



# **Epsom & Ewell Citizens Advice Bureau**

## **Annual Report and Financial Statements**

**For the year ended 31<sup>st</sup> March 2014**

**Registered Charity 1085779**

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



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## **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  
Chief Executive: Tom Sheriff to 30 April 2014  
Liz Dobson from 1 May 2014  
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:

Charlotte Dixon	Co-opted 14 June 2013; Chair from 29 August 2013
Shaun Jones	Former Chair. Retired 29 August 2013
Jeremy Slater	Vice Chair
David Rosen	Treasurer
Hon. Ald. Ruby Smith	
Alan Winkworth	
Michael H Smith	
Mark L Tiley	
Regina Benveniste	
Jeremy Pink	Resigned 20 January 2014
James Wells	
Angela Yahaya	
Peter Valentine	Resigned 25 September 2014
Elizabeth Cannon	Co-opted 19 June 2014
Karen McLean	Co-opted 19 June 2014

Epsom and Ewell Borough Council's appointed representatives for the year 2013/14 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 2013/14 mayoral year was Councillor Colin Taylor. 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 2014.

### 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 2014 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 company 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 Kingston
<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 (to 20 January 2014)

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 Co-ordination</b>	Shaun Jones

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

### **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, which were reviewed as part of our Business Planning process. 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 values and vision are set out more specifically in the next paragraph.

## **Values and Vision**

In fulfilling these objects, we ensure that the advice we offer is free, independent, confidential and impartial. We value diversity, promote equality and challenge discrimination. We act as a responsible employer, and ensure that in all our work we value and respect the interests of both our clients and our staff.

Our longer term vision is that we will continue as a local Bureau providing an excellent service to local people and acting as a strong positive influence on local and national policies and practice. We will aim to

- improve the ease with which clients can access our service
- work actively to prevent social problems, as well as providing advice on solving those problems
- work closely with other Bureaux and partners in Surrey and nationally, learning from them and co-operating with them toward continuous improvement of our service, and
- provide a service underpinned by well-informed governance, skilled, motivated and well-trained staff, and more sustainable finance.

## **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.

**Mid and East Surrey Mental Health Outreach (MESMHO):** our 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: commissioned by the National Health Service, with additional funding from the Big Lottery Fund and Toyota (GB).

**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.

**Healthwatch:** with other Surrey bureaux we are participating in the delivery of "Signposting, Information and Advice" for Healthwatch Surrey – the new independent consumer champion that gives people a voice to influence decision makers to help improve and shape health and social care services.

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

**Surrey Local Assistance Scheme:** With other Surrey bureaux we assist Surrey County Council by advising clients on applications for support to meet their immediate and urgent short-term needs.

**Social Policy and Campaigning:** 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 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, work or study in the borough of Epsom and Ewell. However, we will assist clients outside the borough where clients might otherwise suffer, or where there are potential efficiency gains. For example, as part of East Surrey Adviceline, we have taken calls from other parts of East Surrey and neighbouring bureaux took calls from the Epsom and Ewell area. We have also assisted clients from areas where local bureaux did not participate in the Surrey Local Assistance Scheme.

### **3. ACHIEVEMENTS AND PERFORMANCE**

#### **Chair's Report**

As noted last year, **fundraising and income generation** are increasingly important for us and I am happy to report that we raised nearly £10,000 in 2013-14, largely from donations and fundraising events. We need to maintain fundraising at at least this level, over and above the grant we receive from Epsom & Ewell Borough Council, to ensure our core advice service can continue at current levels of service.

The future of our successful and expanding **Mid and East Surrey 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.

We are also grateful to Rosebery Housing Association for their continued support for our work on **Debt Advice**.

We see many opportunities to expand and improve our core service and our debt advice and to meet specific needs such as improving the financial capability of our local residents. We are continuing to explore options for securing funds to help us meet these needs.

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 like to express particular thanks to **Tom Sheriff**, who retired shortly after the end of the financial year and whose hard work, common sense and constant concern for our clients has contributed immensely to the Bureau's work over the last four years.

I would also like to express my immense gratitude to the firms of solicitors Howell-Jones LLP, TWM, and Jacky Lewis Family Law 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.

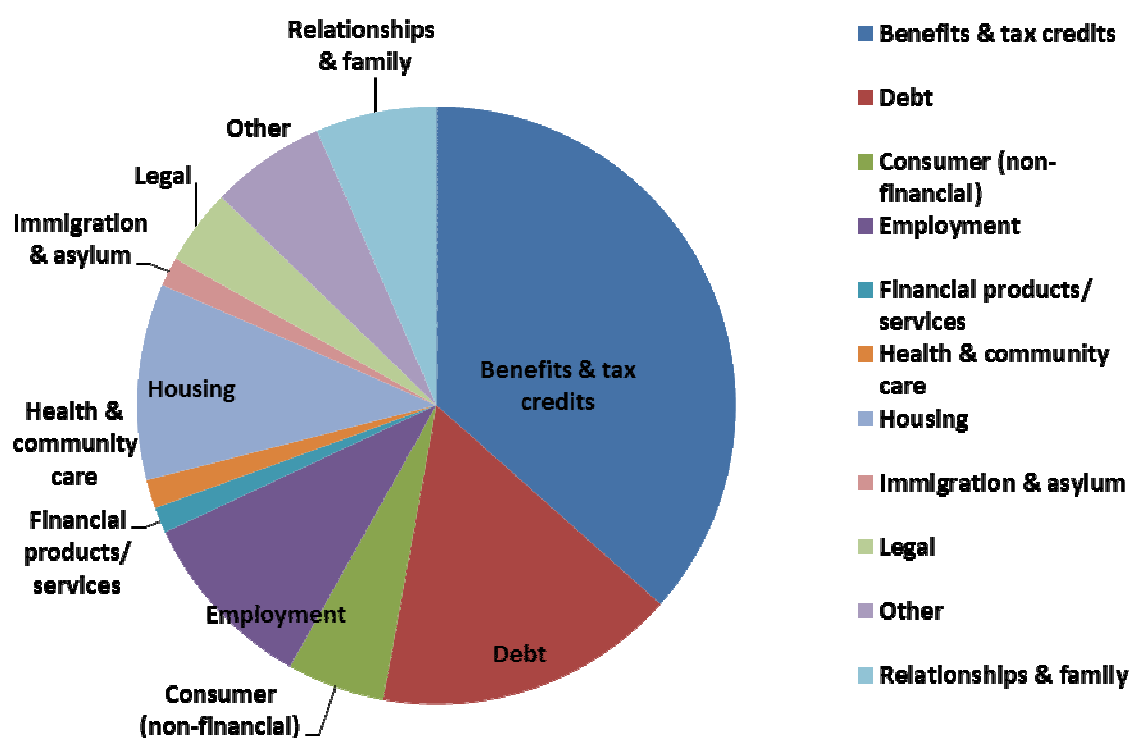
#### **Chief Executive's Report: How we helped our clients – the people of Epsom & Ewell**

	<b>Full Year 2013-14</b>
<b>Total new enquiries</b>	4,331
<b>Client contacts</b>	12,049
<b>Total Advice Issues</b>	10,861

In 2013-14, we saw 4,331 people in Epsom and Ewell come to us seeking advice on a new problem, a significant increase from 2012-13 (3,071). These are 'clients with a new enquiry', and between them they needed advice from us on 10,681 issues they faced. In helping them, our team of advisors made a total of 12,049 client contacts during the year – over 300 contacts for each advisor, almost all of whom are volunteers.

### The advice issues people sought help with

Clients came to us seeking advice for 10,861 issues, of which the largest two categories by far were Benefits & Tax Credits and Debt. (We talk about these two in detail later)



Problems by category	Full Year 2013-14	% of total problems
Benefits & tax credits	3,973	37%
Debt	1,766	16%
Consumer (non-financial)	572	5%
Employment	1,076	10%
Financial products/ services	151	1%
Health & community care	169	2%
Housing	1,154	11%
Immigration & asylum	170	2%
Legal	445	4%
Other	677	6%
Relationships & family	708	7%
<b>TOTAL</b>	<b>10,861</b>	<b>100%</b>



(The numbers shown above are the aggregated results from our core service, debt advice and mental health outreach work).

**Benefits** was the most significant category of advice issues seen across all our service teams. We look at the Benefits breakdown in detail further here:

**Table 1: The top ten types of benefit advice in 2013/14**

<b>Top 10 Benefit Issues</b>	<b>2013/14 Full Year No of Issues</b>	<b>% of all benefit</b>
Localised social welfare	821	21%
Employment Support Allowance	694	17%
Housing Benefit	430	11%
Working & Child Tax Credits	373	9%
Jobseekers Allowance	324	8%
DLA - Care Component	141	4%
Personal independence payment	131	3%
Localised support for council tax	118	3%
DLA - Mobility Component	109	3%
Income Support	106	3%

### **Benefit Changes Background**

At the start of the 2013-14 year, we had a number of enquiries in relation to the Underoccupancy Charge (commonly referred to as 'bedroom tax'). . Also in July, for new claimants, DLA (Disability Living Allowance) was abolished and replaced by PIP (Personal Independence Payments), a new benefit which will require the claimant to attend a medical. In due course, all adult DLA recipients will need to apply for PIP. All these benefit changes brought clients into our bureau seeking assistance and advice.

### **Surrey Local Assistance Scheme (LAS)**

When the abolition of the Crisis Loan and Community Care Grant elements of the Social Fund was announced, Surrey County Council began consulting with partners as to how the funds being made available to local authorities could be used to help local residents in crisis. Citizens Advice Surrey (of which Epsom & Ewell is a member) was a full participant in the consultation process and worked with SCC and the Surrey ReUse Network to design a scheme that would offer an holistic service to clients, not only addressing the immediate need but also providing advice and support that could help clients achieve a more sustainable future.

Over the last 12 months, we played a full part in this scheme, within which help has included resolving problems with welfare benefits, including checks, delays in administration and appeals; budgeting advice; debt management; access to other charitable support including foodbanks and help with housing issues and relationship breakdowns. Over the period, we made 591 LAS applications (18% of the Surrey-wide total), with an approval rate of 87%.

### **Help from local Charities**

We would like to thank the local Parochial Trusts of Epsom, Ewell and Stoneleigh for their ongoing and kind support of our clients most in need. We have also been key supporters of

the Foodbank since it opened in 2012, and act as a referral point for them. As this kind of charitable support for clients is regarded very much as last resort, this reflects the deep issues that some of our clients - people in Epsom & Ewell - face.

**Debt** was the second largest category dealt with across all our service teams:

**Table 2: The top ten types of debt advice in 2013/14**

<b>Top 10 Debt Issues</b>	<b>2013/14 Full Year No of Issues</b>	<b>% of all debt</b>
Credit, store & charge card	275	16%
Unsecured personal loan debts	188	11%
Council tax arrears	157	9%
Rent arrears (social housing)	130	7%
Bank & building society overdrafts	97	5%
Fuel debts	94	5%
Telephone debts - landline & mobile	90	5%
Mortgage & secured loan arrears	85	5%
Unpaid parking penalty & congestion charges	84	5%
Magist.Court fines & comp.order arrears	38	2%

We are fortunate within our Bureau to have a Money Advice and Debt Service. Dealing with debt is a complex process and not all Citizens Advice Bureaux handle it in-house.

In total, we looked at 1,766 debt issues for our clients. Within this team, we have a Specialist Debt Caseworker who saw 46 new clients in 2013-14, managed a casework load of 53 ongoing clients (some cases last for 4 years) and recovered £11,705 of Council Tax arrears and £17,880 of rent arrears. The other debt cases were handled by our generalist advisors, but it is clear that there are still many clients who would benefit from us being able to offer a larger Specialist Debt Casework, and this is very much something we hope to expand on in future.

Our largest specialist service is the **Mental Health Outreach Team**. This team is a valuable addition for our bureau, as people with mental health issues are both disproportionately likely to require advice but also less likely to seek it. Following the confirmed 3-year funding from both the NHS and the Big Lottery Fund, we have been able to expand the Mental Health project with the appointment of three specialist and experienced caseworkers.

The team saw 161 clients in 2013-14 and closed 60 cases leaving an ongoing caseload of 101 clients.

As well as taking referrals from our main core service for clients with mental health issues, we also have 'drop-in' outreaches operating at the Brickfield Centre, Epsom; Epsom Hospital and Leatherhead Clubhouse and started new 'drop in' outreach centres at Clarendon House, Dorking and - in March 2014 - Stepping Stones, Reigate.

The work of our Mental Health Outreach service can be seen in the 28% of our clients reporting disabled and/or long term health problems.

**Table 3: Client Profile – disabled or long term health problem**

Disability and Long term health problems	Percentage
All Disabled (i.e. excl clients with only long term health problems )	22.8%
Long Term Health problem only	5.5%
<b>All disabled and/or with long term health problems</b>	<b>28.3%</b>
Not disabled and not Long Term Health problem	71.7%
<b>Total</b>	<b>100.0%</b>
<i>Disabled/health status not recorded</i>	<i>12.9%</i>

### Healthwatch

For 2013-14 the Bureau, via its membership of Citizens Advice Surrey, has been participating in the delivery of “Signposting, Information and Advice” for Healthwatch Surrey – the new independent consumer champion that gives people a voice to influence decision makers to help improve and shape health and social care services.

Some of the client interactions relate to problems, but we also welcome and receive positive comments and feedback on service providers as well, such as someone praising their GP for being so helpful. These contacts are also recorded and fed back to the Healthwatch Surrey team.

In 2013-14, we delivered over 200 Healthwatch reports to Healthwatch Surrey.

### The types of work we did to help clients

We continued with our successful triage system (called ‘**Gateway**’) whereby clients coming to us are first assessed and may be helped to solve their issue by signposting them to a solution (such as Adviceguide) or continuing onto a booked appointment for a full **Advice** session if required. The final step in the hierarchy are the more long term cases which have to be handled over a longer period, often years, and are referred to as **Casework**.

Work Type	2013/14 Full Year	As percentage of all work
Casework	360	8%
Advice	1,441	33%
Gateway	2,530	58%
<b>TOTAL</b>	<b>4,331</b>	<b>100%</b>

The Gateway system has continued to be popular with clients, making up 58% of all the work we do. Advice appointments make up only 33% of our work now, which for clients means that more of their problems can be solved quickly at first contact and booked appointments are only required for more complex problems.

### Tribunal Hearings

In 2013-14 we also continued to help clients by representing them at Tribunal Hearings. We took a total of 38 cases to Tribunal, and of these, won 28 and lost 8 (the final decisions were unknown for the remaining 2). We helped 40 out of the 41 individuals who started the Appeal process (1 could not be helped further). Out of this 40, 2 had their original decision revised on review by the DWP and therefore did not progress to Appeal. Out of the

remaining 38 the bureau attended the Tribunal Hearing in 32 of the cases, winning 28 cases for clients.

### **The different ways clients can access our service**

In 2013-14 we continued to operate both our **drop-in service** and also our **telephone based service** for clients seeking help with a new problem

Drop-in and telephone hours:

	Daytime	Evening
Monday	10am to 1pm	
Tuesday	10am to 3pm	5pm to 7pm
Wednesday	10am to 1pm	
Thursday	10am to 3pm	
Friday	10am to 1pm	
Telephone: 10am to 4 pm, Monday to Friday		

All Citizens Advice Bureaux across the country moved across to a new technology platform at various times during 2013-14, during which time a number of bureaux closed or had reduced opening hours. We are proud that during the two-month switch-over process we did not close to the public or reduce opening times at all.

### **Drop In Service**

For clients who want to come and see us face-to-face, we offer a 'drop-in' service. In 2013-14, a total of 3,821 clients came to see us in this way, a substantial increase on the previous year (3,082 in 2012-13).

### **Telephone Service (Adviceline)**

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. We took 775 calls from clients in 2013-14. Since the year end we have reverted to offering a standalone telephone advice service for Epsom & Ewell and we are now handling significantly more calls as a result.

### **Website**

Our Epsom and Ewell website gives clients information on how to contact us and pointers to the main Citizens Advice website Adviceguide. We saw a significant increase year on year in website visits.

### **Our volunteers**

Epsom & Ewell Citizens Advice Bureau is primarily staffed by volunteers. We have a total of 80 volunteers (trustees, session supervisors, advisers, assessors, and support staff) who give up their free time not just in providing advice to fellow citizens in need, but also in undertaking in-depth training to enable them to do so.

As you read the achievements of this report, please give a thought of appreciation to our wonderful volunteers. They are by far and away our biggest 'source of funding' – without the time they donate to us without charge, we would not be able to offer this service that helps so many.

## **The outcomes for clients**

### **Client Satisfaction**

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'.

We received a regular stream of thank you letters, cards and gifts, ranging from bottles of whisky, perfume and a hand knitted toilet roll holder.

### **Social Policy- Campaigning for Change**

2013-14 was notable for the launch of Healthwatch Surrey. We undertook a number of activities, including staff training, publicity and client surveys, such as GP Charges. Our Healthwatch Champion represents the Bureau at Surrey HW meetings.

In 2013-14 the Bureau produced 207 campaign change evidence forms ("BEFS"). Many of these commented on our clients' experiences of Employment Support Allowance (ESA) and Personal Independence Payment. We believe that if you become sick or disabled and lose your job you need to know that you will be supported. Our evidence forms contributed to the Citizens Advice campaign to improve ESA and make it fit for work.

Likewise, our BEFs helped Citizens Advice nationally campaign against the introduction of Employment Tribunal fees. Although this campaign met with very limited success, we continue to be alert to cases where clients with legitimate tribunal claims are discouraged from pursuing a claim due to the new fees regime.

Our Social Policy Coordinator attended a very constructive meeting with Council officers relating to the Collection of Council Tax Debt by Bailiffs.

We attended the committee meetings of the Epsom Foodbank, helping them to deliver a successful first full year of operations.

We continued to participate in the work of the Mid & East Surrey Citizens Advice Bureau Social Policy Cluster Group. Results of a client survey carried by each Bureau were published in May 2013. Of particular note, 25% of clients did not have an email address, and 31% said they did not feel confident using a computer.

We have assisted a large number of clients to make applications to the Local Assistance Scheme of Surrey County Council. Consequently, we have regularly communicated our views on the LAS to SCC.

With some success, the perennial issue of affordability and school uniforms was taken up with a local school in September 2013.

### **Strategic Partnerships**

We continued to be an active member of Citizens Advice Surrey, the consortium of Surrey bureaux, with our Chair being a member of the board and the Chief Executive attending the AGM. This consortium manages the SLAS and Healthwatch services provided by Surrey County Council on behalf of the Surrey bureaux.

Our Chief Executives have given specialist seminars and presentations to Kingston Advocacy Group, to Rethink Carers, to Leatherhead Carers and during Epsom Mental Health Week, all on Welfare Reform.

Surrey Mental Health Outreach CABs were given a place on the newly formed Emotional Wellbeing and Mental Health Partnership Board in Surrey. We are also part of the Mid and East Surrey Mental Health Stakeholder's Group

To promote the enhanced Mental Health Outreach Service, we have visited Community Mental Health Recovery Services (CMHRS) in Mole Valley, Tandridge and Reigate and Banstead, Epsom Hospital and the Assertive Outreach Team at West Park as well as stakeholder events at Mole Valley and Epsom and Ewell CMHRS. We have also visited the Mary Frances Trust at the Leatherhead Clubhouse and Richmond Fellowship in Redhill.

## **Fundraising**

We raised nearly £10,000 in 2013-14:

- Fundraising events, collections, donations and income generation raised more than £3,000. 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.

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

## **4 FINANCIAL REVIEW**

### **Financial Position**

The bureau's unrestricted General Fund realised a surplus for the year of £6,567. The designated fund for replacement of IT Equipment increased by £2,152, giving a net increase in unrestricted reserves of £8,719.

At the year end the bureau's unrestricted General Fund had a balance carried forward of £92,205 (previous year £86,338) and the designated fund for IT equipment stood at £10,360 (previous year £8,208) giving total unrestricted funds of £103,265 (previous year £94,546). We expect to use some of these funds to cover planned expenditure in 2014-15.

The bureau did not have any borrowings from any providers or other sources at 31<sup>st</sup> March 2014. Net assets at 31<sup>st</sup> March 2014 amounted to £131,788, (previous year £110,566). No funds were in deficit at 31<sup>st</sup> March 2014.

### **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 2014 the target range of unrestricted reserves was £65,000 to £106,000 and actual reserves were towards the upper limit of that range.

### **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**

We would like to thank Epsom & Ewell Borough Council for their essential help in funding our Core Service, which is the backbone of the holistic advice service we offer to clients.

#### **Mental Health Outreach**

We would like to thank Surrey NHS and the Big Lottery Fund for their kind funding which allows us to provide our Mental Health Outreach Service. We are also very grateful to Toyota (GB) for providing additional funding for this service



#### **Debt Advice**

Thanks to Epsom and Ewell Borough Council and Rosebery Housing Association for funding our debt advice service.

#### **Healthwatch**

Thanks to Surrey County Council for funding our work on Healthwatch, through Healthwatch Surrey.

#### **Surrey Local Assistance Scheme**

Thanks to Surrey County Council for funding our work on this scheme, through Citizens Advice Surrey.

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

As a result of the welfare reform measures introduced since 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 were able to recruit and appoint a Casework Supervisor with the help of additional funding from the Borough Council, and a board decision to expend some of our reserves on this project. This new post was designed to enable us over a 2 to 3 year time horizon to take our adviser complement to around 60 (including trainees and gateway assessors). We have been able to make significant progress towards this target. The Mental Health project has received a further and very significant boost with the offer of funding from the Big Lottery. This has enabled 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.

A handwritten signature in black ink, appearing to read 'C.M. Dixon', with a horizontal line underneath.

**Charlotte Dixon**  
Chair  
by Order of the Board  
25 September 2014





# Independent Examiner's Report on the Accounts

Section A		Independent Examiner's Report	
Report to the trustees/members of	Charity Name EPSOM AND EWELL CITIZENS ADVICE BUREAU		
On accounts for the year ended	3 1 0 3 1 4	Charity no (if any)	1 0 8 5 7 7 9
Set out on pages	(remember to include the page numbers of additional sheets)		
<b>Respective responsibilities of trustees and examiner</b>	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: <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>	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.		
<b>Independent examiner's statement</b>	In connection with my examination, no matter has come to my attention ( <del>other than that disclosed below</del> ): <i>see</i> <ol style="list-style-type: none"> <li>which gives me reasonable cause to believe that in, any material respect, the requirements:                             <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> </li> <li>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</li> </ol> * Please delete the words in the brackets if they do not apply.		
Signed	<i>David C Evans</i>	Date	14 <sup>th</sup> August 2014
Name	DAVID C. EVANS		
Relevant professional qualification(s) or body (if any)	FCA - FELLOW OF <sup>INSTITUTE OF</sup> (CHARTERED) ACCOUNTANCY (ENGLAND AND WALES)		
Address	2 THE OAKS EPSOM SURREY KT18 5HH		

**Epsom & Ewell Citizens Advice Bureau**

**Statement of Financial Activities for the Year Ended 31 March 2014  
Incorporating the Income and Expenditure Account**

	Note	Unrestricted funds	Restricted funds	Total funds 2014	Total funds 2013
		£	£	£	£
<b>Incoming resources:</b>					
Income from charitable activities	2a	119,065	155,989	275,054	179,957
Voluntary income: donations	2b	8,516	1,000	9,516	14,857
Investment income	2c	1,958	-	1,958	2,086
Other incoming resources	2d	720	-	720	720
<b>Total incoming resources</b>		<b>130,259</b>	<b>156,989</b>	<b>287,248</b>	<b>197,620</b>
<b>Resources expended:</b>					
Charitable activities		120,810	144,006	264,816	196,006
Costs of generating voluntary income		330	-	330	1,386
Governance costs		400	480	880	1,120
<b>Total resources expended</b>	3	<b>121,540</b>	<b>144,486</b>	<b>266,026</b>	<b>198,512</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>8,719</b>	<b>12,503</b>	<b>21,222</b>	<b>(892)</b>
Transfers between funds			-	-	-
<b>Net movement in funds for the year</b>		<b>8,719</b>	<b>12,503</b>	<b>21,222</b>	<b>(892)</b>
Fund balances brought forward		94,546	16,020	110,566	111,458
<b>Fund balances carried forward</b>		<b>103,265</b>	<b>28,523</b>	<b>131,788</b>	<b>110,566</b>

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

**Balance Sheet as at 31 March 2014**

	Note	2014 £	2013 £
<b>Current assets</b>			
Debtors	4	-	2,834
Cash at bank, building society and in hand	5	212,034	111,082
		212,034	113,916
<b>Liabilities</b>			
Grant from EEBC received in advance		(74,835)	
Creditors: amounts falling due within one year	6	(5,411)	(3,350)
<b>Net assets</b>	7	<b>131,788</b>	<b>110,566</b>
Represented by:			
<b>Funds of the charity</b>			
Unrestricted funds:			
General fund		92,905	86,338
Designated funds		10,360	8,208
Restricted Funds		28,523	16,020
<b>Total funds</b>	8	<b>131,788</b>	<b>110,566</b>

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:

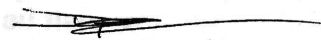
- (i) ensuring that the charitable company keeps adequate accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of the profit or loss 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 19<sup>th</sup> June 2014 and are signed on their behalf by:.



Charlotte M Dixon  
Chair



David Rosen  
Director and Treasurer

## Notes to the financial statements for the year ended 31 March 2014

### 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.

## Notes to the financial statements for the year ended 31 March 2014

### 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 contributes 2% of gross salary to the pension funds of its employees who have elected to secure a pension.

#### 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.

Notes to the financial statements for the year ended 31 March 2014

<b>2. Incoming resources</b>				
	<b>Unrestricted</b>	<b>Restricted</b>	<b>2014 Total</b>	<b>2013 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>a. Incoming resources from charitable activities</b>				
Epsom & Ewell Borough Council	104,293	12,300	116,593	120,080
Toyota		1,800	1,800	2,700
Rosebery Housing Association	-	15,000	15,000	10,000
Surrey NHS	-	41,000	41,000	41,000
BIG Lottery	-	76,141	76,141	-
Surrey County Council	14,772	9,748	24,520	6,177
	<u>119,065</u>	<u>155,989</u>	<u>275,054</u>	<u>179,957</u>
<b>b. Voluntary income: donations</b>				
National Counties Building Society	1,500	-	1,500	1,500
Concert	-		-	5,376
Fund-raising events	1,236	-	1,236	1,157
Street collections	1,795	-	1,795	765
Anonymous donation for Emergency fund	-	1,000	1,000	
Other income (includes Unity lottery and gift aid refund )	3,985		3,985	4,205
Mayor's charity	-	-	-	1,854
	<u>8,516</u>	<u>1,000</u>	<u>9,516</u>	<u>14,857</u>
<b>c. Investment income</b>				
Bank and building society interest received	1,958	-	1,958	2,086
<b>d. Other incoming resources</b>				
Parking refunds from Epsom & Ewell Borough Council	720	-	720	720
	<u>720</u>	<u>-</u>	<u>720</u>	<u>720</u>

Notes to the financial statements for the year ended 31 March 2014

<b>3. Resources expended</b>				
	<b>Unrestricted</b>	<b>Restricted</b>	<b>2014 Total</b>	<b>2013 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Charitable activities:				
Staff costs	73,378	132,220	205,598	134,700
Other costs	47,432	11,786	59,218	61,306
	<u>120,810</u>	<u>144,006</u>	<u>264,816</u>	<u>196,006</u>
Costs of generating voluntary income	330	-	330	1,386
Governance costs	400	480	880	1,120
	<u>121,540</u>	<u>144,486</u>	<u>266,026</u>	<u>198,512</u>
<b>Natural classification of resources expended:</b>				
			<b>2014 Total</b>	<b>2013 Total</b>
			<b>£</b>	<b>£</b>
Staff costs			201,865	133,939
Office rental and service costs			42,478	42,478
Travelling and training			3,672	2,252
Subscriptions and insurance			4,935	3,762
IT			3,750	7,964
Cost of concert			-	1,386
General			1,376	333
Telephone			2,400	2,106
Postage and other office costs			4,677	3,713
Staff car parking			873	579
			<u>266,026</u>	<u>198,512</u>
The number of people employed during the year was 13 (2013: 7), of whom 1 was full time (2013: 0) and all of whom are management, support staff or case workers.				
The average number of people employed was 6.5. (2013: 4)				
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 £103 (2013: £153)				

Notes to the financial statements for the year ended 31 March 2014

**4. Debtors**

	2014	2013
	£	£
Epsom & Ewell Borough Council	<u>          </u>	<u>2,834</u>
	<u>          0</u>	<u>2,834</u>

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

	2014	2013
	£	£
Lloyds Bank	3,917	3,887
Scottish Widows Bank	18,889	33,506
Virgin Bank	71,908	50,450
National Counties Building Society	6,623	6,535
CAF Bank	110,623	16,611
Cash in hand	74	93
	<u>212,034</u>	<u>111,082</u>

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

	2014	2013
	£	£
Other creditors		16
HMRC	<u>5,411</u>	<u>3,334</u>
	<u>5,411</u>	<u>3,350</u>



Notes to the financial statements for the year ended 31 March 2014

7. Analysis of net assets between funds

	General Fund £	Designated Funds £	Restricted Funds £	Total Funds £
Current assets	160,851	10,360	40,823	212,034
Current liabilities	(67,946)		(12,300)	(80,246)
Net assets	<u>92,905</u>	<u>10,360</u>	<u>28,523</u>	<u>131,788</u>

8. Movement in funds

	At 1 April 2013 £	Incoming Resources £	Outgoing Resources £	At 31 March 2014 £
<b>Unrestricted funds:</b>				
General fund	86,338	128,107	(121,540)	92,905
IT hardware replacement fund	8,208	2,152	-	10,360
	<u>94,546</u>	<u>130,259</u>	<u>(121,540)</u>	<u>103,265</u>
<b>Restricted funds:</b>				
Debt advice project	14,993	27,300	(31,366)	10,927
Emergency fund	-	1,000	(73)	927
Health Watch	-	9,748	(9,748)	-
Mental Health Outreach Project	1,027	118,941	(103,299)	16,669
Total restricted funds	<u>16,020</u>	<u>156,989</u>	<u>(144,486)</u>	<u>28,523</u>
Total funds	<u>110,566</u>	<u>287,248</u>	<u>(266,026)</u>	<u>131,788</u>

Notes to the financial statements for the year ended 31 March 2014

**9. Purposes of restricted funds**

- |                                |   |  |
|--------------------------------|---|--|
| Mental health outreach project | - | A restricted fund supported by the Big Lottery, Toyota (GB) and Surrey NHS to support the bureau in its work with the outreach project for those with mental health issues.                      |
| Debt advice project            | - | A restricted fund financed by Epsom and Ewell Borough Council, Rosebery Housing Association, and the Bureau general fund to pay for a dedicated debt adviser.                                    |
| Health Watch                   | - | A restricted fund paid by Surrey County Council through the Surrey CAB to help improve the health and social care services in Surrey.  |
| Emergency Fund                 | - | A restricted fund paid for by an anonymous donor to allow the Chief Executive to make small provision to people in the Epsom and Ewell area where such funding cannot be obtained by other means |

**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 2014, 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.