillor Christine Long. The position of President is unpaid and non-voting.

The fundraising Sub-Committee of Epsom & Ewell Citizens Advice Bureau, known as the Friends of Epsom & Ewell Citizens Advice Bureau, also has an honorary President, The Rt. Hon. Chris Grayling MP. This position is unpaid and non-voting.

## Epsom & Ewell Citizens Advice Bureau Report of the Directors and Trustees

The Trustees (who are also Directors for the purposes of Company Law) present their annual report and unaudited financial statements for the year ended 31<sup>st</sup> March 2013.

### 1. STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Governing Document

Epsom & Ewell Citizens Advice Bureau is a registered charity and a company limited by guarantee incorporated on 27<sup>th</sup> September 2000. The maximum liability of each member is limited to one pound. At 31<sup>st</sup> March 2013 the company had 30 members. Epsom & Ewell Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended on 30<sup>th</sup> June 2004 and 13<sup>th</sup> January 2011.

The charity commenced operations on 27<sup>th</sup> September 2000 at which date the assets and liabilities of the unincorporated association of Epsom & Ewell Citizens Advice Bureau were acquired.

A register of members' interests is maintained at the registered office, and is available to the public. A register of advisers' interests is also so maintained.

#### Recruitment, Appointment of Trustees

Our Trustees, who are also Directors of the Company, are drawn from the local community of Epsom and Ewell and surrounding areas. Volunteers 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. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

By invitation, Epsom and Ewell Borough Council nominates two representatives to attend meetings of the board. The Council's representatives attend board meetings as non-voting observers.

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 conducted by the National Association of Citizens Advice Bureaux. New Trustees are encouraged to take an active role in sub-committee work at an early stage.

#### Organisational Structure

Epsom & Ewell Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction and policies of the organisation. The Trustees carry the ultimate responsibility for the conduct of Epsom & Ewell Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least four times per year. A number of sub-committees have been constituted:

<b>Finance:</b>	chaired by David Rosen
<b>Fundraising (the "Friends"):</b>	chaired by Cllr Eber Kington
<b>Bureau Services Review:</b>	chaired by Tom Sheriff
<b>IT Strategy:</b>	chaired by Shaun Jones
<b>Human Resources:</b>	chaired by Jeremy Pink

These committees include paid staff and other non-board members co-opted for the purpose

A number of trustees have accepted responsibility for specific areas of activity:

<b>Governance</b>	Mark Tiley
<b>Equality and Diversity</b>	Angela Yahaya
<b>Social Policy</b>	Regina Benveniste
<b>Business Relationships</b>	Jeremy Slater
<b>Concert Team Co-ordination</b>	Shaun Jones

Day-to-day management of the organisation is delegated to the Bureau Manager. An Advice Services Manager reports to the Bureau Manager.

### **Related Parties**

Epsom & Ewell Citizens Advice Bureau 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 Trustee Board of Epsom & Ewell Citizens Advice Bureau 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 Bureaux across the county of Surrey are working together on common objectives.

The charity also 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 also 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.

### **Risk Management**

Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. External funding is a key risk area over which we have little control other than to nurture relationships with key stakeholders, to develop a range of funding sources, and to maintain the quality and relevance of our service. Health and safety is another key risk area and policies have been implemented governing, inter alia, home visits and outreach appointments. Internal control risks are minimised by the implementation of financial controls and procedures for authorisation of transactions. The quality of our advice is managed through use of centralised national information systems, rigorous training and supervision, and is audited regularly under the terms of our membership agreement with Citizens Advice.

A financial risk analysis is performed regularly by the Finance sub-committee and this informs the Board's consideration of an appropriate target range for cash reserves. Reserves targets at any point in time are calculated by reference to a rolling three-year forward financial outlook and a risk weighting of potential exposures, with the aim of ensuring that the core advice service is sustainable and that early action can be taken to deal with forecast surpluses and deficits.

## **2. OBJECTIVES AND ACTIVITIES**

### **Objects**

The Charity's objects (as stated in our Articles of Association) are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but

without limitation, for the benefit of the community in Epsom and Ewell and surrounding areas. Our aims and objectives are set out more specifically in the next paragraph.

### **Aims and Objectives**

Epsom & Ewell Citizens Advice Bureau provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

### **How our Activities Deliver Public Benefit**

Our main activities and who we try to help are explained below.

**General Advice:** the principal activity of Epsom & Ewell Citizens Advice Bureau is the provision of free, confidential, independent and impartial advice and information for members of the public. Advisory services are provided through face-to-face consultations, and by telephone. We refer to this as our core service.

**Mental Health:** a specialist unit provides an accessible advice service for clients suffering severe and enduring mental illness who are unable to access the bureau through our core service. This service is now extended to Mole Valley, Reigate and Banstead and Tandridge at the request of the National Health Service.

**Debt Advice:** a specialist adviser provides debt advice, both to individuals and to community groups. Her work mainly involves advising clients who are in financial difficulties but she also give talks and presentations designed to prevent people getting into serious debt.

**County Court Desk:** the bureau operated a County Court advice desk for persons threatened with homelessness attending possession hearings. Cases involving Epsom residents are heard at Kingston and Reigate County Court, where our advice desk service operated in conjunction with Reigate and Banstead CAB.

**Online Advice:** our external website <http://www.epsomewellcab.org.uk/> provides information and links to online advice. It also provides an online volunteering facility.

**Social Policy and Campaigning:** as well as providing an advice service to the public, an important aspect of our work concerns the identification of the many incidents 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 Bureaux to address wider issues; and work with Citizens Advice at a national level to influence government, agencies and businesses.

We primarily aim to benefit those who live and work in the borough of Epsom and Ewell. However, we will assist clients outside the borough when there is a conflict of interest. Further, as part of East Surrey Adviceline, we will take calls from other parts of East Surrey and neighbouring bureaux will take calls from the Epsom and Ewell area.

## **3. ACHIEVEMENTS AND PERFORMANCE**

### **Chairman's Report**

As noted last year, **fundraising and income generation** are increasingly important for us and I am happy to report that once again we raised more than £15,000 in 2012-13, largely from donations and fundraising events. We need to maintain fundraising at around this level, over and above the grant we receive from Epsom & Ewell Borough Council, to support our core advice service.

The future of our successful and expanding **Mental Health Outreach** project has been secured for the next 3 years thanks to the Big Lottery which is providing nearly £300,000 to supplement the grant we receive from the NHS. We are very grateful to Toyota(GB) for their continued support for this project.

However we still need to find additional funding for **Debt Advice**.

Once again I would like to thank the management team and all of our volunteers - friends, trustees, advisers, assessors and support staff without whom the service would not be able to carry on. I would also like to express my immense gratitude to the firms of solicitors Howell-Jones LLP, Bell & Co, and Bowles & Co who gave pro-bono legal advice to our clients during the year. Finally, many thanks to David Evans for his services as Independent Examiner of our accounts,

### **Charitable Activities: Manager's Report**

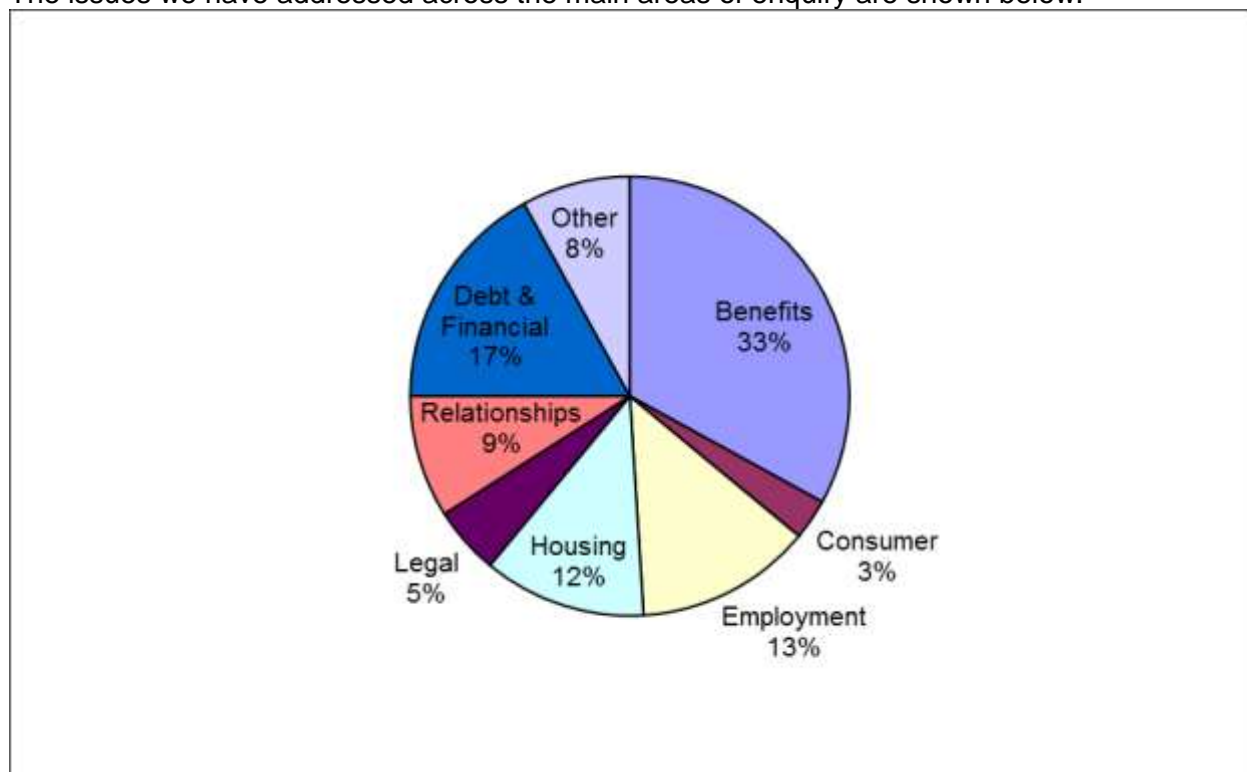
In operational terms, our main achievement in 2012-13 was to help over 3000 new clients who live and work in Epsom and Ewell, delivering positive financial outcomes in excess of £600, 000 for them.

In 2012-13 the bureau had **3071** clients starting a new enquiry, slightly higher than two years ago but slightly down on 2011-12. Quarter 4 was particularly quiet, partly due to the adverse weather. However, this may have been the lull before the storm as 2013-14 is showing a 14% year on year increase in the first quarter, following the beginning of the impact of the welfare reform measures introduced on April 1, particularly the abolition of the Social Fund.

We made **11252** client contacts and had **4216** contacts with third parties.

We helped clients gain over **£600,000** in additional income, money available to be spent in the local community.

The issues we have addressed across the main areas of enquiry are shown below:



**Benefits** now represent 33% of the total, an increase from 31% last year and 28% the year before. **Debt** and Financial is the second biggest area of enquiry for us with 17% of total issues dealt with. **Employment and Housing (including Homelessness)** enquiries continue to represent a significant proportion of our work.

We represented clients at **43** social security tribunals with **40** being successful. At the start of the current financial year, we had a pipeline of 37 appeal tribunal cases.

**100%** of clients responding to our client satisfaction survey said they found the advice given 'very useful, useful or quite useful' and 98% found the service 'excellent' or 'good'.

Our **triage** (Gateway) system continues to be popular with clients. Waiting times are much lower than were experienced under the old 'first come first served' system and clients tell us they like having appointments when it is convenient for them. Even when client demand has been at its peak, the bureau has been able to continue to see waiting clients and not been forced to close during an advertised 'drop in' session since Gateway was introduced in September 2011.

**Evening advice sessions** continued throughout the year and are much appreciated by those who work normal hours and cannot get to the bureau. We usually hold 4-6 appointments on a Tuesday together with 3-4 'drop in'.

The **Mental Health Outreach** had a very good 2012/13. It saw 123 clients and closed 48 cases leaving an ongoing caseload of 75. The project achieved a very impressive £314,000 gains on behalf of these clients – welfare benefits secured, debts challenged and written off, successful charity applications made etc. We were delighted to hear that our funding for this project from the NHS is continued for 2013/14 and that the Big Lottery Fund has agreed to support the project over the next three years with a grant of £300,000.

We have increased the number of **volunteer** advisers and gateway assessors including trainees to nearly 50 which will help us to cope with the increased client numbers we have experienced since April 2013 following the impact of the major welfare reform measures.

44 cases of **homelessness** were avoided following our assistance at Reigate County Court. However, because the majority of Epsom and Ewell cases are now being heard in Kingston County Court and the withdrawal of funding for the service as a consequence, our Court Desk service ceased at the end of 2012-13.

We continued to develop our **website** which, as well as providing information and links to online advice, is proving increasingly useful for recruitment, fundraising and campaigning.

Throughout the year, we offered a daily **telephone service** between 10am and 4pm by teaming up with other East Surrey bureaux – Redhill, Banstead, Dorking and Leatherhead in addition to Epsom and Ewell, working together on a rota. However we have been unable to introduce many of the improvements to our telephone service which we had planned, due to the delay in the introduction of the new national Citizens Advice case recording system, Petra. Petra is now scheduled to go live in the bureau in October 2013.

Our debt advice and welfare benefits **outreach service** at the **Longmead** Centre which ended in January 2012 due to a lack of funding, was restarted in May of that year, again supported by Surrey County Council on a reduced frequency (fortnightly) basis. The outreach was not as successful as previously. It is felt that the break in service together with the lesser frequency meant fewer people in the community knew the service's existence as awareness of an outreach service is often spread by word of mouth.



We continued to be an active member of Citizens Advice Surrey, the consortium of Surrey bureaux, and the Chair was a member of the board.

During the year, the bureau successfully passed its Membership Audit with the National Association of Citizens Advice Bureaux. It achieved compliance with the Community Legal Service standard for the Advice Quality Standard with Casework in Debt and Welfare Benefits. The next Audit is scheduled for three years' time

The Bureau Manager continued as a member the board of the Epsom and Ewell Local Strategic Partnership and attends committees, comprising many local agencies, which assess the local needs and consider improvements for the Longmead and Watersedge areas and Town ward.

### **Contribution of Volunteers**

The annual economic value to the community of our 70+ volunteers (trustees, session supervisors, advisers, assessors, and support staff) was £545,000 (2011-12 £450,00) based on hourly rates supplied by Citizens Advice nationally. This represents enormous value added to our funders.

### **Campaigning for Change**

Our main area of Social Policy activity over the last few months has been our Welfare Reform campaign which we undertook under the auspices of the Epsom and Ewell Local Strategic Partnership, who provided funding for the campaign.

The campaign had two elements – a programme aimed at increasing the ‘take-up’ of benefits by those entitled to them and an information and advice initiative.

In addition to targeting those likely to be affected by benefit changes, the take-up campaign was also aimed at older people, who are known to resist claiming their entitlements and this was supported by Age Concern. The information and advice initiative has involved posters, seminars and leaflets distributed throughout the borough aimed at alerting residents to the impending changes and urging them to seek advice about their options.

Epsom and Ewell CAB was among the first to identify that there was a need for a foodbank in the borough and that this need would grow once Crisis Loans were abolished in April 2013. We are pleased to sit on the steering committee of the local Foodbank and have been very grateful for all the support the Foodbank has provided for our clients since it opened on October 2012.

The bureau has also campaigned to ensure that bailiffs' practices in the area follow correct procedures and we issued a press release warning people about the pitfalls of taking out pay day loans.

### **Fundraising**

We raised over £15,000 in 2012-13:

- In February we raised £4,000 from a fundraising concert at Epsom Playhouse featuring local talent. Our thanks to Juliet Morris, Stanley Jackson, all the excellent performers, and especially to Janet Holah for organising the show from start to finish. Out thanks go also to all involved in supporting the concert and the associated raffle; to our sponsors Surrey Technology Group, to National Counties Building Society, Grayside Ltd, Brookfield Aviation and to the staff of Barclays in Ewell for their help and financial support for the concert.

- Other fundraising events, collections, donations and income generation raised more than £6,000. Our thanks to the Friends fundraising sub-committee and to all our volunteer collectors.
- The National Counties Building Society continued its generous support with a further donation of £1,500.
- Our bank deposits yielded interest of more than £2,000.
- We received £1,854 from the Mayors Charity Committee from funds raised during Cllr Sheila Carlson's mayoral year

As always we received a number of unsolicited donations from individuals and our thanks go to all who have given so generously. Special thanks to Ewell Court Residents Association for their fundraising support over a period of many years. Many local businesses supported us through donations of money or raffle prizes, or provision of facilities and we are extremely grateful for their support

On project specific funding, we are extremely grateful to Toyota (GB) for their further grant of £2,700 to help sustain our Mental Health; to Rosebery Housing Association who once again contributed £10,000 to our Debt Advice service for Court and Ruxley wards.

## **FINANCIAL REVIEW**

### **Financial Position**

The bureau's unrestricted General Fund realised a surplus for the year of £7,792 (previous year surplus £7,974). The designated fund for replacement of IT Equipment decreased by £1764, making a net increase in unrestricted reserves of £6,028.

The bureau's unrestricted General Fund had a balance carried forward of £86,338 (previous year £78,546) and the designated fund for IT equipment replacement stood at £8,208 at the year end.

The bureau did not have any borrowings from any providers or other sources at 31<sup>st</sup> March 2013. Net assets at 31<sup>st</sup> March 2013 amounted to £110,566, of which £16,020 represents restricted funds. No funds were in deficit at 31<sup>st</sup> March 2013.

### **Reserves and Reserves Policy**

The Board has reviewed the financial risks facing the bureau (see Risk Management section above) and quantified both the probability and magnitude of various risks. The Board has resolved as a policy to set both an upper and a lower limit to unrestricted reserves to be maintained for such purposes and to act to increase or decrease expenditure if the reserves fall outside those limits. At 31<sup>st</sup> March 2013 the target range of reserves was £55,000 to £92,000 and actual reserves were slightly above the upper limit of the target range but this will be rectified in 2013-14.

### **Investment Policy and Objectives**

Funds which are not immediately required for operational purposes are held on deposit. The Finance sub-committee periodically reviews the deposit account arrangements having regard to the best available market rates of interest, flexibility, accessibility, and risk.

### **Principal Funding Sources**

#### **Core Bureau Service**

The directors extend their gratitude to Epsom and Ewell Borough Council which continues to support the core operating capacity of the bureau and which also provides office accommodation and services at no financial cost to the bureau. The Council also funds the

20% of business rates which would otherwise be payable and reimburses the parking costs of volunteers.

### **Mental Health Outreach**

With underpinning funding from the National Health Service and support from Toyota (GB) we were able to maintain this much needed service. We are very grateful to Toyota (GB) for providing additional funding which enabled us to sustain service levels through 2012-13.

### **County Court Desk**

Funding for administrative support was given by Epsom & Ewell Borough Council's Housing Department through a grant provided by the Department for Communities and Local Government towards the prevention of homelessness.

### **Debt Advice**

Our debt advice service is funded by grants from Epsom and Ewell Borough Council and Rosebery Housing Association.

## **5. AIMS FOR THE FUTURE**

With the welfare reform measures being introduced in 2013, we are already seeing a significant increase in demand for our services and we need to develop our resources of trained advisors and supervisors to meet that need. We have also taken on additional responsibilities through our participation in Surrey Healthwatch and the Surrey Local Assistance Scheme, which present new challenges as well as opportunities.

Last year we had identified that the main bottleneck preventing our being able to increase our level of service to the community was a shortage of resources for training/supervision which would enable us to recruit more advisers and assessors and, hence, see more clients. We specifically identified the need to recruiting a Casework Supervisor. Given it takes around 18 months to train a new adviser, this new post would enable us over a 2 to 3 year time horizon to take our adviser complement to around 60 (including trainees and gateway assessors). The obstacle to meeting this need was a lack of funding. With the help of additional funding from the Borough Council, and a board decision to expend some of our reserves on this project, we were able to recruit and appoint a Casework Supervisor towards the end of the year.

The Mental Health project has received a further and very significant boost with the offer of funding from the Big Lottery. This will enable us to offer a much enhanced service to clients in Mid and East Surrey from September 2013.

Unfortunately, in early 2012-13 we had to cut back our specialist Debt Advice work by a third due to funding constraints. We are still seeking replacement funding so that we can restore the hours lost. Specialist debt advice is now needed more than ever.



Shaun Jones  
Chairman  
by Order of the Board  
29 August 2013



# Independent Examiner's Report on the Accounts

Section A		Independent Examiner's Report	
Report to the trustees/members of	Charity Name	EPSOM & EWELL CITIZENS ADVICE BUREAU	
On accounts for the year ended	3 1 0 3 1 3	Charity no (if any)	1 0 8 5 7 7 9
Set out on pages	1 TO 10 (ONE TO TEN)		
<b>Respective responsibilities of trustees and examiner</b>	<p>The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:</p> <ul style="list-style-type: none"> <li>• examine the accounts under section 145 of the Charities Act,</li> <li>• to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and</li> <li>• to state whether particular matters have come to my attention.</li> </ul>		
<b>Basis of independent examiner's statement</b>	<p>My examination was carried out in accordance with 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 the 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.</p>		
<b>Independent examiner's statement</b>	<p>In connection with my examination, no matter has come to my attention (other than that disclosed below*):</p> <p>(1) which gives me reasonable cause to believe that in, any material respect, the requirements:</p> <ul style="list-style-type: none"> <li>• to keep accounting records in accordance with section 130 of the Charities Act;</li> <li>• to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or</li> </ul> <p>(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p> <p>* Please delete the words in the brackets if they do not apply.</p>		
Signed	David C Evans	Date	10 <sup>th</sup> July 2013
Name	DAVID CHARLES EVANS		
Relevant professional qualification(s) or body (if any)	FCA FELLOW OF INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND		
Address	2 THE OAKS EPSOM SURREY KT18 5HH		

Section B	Disclosure
<p>Give here brief details of any items that the examiner wishes to disclose</p>	<p>Only complete if the examiner needs to highlight material problems.</p> <p>NONE DLE 10/7/13</p>

**Statement of Financial Activities for the Year Ended 31 March 2013  
Incorporating the Income and Expenditure Account**

	Note	Unrestricted funds £	Restricted funds £	Total funds 2013 £	Total funds 2012 £
<b>Incoming resources:</b>					
Income from charitable activities	2a	98,600	81,357	179,957	179,832
Voluntary income: donations	2b	14,857	-	14,857	13,819
Investment income	2c	2,086	-	2,086	1,719
Other incoming resources	2d	720	-	720	738
<b>Total incoming resources</b>		<u>116,263</u>	<u>81,357</u>	<u>197,620</u>	<u>196,108</u>
<b>Resources expended:</b>					
Charitable activities		107,394	88,612	196,006	206,021
Costs of generating voluntary income		1,386	-	1,386	4,487
Other costs of generating funds		-	-	-	-
Governance costs		400	720	1,120	1,360
<b>Total resources expended</b>	3	<u>109,180</u>	<u>89,332</u>	<u>198,512</u>	<u>211,868</u>
<b>Net incoming/(outgoing) resources before transfers</b>		7,083	(7,975)	(892)	(15,760)
Transfers between funds		(1,055)	1,055	-	-
<b>Net movement in funds for the year</b>		<u>6,028</u>	<u>(6,920)</u>	<u>(892)</u>	<u>(15,760)</u>
Fund balances brought forward		88,518	22,940	111,458	127,218
<b>Fund balances carried forward</b>		<u>94,546</u>	<u>16,020</u>	<u>110,566</u>	<u>111,458</u>

There are no recognised gains or losses in the year, other than those included in the statement of financial activities.

**Epsom & Ewell Citizens Advice Bureau**

**Balance Sheet as at 31 March 2013**

	Note	2013 £	2012 £
<b>Current assets</b>			
Debtors	4	2,834	9,334
Cash at bank, building society and in hand	5	<u>111,082</u>	<u>110,967</u>
		<u>113,916</u>	<u>120,301</u>
<b>Liabilities</b>			
Creditors: amounts falling due within one year	6	(3,350)	(8,843)
<b>Net assets</b>	7	<u><u>110,566</u></u>	<u><u>111,458</u></u>
Represented by:			
<b>Funds of the charity</b>			
Unrestricted funds:			
General fund		86,338	78,546
Designated funds		8,208	9,972
Restricted Funds		16,020	22,940
<b>Total funds</b>	8	<u><u>110,566</u></u>	<u><u>111,458</u></u>

The Trustees are satisfied that the charitable company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Trustees acknowledge their responsibilities for:

- (i) ensuring that the charitable company keeps adequate accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of the profit or loss of the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

These financial statements were approved by the Board on 29<sup>th</sup> August 2013 and are signed on their behalf by:

Shaun A Jones  
Chairman



David Rosen  
Director and Treasurer



## Epsom & Ewell Citizens Advice Bureau

### Notes to the financial statements for the year ended 31 March 2013

#### 1. Accounting policies

##### a) Accounting basis

The financial statements have been prepared under the historical cost convention and are in accordance with the provisions of the Companies Act 2006 relating to small companies, applicable accounting standards, and the Statement of Recommended Practice on Accounting by Charities published in March 2005.

##### b) Incoming resources

###### i) Grants receivable

Grants made to finance the activities of the bureau are credited to the income and expenditure account in the period to which they relate.

###### ii) Bank interest

Bank interest is included in the income and expenditure account on receipt.

###### iii) Other income

Other income, including donations, gifts and covenants, is included in the income and expenditure account on receipt.

###### iv) Gifts and Intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the charity has been estimated and disclosed in the Directors' Report.

###### v) Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied are reflected in deferred income within the balance sheet.

##### c) Resources expended

Expenditure is accounted for on an accruals basis. All expenditure related to the provision of advice services, including management support, is included within charitable activities. Other costs incurred have been allocated between governance costs (costs associated with directors' meetings and audit), costs of generating voluntary income, and other costs of generating funds. Where costs cannot be directly attributed to particular activities, they have been allocated on an estimated basis consistent with the use of resources.



- d) **Fixed assets**  
Items are capitalised if their cost is over £2,000. No such capital expenditure has been incurred.

## **Epsom & Ewell Citizens Advice Bureau**

### **Notes to the financial statements for the year ended 31 March 2013**

#### **1. Accounting policies (continued)**

- e) **General funds**

General funds are unrestricted funds that are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

- f) **Designated funds**

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

- g) **Restricted funds**

Income received for restricted purposes is included in separate restricted funds against which appropriate expenditure is allocated.

- h) **Pensions**

The bureau offers its employees a stakeholder pension plan. The bureau makes no contribution to the pension funds of its employees.

- i) **Irrecoverable VAT**

Expenditure included in the accounts includes VAT as the bureau does not recover VAT.

- j) **Cash Flow**

The bureau has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

**Epsom & Ewell Citizens Advice Bureau**

**Notes to the financial statements for the year ended 31 March 2013**

**2. Incoming resources**

	Unrestricted £	Restricted £	2013 Total £	2012 Total £
<b>a. Incoming resources from charitable activities</b>				
Epsom & Ewell Borough Council	92,423	27,657	120,080	131,707
Toyota		2,700	2,700	2,700
Rosebery Housing Association	-	10,000	10,000	10,000
Surrey NHS	-	41,000	41,000	23,000
Smith and Byford	-	-	-	1,000
Surrey County Council	6,177		6,177	11,425
	<u>98,600</u>	<u>81,357</u>	<u>179,957</u>	<u>179,832</u>
<b>b. Voluntary income: donations</b>				
National Counties Building Society	1,500	-	1,500	1,500
Concert	5,376		5,376	8,150
Fund-raising events	1,157	-	1,157	663
Street collections	765	-	765	607
Other income (includes lottery)	4,205		4,205	2,899
Mayor's charity	1,854	-	1,854	
	<u>14,857</u>	<u>-</u>	<u>14,857</u>	<u>13,819</u>
<b>c. Investment income</b>				
Bank and building society interest received	2,086	-	2,086	1,719
	<u>2,086</u>	<u>-</u>	<u>2,086</u>	<u>1,719</u>
<b>d. Other incoming resources</b>				
Parking refunds from Epsom & Ewell Borough Council	720	-	720	738
	<u>720</u>	<u>-</u>	<u>720</u>	<u>738</u>

**Epsom & Ewell Citizens Advice Bureau**

**Notes to the financial statements for the year ended 31 March 2013**

**3. Resources expended**

	Unrestricted £	Restricted £	2013 Total £	2012 Total £
Charitable activities:				
Staff costs	72,387	62,313	134,700	144,827
Other costs	35,007	26,299	61,306	61,194
	<u>107,394</u>	<u>88,612</u>	<u>196,006</u>	<u>206,021</u>
Costs of generating voluntary income		-	-	-
Other costs of generating funds	1,386		1,386	4,487
Governance costs	400	720	1,120	1,360
	<u>109,180</u>	<u>89,332</u>	<u>198,512</u>	<u>211,868</u>

**Natural classification of resources expended:**

	2013 Total £	2012 Total £
Staff costs	133,939	146,187
Office rental and service costs	42,478	42,478
Travelling and training	2,252	1,801
Subscriptions and insurance	3,762	3,758
IT	7,964	7,393
Cost of concert	1,386	4,487
General	333	-
Telephone	2,106	1,952
Postage and other office costs	3,713	3,014
Staff car parking	579	798
	<u>198,512</u>	<u>211,868</u>

The number of people employed during the year was 7 (2012: 9), all of whom (2012: 9) were part-time and all of whom are management, support staff and case workers.

The average number of people employed was 4.(2012: 4.5)

No employee received remuneration of more than £60,000 during the year.

No director received any remuneration in the year.

Expenses reimbursed to directors during the year in respect of bureau business were £153 (2012: £64)

**Epsom & Ewell Citizens Advice Bureau**

**Notes to the financial statements for the year ended 31 March 2013**

**4. Debtors**

	<b>2013</b>	<b>2012</b>
	£	£
Surrey NHS	-	5,750
Epsom & Ewell Borough Council	2,834	3,584
	<u>2,834</u>	<u>9,334</u>

**5. Cash at bank, building society and in hand**

	<b>2013</b>	<b>2012</b>
	£	£
Lloyds TSB Bank	3,887	3,403
Scottish Widows Bank	33,506	32,754
Virgtin Bank	50,450	
Investec Bank	-	51,526
National Counties Building Society	6,535	6,435
CAF Bank	16,611	16,791
Cash in hand	93	58
	<u>111,082</u>	<u>110,967</u>

**6. Creditors: amounts falling due within one year**

	<b>2013</b>	<b>2012</b>
	£	£
Epsom & Ewell Borough Council	-	8,827
Other creditors	16	16
HMRC	3,334	-
	<u>3,350</u>	<u>8,843</u>

**Epsom & Ewell Citizens Advice Bureau**

**Notes to the financial statements for the year ended 31 March 2013**

**7. Analysis of net assets between funds**

	<b>General Funds</b>	<b>Designated Funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	£	£	£	£
Current assets	89,687	8,208	16,020	113,915
Current liabilities	(3,349)	-	-	(3,349)
Net assets	<u>86,338</u>	<u>8,208</u>	<u>16,020</u>	<u>110,566</u>

**8. Movement in funds**

	<b>At 1 April 2012</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>At 31 March 2013</b>
	£	£	£	£
<b>Unrestricted funds:</b>				
General fund	78,546	111,200	(103,408)	86,338
IT hardware replacement fund	9,972	3,677	(5,441)	8,208
Total unrestricted funds	<u>88,518</u>	<u>114,877</u>	<u>(108,849)</u>	<u>94,546</u>
<b>Restricted funds:</b>				
Epsom County Court desk	-	12,399	(12,399)	-
Debt advice project	20,019	26,313	(31,338)	14,994
Mental Health Outreach Project	2,921	43,700	(45,595)	1,026
Total restricted funds	<u>22,940</u>	<u>82,412</u>	<u>(89,332)</u>	<u>16,020</u>
Total funds	<u>111,458</u>	<u>197,289</u>	<u>(198,181)</u>	<u>110,566</u>

## Epsom & Ewell Citizens Advice Bureau

### Notes to the financial statements for the year ended 31 March 2013

#### 9. Purposes of restricted funds

- Mental health outreach project - A restricted fund supported by Toyota (GB) and Surrey NHS to support the bureau in its work with the outreach project for those with mental health issues.
- Debt advice projects - Two restricted funds financed by Epsom and Ewell Borough Council , Rosebery Housing Association, and the Bureau general fund to pay for a dedicated debt adviser.
- Epsom County Court desk - A restricted fund paid through Epsom and Ewell Borough Council to reduce homelessness by supporting the work of the Bureau to ensure that advisers are available at the Epsom County Court. This activity also involves other Citizens Advice bureaux in the surrounding area. This fund was closed on March 31, 2013.

#### 10. Purpose of designated fund

- IT hardware replacement - A fund designated by the Trustees for the purpose of replacing obsolete IT hardware when required.

#### 11. Financial commitments

At 31 March 2013, the bureau had no capital commitments or commitments under operating leases.

#### 12. Related party transactions

There have been related party transactions identified in accordance with Financial Reporting Standard No 8. There were transactions between the Bureau and Citizens Advice in relation to insurance, information services and consultancy services.

#### 13. Taxation

The bureau is exempt from corporation tax as all income is applied for charitable purposes.