

Epsom & Ewell Citizens Advice Bureau

Annual Report and Financial Statements

For the year ended 31st March 2015

Registered Charity 1085779

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



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Reference and Administrative Information

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| Charity Name: | Epsom & Ewell Citizens Advice Bureau, also known as Citizens Advice Epsom & Ewell. |
| 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 |
| 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 | Chair |
| Michael Smith | Vice Chair from 25 September 2014 |
| Jeremy Slater | Vice Chair to 25 September 2014. Resigned 26 February 2015 |
| Elizabeth Cannon | Co-opted 19 June 2014; Treasurer from 25 September 2014 |
| David Rosen | Treasurer to 25 September 2014; Resigned 18 June 2015 |
| Hon. Ald. Ruby Smith | Retired 17 September 2015 |
| Alan Winkworth | |
| Mark Tiley | |
| Regina Benveniste | Resigned 27 July 2015 |
| James Wells | |
| Angela Yahaya | |
| Peter Valentine | Resigned 25 September 2014 |
| Karen McLean | Co-opted 19 June 2014; Resigned 25 August 2015 |
| Ann Flower | Co-opted 26 February 2015 |

Epsom and Ewell Borough Council's appointed representatives for the year 2014/15 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 2014/15 mayoral year was Councillor Robert Foote. 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 had 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 31st March 2015.

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Epsom & Ewell Citizens Advice Bureau is a registered charity and a company limited by guarantee incorporated on 27th September 2000. The maximum liability of each member is limited to one pound. At 31st March 2015 the company had 30 members. Epsom & Ewell Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended on 30th June 2004 and 13th January 2011.

Epsom & Ewell Citizens Advice Bureau is also known and referred to as Citizens Advice Epsom & Ewell.

The company commenced operations on 27th September 2000 at which date the assets and liabilities of the former unincorporated association of Epsom & Ewell Citizens Advice Bureau were acquired.

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

Recruitment and 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, some of which 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:

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, and which are 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

The trustees have had regard to the Charity Commission's public benefit guidance where relevant. Our main activities and who we try to help are explained 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 online facilities for volunteering, and for people to request a phone call from one of our advisors.

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.

Research 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 participants in East Surrey Adviceline, we took 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

2014/15 has been a year in which we have been able to strengthen the services we offer our clients in a number of ways.

Most importantly, we have improved the ease with which clients can access our service by strengthening our ability to respond to enquiries made by telephone or online. We plan to expand these services further, to include Webchat, in 2015/16.

In addition to our core provision of advice we have been able to consolidate and expand our much needed specialist services. The future of our successful **Mid and East Surrey Mental Health Outreach** project is secured until August 2016 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**, and for their commitment which will allow expansion of the service in 2015/16.

With generous support from the National Counties Building Society we have been able to deliver practical **financial education** to students at the North East Surrey College of Technology, and this has been very well received.

In co-operation with other Bureaux in Surrey we have continued to provide support to those who have **emergency needs**, and advice and information on **Healthwatch**.

About half the funding to provide the services our clients need, together with accommodation, is provided by Epsom & Ewell Borough Council, and we are very grateful for all the support they give us. But we see many opportunities to expand and improve our service and recognise the need to put continuous effort into our own **fundraising and income generation**. I am happy to report that we raised nearly £4,000 in 2014-15, largely from donations and fundraising events, including a variety show at the Epsom Playhouse. Although the funds will not be received until 2015/16, a significant further sum was raised as a result of our selection as one of the Mayor's three chosen charities for 2014/15. We are exceptionally grateful to Councillor Robert Foote, his wife Rosemary and the Mayor's Charity Committee for the hard work put into their event programme.

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, 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

First and foremost, we should thank our wonderful volunteers and staff who have helped us provide advice to thousands of clients in 2014/15. The service we provide would simply not be possible without their dedication. Thanks to them, we were able to help 3,447 clients last year – which approximates to 11% of all Epsom & Ewell households coming or telephoning for help.

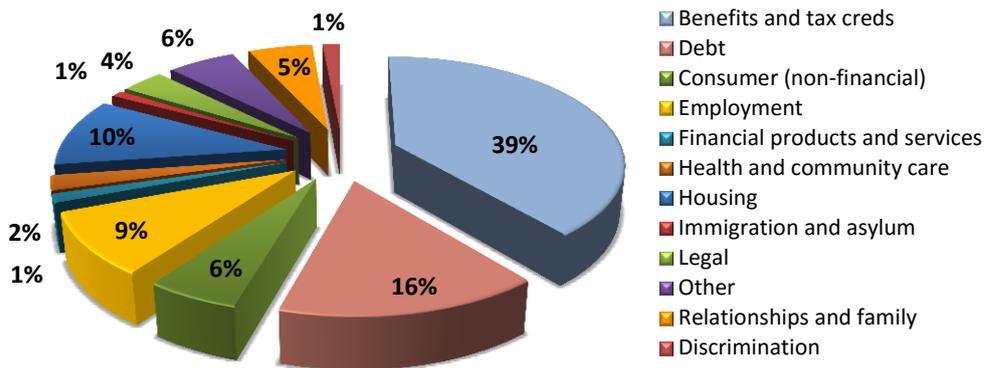
We've calculated that the time donated by our volunteers in 2014/15 was equivalent to an organisation of 21 full time staff, which would have cost (at a conservative estimate) £674,593. Our volunteers provide this great service which on any terms secures huge value for money for Epsom & Ewell, and they are without doubt the lifeblood of our service.

I am sometimes asked the challenging questions: Why do we need a free advice service in an affluent, sought after, economically vibrant place like Epsom & Ewell? Is there really the need? The answer is that we see a very real need for our service, which is both advice and advocacy (taking action on behalf of our clients), coupled with campaigning for change both nationally and at a local level for changes to the systems that create the problems. The generally prosperous nature of Epsom & Ewell can overshadow the circumstances of people who are genuinely struggling, typically with benefit and debt issues. They may find fewer places to turn to for help and less general understanding of their circumstance than in a 'poor' borough, compounding their difficulty. Rents and living costs are high, especially when compared to social support provided for these costs, while social and other affordable housing is limited due to the small geographical extent of the borough. It is circumstances like these that increased the number of issues our clients came to us with last year by over 15%.

Looking ahead, we are very aware that although our service is already running at full capacity, we can see that clients' need for help is both growing, and often with increasingly complex problems. We plan to look at how we can extend the service to meet ever growing demand whilst maintaining the high standard of advice for which we are recognised and of which we are proud.

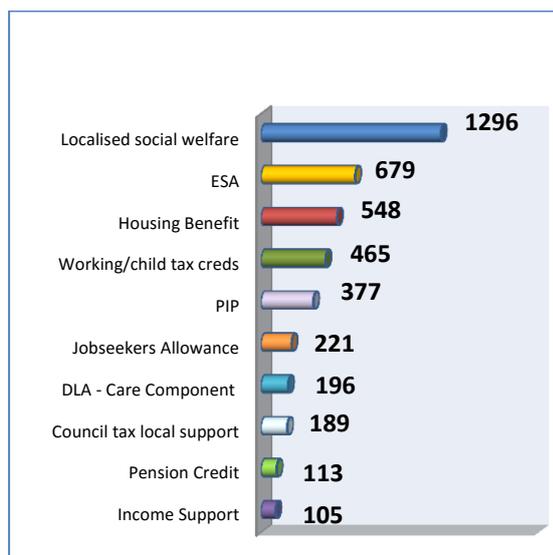
Our Service to Clients

We saw 3,447 clients in 2014/15. Our clients came to us seeking advice for 12,500 issues, of which the largest two categories by far were Benefits & Tax Credits and Debt.

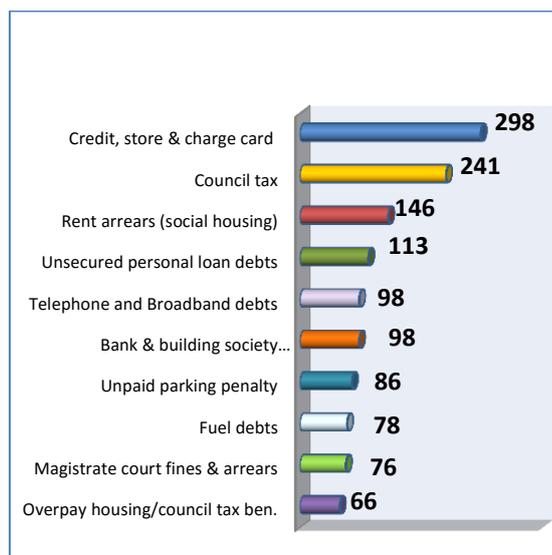


Over half (54% together) of the issues we see from clients are related to **Benefits and Debt**. The next most common issues are related to **Housing** (10%) and **Employment** (9%).

Top 10 Benefit Issues 2014-15

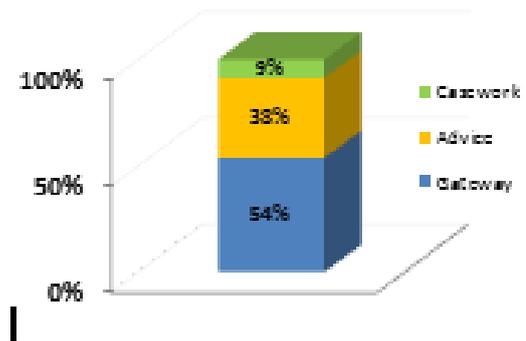


Top 10 Debt Issues 2014-15



We are open for clients to visit us or phone us almost every working day of the year. We noted that clients increasingly want to phone us for advice; indeed, for some, this may be the only way that they can access our service. In July 2014 we changed our phone service to have a local access number in order to provide greater access to advice- a move that was clearly popular with clients as the phone demand more than doubled. Our website also continues to be a useful port of call for prospective clients, and we have worked hard to keep interesting advice updates flowing out through social media like Twitter.

We have continued to run our 'gateway' triage system (whereby by quickly assessing a client's need we can prioritise urgent cases), and it continues to work well, with 54% of new enquiries being resolved at this early stage. The remainder of enquiries passed through into more complex advice provision, with 9% resulting in casework (where an advisor will take a client's difficult case and work it over a period of time to a satisfactory conclusion).



Welfare Benefits Tribunals

The Benefits landscape has changed significantly over the past year, and not surprisingly, clients are finding it increasingly difficult to navigate, and especially to challenge decisions that they think are wrong. We continue to support clients through the Benefits Appeals process, from requesting a mandatory reconsideration, preparing Appeal submissions for tribunals, through to attending the tribunal itself. The main Bureau helped 20 clients through tribunals over the last year: of those 14 were won, 3 lost and in 3 a decision was made in favour of the client before the hearing date and the appeal lapsed.

Within the Mental Health Outreach Project (whose reporting year runs from September to August) there were 7 tribunal cases in the year 2013-14 of which 6 were won, and 3 tribunals in 2014/15 of which all were successful.

We envisage that the number of clients the bureau will help is likely to increase as changes to the Benefit system bite.

An example of our Tribunal work:

***Challenging employers on their actions:** Company A decided to terminate a service contract with Company B. A number of employees of Company B were left without wages for 3 months following termination of this contract. This 3 month period equates with the time taken by Company A to find a new contractor to take on the service permanently. Our clients came to the bureau for assistance in trying to recoup these lost wages. Questions arose as to whether clients were redundant, and if so, when, or whether they transferred to the new Contractor or, and if so, on what date. The bureau helped clients make Tribunal Applications and subsequently negotiated through ACAS settlements for each of them with their ex Employer to cover their lost wages. The case therefore did not need to progress to Tribunal saving each client tribunal fee costs.*

Money Advice & Debt

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. Debt is a key issue for many of our clients, as can be seen by the high number of debt

issues we looked at on behalf of our clients, 15% of all our issues and a 9% increase on the previous year. During 2014-15 we became regulated by the Financial Conduct Authority for the provision of debt advice work, a strictly regulated regime that has reduced the availability of free debt advice provision in some areas. We introduced an additional level of FCA-compliant debt advice training for our advisors to be able to ensure high-quality FCA advice.

We also added to our ability to help clients whose situation required a debt relief order (DRO) by becoming referring members into a Citizens Advice DRO specialist unit.

Financial training for young people

Between January and April 2015 we were grateful to receive funding from National Counties Building Society to provide financial workshops for Nescot students, (Epsom's college of further and higher education). The courses were specially created to help the students with money management as they start their adult lives. We are aware that starting their working life in debt has become almost a normal way of living for many young adults, and we are very pleased to have been able to provide this instruction in good financial management. We delivered the courses to 170 students in 12 sessions, with a very high feedback result from the students and tutors.

Our Specialist Debt Service

Debt is the second largest issue that people bring to us, with the priority debts of Council Tax and rent arrears featuring in the top 3 of all debt issues. Our debt advice focuses on taking a holistic picture of the client's debts and working personally with the client to help them better manage their money. We are fortunate to be recognised for our debt specialism by both our local Borough Council and by Rosebery Housing Association, to whom we are grateful for their joint funding of our Specialist Debt Advice, for those clients with complex and serious problems.

In 2014-15, the Specialist Debt Service saw 64 new clients (as well as continuing to look after the existing clients). Council Tax debts and rent arrears are two of the biggest issues, as these debts left unresolved can ultimately result in loss of home. We not only helped these clients to bring their debts under control, but also oversaw £13,297 of Council Tax debts repaid and £14,986 of rent arrears repaid for Rosebery residents; winning results for everyone. At the very end of the year, we were pleased to have our results recognised in the shape of a confirmed significant increase in funding from Rosebery Housing Association to double the capacity of our debt project. We are very grateful to Rosebery Housing Association for this additional funding, and we look forward to reporting our results this time next year.

An example of our debt work:

***Challenging the system to keep a client from debt:** Client was part of a couple. They separated but continued to live in the same house. The client was in receipt of tax credits. HMRC said that the client was cohabiting between 2011 to 2013, despite the client producing evidence to the contrary. HMRC therefore said that there had been an overpayment of tax credits amounting to £15,843. The bureau helped client appeal against the overpayment arguing that client had not been cohabiting in the*

period, making an application to the Tribunal. Decision was reviewed by HMRC before proceeding to Tribunal, who found in client's favour. The result was that HMRC dropped their claim to back overpayment of £15,843 and paid client an additional £1,082 as part of her single person tax credit claim.

Our Specialist Service: Mental Health Outreach

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, the team is now established and providing a highly valuable service to clients, both in Epsom and across Mid and East Surrey. In addition to our Epsom location, we also have 'drop-in' outreaches operating at the Brickfield Centre, Epsom, Leatherhead Clubhouse (now called the Crescent Centre) and Stepping Stones, Reigate. We also have outreach centres at Clarendon House, Dorking, Stairway in Tandridge District and Epsom Hospital. The work this team does is of great value to clients with severe and enduring mental illness.

An example of our mental health work:

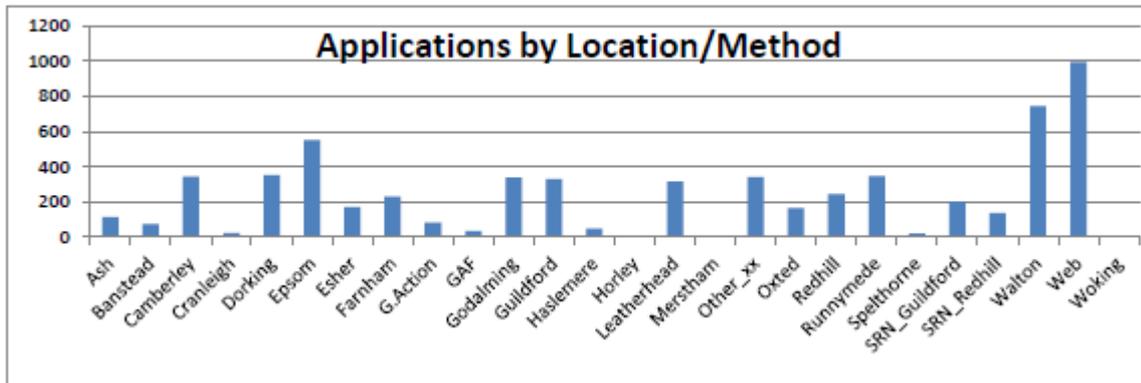
Client suffered a random physical assault in 2011 which caused both physical and mental health conditions. Client gave evidence against her attacker and entered witness protection – losing her job and her home in the process. Client has many priority and non-priority debts as the result of a chaotic lifestyle since the attack. The largest of these was a £6,000+ tax credits overpayment from the years 2009-11, which had been passed to a debt collection agency. Adviser challenged HMRC on the recovery of the overpayment given the client's exceptional circumstances and financial hardship. HMRC agreed not to recover and, as a result, client feels more in control of her financial situation and is recovering her mental health.

Help for our clients from our work with our partners

The Foodbank: We are a referral partner for the Epsom & Ewell Foodbank, which means that when we see a client whose situation would be helped by a Foodbank food donation, we are in the trusted position to offer this to our client, often as part of a help in crisis parcel that we build for them, quickly.

Our local Charitable Trusts: we are very grateful on behalf of our clients for the ongoing financial support that our local trusts of Epsom, Ewell and Stoneleigh provide for our clients in times of need and crisis.

Surrey County Council's Local Assistance Scheme: We are also a referral partner for this 'help of last resort' financial provision provided by the County Council. Although funds are very limited it is still a most valuable resource to be able to call upon for those clients in hours of financial crisis. Across, Surrey, Epsom & Ewell is one of the highest volume of crisis payments awarded – another small but important piece of evidence of the hidden difficulties that Epsom residents face.



Healthwatch: For 2014-15 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.

Research & Campaigning

Living in an area which is generally regarded as affluent does not lessen the hardship experienced by some Epsom & Ewell residents adversely affected by poor administration or the unintended consequences of legislation.

Our clients face financial hardship, aggressive debt collectors, unscrupulous landlords, unfair employers and appalling customer service. Many have had their Job Seeker’s Allowance suspended. There are unacceptable backlogs in the processing of sickness and disability benefit claims and a lack of free legal advice. Our aim is to prevent problems like this from re-occurring.

In 2014/15, we continued to actively support the national Citizens Advice campaigning: of the evidence we collected and submitted it was especially notable that the majority could be summarised as “errors and delays by the benefits paying agencies”, with ESA (Employment Support Allowance) being singled out for especial mention. We also ran local campaigns focusing on local issues: “Safe and Settled”, a campaign to raise awareness among local residential letting agencies about changes in legislation they needed to adopt (and of which many were unaware); “Fair Play for Pre-Pay”, a local research project into the extent and cause of clients being on (more expensive) pre-payment meters, and started our long running “Council Tax 20%” in order to be able to track and report on the extent of the impact of Epsom & Ewell Borough Council’s proposed minimum Council Tax contribution (20%) starting in 2015/16.

What our clients think of our service

We keep a keen eye on clients’ responses to our annual client survey, as well as to compliments and complaints received, in order to continually adapt the service to what clients want and need. We are pleased to see that 97% of clients were happy with the advice they received and 96% happy with the service that they received. 98% say they would use our Citizens Advice Service again, and 99% would recommend it to others.

Survey results (such as above) are useful and informative but they do not portray the emotion that comes with the success of our work. Clients often come bearing flowers and gifts, thank you cards arrive, but worth as much as anything is the phrase we hear repeated often, "I don't know what I would have done without you." We are pleased to have been there to help.

Equality & Diversity

We have been keen and active supporters of Citizens Advice 'Stand Up for Equality' campaign. We see a number of clients, particularly within our Mental Health Specialist service, who face inequality and disadvantage due to their circumstances. The discrimination they face is often unthinking and a key part of our role is to identify it and challenge it; we find this especially when advocating on behalf of our clients with the benefits agencies. We also promote equality by looking at how we provide our service to advance accessibility for all clients, and in 2014/15 we successfully introduced the Clearvoice translation system into our service, enabling clients for whom English is not their strongest language to still access our advice service. We are grateful to an anonymous donor to the Bureau for the funding that supports our use of the Clearvoice service.

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 Local Assistance Scheme and Healthwatch services provided by Surrey County Council on behalf of the Surrey bureaux.

Our Chief Executive has 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 £4,000 from our concert and other fundraising events in 2014-15 and £386 from our street collections. Our thanks go to the Friends fundraising sub-committee and to all our volunteer collectors for all their efforts through the year.

As always we received a number of unsolicited donations from individuals and our thanks go to all who have given so generously during the year.

Many local businesses supported us through donations of money or raffle prizes, or provision of facilities and we are extremely grateful for their support.

We are very grateful for the continuing support from the National Counties Building Society.

Special thanks to Ewell Court Residents Association for their fundraising support over a period of many years.

4. FINANCIAL REVIEW

Financial Position

The bureau's unrestricted fund realised a deficit for the year of £436 and the restricted funds a deficit of £19,105. The designated fund for replacement of IT Equipment was discharged into the general fund during the year. Unrestricted reserves finished the year at £102,829 compared with £103,265 at the previous year end.

We expect to use some of these funds to cover planned expenditure in 2015-18.

The bureau did not have any borrowings from any providers or other sources at 31st March 2015. Net assets at 31st March 2015 amounted to £112,247 (previous year £131,788). No funds were in deficit at 31st March 2015.

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 that reserves should drop no lower than £70,000. As indicated above, actual reserves were comfortably in excess of that amount at 31st March 2015.

Investment Policy and Objectives

During the year the Finance Committee agreed that a minimum of two months' cash operating costs (£48,000) should be held at instant access and the remainder of the funds which are not immediately required for operational purposes should be held on deposit in UK based accounts. The Finance sub-committee periodically reviews the

deposit account arrangements having regard to the best available market rates of interest, flexibility, accessibility, and risk.

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 recession and the welfare reform measures introduced since 2013, we have seen a significant increase in demand for our services and we expect this to continue. We are developing and training our advisors and supervisors to meet that need and to ensure that we enable clients to access the services they need in the way that best suits them. We are also improving our underlying support systems to optimise our efficiency and effectiveness.

We are steadily taking on a wider range of specialist advice services. 2015/16 will see a significant expansion in our debt advice, the introduction of a service on energy, and the provision of pensions guidance from our offices. We will be continually endeavouring to improve our Mental Health Outreach programme and our participation in Surrey Healthwatch and the Surrey Local Assistance Scheme.

Through all our work we will be collecting evidence to enable more effective analysis of how problems for individuals can arise from the policies and practice of the organisations with which they deal, and to ensure those organisations are alerted to the problems we identify.

We expect 2015/16 to be a year of significant change and development to enable our continued provision of excellent services to our clients.

A handwritten signature in black ink, appearing to read 'CMT Dixon', with a horizontal line underneath the name.

Charlotte Dixon
Chair
by Order of the Board

13 September 2015



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 | 31 03 15 | Charity no (if any) | 1 0 8 5 7 7 9 |
| Set out on pages | 1 - 10 <small>(remember to include the page numbers of additional sheets)</small> | | |
| Respective responsibilities of trustees and examiner | 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"> examine the accounts under section 145 of the Charities Act, 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 to state whether particular matters have come to my attention. | | |
| Basis of independent examiner's statement | 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. | | |
| Independent examiner's statement | In connection with my examination, no matter has come to my attention (other than that disclosed below) ^{DUE} <ol style="list-style-type: none"> which gives me reasonable cause to believe that in, any material respect, the requirements: <ul style="list-style-type: none"> to keep accounting records in accordance with section 130 of the Charities Act; to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. <p><i>* Please delete the words in the brackets if they do not apply.</i></p> | | |
| Signed | David C Evans | Date | 13/8/15 |
| Name | DAVID C EVANS | | |
| Relevant professional qualification(s) or body (if any) | FELLOW OF INSTITUTE OF CHARTERED ACCOUNTANTS (ENGLAND & WALES) | | |
| Address | 2 THE OAKS EPSOM SURREY KT18 5HH | | |

Note: Pages 1-10 of the Financial Statements have been reformatted and are numbered 21-29 in this Report.

| Section B | Disclosure |
|---|--|
| Give here brief details of any items that the examiner wishes to disclose | Only complete if the examiner needs to highlight material problems |
| | N/A - NO MATERIAL ISSUES |

**Statement of Financial Activities for the Year Ended 31 March 2015
Incorporating the Income and Expenditure Account**

| | Note | Unrestricted Funds £ | Restricted Funds £ | Total 2015 £ | Total 2014 £ |
|--|------|----------------------------|--------------------------|--------------------|--------------------|
| Incoming Resources | | | | | |
| Incoming resources from generated funds: | | | | | |
| Voluntary income | 2a | 2,218 | 3,000 | 5,218 | 6,485 |
| Activities for generating funds | 2b | 2,437 | - | 2,437 | 3,031 |
| Investment income | 2c | 1,350 | - | 1,350 | 1,958 |
| Incoming resources from charitable activities | | | | | |
| | 3 | 119,793 | 176,350 | 296,143 | 275,054 |
| Other incoming resources | 4 | 720 | - | 720 | 720 |
| Total Incoming Resources | | 126,518 | 179,350 | 305,868 | 287,248 |
| Resources Expended | | | | | |
| Cost of generating funds | 5 | 435 | - | 435 | 330 |
| Charitable activities | 5 | 126,262 | 198,455 | 324,717 | 264,816 |
| Governance costs | 5 | 257 | - | 257 | 880 |
| Total Resources Expended | | 126,954 | 198,455 | 325,409 | 266,026 |
| Net incoming/-outgoing resources before transfers | | (436) | (19,105) | (19,541) | 21,222 |
| Transfers between funds | | - | - | - | - |
| Net movement in funds for the year | | (436) | (19,105) | (19,541) | 21,222 |
| Balances brought forward 2014 | 9 | 103,265 | 28,523 | 131,788 | 110,566 |
| Balances carried forward 2015 | 9 | 102,829 | 9,418 | 112,247 | 131,788 |

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 2015

| | Note | Unrestricted Funds £ | Restricted Funds £ | Total 2015 £ | Total 2014 £ |
|-------------------------------------|------|----------------------------|--------------------------|--------------------|--------------------|
| Current Assets | | | | | |
| Cash at bank and in hand | 7 | 106,755 | 9,418 | 116,173 | 212,034 |
| Creditors | | | | | |
| Amounts falling due within one year | 8 | (3,926) | | (3,926) | (80,246) |
| Net Assets | | 102,829 | 9,418 | 112,247 | 131,788 |
| Represented by: | | | | | |
| Funds of the Charity | | | | | |
| Unrestricted Funds | | | | | |
| General Fund | 9 | 102,829 | - | 102,829 | 92,905 |
| Designated Fund | 9 | - | - | - | 10,360 |
| Restricted Funds | 9 | - | 9,418 | 9,418 | 28,523 |
| Total Funds | | 102,829 | 9,418 | 112,247 | 131,788 |

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 13 September 2015 and are signed on their behalf by:



Charlotte Dixon
Chair



Elizabeth Cannon
Treasurer

Notes to the financial statements for the year ended 31 March 2015

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 directly related to the provision of different services (for instance salaries) are attributed directly to that activity. All other costs which cannot be directly attributed to particular activities (for instance management costs and IT/office costs) are allocated on the basis of the hours worked by paid staff and volunteer advisors on the different activities of the charity.

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 2015

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 2015

2 Incoming Resources from Generated Funds

| | Unrestricted £ | Restricted £ | 2015 £ | 2014 £ |
|--|-------------------|-----------------|----------------|----------------|
| a Voluntary Income | | | | |
| National Counties Building Society | - | - | - | 1,500 |
| Stoneleigh Charitable Trust | 250 | - | 250 | |
| Anonymous donation for Emergency fund | | 3,000 | 3,000 | 1,000 |
| Other income (includes Unity lottery and gift aid) | 1,968 | - | 1,968 | 3,985 |
| | 2,218 | 3,000 | 5,218 | 6,485 |
| b Activities for generating funds | | | | |
| Fundraising including street collections | 551 | - | 551 | 3,031 |
| Concert | 1,886 | - | 1,886 | - |
| | 2,437 | - | 2,437 | 3,031 |
| c Investment income | | | | |
| Bank interest received | 1,350 | - | 1,350 | 1,958 |
| 3 Incoming Resources from Charitable Activities | | | | |
| Epsom & Ewell Borough Council | 104,293 | 12,300 | 116,593 | 116,593 |
| Surrey County Council | 10,500 | 9,600 | 20,100 | 24,520 |
| Big Lottery Fund | - | 96,950 | 96,950 | 76,141 |
| NHS Surrey | - | 41,000 | 41,000 | 41,000 |
| Toyota | - | 1,500 | 1,500 | 1,800 |
| National Counties Building Society | 5,000 | - | 5,000 | - |
| Rosebery Housing Association | - | 15,000 | 15,000 | 15,000 |
| | 119,793 | 176,350 | 296,143 | 275,054 |
| 4 Other incoming resources | | | | |
| Parking refunds from Epsom & Ewell BC | 720 | - | 720 | 720 |

Notes to the financial statements for the year ended 31 March 2015

5. Total Resources expended

| | Unrestricted | | Restricted | | | | 2015 £ | 2014 £ |
|---|--------------------------------------|------------------------------------|----------------------|---------------------|-----------------------|-----------------------------|----------------|----------------|
| | General Advisory Services £ | Local Assistance Scheme £ | Health Watch £ | Debt Advice £ | Mental Health £ | Emer- gency Fund £ | | |
| Costs of generating funds | | | | | | | | |
| Activities for generating funds | 435 | - | - | - | - | - | 435 | 330 |
| Costs directly allocated to activities | | | | | | | | |
| Staff costs | 71,968 | 7,165 | 5,435 | 26,633 | 132,344 | | 243,545 | 193,920 |
| Other direct costs | 7 | - | - | - | 3,643 | 1,786 | 5,436 | 4,895 |
| | 71,975 | 7,165 | 5,435 | 26,633 | 135,987 | 1,786 | 248,981 | 198,815 |
| Support costs allocated to activities | | | | | | | | |
| Management Office, IT & communications | 6,609 | 278 | 4,068 | 989 | 4,151 | | 16,095 | 11,678 |
| Premises | 10,709 | 300 | 28 | 1,061 | 4,454 | | 16,552 | 15,526 |
| Other | 28,129 | 744 | 68 | 2,621 | 11,011 | | 42,573 | 38,332 |
| | 344 | 9 | 1 | 31 | 131 | | 516 | 465 |
| | 45,791 | 1,331 | 4,165 | 4,702 | 19,747 | - | 75,736 | 66,001 |
| Charitable activities | 117,766 | 8,496 | 9,600 | 31,335 | 155,734 | 1,786 | 324,717 | 264,816 |
| Governance costs | 257 | | | | | | 257 | 880 |
| Total Resources Expended | 118,458 | 8,496 | 9,600 | 31,335 | 155,734 | 1,786 | 325,409 | 266,026 |

The costs shown under direct charitable activities are those which can be directly attributed, for example salaries of paid staff. The support activity costs include office functions such as payroll administration, IT, telephones, postage, services charges, rent etc. which are allocated on the basis of the hours worked by paid staff and volunteer advisors on the different activities of the charity.

Notes to the financial statements for the year ended 31 March 2015

6 Information regarding Directors and Employees

| | 2015 | 2014 |
|-----------------------|----------------|----------------|
| | £ | £ |
| Salaries | 234,372 | 183,661 |
| Social security costs | 18,421 | 15,435 |
| Pension costs | 2,538 | 942 |
| | 255,331 | 200,038 |

The average number of employees (headcount), analysed by function was:

| | 2015 | 2014 |
|--|------|------|
| <i>(2013/14 restated)</i> | | |
| Charitable purposes | 9 | 6 |
| Management and administration of charity | 2 | 2 |

The average number of employees on a full time equivalent basis, analysed by function was:

| | 2015 | 2014 |
|--|------|------|
| Charitable purposes | 6.4 | 3.7 |
| Management and administration of charity | 1.5 | 1.6 |

No employee received annual remuneration of more than £60,000.

All the Trustees are volunteers. They drew no salaries but drew expenses of £257 (2014: £103). None of the Trustees accrued benefits under pension schemes. No trustee indemnity insurance was purchased.

7. Cash at bank and in hand

| | 2015 | 2014 |
|------------------------------------|----------------|----------------|
| | £ | £ |
| Lloyds Bank | - | 3,917 |
| Scottish Widows Bank | 19,013 | 18,889 |
| Virgin Bank | 73,038 | 71,908 |
| National Counties Building Society | 6,656 | 6,623 |
| CAF Bank | 16,086 | 110,623 |
| Cash in hand | 1,380 | 74 |
| | 116,173 | 212,034 |

8. Creditors: amounts falling due within one year

| | 2015 | 2014 |
|-----------------|--------------|--------------|
| | £ | £ |
| Other creditors | 1,721 | - |
| HMRC | 2,205 | 5,411 |
| | 3,926 | 5,411 |

Notes to the financial statements for the year ended 31 March 2015

9 Movement in funds

| | At 31 March 2014 £ | Incoming Resources £ | Outgoing Resources £ | Intra- fund Transfers £ | At 31 March 2015 £ |
|---------------------------------|--------------------------|----------------------------|----------------------------|----------------------------------|-----------------------------|
| Restricted Funds: | | | | | |
| Health Watch | - | 9,600 | (9,600) | | - |
| Debt Advice | 10,927 | 27,300 | (31,335) | | 6,892 |
| Mental Health | 16,669 | 139,450 | (155,734) | | 385 |
| Emergency Fund | 927 | 3,000 | (1,786) | | 2,141 |
| | - | | | | - |
| Total Restricted Funds | 28,523 | 179,350 | (198,455) | - | 9,418 |
| Unrestricted Funds: | | | | | |
| Designated Fund | 10,360 | | - | (10,360) | - |
| General Fund | 92,905 | 126,518 | (126,954) | 10,360 | 102,829 |
| Total Unrestricted Funds | 103,265 | 126,518 | (126,954) | - | 102,829 |
| Total Funds | 131,788 | 305,868 | (325,409) | - | 112,247 |

10. Purposes of funds

Restricted funds

| | |
|----------------|--|
| Health Watch | A restricted fund paid by Surrey County Council through Citizens Advice Surrey to help improve the health and social care services in Surrey. |
| Debt Advice | A restricted fund financed by Epsom and Ewell Borough Council, Rosebery Housing Association and the Bureau general fund to pay for a dedicated debt adviser. |
| Mental Health | 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 in Mid & South East Surrey with severe and enduring mental health issues. |
| Emergency Fund | A restricted fund paid for by an anonymous donor to allow the Bureau to make small provision to people in the Epsom and Ewell area where such funding cannot be obtained by other means. |

Notes to the financial statements for the year ended 31 March 2015

10. Purposes of funds (continued)

Unrestricted fund

Local Assistance Scheme

An unrestricted fund paid by Surrey County Council to all Surrey bureaux to assist the Council in advising clients on applications for support to meet their immediate and urgent short-term needs.

11. Purpose of designated fund

The IT hardware replacement was a fund designated by the Trustees for the purpose of replacing obsolete IT hardware when required. The Trustees agreed to release this fund to the General Fund in 2015 as it was no longer required.

12. Financial commitments

At 31 March 2015, the Bureau had no capital commitments or commitments under operating leases.

13. 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.

14. Taxation

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