

# Citizens Advice Epsom & Ewell

Annual Report and Accounts

2020/21



Epsom  
& Ewell

# Contents

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## Trustees' Report

Chair's Introduction	3
2020/21 at a Glance	4
Overview from our Chief Executive	5 - 6
About Us	7
How We Helped People	8
Our Impact 2020/21	9
Key Achievements 2020/21	10
Looking Forward 2021-2024	11
Campaigning for Change & Equalities & Diversity	12
Our Partners	13
Advice In Depth	14 - 16
Our Organisation	17
Our Trustees	18
Our People	19

## Financial Statements

Financial Review	20 - 21
Statement of Directors' responsibilities, Independent Examiners & Small Company Exemptions	22
Trustee approval and signature	23
Independent Examiners' Report	24
Statement of Financial Activities	25
Balance Sheet	26
Notes to the Financial Statements	27 - 34

<b>Thank you to our supporters</b>	<b>35</b>
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# Chair's Introduction

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**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.**

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

- Our well respected money advice service, which is regulated by the Financial Conduct Authority, helps people to manage their money and avoid debt spiralling out of control; and
- Our long-established outreach service for people with severe and enduring mental health issues who cannot access our advice service in the usual way.

It's been a year like no other. The past 12 months have been difficult for everyone, with Covid-19 impacting every aspect of our lives. We are so grateful to our loyal staff and volunteers for adapting so readily to a long and enforced period of homeworking, and for sticking with us amidst so much change and uncertainty. As always, benefits, debt, housing and employment are the biggest areas of worry and anxiety for local people and will remain so for the foreseeable future.

During the year, we've been successful in bidding for various pots of Covid-related funding for investment in our people, systems and processes, and also in recruiting a number of new volunteers as trainee advisers and assessors. This is helping us to increase our capacity and reach more people in need. But there's so much more to be done.

While we can only guess at how things will pan out nationally, one thing is certain, demand for help from local charities like ours will rise over the coming months and the funding environment will be harsh.

We're already drawing on some of the lessons learned during the pandemic and as the lockdown begins to ease we're looking at options for meeting more phone demand and offering a more inclusive and accessible service to local residents. This calls for a new service delivery model. What does this mean? What will it look like? These are the challenges for the year ahead.

The changes we're working on will continue to build our capacity, secure the charity's long-term sustainability, improve the value for money of our service, and give us an edge in an increasingly competitive funding environment.

We are fortunate to have confirmed funding from all of our partners for the 2021/22 financial year. On behalf of us all, my thanks to Epsom & Ewell Borough Council, Rosebery Housing Association, Surrey Heartlands CCG, the Henry Smith Charity, the Money & Pensions Service, and the Community Foundation for Surrey.

On behalf of the Trustee Board my grateful thanks to our Chief Executive, Lisa Davis and her team for the energy, commitment and drive which enables a small charity like ours to continue to punch above its weight, come what may. We owe a huge debt to them for all that they've achieved over the course of what has been a rollercoaster of a year. My personal thanks also to my fellow trustees.

**Peter Edwards**  
**Chair of Trustee Board**

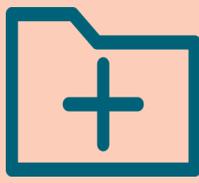
# 2020/21 at a Glance

## Everyone experiences problems



**2,721**

People we helped



**7,664**

Issues we handled



**12,534**

Contacts with clients and third parties

## What people came to see us about (top 4 issues we dealt with)



**32%**

Benefits



**12%**

Debt



**12%**

Housing



**10%**

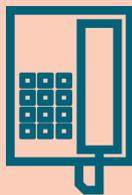
Employment

## How clients contacted us



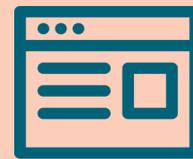
**15%**

via e-mail.



**68%**

Called Adviceline



**7,010**

Visits to our website

## How we add value to society



**1.05m**

additional income for clients



**109k**

debts written off



**1.4m**

in total value to our clients

## It's people who make it all happen



**68**

Volunteers



**7.7**

Paid FTE Employees



**9**

Trustee Board Members

# Overview from our Chief Executive

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Citizens Advice Epsom and Ewell has been providing advice and information to local people for over 80 years. The last year was incomparable to any that has gone before, commencing and ending in the midst of a global pandemic.

COVID-19 brought with it many challenges for our organisation, which I am so proud to say we faced head on. Our service delivery model changed overnight with the move from mostly face to face and phone to phone and email. Our staff and volunteers quickly adapted to this change alongside remote working to ensure our clients could access the help and advice they needed. Digitisation of processes and advice by email further enabled us to reach more clients.

Simply put, we could only meet those challenges and continue to deliver the service because of the dedication of our people. Our committed staff and volunteer group heralded the new way of working with resilience, adaptability and spirit – all to meet one end, helping the local people of Epsom and Ewell. This is evident in our achievements this past year:

- 2,721 clients helped including 529 for housing, 402 with employment, 388 with Universal Credit applications and 354 with Debt queries;
- £1.4m in full financial outcomes achieved;
- Outstanding qualitative outcomes particularly in respect of our Mental Health Outreach Project where 100% of clients that responded stated that our involvement made a lot of difference to their lives;
- Additionally, 100% of both hospital and community mental health referrers felt that clients had benefitted from accessing our service resulting in an improvement in their mental health;
- Keeping up to date with the many regulation changes as a result of the pandemic ensuring that clients received the right advice; and
- Looking out for one another by sharing tips, setting up virtual groups and checking in to support each other's wellbeing.

I would like to thank our staff and volunteers for not only sticking with us through a difficult year, but triumphing through those difficulties to the benefit of all of our clients.

There will be more to do as we transition into what our service will look like going forward, and how we can meet the changing needs of our clients. These considerations are coming at a time when the call on our services is further expected to increase with the recent ban on evictions lifting and the eventual ending of furlough.

However, one of the positives of the last 12 months is that we know we can do a lot on the phone and by working remotely. We will want to keep this element, so that we remain inclusive and accessible by embracing the diverse nature of the ways in which our workforce can undertake their roles.

The development of a strategic multi-channel service delivery model and the implementation of Voice Over Internet Protocol (VOIP), to supplement an increased flexible workforce, will further enhance our service.

We have been humbled by the generosity and support of so many. COVID-related funding received from the Department of Business, Energy and Industrial Strategy and the Community Foundation for Surrey enabled our staff to be furnished with the required remote working equipment needed. Additionally, twenty volunteers joined our staff group during this time, the most we've ever seen. Further, the collaboration with supporters and partners on changed ways of working has ensured that no one was left out of the support that they needed.

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. This support was of even greater importance this past year where our financial viability and business continuity needed to withstand the wave of uncertainty

# Overview from our Chief Executive (cont.)

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and change to which the organisation was subjected.

Finally, to our funders, 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, 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 Money and Pensions Service provided a year's funding for one full time trainee debt adviser role, to help meet the increasing demand for debt advice as a result of the pandemic. Epsom Parochial Charities, Ewell Parochial Trusts, the Rotary Club of Ewell and the Surrey County Councillor Member Allowance all helped us to help others in hardship or towards office costs. As always, we are so grateful to them all for their support.

**Lisa Davis**

**Chief Executive Officer**

# About Us

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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 People

**2,721** local people helped, with an average of **3** issues each

**2,171** phone calls for advice were answered

**12,534** contacts on behalf of local clients

66% of the problems that people bring to us relate to Benefits, Debt, Housing and Employment.

The biggest issues in these categories in 2020-21 have been:

### Benefits (2,435 enquiries):

Personal Independence Payments (17%), Initial Claim (16%), Council Tax reduction (11%), and Housing benefit (6%).

### Debt (957 enquiries)

Council Tax Arrears (17%), Credit Card, Charge and Store Cards (13%), and Rent Arrears (12%).

### Housing (927 enquiries)

Private Rented (28%), Environmental & Neighbour Issues (15%), and Housing Association Property (13%).

### Employment (758 enquiries)

Redundancy (20%), Pay and Entitlement (13%), Furlough scheme (11%), and Terms & Conditions of Employment (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 2020/21 included:

Accessing community services  
Winter Fuel payments  
Visa applications  
Court processes  
Probate

Care costs  
Boundary disputes  
Neighbour disputes  
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 7,664 issues

### Our Top 5 Issues



**‘My nightmare is over and I’m now starting to understand the freedom of being debt free! You’ve really helped me change my circumstances and life! I’ll never be able to thank you enough.’**

# Our Impact 2020/21

We started the year in a very different way to previous ones. The impact of the COVID-19 pandemic led to a huge change in how we delivered our service—moving from face to face and telephone to mainly telephone advice and email.

This change ensured that our clients continued to access our services throughout, which was particularly important during extremely worrying circumstances.

**“This is something I certainly couldn’t have achieved without your continued support and guidance. I’m so grateful to you for being a constant help.”**

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

## Our value to society

### In fiscal benefits

By reducing health service demand, maintaining employment and housing

**£3.17**

(For every £1 invested)

**£1,058,331**

(in total)

### In public value

Wider economic and social benefits.

**£23.91**

(For every £1 invested)

**£7,978,976**

(in total)

These figures were calculated using an external Treasury-approved model

## Benefiting Everyone

The help we give to individuals benefits our whole society

**£** Saving local taxpayers money by advising **39** clients threatened with being made homeless.

 Ensuring people receive their Universal Credit entitlement by helping **224** clients with their initial Universal Credit claim.

 Supporting working people with over **758** employment related issues.

**“When my PIP application was rejected I felt so beaten down, the adviser supported me and was so encouraging. I couldn’t (and wouldn’t) have asked for the mandatory reconsideration without him. He is amazing.”**

**88%** of clients said they would recommend our service to others.

## In 2020/21 we secured this much needed income for clients

**£1,046,624**

Additional income

**£75,295**

Reimbursements, services, loans

**£109,242**

Debts written off

**£53,762**

Repayments re-scheduled

# Key Achievements 2020/21

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In 2020/21 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.

## Adapting Our Service Delivery

In response to the initial 'Stay at Home' order in March 2020, virtually overnight we changed the way in which we delivered our service. Our team moved to providing advice from home, over the telephone. Within weeks this had been supplemented with email advice, which was new to the organisation. We were able to develop a system comprising those staff answering calls, those responding to emails and those logging and returning voicemails.

Additionally, for our most vulnerable, our mental health team commenced doorstep face to face appointments where telephone advice was problematic. Throughout this time, the digitisation of paper based processes including the issuing of food vouchers and topping up of gas meters, ensured clients continued to benefit despite the changes. This was supplemented with the creation of a 'working from home' folder whereby all forms, documents, guidance and templates were included to enable effective homeworking.

Further, in a year where we recruited the highest number of volunteers, we revised our training processes in order to undertake remote training and observations, later supplemented with safe in-office mentorship so that trainees could be signed off and able to assist with the increased demand on our services.

## Performance Audit

We were very pleased to once again have been awarded a double Green rating for overall leadership and leadership equality following our Leadership Performance Assessment Year Two 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 continued to meet the requirements for financial reporting and scrutiny; we had illustrated both established and developed partnerships and referral channels; and had demonstrated compliance with GDPR best practice and requirements at all levels.

## Expanding our Money Advice Service

Through the Money and Pensions Service funding of 1FTE role for a one year period, we were able to recruit two part-time trainee debt advisers to supplement our already well established debt service. In a year where many of our clients worried about falling into debt because of redundancy, an additional full time role will greatly assist the current team.

Whilst the funding was initially only for a year, this contract has recently been extended to the end of January 2022. Going forward, with two additional trained debt advisers as part of our team, we hope to be able to build on our money advice service by seeking debt related funded projects. This would allow us to retain our excellent advisers whilst broadening our remit to assist more local people facing problems with debt.

# Looking Forward 2021-24

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**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.**

## Enhancing our service delivery

The pandemic forced us to work markedly different than ever before, and there are many lessons that we have learnt along the way. We now need to pull these all together and build our service delivery model on grounding that is agile, resilient, inclusive and responsive.

Our approach will take into account the best way in which to meet our clients, based on their needs and specific issues. We know that demand for our services is likely to increase and that will mean more calls on our Adviceline, more emails and more people seeking face to face. Our model must consider how best to utilise our resources, so that we can better anticipate peaks and troughs, be more accessible and meet more of our demand.

## Building our capacity

Very much linked to the success of our enhanced delivery model will be building our capacity. We are a small charity but over the years the demand for our services has increased, and will continue to do so. The opportunity provided to work remotely has opened up our service substantially in terms of recruitment. We can build in more capacity with little or no cost, enabling a more diverse workforce.

This is an important change as more demand requires more people resource and therefore more capacity to do more. Additionally, it will mean better understanding our capacity at each juncture so that we don't spread ourselves thinly but rather give ourselves every chance to succeed.

## Surviving in an increasingly competitive funding environment

The funding environment has always been competitive, and the last year will only worsen this adding to a potentially uncertain future for many charities such as ourselves.

There will be work for us to do in emphasising our unique selling points, highlighting our key outcomes and the difference they make, demonstrating our value for money and developing partnerships that support efficiencies in quality deliverables.

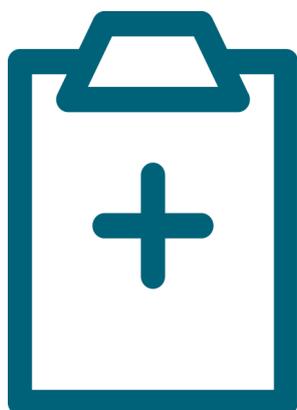
This work will involve various strands including marketing and communications, stakeholder engagement, building our local brand and networking across shared priorities.

# Campaigning for Change

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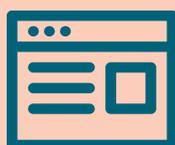
As well as providing an advice service to the public, an important aspect of our work concerns the identification of any cases of injustice and unfair practices that come to our attention. We identify and record specific issues, take up local issues with relevant agencies and companies; keep in close 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 2020/21, we identified and reported evidence on **99** Research and Campaign issues, including:



- 21** Universal Credit issues;
- 17** Employment issues;
- 15** Other Benefit & Tax credit issues;
- 11** Utilities and communications issues; and
- 9** Debt issues

Over the last year much of our research and campaigns work was put on hold due to the pandemic however we were involved in Scam Awareness week and the campaign to keep the £20 uplift for universal credit due to end in September 2021.



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/](http://www.citizensadvice.org.uk/about-us/policy/)

## Equalities & Diversity

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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 continued to offer telephone appointment advice sessions each month for family law issues.

## 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 continued 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.

## Epsom & Ewell Borough Council

We are grateful for our close working relationship with EEBC. The collaborative approach utilised with the Benefits, Council Tax and Housing teams ensures that more people maximise their income, manage their debts and stay in their homes.

## Surrey County Council

We have valued the ongoing support and engagement with SCC, particularly during the last year. Through its Members Allocation, we were awarded funding to enable us to supplement our training programme.

Issued **297**  
Foodbank vouchers,  
enabling **172**  
families and  
individuals to be fed

A further **189**  
applications for  
charitable support  
with payments of  
**£20,863**

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

In partnership with  
The Rotary Club of  
Ewell, we paid **43** fuel  
poverty grants  
totalling **£2,323**



# 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 CCG for these areas, with additional funding since April 2020 from The Henry Smith Charity.

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.

Despite the uncertainty of the COVID-19 pandemic, we continued to adapt and deliver our service throughout the year.

Most of our work this year was undertaken via telephone and email, whilst continuing with a limited face to face service for our clients that were particularly vulnerable or high risk.

We also continued to engage regularly with the NHS, referrers and other partner agencies whilst we all navigate our way through the pandemic.

### Our Mental Health team's clients:

We helped <b>169</b> clients through this service	<b>40</b> were in-patients in secure hospital wards	<b>95%</b> were under the care of Community Mental Health	Referrals from <b>19</b> partner organisations
<b>23</b> reviews & <b>11</b> Tribunals fought for clients	<b>437</b> Benefits issues raised	<b>120</b> Of the benefits issues related to Universal Credit	<b>25</b> of our clients had debt issues

### Impact of the team's work for their clients:

**£530,168**

Total Income Gained

#### Case Study:

*A client was discharged from hospital during the initial COVID-19 lockdown, whilst they were very unwell both physically and mentally. They were also struggling financially as their disability benefits had been stopped. As they were unable to read or write they had not been able to complete the required review form. The client was also too ill to go out for food shopping.*

*We contacted a local food bank and arranged for food parcels to be delivered to them at home. We helped with a successful PIP application by both completing the form and obtaining medical evidence on their behalf. The client was awarded enhanced PIP and also severe disability premiums for their ESA. They were extremely grateful and told us, 'Thanks to your help I was able to feed myself during the lockdown and I can manage my daily living. My financial circumstances have also improved a lot.'*

#### Client comments on the service:

*'I have been referred more than once, and they are always patient and understanding, and do more to help than you expected or hoped for. I'm very grateful.'*

*'Although it was very stressful for me to talk about my problems, they made me feel comfortable and put me at ease, they've done an excellent job for me. Thank you so much.'*

# Advice In Depth

## Money Advice & Debt (FCA accredited)

Money advice is complex and increasingly regulated. It is delivered by advisers, both volunteers and paid specialists, who are regulated by the Financial Conduct Authority and trained and accredited by the Money Advice Service to provide a comprehensive service for clients. Holistic support is given to clients to help them to deal with financial emergencies, maximise their household income, reduce and adapt their expenditure and manage their debts effectively.

We offer a referral system for complex debt clients to our internal Money Advice Team. This project is funded by Rosebery Housing Association (RHA) and Epsom & Ewell Borough Council (EEBC). It accepts referrals from RHA & EEBC direct but also from our own core service. The specialist team provides a bespoke service for each client. Clients are supported through permanent debt solutions such as Debt Relief Orders and Bankruptcies and are also assisted to agree affordable debt payment plans. The team also provides inter alia referrals to third parties such as PRAXIS for immigration assistance or Adult Social Care where additional needs are uncovered.

In March 2020 due to COVID-19 the Money Advice team had to adapt at short notice to working remotely with clients in increasingly difficult financial and challenging circumstances. They have done so and the provision of Money Advice has continued to prosper despite those difficulties with excellent outcomes being achieved for clients.

During the year we further expanded our Money Advice service through funding provided by the Money and Pensions Service (MaPS). This funding supports the role of 1FTE trainee adviser for one year, aimed at meeting the expected increase in demand for debt advice as a result of the pandemic. We appointed two part-time trainees who both started in November 2020, undertaking training throughout the rest of the year before commencing the provision of advice from April 2021.

### Our debt clients:

<b>354</b> clients helped in total with <b>957</b> debt issues	<b>140</b> clients helped by our specialist debt team	<b>69%</b> of these clients were female	<b>58%</b> were disabled or had long term health issues
<b>Top Debt Issues</b> Council Tax & Rent Arrears and Card debts	<b>Income Gain</b> <b>£287,850</b>	<b>Debts Written Off</b> <b>£79,487</b>	<b>Repayments Rescheduled</b> <b>£52,468</b>

### Case Study: Disability Premium

*In 2020 we assisted an existing and vulnerable client to obtain a Debt Relief Order. They returned to us in January 2021 requesting help to manage their Universal Credit sole account as their partner had been removed from their home.*

*We liaised with the Job Centre, Universal Credit and the Universal Credit Partnership Manager on the client's behalf, and found there had been reporting errors and therefore underpayments of Housing Element. We obtained backdates of these underpayments to reduce rent arrears and provided a Food Bank parcel, and a grant from the Wenceslas Fund to contribute towards their fuel bills. We applied for CTID (the new Council Tax discount) and to a local charity for a grant to replace broken furniture in their home. The client was also referred to the core team where an adviser assisted them in making a PIP application.*

*All of these measures helped the client to be able to budget and alleviate their significant anxieties.*



# Advice In Depth

## Core Advice, including Appeals & Tribunals

Our core advice team work on a huge range of issues, two examples of which are shown in the case studies below. One key area where we help is when reforms of welfare benefits result in clients being told they are no longer eligible for benefits, although they appear to be both genuinely entitled to financial support, and often very much in need of this support. For these clients our volunteers go 'above and beyond' the call of duty to assist and support with Appeals and Tribunals.

### Case Study: — Utilities

A client came to us as they were experiencing difficulties with their utility company. Upon moving into a new property they had not been given access to the smart meter so had been unable to take readings. The client believed that the utility bills they'd been receiving were excessively high for the size and occupancy of the accommodation. With help from one of our advisers the client disputed these high bills and the utility company agreed that billing would be put on hold whilst this was investigated. However the client continued to receive letters threatening further action if they did not pay the full bill within the deadline.

With our help they went to the Ombudsman and after some negotiation it was agreed that a new meter should be fitted and the utility company would provide the client with details of how to use it. Compensation was also awarded for the stress that had been caused. As it was not possible to know the correct meter reading at the date the client had moved in, the Ombudsman agreed readings appropriate to the size of accommodation and occupancy, which the utility company agreed to. This resulted with the client being in credit. When the new meter was fitted even the engineer said he was unable to read the old meter. The client was extremely grateful for our advice and support during a long and difficult process and was very pleased with the final outcome.

### 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

A client who we had helped in the past came to us extremely worried and panicking, following the withdrawal of their PIP award. This had had the knock-on effect of reducing the client's ESA payment, presumably due to the removal of her disability premium, and cancelling their Housing Benefit thus causing rent arrears. As a result, the client was being pursued by bailiffs, creditors and had been threatened with eviction. They requested help from the Specialist Benefits caseworker who had helped them successfully in the past.

The client was extremely vulnerable having suffered a number of traumatic events in their life, had a number of disabilities and was unable to read and write. They often struggled to open post and needed assistance when they did. They felt they could not challenge the decisions made against them as they did not understand the implications.

Our Specialist Benefits caseworker challenged the decision to remove the PIP award, requesting a mandatory reconsideration, but the original decision was upheld. The caseworker then pursued an Appeal with the courts, the process being made even more difficult than usual due to remote working and the vulnerability of the client. Before a court hearing date was set, the evidence was reviewed and the decision changed. The client went from a nil award to receipt of both enhanced Daily Living and Mobility allowances. A really good outcome for a very vulnerable client.

# Our Organisation

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Citizens Advice Epsom & Ewell comprises 68 local volunteers who use their training and skills to provide a range of quality advice services to local people. They freely donate more than 25,000 hours of their time each year, estimated to be worth more than £336,000, or the equivalent of a commercial service of 14 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

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Trustees	Role	Date Appointed	Date Resigned	Notes
Peter Edwards	Chair			
Alison Cribbs	Vice-Chair			
Shaun Jones				
Ian Davison				
Alexis Marz				
Hony Premial				
Bernie Watson				
George Bell				
Patrick O'Driscoll	Treasurer			Co-opted

There were no changes to the membership of the Board of Trustees in 2020/21.

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 Steve Bridger and Councillor Liz Frost. Our President is the Mayor of Epsom & Ewell. The Council's representatives for the year were Councillor Steve Bridger and Councillor Liz Frost. Our President is the Mayor of Epsom & Ewell. We record here our grateful thanks to Councillor Bridger for his support and advice during the past year and extend a warm welcome to Councillor Nigel Collin, his successor.

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 Equality & Diversity, 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 continue to be the backbone of our organisation. During the last year, they have demonstrated their resilience in adapting to new ways of delivering the service and ensuring that clients could access the help they needed. We simply could not do it without them and will be forever grateful for their time and commitment.

**68**  
**Volunteers**

**Longest Serving**

**33** Years

**5**

**Over 20 Years**

**14**

**Joined us in the  
last year**

**54**

**Skilled Advice  
Staff**

...supported by **6**  
Paid Staff (3.4FTE)

**9**

**Trustees**

**22**

**Advisors  
MAS Debt  
Accredited**

**7 (4.3 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 £21,643, the combined result of surpluses and deficits across unrestricted and restricted funds.

The results for the year for the general fund was a surplus of £22,746 (surplus of £2,925 in 2019/20). In 2020/21 income was 16% higher than 2019/20 due to the receipt of a number of grants to support us through the COVID-19 pandemic. We received grants towards the purchase of IT equipment and to aid the move to remote working; and investment in projects in anticipation of increased demand for our services going forward. Costs increased by 11% as a result of spending against these additional funds.

With regard to restricted funds the result for the year was a deficit of £1,103 (2019/20: surplus of £1,379). The charity seeks to recover its costs fully and is striving to attract funding that would ensure full cost recovery of project costs.

## Principal Risks

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. Since this date, and for the entire 2020/21 financial year, we have continued to provide a telephone, e-mail and webchat service. We are fortunate in that we have confirmed funding from all of our partners for the 2021/22 financial year and we received additional covid-related grants in 2020/21 to support us through the pandemic. However all of these grants are one-off funds and not long term income streams. The ongoing impact of the pandemic on our service and our funders remains unclear in the longer term and we will continue to work closely, and monitor the situation, with our partners.

Even prior to this unprecedented year, there was continuous 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 partners for the bulk of our funding clearly remains 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;
- building a service delivery model that is agile and resilient, and utilises our resources as efficiently and effectively as possible; 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;
- implement data encryption and pseudonymisation techniques
- work in line with our data retention policy; and
- use confidential disposal methods.

As a result of a move to remote working for our staff, we produced a 'Remote Working Manual' which outlined the importance of data protection and confidentiality. This was supplemented with specific controls around access to our remote server and regular reminders to ensure the integrity of our systems and processes.

# Financial Review (cont.)

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 2020/21 the charity's reserves consist of: Unrestricted funds and Restricted funds. The definitions of these funds are set out on page 34. Details of the reserves are shown in the balance sheet on page 26. Following the review of the reserves policy during the year, the Trustees decided to set an unrestricted reserves level of £61,000 to £103,000; 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 £111,360 (2020: £88,614).

## 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) and Community Foundation for Surrey (CFS) - funding for our core service;
- NHS (Surrey Heartlands CCG); CFS Mental Health Foundation; and The Henry Smith Charity – funding for Mental Health Projects;
- EEBC and Rosebery Housing Association – funding for Money Advice Service;
- Department for Business, Energy & Industrial Strategy and Money & Pensions Service in partnership with Citizens Advice, EEBC & CFS—funding for resources required as a result of the COVID-19 pandemic;
- Additionally, we received funds from Surrey County Council as a Councillors Grant and via Citizens Advice Surrey under the Surrey Crisis Fund, Big Lottery 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 and fundraising activities, although the potential for such activities was severely restricted this year.

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 22 September 2020.

## 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.

# Trustee approval & signature

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## Approval

Approved by the Board of Trustees on 21 September 2021 and signed on behalf of the Board:

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

Peter Edwards  
Chair

# Independent Examiners' Report

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## 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 31<sup>st</sup> March 2021 set out on pages 25 to 34.

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

### Responsibilities and basis of report

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

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

### Independent examiners' statement

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

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

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



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

21<sup>st</sup> September 2021

# Statement of Financial Activities

Year ended 31 March 2021

	Note	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
		£	£	£	£
<b>Income from:</b>					
Donations and legacies	2	638	-	638	11,154
Charitable activities	3	166,508	163,819	330,327	263,619
Other (including fundraising)	4	2,802	-	2,802	11,877
<b>Total Income</b>		<b>169,948</b>	<b>163,819</b>	<b>333,767</b>	<b>286,650</b>
<b>Expenditure on:</b>					
Raising funds	5	5,073	-	5,073	13,576
Charitable activities	5	140,716	166,335	307,051	268,770
<b>Total Expenditure</b>		<b>145,789</b>	<b>166,335</b>	<b>312,124</b>	<b>282,346</b>
<b>Net income/expenditure for the year</b>		<b>24,159</b>	<b>(2,516)</b>	<b>21,643</b>	<b>4,304</b>
Transfer between funds	13	(1,413)	1,413	-	-
<b>Net movement in funds</b>		<b>22,746</b>	<b>(1,103)</b>	<b>21,643</b>	<b>4,304</b>
<b>Reconciliation of funds</b>					
Balances brought forward 2020	13	88,614	9,619	98,233	93,929
<b>Balances carried forward 2021</b>	<b>13</b>	<b>111,360</b>	<b>8,516</b>	<b>119,876</b>	<b>98,233</b>

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 27-34 form part of these financial statements.

# Balance Sheet

as at 31 March 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<b>Fixed Assets</b>					
Computer Equipment	8	-	-	-	1,606
<b>Current Assets</b>					
Debtors	9	668	767	1,435	1,679
Cash at bank and in hand		135,578	42,714	178,292	124,422
		<b>136,246</b>	<b>43,481</b>	<b>179,727</b>	<b>126,101</b>
Creditors—amounts falling due within one year	10	24,886	34,965	59,851	29,474
<b>Net Current Assets</b>		<b>111,360</b>	<b>8,516</b>	<b>119,876</b>	<b>96,627</b>
<b>Net Assets</b>		<b>111,360</b>	<b>8,516</b>	<b>119,876</b>	<b>98,233</b>

Represented by:

## Funds of the Charity

General Funds	13	111,360	-	111,360	88,614
Restricted Funds	13	-	8,516	8,516	9,619
		<b>111,360</b>	<b>8,516</b>	<b>119,876</b>	<b>98,233</b>

For the year ending 31<sup>st</sup> March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibilities for:

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

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

The financial statements on pages 20 –34 were approved by the Board of trustees and authorised for issue on 21 September 2021 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

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for the year end 31 March 2021

## 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 17 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 ongoing 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 2021/22 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 previous financial year having previously prepared accounts under SORP (Financial Reporting Standards for Smaller Entities).

### 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 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

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for the year end 31 March 2021

## 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

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for the year end 31 March 2021

## 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 2020/21.

### 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 2021

## 2 Donations

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
<b>Voluntary Income</b>				
Rotary Club of Ewell	-	-	-	50
Legacy	-	-	-	10,000
Other donations	638	-	638	1,104
	<b>638</b>	-	<b>638</b>	<b>11,154</b>

## 3 Charitable Activities

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Epsom & Ewell Borough Council	133,951	13,650	147,601	134,473
Department for Business, Energy & Industrial Strategy in partnership with Citizens Advice	6,500	6,472	12,972	-
Money and Pensions Service in partnership with Citizens Advice	-	18,297	18,297	-
Citizens Advice	20,300	-	20,300	22,879
The Henry Smith Charity	-	26,400	26,400	-
Lloyds Bank Foundation	-	-	-	10,433
NHS Surrey	-	41,000	41,000	41,000
Community Foundation for Surrey	5,000	11,000	16,000	6,000
Epsom and Ewell Parochial Trusts	532	-	532	1,214
Surrey County Council	225	-	225	620
Contracts & Fees: - Rosebery Housing Association	-	47,000	47,000	47,000
	<b>166,508</b>	<b>163,819</b>	<b>330,327</b>	<b>263,619</b>

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

## 4 Other Income

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Room hire	-	-	-	2,625
Big Lottery Fund	300	-	300	3,435
Fundraising and other income	988	-	988	5,165
Investment Income	1,514	-	1,514	652
<b>Total Other Income</b>	<b>2,802</b>	-	<b>2,802</b>	<b>11,877</b>

# Notes to the Financial Statements

for year end 31 March 2021

## 5 Analysis of expenditure

	Generalist Advisory Services (Unrestricted funds)	Specialist Advice and Information (Restricted funds)	Total 2021	Total 2020
	£	£	£	£
<b>Raising funds</b>				
Staff costs	4,767	-	4,767	10,362
Other direct costs	306	-	306	3,214
<b>Activity Total</b>	<b>5,073</b>	<b>-</b>	<b>5,073</b>	<b>13,576</b>
<b>Charitable activities</b>				
Staff costs	51,122	133,015	184,137	160,187
Support costs	89,594	33,320	122,914	108,583
<b>Activity Total</b>	<b>140,716</b>	<b>166,335</b>	<b>307,051</b>	<b>268,770</b>

Support costs	Generalist Advisory Services	Specialist Advice and Information	Total 2021	Total 2020
	£	£	£	£
Governance	128	40	168	168
Management	30,482	8,220	38,702	38,649
Office, IT & Communications	12,813	12,542	25,355	17,788
Premises	46,119	12,349	58,468	51,669
Other	52	169	221	309
<b>Activity Total</b>	<b>89,594</b>	<b>33,320</b>	<b>122,914</b>	<b>108,583</b>

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 2021 (2020: £nil). No trustee indemnity insurance was purchased.

£1,766 was paid in the year ended 31 March 2021 (2020: £1,820) 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 (2020: £120).

# Notes to the Financial Statements

For the year end 31 March 2021

## 7 Information regarding Trustees, Directors and Employees

	2021	2020
	£	£
Wages and salaries	197,874	178,838
Social security costs	11,555	10,956
Pension costs	5,724	5,069
	<b>215,154</b>	<b>194,863</b>

The average number of employees, analysed by function was:

	2021	2020
Charitable purposes	8	7
Fundraising & publicity	1	1
Management and administration of charity	2	2
	<b>11</b>	<b>10</b>

No employee received remuneration of more than £60,000

No Trustee was remunerated for any services.

## 8 Tangible Fixed Assets

	2021	2020
	£	£
<b>Cost—Computer Equipment</b>		
At 31 March 2020	4,812	4,812
Additions	-	-
At 31 March 2021	<b>4,812</b>	<b>4,812</b>
<b>Depreciation—Computer Equipment</b>		
At 31 March 2020	3,206	1,603
Charge for the year	1,606	1,603
At 31 March 2021	<b>4,812</b>	<b>3,206</b>
<b>Net book value—Computer Equipment</b>		
At 31 March 2021	-	<b>1,606</b>

In the year ending 31 March 2019, the office server was upgraded which resulted in the capitalisation of £4,812 of costs. In the year ending 31 March 2021 this asset was fully depreciated with a final charge of £1,606.

# Notes to the Financial Statements

For year end 31 March 2021

## 9 Debtors

	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Miscellaneous debtors	785	1,260
Prepayments	650	419
	<b>1,435</b>	<b>1,679</b>

## 10 Creditors—amounts falling due within one year

	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Deferred income (grants in advance)	53,380	23,425
Other creditors including tax and social security	5,407	3,307
Accruals	1,064	2,742
	<b>59,851</b>	<b>29,474</b>

## 11 Related party transactions

There were related party transactions with Citizens Advice Surrey for shared services 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 £5,724 (2020: £5,069). There were no significant contributions payable or outstanding at the year end.

# Notes to the Financial Statements

for year end 31 March 2021

## 13 Movement of funds

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
<b>Restricted Funds</b>					
Debt advice	8,453	59,550	(66,376)	-	1,627
Mental Health	-	48,100	(49,647)	1,547	-
Henry Smith MH Outreach	-	26,400	(24,458)	-	1,942
Money & Pensions Service	-	18,297	(14,466)	-	3,831
BEIS IT Fund	-	6,472	(6,472)	-	-
CFS Covid Fund	-	5,000	(4,866)	(134)	-
Emergency Fund	1,166	-	(50)	-	1,116
<b>Total Restricted Funds</b>	<b>9,619</b>	<b>163,819</b>	<b>(166,335)</b>	<b>1,413</b>	<b>8,516</b>
<b>Unrestricted Funds</b>					
General fund	88,614	169,948	(145,789)	(1,413)	111,360
<b>Total Unrestricted Funds</b>	<b>88,614</b>	<b>169,948</b>	<b>(145,789)</b>	<b>(1,413)</b>	<b>111,360</b>
<b>Total Funds</b>	<b>98,233</b>	<b>333,767</b>	<b>(312,124)</b>	<b>-</b>	<b>119,876</b>

The £1,547 transfer from unrestricted funds into the restricted funds includes notional costs that are not recoverable from the funders or specific project reserves. The £134 transfer related to spend allocated to this grant in 2019/20 from unrestricted funds.

### Restricted Funds

Debt Advice: A restricted fund financed by Epsom and Ewell Borough Council and 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 NHS and Community Foundation for Surrey to support our project for those with severe and enduring mental health issues.

Henry Smith MH Outreach: A restricted fund financed by The Henry Smith Charity to support our outreach work for those with severe and enduring mental health issues who are being discharged from psychiatric wards.

Money & Pensions Service: A restricted fund financed by the Money & Pensions Service in partnership with Citizens Advice, to fund Trainee Debt Advisors to enable us to meet the higher demand for money advice services anticipated due to the COVID-19 pandemic.

BEIS IT Fund: A restricted fund financed by the Department of Business, Energy & Industrial Strategy in partnership with Citizens Advice to provide additional resources to enable the move to remote working during the pandemic.

CFS Covid Fund: A restricted fund financed by Community Foundation for Surrey to support the additional demands on our services during the pandemic.

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.

# Thank you to our supporters

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## Our Core Funders

Epsom & Ewell Borough Council



Community Foundation for Surrey



## Our Mental Health Funders

Surrey Heartlands CCG



The Henry Smith Charity



Community Foundation for Surrey  
(Mental Health Fund)



## Our Specialist Debt Funders

Epsom & Ewell Borough Council



Rosebery Housing Association



Money & Pensions Service



## With huge thanks also to:

Department for Business, Energy & Industrial Strategy

Department of Work & Pensions

Epsom Parochial Charities

Ewell Parochial Trust

Rotary Club of Ewell

Citizens Advice (national)

Surrey County Council

County Councillors representing Epsom & Ewell

Big Lottery Fund

All our donors and sponsors

Our amazing volunteers

## **Citizens Advice - Epsom & Ewell**

The Old Town Hall

The Parade

Epsom

Surrey

KT18 5AG



**[caee.org.uk](https://www.cae.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