

Citizens Advice Epsom & Ewell

Annual Report and Accounts
2019/20



**citizens
advice**

Epsom
& Ewell

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Chair's Introduction

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

Benefits, debt, housing and employment continue to be the biggest areas of our work. We also help with a range of other matters which extend into many areas of people's lives such as consumer goods and services, tax and pensions, student loans, travel and transport, immigration, utilities and winter fuel payments, food safety and boundary disputes.

Our advice service is confidential and impartial and it's free, thanks largely to Epsom & Ewell Borough Council who kindly provide our core funding and our office space in the Old Town Hall. We also run two specialist funded projects:

- Our accredited money advice service, which is regulated by the Financial Conduct Authority, helps clients to better manage their money and avoid debt spiralling out of control.
- Our long-established outreach service for people with severe and enduring mental health issues in Epsom & Ewell and three adjoining Surrey boroughs.

The Covid-19 pandemic cast a long shadow at the tail end of the year and its effects will be with us for some time to come. My grateful thanks to our Chief Executive, Lisa Davis and her team for managing a rapid transition to homeworking from 18 March 2020 in line with government guidance.

With so much change and uncertainty people need to know that we're still here for them and it's very definitely 'business as usual' for those who need to reach us by phone, email and webchat. At the time of writing, as we move into the 2nd quarter of the new year, we are adapting to very different ways of working in a rapidly changing situation and we hope to enhance our remote

service by moving to digital face-to-face and offering clients the option of a video appointment. In time we hope to be able to invite clients back into our office, but only when it is safe to do so.

The full impact of the pandemic on our service remains unclear but we are fortunate to have confirmed funding from all of our funders for the 2020/21 financial year. On behalf of us all, my thanks to Epsom & Ewell Borough Council, Rosebery Housing Association, Surrey Heartlands CCG, the Henry Smith Charity and the Community Foundation for Surrey.

Looking forward, we remain committed to improving access to our services by developing telephone, digital, and outreach channels and securing new and more diverse sources of income to fund services for local people in need. These twin aims are critical to ensuring the long-term sustainability and effectiveness of the charity.

As always, the last word belongs to our small team of dedicated staff and our many loyal volunteers. I'm only too pleased to be able to take this opportunity to congratulate the whole staff group for the way in which it has adapted to the changes in service delivery and for continuing to deliver a top quality service in such challenging times; they have the Trustee Board's full support and gratitude. My thanks also to my fellow trustees.

I'm so pleased to be part of a charity that is so caring and committed to helping people in need in the borough and surrounding areas.

**Peter Edwards
Chair of Trustee Board**

2019/20 at a Glance

Everyone experiences problems



3,232

People we helped



10,178

Issues we handled



10,628

Contacts with clients and third parties

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



33%

Benefits



20%

Debt



10%

Housing



7%

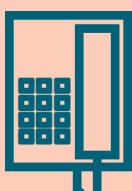
Employment

How clients contacted us



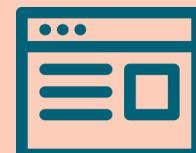
51%

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



43%

Called our helpline



7,405

Visits to our website

How we add value to society



1.47m

additional income for clients



77.8k

debts written off



1.74m

in total value to our clients

It's people who make it all happen



60+
Volunteers



6.2
Paid FTE Employees



9
Trustee Board Members

Overview from our Chief Executive

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

In thinking about the 2019/20 year, the one word that comes to mind is 'change'. Almost from the outset, we've been adjusting, evolving and adapting our service delivery to meet the needs of the local community.

We saw this with the introduction of our 'Universal Credit: Help to Claim' project which commenced in April 2019. With the full roll out of Universal Credit within the borough in October 2018, this funded service enabled us to provide much needed support to the many people who needed assistance in the many steps required to be undertaken up to receiving their first payment. We are so pleased to have been able to help so many people during the first year of the project and are thrilled that it has been extended for another year; a year in which unpredictability and uncertainty will undoubtedly lead to increased calls on this funding.

This past year also saw us celebrate 80 years of service. As one of the original 200 Citizen Advice branches established on 4 September 1939, we helped many local people to trace family in the Forces, understand their entitlement to allowances and pensions and answered enquiries about lodgings after bomb damage. Over the years, our remit has increased to cover an array of matters – welfare benefits, debt, housing, immigration, employment, family and general consumer issues.

Commemorating our 80th, then, was very much an opportunity not only to pause and reflect on how far we've come, but to celebrate the way we've adapted by extending our service to meet society's changing needs. Our celebratory Afternoon Tea with local 80 year olds in July and our September Birthday Dinner were definitely highlights of the year!

The global COVID-19 pandemic towards the end of the year, sparked another change for us. The suspension of all face to face advice, to staff and volunteers

working remotely providing telephone and email services, again demonstrates more than a sea wave of change, but more so a tsunami. It has demanded one thing of us all – to change – our response, approach and delivery. This change will inevitably be ongoing, taking different shapes as the pandemic evolves and it will require us to move with it.

Whilst the way in which we deliver the service is different, what remains steadfast is our commitment and dedication to helping people to solve the problems they face and to lessen the negative impacts that these problems lead to. We are proud to have helped 3,232 people with 10,178 issues obtaining fantastic quantitative and qualitative outcomes for them.

None of what we do could have been achieved without our people – our committed staff and volunteers. They are the ones adapting, changing, achieving outcomes – thereby enabling us to celebrate 80 years of service and look forward to another 80 years. They work hard, giving so much of their time to help others and for that we are truly indebted.

As always, I am grateful for the support of our trustee board throughout the year for their guidance, advice and being a critical friend and soundboard!

To all our supporters and partners – thank you for promoting, signposting, advocating and championing our work. During the year we have increased the number of publicity events held, particularly in conjunction with others, working together to ensure a better client experience. I look forward to even more partnership working in the next year.

Overview from our Chief Executive (cont.)

Finally, to our funders, put simply your support helps us to help others to manage debt, stay in their homes, financially support their families and maintain positive mental health and wellbeing. We are grateful to Epsom & Ewell Borough Council who kindly provide our core funding and our office space in the Old Town Hall in Epsom. We greatly appreciate their continued support despite the increasing financial pressures. Rosebery Housing Association and Epsom & Ewell Borough Council fund our Money Advice and Debt project. Additionally, our Mental Health Outreach service, which has been funded during this time by the Surrey Heartlands CCG, Lloyds Bank Foundation, the Henry Smith Foundation and Community Foundation for Surrey has enabled those suffering from severe and enduring health conditions to be able to access the advice and support they need. The National Lottery Community Fund helped us to organize our 80th celebratory events. Epsom Parochial Charities, Ewell Parochial Trusts, the Rotary Club of Ewell and the Surrey County Councillor Member Allowance all helped towards our office costs. As always, we are so grateful to them all for their support.

As we embark on a “new normal” there is one thing that will remain – the need for us to continually change and adapt. As we have done over the past 80 years, we will take on that challenge with zest and determination to ensure we continue to meet the needs of all who call on us for information and advice.

Lisa Davis
Chief Executive Officer

About Us



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

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

Our vision

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

Our mission and strategic objectives to achieve our vision

Our Mission is:

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

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

Our strategic objectives are:

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

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

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

How our activities deliver public benefit:

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

How We Helped Local People

3,232 local people helped, with an average of **3** issues each

1,517 phone calls for advice were answered

10,628 contacts on behalf of clients

Nearly 69% of the problems that people bring to us relate to Benefits, Debt, Housing and Employment.

The biggest issues in these categories in 2019-20 have been:

Benefits (3,343 enquiries):

Initial Claim (18%), Personal Independence Payments (18%), Employment and Support Allowance (12%), and Housing Benefits (6%).

Debt (1,993 enquiries)

Council Tax Arrears (22%), Credit Card, Charge and Store Cards (12%), and Rent Arrears (11%).

Housing (973 enquiries)

Private Rented (26%), HA property (12%), and Threatened and Actual Homelessness (6%).

Employment (698 enquiries)

Pay and Entitlement (23%), Dismissal (15%), Terms & Conditions of Employment (14%), and Dispute resolution (11%).

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

Some of the other issues that local people contacted us for help with in 2019/20 included:

Income tax codes
Free prescriptions
Industrial injuries
Winter Fuel payments
Visa applications
Court processes
Probate

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

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

Discrimination
Settled Status
Obtaining NI number
Faulty goods
Mediation
Inheritance tax
Wills

We dealt with 10,178 issues

Our Top 5 Issues



“Words cannot express my thanks for all the help you have given me. The office and the people in it have given me the tools to get my life back again. Thank you.”

Our Impact 2019/20

What We Do For Clients

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

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

"I just want to say thank you and to let you know that you are making a difference. The world needs people like you."

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

Our value to society

In fiscal benefits

By reducing health service demand, maintaining employment and housing

£4.56

(For every £1 invested)

£1,280,138

(in total)

In public value

Wider economic and social benefits.

£30.21

(For every £1 invested)

£8,486,701

(in total)

These figures were calculated using an external Treasury-approved model

In 2019/20 we secured this much needed income for clients

£1,474,597

Additional income

£34,405

Reimbursements, services, loans

£77,752

Debts written off

£71,252

Repayments re-scheduled

Benefiting Everyone

The help we give to individuals benefits our whole society



Saving local taxpayers money by advising **76** clients threatened with being made homeless.



Ensuring people receive their Universal Credit entitlement by helping **339** clients with their initial Universal Credit claim.



Supporting working people with over **698** employment related issues.

"Thank you so much for taking care of me this last year, having someone so supportive can save a life. I will always be grateful for your service."

75% of clients reported overall satisfaction with the service.

Key Achievements 2019/20

In 2019/20 we continued to help large numbers of local people with high quality advice and information, whilst targeting our specialist services on those who need them most.

80 years of service

On 4 September 2019 we celebrated our 80th year providing an advice service to our local community. We were one of the first Citizen Advice offices to open its doors in 1939 in response to the outbreak of war. As the needs of our community changed, so did the dimensions of the advice we provided. We have shown then our resilience and fortitude throughout eight decades, which will be important as we transition our service in response to another global outbreak.

'What a delightful 80th birthday tea party you gave us yesterday. Wonderful food, a warm welcome and friendly companions—perfection!'

Performance Audit

We were very pleased to have been awarded a double Green rating for overall leadership and leadership equality following our Leadership Self Assessment Year 1 Audit this year. This means that we provided the evidence needed to demonstrate good leadership throughout the nine categories assessed. Amongst the points noted, the assessor's report confirmed that we had thoroughly investigated the skills and expertise available to us, founded our business plan upon the anticipated needs of our clients and community and demonstrated the pervasiveness of research and campaigning activities in the organisation.

We scored GREEN ratings across all nine areas assessed.

Mental Health Outreach Project

We were delighted to receive confirmation that we were successful in our funding bids to continue our Mental Health Specialist Outreach Project. We applied to the Henry Smith Foundation as our Lloyds Bank Foundation funding was coming to an end. This fund has been granted for 3 years. Community Foundation for Surrey also granted us a one year grant. These funds will enable us to continue to support clients who suffer from severe and enduring mental illness, and are unable to access our service through the usual channels.

Helping people in hardship

During the last year we have provided over £16,833 to individuals in dire need or that are in fuel poverty through funding provided by Epsom Parochial Charities, Ewell Parochial Trusts and Rotary Club of Ewell. These funds have helped ensure people are kept warm, have electricity and assist when they are struggling financially.

Key Achievements 2019/20 (cont.)

Adapting to change

The global pandemic saw us respond quickly in setting up everyone to work from home even before lockdown was imposed. This responsiveness continued with increasing our channels of service by rolling out advice by email, devising new ways of undertaking supervision, enhancing our communication, ensuring staff wellbeing and horizon scanning to ensure we continuously improve.

Achieving great results year on year

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

	2017/18	2018/19	2019/20
Number of issues we helped with	8,439	9,403	10,178
Financial gains achieved	£1.4m+	£1.6m+	£1.4m+
Number of issues identified and reported as campaigning concerns	99	135	119

Looking Forward 2020-23

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

Covid-19: Our ongoing response

The pandemic transformed the way in which we work. What was incredible was the pace at which organisations put in place the infrastructure with which to enable employees to work from home. The pace of automation and digitalisation increased beyond measure. As things have settled down somewhat, there is a tendency to try and prepare to get "back to normal" as quickly as possible. But what we considered to be 'normal' pre-crisis, won't be 'normal' post-crisis.

This pandemic will change forever what we have, in the past, all taken for granted as being 'normal'. The problem is, we just don't really know what the next version of normal will look like, yet - and we might not for some time. Despite the rush to start considering the transition back to the workplace, we have, at this moment, the opportunity to carve out space for true reflection and contemplation as we will undoubtedly need to redesign our organisation and that cannot be done without proper thought.

That redesign will not just be in the physical sense, but requires us to continually assess whether our service delivery is future proof. It will require us to ensure that our people work in an agile, adaptive, collaborative and resilient way. Further, how to learn from and embed the good things that we are taking away from this time - the benefits of digitalisation, having a greater employee reach by hiring the permanent remote worker and not losing sight of staff wellbeing in normal times.

Building on our brand locally

Over the past year we have done a lot of work to assess our ability to market our services, our position in the market place and the potential for collaboration. We've

identified several work streams to develop, one of these being to build our local business and other relationships. In recognising that partnership and co-design need to become key elements of our business development, we aspire to work towards greater collaboration which will help more people and generate a more diverse set of income.

During the next year then, we want to really focus on developing a simple strategy which provides clarity and context to our developing relationships with local businesses and prospective funders/sponsors. This is particularly important as we move through even more uncertain times.

Ensuring our long-term sustainability

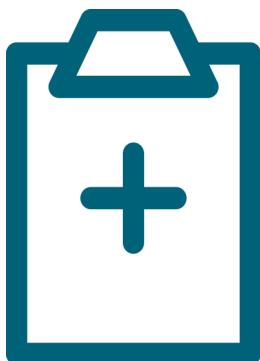
The current unprecedented times mean that we face ongoing uncertainty and financial challenges due to our reliance on public funding. Whilst we have worked hard to implement our fundraising strategy, having already reaped some of the benefits through better funder relationships and grants awarded, the pandemic requires us to rethink a lot of what we do. If our funders were stretched last year, this is now an underestimation as to how they have been and will be affected.

What we will be charged with doing going forward is a different type of action - one that is constantly surveying the effects of COVID-19 on our community in order to address and meet these needs. Funding opportunities will be greatly linked with the ramifications of the pandemic for some time and therefore it will be incumbent to be ahead of this, always aware and proactive.

Campaigning for Change

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

In 2019/20, we identified and reported evidence on **119** Research and Campaign issues, including:



- 14** Employment Support Allowance issues;
- 26** Universal Credit issues;
- 11** Personal Independence Payment issues;
- 14** Debt issues; and
- 16** Housing issues.

Over the last year we were involved in Scam Awareness week and campaigns included: a Surrey wide campaign on Personal Independence Payments and the impact of the Mandatory Reconsideration stage on clients; and looking at GP charges for reports or letters needed for Benefits Appeals.



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

Equalities & Diversity

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

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

Our Partners

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

Food Bank

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

Charitable Trusts

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

Family Law Clinic

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

Pensions Guidance in Epsom

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

Surrey Crisis Fund

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

Job Centre

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

Rotary Club of Ewell

Since 2018 members of the Rotary Club of Ewell have donated Winter fuel payments they receive as an annual donation to our Wenceslas Fund. This fund helps people living in the borough of Epsom & Ewell who are living with fuel poverty. We manage this fund by identifying clients in this situation and making awards to alleviate the problem.

Issued **252**
Foodbank vouchers,
enabling **142**
families and
individuals to be fed

A further **190**
applications for
charitable support
with payments of
£16,833

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

Pensionwise
available **3** days
each week



Advice In Depth

Mental Health —Mid & East Surrey MH Outreach service

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

The Lloyds Bank Foundation three year grant ended in September 2019, however we are delighted that during this financial year we were awarded a one year grant by the Community Foundation for Surrey and a three year grant from the Henry Smith Charity to allow us to continue to provide these much needed services at the same level until March 2023.

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

How the Mental Health team helped their clients last year:

We helped 187 clients through this service	45 were in-patients in secure hospital wards	95% were under the care of Community Mental Health	Referrals from 14 partner organisations
30 reviews & 22 Tribunals fought for clients	504 Benefits issues raised	152 Of the benefits issues related to Universal Credit	38 of our clients had debt issues

Impact of this work for their clients:

£538,260

Total Income Gained

Case Study:

The client was referred to the service after being discharged from hospital. His admission was after becoming suicidal, depressed and homeless after his mother's death. He also had considerable debts and his house had been repossessed following the loss of his job as an engineer.

The client had no income and had lost all confidence in his ability to cope. He was provided with support in: making applications for income; writing to his creditors to agree a debt repayment plan; and making a homeless application to find a place to live.

Nine months later the Client is receiving Universal credit including disability payments. He is also in receipt of personal independence payment, council tax and housing benefits. The client has a flat and is living independently and has just started voluntary work 4 hours a week.

Client comment on the service:

'Very thorough, very helpful - I could not have managed to follow through all the PIP process by myself - she had a better understanding of the challenges, I and others dealing with the cognitive difficulties that depression creates, face on a daily basis. It would be good if more workers at DWP understood more about enduring mental health conditions as well to inform their PIP decisions.'

Advice In Depth

Money Advice & Debt (FCA accredited)

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

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

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

Our debt clients:

495 clients helped in total with 1,993 debt issues	180 clients helped by our specialist debt team	61% of our clients were female	42% were disabled or had long term health issues
Top Debt Issues Council Tax & Rent Arrears and Card debts	Income Gain £473,398	Debts Written Off £39,152	Repayments Rescheduled £67,528

Case Study: Suspension of Eviction Warrant

We supported a lone parent housing association tenant to maximise her income once her son had left home. English was not her first language and she had limited literacy skills so was finding communication difficult. We liaised with her housing officer to set up a rent payment arrangement to continue the suspension of an eviction warrant, this included meetings with the housing association and the client to agree a way forward.

We also helped apply for a grant to assist with Council Tax charges and negotiated with Council Tax to write off historical debts once payments going forward were being regularly made. This enabled the client to get her finances on a stable footing so she no longer relied on her son to contribute to her monthly household expenses.

Case Study: Disability Premium

We assisted a single, vulnerable housing association tenant to recover a backdated payment of severe disability premium. She fulfilled the criteria but was assessed as ineligible because DWP had an incorrect address for her where other occupants were registered (as her sister helped her to deal with her post). We supported the client over a two month period to ensure the error was recognised and corrected, this including accompanying the client to the Job Centre to file evidence. The result was a substantial back payment of benefit which the client used to pay off existing debts. We also helped the client renew a 50% reduction in water charges and make an application for a grant to help with Council Tax payments. As a result they now feel in control and able to manage their finances going forward.



Advice In Depth

Appeals & Tribunals

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

Case Study: — ESA Appeal

A client had been in receipt of ESA support group for a number of years following an accident at work. A DWP review moved the client to the work related activity group . This resulted in an ESA reduction of £26 per week and a requirement to attend the Job centre for appointments. This caused both financial hardship and a great deal of distress to the client, and following an unsuccessful Mandatory reconsideration the client came to us for help.

Two of our Advisers helped the client appeal the decision on the basis of factual errors within the DWP decision, and that the DWP had not taken the full impact of the clients mental health issues and their medication on their ability to both look for work and function in a workplace.

Advisers attended the hearing with the client. At the hearing the client became so distressed they wanted to leave, but the Adviser calmed them and the Tribunal continued. The Tribunal found in support of the client on grounds that "if found capable of work or work related activities this would result in a substantial risk of deterioration to his mental health. The client was successfully restored to the Support Group. It was also recommended that the client apply for PIP, we are currently working to help them with this.

The Advice Quality Standard

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



Case Study: — PIP Appeal

One of our Volunteer caseworkers helped a client who was appealing against the original decision of a Tribunal. This Tribunal had dismissed an appeal against a DWP decision to not award the client's child PIP. The client believed that her child, who suffered from serious mental illness, was entitled to PIP because the child was unable to enjoy a normal life and much evidence had not been taken into account by the first Tribunal.

It was submitted by the caseworker that the Tribunal had failed to apply the seriousness of the child's health problems despite the fact that within the statement of reasons these problems had been accepted. Additionally the caseworker used case law in the argument of what constituted 'psychological distress'.

The submission to the First Tribunal, which had attempted to show how these symptoms affected the child's daily living activities had become 'mixed up' in paperwork and so had lost much of its relevance to the first Tribunal.

Following discussion of the case law and review of the full paperwork the Tribunal was asked to allow the Appeal in order to provide the child with assistance so they could live "as full, active and independent life as possible". This appeal was successful and the PIP was awarded.

Our Organisation

Citizens Advice Epsom & Ewell comprises 60+ local volunteers who use their training and skills to provide a range of quality advice services to local people. They freely donate more than 20,000 hours of their time each year, estimated to be worth more than £308,000, or the equivalent of a commercial service of 12 full-time employees. The work of the volunteers is supported, monitored and quality-controlled by a small team of paid staff.

Who we work with

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

Our Governance & Management

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

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

Legal & Administrative details

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

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

Charity Registration: 1085779

Company Registration: 4079521

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

Chief Executive: Lisa Davis

Company Secretary: Peter Edwards

Bankers: Charities Aid Foundation

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

Our Trustees

Trustees	Role	Date Appointed	Date Resigned	Notes
Peter Edwards	Chair			
Alison Cribbs	Vice-Chair			
Shaun Jones				
Ian Davison				
Alexis Marz				
Hony Premial				
Bernie Watson	Acting Treasurer (7/6/19—7/3/20)			
George Bell				
Mohammed Mahdi	Treasurer		6/6/19	
Patrick O'Driscoll	Treasurer	8/3/20		Co-opted

This financial year saw the departure of one trustee: Mohammed Mahdi (Treasurer) resigned with effect from 6th June 2019. Bernie Watson, replaced him as Acting Treasurer whilst a permanent replacement was recruited. Patrick O'Driscoll was appointed as Treasurer on 8 March 2020, an experienced financial consultant well versed in corporate and charity governance and financial management.

By invitation, Epsom and Ewell Borough Council appoints two councillors as its representatives to attend meetings of the Board as non-voting observers. The Council's representatives for the year were Councillor Previn Sing Jagutpal and Councillor Liz Frost. From 1 April 2020 Councillor Previn Sing Jagutpal stood down and Councillor Steve Bridger was appointed as the second representative. Our President is the Mayor of Epsom & Ewell. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

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

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

Our People

Our wonderful volunteers make it possible to do what we do

60+

Volunteers

Longest Serving

33 Years

5

Over 20 Years

54

Skilled Advice Staff

...supported by **5**

Paid Staff (2.9FTE)

9

Trustees

22

Advisors

MAS Debt

Accredited

5 (3.3 FTE)

**Specialist Caseworkers
(Paid Staff)**



Youngest volunteer is 17

Oldest retired many years ago...

Financial Review

Financial Performance and Position

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

Overall the charity's funds increased during the year by £4,304, the combined result of surpluses across both unrestricted and restricted funds.

The results for the year for the general fund was a surplus of £2,925 (deficit of £11,516 in 2018/19). In general 2019/20 income and expenditure remained largely in line with the previous year (excluding exceptional expenditure of £21,720 incurred in 2018/19 on a short term interim contract and recruitment of a new Chief Executive Officer), total income increased by 2% whilst operational costs increased by 3%.

With regard to restricted funds the result for the year was a surplus of £1,379 (2018/19: deficit of £3,615). The charity seeks to recover its costs fully and is striving to attract funding that would ensure full cost recovery of project costs.

Since 1 October 2016 our Mental Health Outreach project has been funded by a grant from the Lloyds Foundation for England and Wales, this three year grant ended on 30 September 2019. During 2019/20 we were successful in bids for a one year grant from the Community Foundation for Surrey—Mental Health Foundation and a three year grant from the Henry Smith Charity commencing 1 April 2020. These grants allow us to continue providing this much needed service until 31 March 2023.

Principal Risks

As a result of the COVID-19 Pandemic, and in line with Government guidance, we ceased to provide face to face advice on the 18th March 2020, just prior to our financial year end. Since this date we have continued to provide a phone, e-mail and webchat service. The full impact of the pandemic on our service and our funders remains unclear at this stage, however we have confirmed funding from all of our partners for the 2020/21 financial year. We continue to work closely with them to ensure continuity of service, albeit with adjusted and evolving delivery models.

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

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

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

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

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

- ensure all staff undertake annual information assurance training;
- utilise security access passes;

Financial Review (cont.)

- implement data encryption and pseudonymisation techniques
- work in line with our data retention policy; and
- use confidential disposal methods.

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

Reserves Policy

The Trustees review the reserves and the reserve policy on a regular basis. At the end of 2019/20 the charity's reserves consist of: Unrestricted funds and Restricted funds. The definitions of these funds are set out on page 35. Details of the reserves are shown in the balance sheet on page 27. Following the review of the reserves policy during the year, the Trustees decided to release the designated redundancy reserve, as the extension of the premises lease for a further three years rendered the reserve no longer necessary. They set an unrestricted reserves level of £61,000 to £102,000; the equivalent of 3-5 months' budgeted operating expenditure, in line with National Citizens Advice policy and requirements.

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

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

At the end of the financial year, the balance of unrestricted reserves was £88,614, (2019: £85,689).

Investment Policy and Objectives

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

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

Funding Sources

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

- Epsom & Ewell Borough Council (EEBC) - funding for our core service;
- NHS (East Surrey CCG, Surrey Downs CCG); CFS Mental Health Foundation; and Lloyds Bank Foundation for England and Wales – funding for Mental Health Projects;
- EEBC and Rosebery Housing Association – funding for Money Advice Service;
- Big Lottery Fund—funding for community events relating to our 80th birthday;
- Additionally, we received funds from Surrey County Council as a Councillors Grant and via Citizens Advice Surrey under the Surrey Crisis Fund, Epsom Parochial Charities and Ewell Parochial Trust; and Citizens Advice as part of the national contract with the Department of Work & Pensions for their Help to Claim Universal Credit Scheme.

We also raised some funds through donations legacies and various fundraising activities.

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

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

Statement of Directors' responsibilities

The Directors (who are also Trustees of Epsom and Ewell Citizens Advice Bureau for the purposes of charity law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

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

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

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's independent examiners are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the independent examiners are aware of that information.

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

Independent Examiners

H.G Field & Co were appointed our independent examiners on 6 March 2018, and were reappointed for this financial year at the Annual General Meeting on 17 September 2019.

Small Company Exemptions

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

Approval & signature

Approval

Approved by the Board of Trustees on 22nd September 2020 and signed on behalf of the Board:

A handwritten signature in black ink that reads "Peter Edwards". The signature is fluid and cursive, with "Peter" on the top line and "Edwards" on the bottom line.

Peter Edwards
Chair

Independent Examiners' Report

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

We report to the charity trustees on our examination of the accounts of the Company for the year ended 31st March 2020 set out on pages 26 to 35.

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

Responsibilities and basis of report

As the trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

Independent examiners statement

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

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

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).



Adrian Rodrigues FCA
Independent Examiner
HG Field & Co Accountants
2 Station Road
Chertsey, Surrey KT16 8BE

22 September 2020

Statement of Financial Activities

Year ended 31 March 2020

	Note	Unrestricted funds	Restricted funds	Total funds 2020	Total funds 2019
		£	£	£	£
Income from:					
Donations and legacies	2	11,154	-	11,154	9,129
Charitable activities	3	145,956	117,663	263,619	260,152
Other (<i>including fundraising</i>)	4	11,877	-	11,877	11,682
Total Income		168,987	117,663	286,650	280,963
Expenditure on:					
Raising funds	5	13,576	-	13,576	8,629
Charitable activities	5	137,173	131,597	268,770	287,465
Total Expenditure		150,749	131,597	282,346	296,094
Net income/expenditure for the year		18,238	(13,934)	4,304	(15,131)
Transfer between funds	13	(15,313)	15,313	-	-
Net movement in funds		2,925	1,379	4,304	(15,131)
Reconciliation of funds					
Balances brought forward 2019	13	85,689	8,240	93,929	109,060
Balances carried forward 2020	13	88,614	9,619	98,233	93,929

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

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

Balance Sheet

as at 31 March 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Fixed Assets					
Computer Equipment	8	1,606	-	1,606	3,209
Current Assets					
Debtors	9	1,679	-	1,679	906
Cash at bank and in hand		92,296	32,126	124,422	108,542
		93,975	32,126	126,101	109,448
Creditors—amounts falling due within one year	10	6,967	22,507	29,474	18,728
Net Current Assets		87,008	9,619	96,627	90,720
Net Assets		88,614	9,619	98,233	93,929
Represented by:					
Funds of the Charity					
General Funds	13	88,614	-	88,614	63,689
Designated Funds	13	-	-	-	22,000
Restricted Funds	13	-	9,619	9,619	8,240
		88,614	9,619	98,233	93,929

For the year ending 31st March 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- A) complying with the requirements of Sections 386 & 387 of the Companies Act 2006 with respect to accounting records and
- B) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 & 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with FRS102 SORP

The financial statements on pages 21 to 35 were approved by the Board of trustees and authorised for issue on 22 September 2020 and are signed on its behalf by:



Peter Edwards,
Chair
Trustee



Patrick O'Driscoll
Treasurer
Trustee

Company Registration No: 4079521

Charity Registration No: 1085779

Notes to the Financial Statements

for the year end 31 March 2020

1. Accounting policies

a) Basis of preparation

Epsom and Ewell Citizens Advice Bureau (also known as Citizens Advice Epsom & Ewell) is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 18 of this Annual Report and Accounts.

The nature of the charity's operations and principal activities are in providing advice and counselling to the general public. The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

Our financial position has been thoroughly reviewed in the light of the COVID-19 Pandemic, including forecasting income, expenditure and cashflow and access to available unrestricted funds. We have confirmed funding from all of our partners for the 2020/21 financial year. The Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern for a period in excess of 12 months from the approval date of these accounts.

The financial statements are prepared under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated. The charity adopted FRS 102 in the current year having previously prepared accounts under SORP (Financial Reporting Standards for Smaller Entities). No transitional adjustments were required in funds or income for the year.

b) Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charitable company, are recognised when it becomes unconditionally entitled to the grant.

Notes to the Financial Statements

for the year end 31 March 2020

1. Accounting policies (continued)

b) Incoming Resources (cont.)

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

c) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries.

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

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

d) Fund accounting

Restricted funds

Restricted funds represent grants and donations received which are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The aim and use of each restricted fund is set out in the notes to the financial statements.

Unrestricted funds

Unrestricted funds represent funds that are expendable at the discretion of the trustees in the furtherance of the objects of the charitable company. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are those funds which are unrestricted in nature but which have been designated by the trustees to be used in a particular manner.

Notes to the Financial Statements

for the year end 31 March 2020

1. Accounting policies (continued)

e) Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Fixed assets are capitalised if their value is over £2,000.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life.

f) Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

g) Recognition of liabilities

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

h) Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in for that service.

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

i) VAT

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

j) Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

k) Leases

Rentals payable and receivable under operating leases are charged to the SOFA on a straight line basis over the period of the lease. However, there have been no such costs in 2019/20.

l) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Notes to the Financial Statements

For the year end 31 March 2020

2 Donations

	Unrestricted £	Restricted £	Total 2020 £	Total 2019 £
Voluntary Income				
Mayor's charity	-	-	-	1,853
Ewell Rotary Club	50	-	50	-
Legacy	10,000	-	10,000	5,000
Other donations	1,104	-	1,104	2,276
	11,154	-	11,154	9,129

3 Charitable Activities

	Unrestricted £	Restricted £	Total 2020 £	Total 2019 £
Epsom & Ewell Borough Council	121,243	13,230	134,473	134,452
Citizens Advice	22,879	-	22,879	6,581
Surrey County Council	620	-	620	2,400
Lloyds Bank Foundation	-	10,433	10,433	20,662
NHS Surrey	-	41,000	41,000	41,000
Community Foundation for Surrey	-	6,000	6,000	-
Legal Support Trust	-	-	-	5,000
Epsom and Ewell Parochial Trusts	1,214	-	1,214	3,057
Contracts & Fees: - Rosebery Housing Association	-	47,000	47,000	47,000
	145,956	117,663	263,619	260,152

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

4 Other Income

	Unrestricted £	Restricted £	Total 2020 £	Total 2019 £
Room hire	2,625	-	2,625	1,608
Big Lottery Fund	3,435	-	3,435	-
Fundraising and other income	5,165	-	5,165	9,030
Investment Income	652	-	652	1,044
Total Other Income	11,877	-	11,877	11,682

Notes to the Financial Statements

for year end 31 March 2020

5 Analysis of expenditure

	Generalist Advisory Services (Unrestricted funds)	Specialist Advice and Information (Restricted funds)	Total 2020	Total 2019
	£	£	£	£
Raising funds				
Staff costs	10,362	-	10,362	8,103
Other direct costs	3,214	-	3,214	526
Activity Total	13,576	-	13,576	8,629

Charitable activities

Staff costs	54,632	105,555	160,187	162,377
Other direct costs	-	-	-	21,720
Support costs	82,541	26,042	108,583	103,368
Activity Total	137,173	131,597	268,770	287,465

Support costs	Generalist Advisory Services	Specialist Advice and Information	Total 2020	Total 2019
	£	£	£	£
Governance	125	43	168	267
Management	29,000	9,649	38,649	29,188
Office, IT & Communications	13,966	3,822	17,788	21,806
Premises	39,217	12,452	51,669	51,669
Other	233	76	309	438
Activity Total	82,541	26,042	108,583	103,368

The other direct costs, included in Charitable Activities for 2019, relate to costs of an interim CEO and the recruitment fees to find a permanent CEO.

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

No expenses were claimed by any members of the Trustee Board in the year ended 31 March 2020 (2019: £nil). No trustee indemnity insurance was purchased.

£1,820 was paid in the year ended 31 March 2020 (2019: £1,770) for various insurance services, including professional indemnity cover.

6 Governance costs

These are costs associated with the governance of the charity and include an independent examination cost of £120 (2019: £120).

Notes to the Financial Statements

For the year end 31 March 2020

7 Information regarding Trustees, Directors and Employees

	2020 £	2019 £
Wages and salaries	178,838	171,326
Social security costs	10,956	10,052
Pension costs	5,069	3,254
	194,863	184,632

The average number of employees, analysed by function was:

	2020	2019
Charitable purposes	7	8
Fundraising & publicity	1	1
Management and administration of charity	2	2
	10	11

No employee received remuneration of more than £60,000

No Trustee was remunerated for any services.

8 Tangible Fixed Assets

	2020 £	2019 £
Cost—Computer Equipment		
At 31 March 2019	4,812	-
Additions	-	4,812
At 31 March 2020	4,812	4,812
 Depreciation—Computer Equipment		
At 31 March 2019	1,603	-
Charge for the year	1,603	1,603
At 31 March 2020	3,206	1,603
 Net book value—Computer Equipment		
At 31 March 2020	1,606	3,209

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

Notes to the Financial Statements

For year end 31 March 2020

9 Debtors

	Total 2020 £	Total 2019 £
Miscellaneous debtors	1,260	384
Prepayments	419	522
	1,679	906

10 Creditors—amounts falling due within one year

	Total 2020 £	Total 2019 £
Deferred income (grants in advance)	23,425	11,653
Other creditors including tax and social security	3,307	5,693
Accruals	2,742	1,382
	29,474	18,728

11 Related party transactions

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

12 Pension Scheme

The charity implemented an auto-enrolment scheme with NEST (a defined contribution occupational pension scheme) with effect from 1 July 2017, in place of Scottish Widows. NEST is backed by the government. The company contributed 3% of pensionable earnings and the employees pay at least 5%.

The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £5,069 (2019: £3,254). There were no significant contributions payable or outstanding at the year end. The higher cost in 2020 was due to an increase in the scheme's minimum contributions from 1 April 2019.

Notes to the Financial Statements

for year end 31 March 2020

13 Movement of funds

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Restricted Funds					
Debt advice	7,034	59,410	(57,991)	-	8,453
Mental Health	-	58,253	(73,566)	15,313	-
Emergency Fund	1,206	-	(40)	-	1,166
Total Restricted Funds	8,240	117,663	(131,597)	15,313	9,619
Unrestricted Funds					
General fund	63,689	168,987	(150,749)	6,687	88,614
Designated funds	22,000	-	-	(22,000)	-
Total Unrestricted Funds	85,689	168,987	(150,749)	(15,313)	88,614
Total Funds	93,929	286,650	(282,346)	-	98,233

The £15,313 transfer from unrestricted funds into the restricted funds includes notional costs that are not recoverable from the funders or specific project reserves.

The £22,000 transfer from designated unrestricted funds to general unrestricted funds was made as the designated redundancy fund is considered no longer necessary following the EEBC extension of the premises lease for a further three years.

Restricted Funds

Debt Advice: A restricted fund financed by Epsom and Ewell Borough Council, Rosebery Housing Association to support our dedicated money and debt advice team for those in the most difficult of situations.

Mental Health: A restricted fund supported by the Lloyds Bank Foundation for England and Wales (until 30 September 2019), the NHS, and Community Foundation for Surrey to support our work in outreach projects for those with severe and enduring mental health issues.

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

Designated Funds

Redundancy reserve

This reserve had been designated by the Trustees for the purpose of covering any redundancy and associated costs that may arise. The Trustee's risk analysis this year indicated that this reserve is no longer required.

Thank you to our supporters

Our Core Funders

Epsom & Ewell Borough Council



Our Mental Health Funders

Surrey Downs CCG

East Surrey CCG



Lloyds Bank Foundation
for England & Wales



Community Foundation for Surrey
- Mental Health Fund

Funded by



Our Specialist Debt Funders

Epsom & Ewell Borough Council



Rosebery Housing Association



With huge thanks also to:

Big Lottery Fund

Citizens Advice (national)

Epsom Parochial Charities

Surrey County Council

Ewell Parochial Trust

County Councillors representing Epsom & Ewell

Rotary Club of Ewell

A local resident who very kindly remembered us in his will

Everest Spice, Epsom

All our donors and sponsors

Peacock & Co Solicitors

Our amazing volunteers

Citizens Advice - Epsom & Ewell

The Old Town Hall

The Parade

Epsom

Surrey

KT18 5AG



caee.org.uk

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