

# Citizens Advice Epsom & Ewell Annual Report 2023/24



Epsom  
& Ewell

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## Foreword from the Chair

It's been a brilliant year, especially with the privilege of being one of the Mayor's charities. Many thanks to Councillor Rob Geleit for his support. We've been involved in lots of awareness and fund-raising events which we hope have spread the message that we're a small charity dependent on funds but with a big heart, here to do as much as we can for our community.

We've also enjoyed tremendous generosity from the Family Building Society and Nationwide with donations, grants and help in kind.

We're thankful to our funders who we couldn't do without, in particular Epsom & Ewell Borough Council (EEBC), the NHS and Henry Smith Charity for funding our vital mental health service, and Town & Country Housing for the money advice project. Surrey County Council, the National Lottery Community Fund and Community Foundation for Surrey have also provided generous support for our projects. Surrey County Councillors and Town & Country Housing have also enabled the Financial Literacy Project to achieve huge success in two local schools teaching young people skills in how to manage money.

Benefits, Debt and Housing advice continue to be the major issues. Our skilled staff and volunteers do a superb job in working with clients to resolve their problems. It's a friendly office with work that brings great job

satisfaction – do come and talk to us – we're always keen to welcome new volunteers!

During the year we expanded our outreach locations to three, enabling access to our services throughout the borough as well as via the appointment and drop-in services at The Old Town Hall. The face to face service is complemented by clients using our phone and online services extensively for information and advice. We are proud we've helped over 850 people per quarter but would like to increase that number to maximise our impact in the community.

We face an exciting year ahead with a focus on partnership, reaching out to the business community via the BID (Business Improvement District) and LEP (Local Enterprise Partnership) and collaborating with other CA offices to make best use of our skills and resources. EEBC's move from the Town Hall will bring challenges and opportunities to develop outreach locations.

We thank all our donors and supporters who enable the charity to keep going – we couldn't operate without you! Lastly, our thanks to Chris Grayling, who has now stepped down as our MP. We look forward to working with our next MP campaigning to better the lives of our population and bringing help and hope to those in need.

**Yvette Ball**  
**Chair of Trustee Board**

**'We're a small charity,  
dependent on funds,  
but with a big heart,  
here to do as much as  
we can for our  
community.'**



## Who we are

### We are Citizens Advice Epsom & Ewell

We are an independent local charity that has been providing advice and information to people living in the borough of Epsom & Ewell since 1939. As part of the national Citizens Advice network across England & Wales, we are run by an incredible team of dedicated volunteers, supported by a small team of paid staff.

We value diversity, promote equality and challenge discrimination wherever we see it.

### Our Mission:

To help people overcome their problems and find a way forward by providing free, confidential, high quality and impartial information and advice; and

To collect evidence to campaign for changes to central and local government social policy to materially improve the lives of our clients.

### Our Vision:

To create an environment in which everyone living, working or studying in the borough is easily able to get the advice they need, whoever they are and whatever the problem.

### 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 throughout this report.

**When we say we're for  
here for everyone, we  
mean it.**

**People rely on us because  
we're independent and  
totally impartial.**



## Who we are

### Our Strategic Objectives:



**Access to services** - we will make it easier for people to get advice across all channels. Working in partnership with other local agencies we will help as many clients as possible and respond to changing patterns of demand.



**Improve policies and practices affecting peoples day to day lives** - we will develop and contribute to research and campaign activities with the aim of achieving significant improvements to public and private sector policies and practices.



**Sustainability** - we will ensure the long term sustainability and effectiveness of our services by securing funding, focusing on good governance and management and developing skilled and motivated staff.

### Our Quality Frameworks

We work to nationally recognised quality frameworks. Our advice giving skills meet the Advice Quality Standard. Organisations that hold this standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients. Our debt work is regulated by the Financial Conduct Authority.



Our Vice-Chair at an Epsom Community Business event.



One of our volunteer Assessors



Supporters and staff at the start of the 'Go the Extra Mile' sponsored walk.



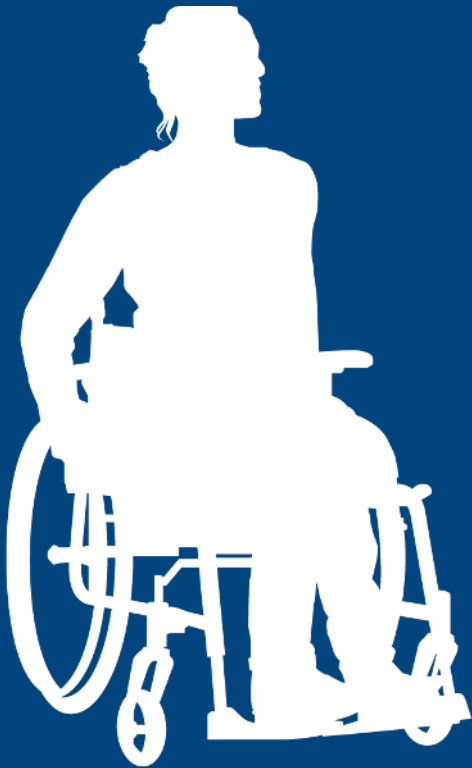
Our Chair with the Mayor raising funds for the Mayor's Charities.



Chris Grayling and some of the team at his Westminster drinks reception to thank local volunteer organisations.

### How we helped Neal\*

Neal visited us for help after a serious car accident had rendered him unable to work. He couldn't walk and had severe memory loss as a result of the accident. He had never claimed benefits and had been living off his savings, but these had now run out.



He was referred to our Financial Wellbeing & Support Service so was able to receive help from us and also the Mary Frances Trust. We supported Neal through his applications for Universal Credit, Personal Independence Payment and the Limited Capability for Work element of Universal Credit. His issues meant focusing on the task of completing the complex forms was extremely challenging, so our caseworker helped to keep him on track.

Our partner at Mary Frances Trust worked with Neal through a variety of resilience courses. She also created a visual timetable tool to help him as he had been struggling with deadlines and making his appointments due to his memory loss.

Neal was extremely grateful to both caseworkers as without their support he would not have been able to navigate the complexities of the benefits system.

\* Names and certain details have been changed or omitted to preserve client anonymity

## Chief Executive Report

For a small, local charity I remain amazed at what we achieve, leading to often life changing outcomes for the many people that come to see us.

This past year has been no different! We recruited sufficient volunteers to open our third drop in day, delivered our Financial Literacy Project to both Epsom & Ewell and Blenheim High Schools and commenced our new Surrey Advice line and Financial Wellbeing and Support projects.

Our local community and engagement programme was given a boost by Councillor Geleit naming us as one of his charities during his mayoral year. We want everyone in the borough to know about our free, confidential and impartial services and are honoured that he utilised his platform to do just that.

We continued to bear the fruits of this programme through attending events and delivering presentations locally. To be named the Family Building Society's 'Charity of the Year', awarded Nationwide's Colleague Grant to support Universal Credit migration awareness and to forge excellent partnerships with the other local bank branches of Barclays and Metro Bank, local churches and Rotary Clubs, provide greater opportunities for local people to be referred into our services.

There is so much to be grateful for including the legacy gifted to us from former Councillor Robert Foote, the successful application for

continuation funding from Henry Smith to support our mental health service, funding to run a third year of our financial literacy project and confirmation that we have achieved a double green (the highest score!) in our annual leadership and equality audit.

We are so grateful to all of our funders and supporters – Epsom & Ewell Borough Council, NHS Surrey Heartlands ICB, Henry Smith, Town & Country (Rosebery division), Citizens Advice, Surrey County Council, Community Foundation for Surrey and the National Lottery Community Fund.

We look forward to the next year knowing there's so much on the horizon that is unknown with navigating an office move, increased funding pressures and changes to Government and its priorities. But we also look forward to the next year with hope, as we celebrate our 85<sup>th</sup> year in this borough in September, with so much to acknowledge and so much still to give, to do, to achieve!

And we have the best assets to face that future, our people, who give so much every day. THANK YOU to all our staff, volunteers and trustees who make such a difference to this community through their dedication, we really couldn't do it without you!

**Lisa Davis**  
**Chief Executive**

**'For a small, local charity I remain amazed at what we achieve, leading to often life changing outcomes for the many people that come to see us.'**



## Our People

Our inspirational volunteers continue to be the backbone of our organisation and we are forever grateful for their time and commitment.

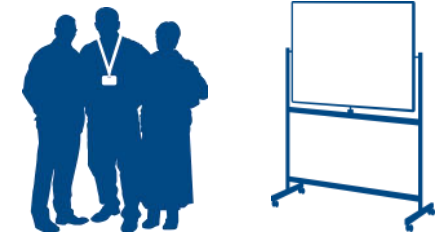
**55+**  
**volunteers**

**Longest serving**  
**33 years**

**21**  
**joined us in 2023/24**

**Supported by**  
**16 paid staff (10 FTE)**

**and 9**  
**trustees**



Integral to our training is ensuring our staff and volunteers are equipped with the skills and knowledge required to provide the advice and practical support needed by the local community.

This year we developed ways to help people train together and support each other through the rigorous training required. Next year we plan an extensive programme of workshops for those new to the charity as well as those who have given their time for a number of years.

We also continue to develop new roles. This year we noticed a rise in demand to help client complete long and complex application forms, so we developed the Advice Support volunteer role a dedicated role for this specific purpose.

We actively recruit volunteers throughout the year to meet the ever increasing demand for our services. We continue to attend as many events as possible to make people aware of the volunteering opportunities we offer, and to show what a friendly and supportive place it is to work.

***Please get in touch if you are interested to learn more, you will be very welcome!***



# 2023-24 Key Statistics



We helped  
**2,606** people



We addressed  
**8,402** issues



We contacted  
**10,921** clients and  
third parties



**£871,454**  
income gained for  
our clients

## How we work with people:



**34%** by phone



**33%** via email



**33%** in person or in  
other ways



**9,091** people visited  
our website

## Our Activities

### The top five issues we helped people with in 2023/24 were:

**Benefits & tax credits**

2,674 issues (32%)

**Debt**

1,205 issues (14%)

**Housing**

1,042 issues (12%)

**Relationships & family**

464 issues (6%)

**Charitable support & food banks**

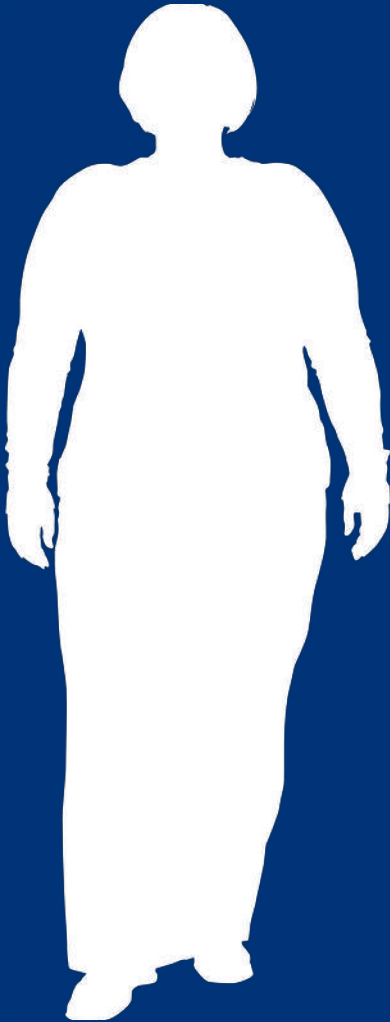
421 issues (5%)

However, our free high quality advice service covers a huge range of areas, such as:

-  Consumer goods & services
-  Legal
-  Relationships & family
-  Debt & money
-  Housing & the homeless
-  Neighbour disputes
-  Education
-  Employment
-  Energy
-  Health services & community care
-  Discrimination
-  Welfare benefits & tax credits
-  Immigration & asylum
-  Tribunal support
-  Support for the digitally excluded

**We are here to help. Whoever you are.  
Whatever the problem.**

## Case Study: energy advice



### How we helped Hanna\*

Hanna lived in a Housing Association property with her children. She was unable to work because of her poor health, was receiving benefits, and was struggling with debts so was working closely with a specialist caseworker from our Money Advice Team.

With the increasing energy costs she was facing particular difficulties paying her energy bills. The house was cold but Hanna could not afford to put the heating on for long periods. In addition there was mould in her house and her washing machine had broken. None of these factors was helping Hanna's health.

Our Energy Adviser was able to help Hanna switch suppliers to one with more favourable terms than her existing tariff and to arrange for a smart meter to be fitted at Hanna's request.

Utilising funds from our Energy support fund, we were able to help Hanna buy an energy efficient washing machine which saved her from having to use a launderette. We also bought electric blankets which helped keep the family warm and gave an emergency top up payment meaning she felt able to put the heating on for longer periods.

The Adviser also talked through a variety of energy savings tips to help save Hanna money. Hanna was really grateful for all the help she received and felt empowered to speak to the Housing Association herself to address the issue with mould in her home. Our Adviser helped relieve the financial pressure from Hanna, but also gave her the skills and confidence to tackle future problems.

\*Names and certain details have been changed or omitted to preserve client anonymity

## Our Activities

### 'No One Left Behind' Project

This year was the second year of this exciting community project, thanks to funding from Surrey County Council.

This funding allows us to employ two part-time advisers working with the local community. They provide support in all advice areas, but mainly Benefits, Debt and Housing.

As well as face to face and telephone appointments, the advisers undertake outreach sessions at the Epsom Refugee Hub, set up by the Epsom Refugee Network. It works in partnership with We Stand for Ukraine and the Warm Hub run by the Methodist Church. This year we started a third outreach session at The Pantry in Epsom.

The team has changed peoples lives by:

- getting debts written off;
- helping with applications for benefits;
- applying for grants so clients can get back on their feet;
- dealing with utility companies who do not reply;
- organising repairs with landlords.

**A grateful client said:**

*'When you get to a point that you just don't know what to do next, CAEE has been my saviour.'*



## Cost of Living Support



We saw increasing numbers of clients dealing with issues due to the rising costs of living. As well as the advice we give, we work with local partners to provide extra support and financial help:



We ran two Winter Fuel support schemes:

The long running Wenceslas Fund with funds raised by the **Rotary Clubs of Epsom and Ewell**; and

The Epsom & Ewell Energy Support Fund in partnership with the **Good Company**.

**In total £6,689** grants were paid to **39** clients in fuel poverty, helping them to pay their bills as well as allowing them to buy energy efficient goods and appliances.



**Epsom Parochial Charities and Ewell Parochial Trust** support our clients who have specific financial issues to help them get their lives back on track.

**£11,654 hardship grants** were paid to **17** clients so that they could move forward with their lives.



We also work closely with the **Epsom & Ewell Foodbank**. This year we issued **251** foodbank vouchers enabling **202** clients and their families to be fed.

# Our Activities

## Our long running specialist projects

### Money Advice:

Our FCA regulated specialist Money Advice team provides holistic support to clients, helping them deal with financial emergencies, manage their debts and make the most of their household income. The team aims to empower clients to reach their financial goals and guide them towards a more secure financial future. The team continues to see a significant rise in the complexity of issues and their approach is individual to each client.

Town & Country Housing (Rosebery Region) and Epsom & Ewell Borough Council provides the funds for this much needed service at a time of ever increasing demand.

### Mental Health Outreach service:

Our specialist outreach team provides an accessible advice service for clients who suffer from severe and enduring mental illness. We provide the support information and advice needed to address their individual issues, meeting clients in hospital or within a community setting.

The Henry Smith Charity and the NHS Surrey Heartlands ICB fund this essential service which extends beyond Epsom & Ewell to cover Mole Valley, Reigate & Banstead and Tandridge.

**A massive thank you to our project funders - without you we just could not afford to run these services.**



## Our Money Advice specialist team helped:



159 people



with 1,564 issues



gain £201,654 income

## Our Mental Health Outreach team helped:



199 people



with 695 issues



gain £426,041 income

## Our Activities: new projects

### Surrey Adviceline

This year we launched a Surrey wide Adviceline phone service. A partnership project funded by national Citizens Advice and involving ten local Surrey Citizens Advice offices.

This funding enabled each local office to recruit a full time Adviceline Adviser. As the phonenumber is Surrey wide, the ten advisers cover for each other and help far more Surrey residents to access our services as a result.

If a client has complex queries, they are quickly and easily referred to their local office for more in-depth help and support.

During the short time since the service started, an extra **48%** of demand has been met across Surrey phonenumber. The team answer queries on all types of topics, such as:

**Immigration**—a client was helped to deal with her affairs following a difficult time after a bereavement. In particular, the Adviser helped her through the British citizenship application process which her partner had previously been helping her with.

**Benefits and housing**— a vulnerable client living in supported housing was helped after his Universal Credit was stopped. The Adviser recognised the vulnerability and referred the client to our specialist mental health team as well as helping with the immediate issues with his landlord.

A grateful client said:



*'Thank you for giving me such helpful advice, for your empathetic approach and for giving me plenty of time to go through everything.'*

### Financial Wellbeing Support Service

Another exciting new partnership also launched this year.



**The Financial & Wellbeing Support Service is funded by the National Lottery Community Fund, and helps people whose financial worries are affecting their mental health.**

We work in partnership with the Mary Frances Trust, a local mental health charity, to take a holistic view of dealing with a clients' issues. MFT provide specialist wellbeing support and we provide expert benefits and money advice.

Since it's launch in October 2023 we have already:



Helped 47 clients



With 224 issues



Gain £29,537 income

A client helped by the service told us:

*'You helped me so much, were so kind and understanding and helped me move forward.'*



## Our Activities

### Tribunals

An area where our volunteers go 'above and beyond' is when they assist and support with benefits appeals and tribunals. Clients have been informed they are no longer eligible for benefits they appear to be genuinely entitled to and very much need; we help prepare the case and guide them through the process.



### Financial Literacy Project

We want to develop financial confidence and competence amongst the young people in Epsom & Ewell, so developed a free Financial Literacy course for 16-18 year olds in local schools.

This year we received grants from two Surrey County Councillors and Town & Country Housing (Rosebery Region) to enable us to deliver at Blenheim High School and continue the course for the second year at Epsom & Ewell High School.

**84%** of the students who attended the course told us they were more confident about money advice and who to ask for help after attending.

In 2024-25 we are extending the reach of the course even further to include four local schools.



### Research & Campaigns

Equally as important as the advice we give is our research and campaigns work where we identify unfair practices and procedures. We work both locally and nationally to campaign where we feel change is needed. Our work with clients gives us a wealth of real time evidence about local problems, and our local data feeds into the national monthly Data Insights.

Areas of focus this year were:

**Cost of Living.** Although inflation is falling the cost of living remains high with living standards under continuing severe pressure. Low and increasingly middle-income households are feeling the greatest impact.

**Digital Exclusion.** People who can't easily use the internet for household tasks face a range of problems in accessing everyday services.

**Housing.** Many, perhaps most, of the biggest social problems are caused or made worse by barely affordable, insecure or poor quality housing.

**Health and disability.** In a normal year up to half of our clients are living with a long-term health condition or disability. There has also been a significant rise in mental health problems.

Without the support of **Epsom & Ewell Borough Council** none of our activities would be possible. They provide our office space in the Old Town Hall in Epsom as well as the grants which allow us to run our core advice service.



## Case Study: money advice

### How we helped James\*



We are adapting our processes in the Money Advice Team to respond to the Financial Conduct Authority Consumer Duty. One of the key focuses of that Duty is for the Client's objectives to be recognised and achieved.

James, a vulnerable client with multiple health issues, was referred to the Money Advice Project by Rosebery Housing Association. He suffered from social isolation and undiagnosed learning needs, not unusual in our older clients who went to school at a time when understanding was more limited. These clients may avoid dealing with issues they find difficult, they can be vulnerable to scams and to individuals seeking to take advantage of them. As a result they lead "smaller" lives as they do not have the support to take advantage of opportunities or develop or pursue interests.

James was referred for help to repay rent arrears. However, his focus was to move from his first floor flat to a ground floor flat and have more support.

We worked extensively with James across many issues including benefits, budgeting, debts and his liability for debts. This included a successful complaint to the Energy Ombudsman on his behalf.

Importantly, we helped James achieve his main objective. With our support he repaid his rent arrears, and we liaised with his GP and the relevant teams at Rosebery Housing Association to help him complete his medical questionnaires. As a result, James has now been moved to a ground floor flat where the option for further support is available. James was thrilled with this outcome and extremely grateful for all the help he received.

\*Names and certain details have been changed or omitted to preserve client anonymity

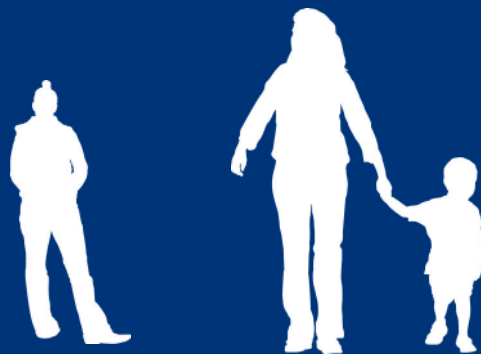


## Our Impact

### Our value to society:

We help thousands of people year on year, which gives us an insight into the challenges that people in our community face every day.

For every **£1** invested in us, our clients benefit by **£2.67**



This year we saved the government and public services **£1.2m**



Our wider public value to society was **£8.1m** in total.

Put another way that is **£18.04** for every **£1** invested in us.

\* Figures calculated using a Treasury approved Citizens Advice financial model

## What our clients say about us:

*'Many thanks. You all do a wonderful job and are much needed.'*

*'Thank you so much. You have been so helpful and thorough. You are a real credit to CAEE and such a good ambassador.'*

*'The Adviser was brilliant, I wouldn't be here without you.'*

*'The support I was given was life saving. The care shown at an extremely difficult time was amazing, as I had felt so unheard.'*

*'5\* Service. I was not aware of the support I could receive.'*

*'Thank you for the perfect job you have done to get my life back on track.'*

## Community Engagement

A key priority this year was to increase awareness of our services within the local community, with the joint aims of increasing the number of people we help, recruiting additional volunteers as well as raising much needed funds.

We attended a number of events at local businesses and volunteer fairs and made new contacts with banks, building societies and churches.

We are absolutely delighted that this has resulted in our becoming the Family Building Society Charity of the year for 2024.



A Nationwide Colleague Grant will support our campaign to raise awareness of Universal Credit migration within Surrey.



To highlight the energy grants we give we created a fun Christmas Elf social media campaign which also provided helpful tips on energy saving.

## Community Fundraising



We held our very first sponsored walk this year which was a great community event enjoyed by all who joined us!



We were extremely grateful to be one of the three local charities Councillor Rob Geleit chose to support during his mayoral year.

Events were organised throughout the year such as a quiz night, August Fun Days, Hook Road Fireworks, a Christmas choir, Boxing Day procession, a dinner, to name a few.



## Our Partners



**Ewell Parochial Trusts &  
Epsom Parochial Charities**

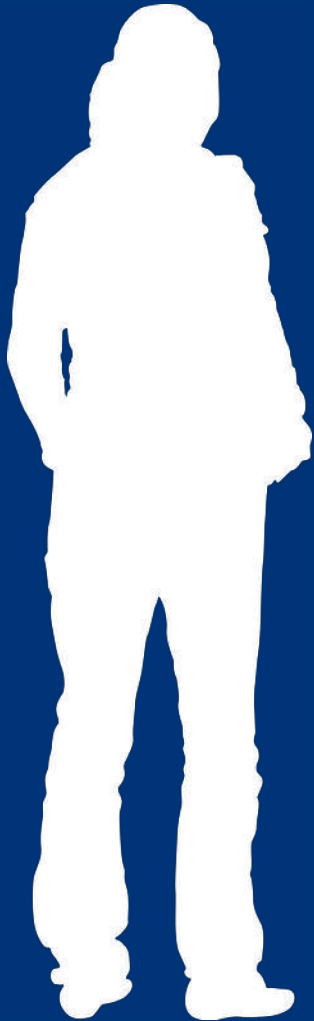


We work closely with a large array of local partners to provide a holistic and streamlined advice service for the benefit of the whole community.

A massive thank you to all of our generous partners, sponsors and donors.



## Case Study: mental health



### How we helped Anika\*

Anika was referred to our mental health team by her psychiatric nurse following her admission to hospital. She had a five year old son with autism who had been left in the care of her mother and the family were struggling financially.

Utilising our partnership with the local jobcentre disability coach, we helped Anika access her Universal Credit claim and discovered it had been closed due to queries about her immigration status.

As Anika was in an acute ward, we submitted a subject access request on her behalf to the Home Office and found her claim had been closed due to her failure to provide evidence of continued residence. We believe she had been unable to manage her claim due to her mental illness as she had lived in the UK since 2004 and attended school here.

We helped Anika to submit an application for settled status providing evidence of the special circumstances of her mental health condition which entitled her to make a late application. Due to her continuing severe mental illness she was unable to manage on her own, so we contacted her school, college and GP on her behalf to provide the necessary evidence to the Home Office.

Anika was granted settled status meaning she can now work and study in the UK as well as access the NHS and any eligible benefits. Since then we have also helped with her Universal Credit claim. She remains unwell but this will assist her in her journey to be discharged and rebuilding her life with her family.

\*Names and certain details have been changed or omitted to preserve client anonymity

## Our Finances

### Summary Financial Review

Our Trustee Board is pleased with our financial results and the increase in income which they show. However, this is the result of some significant one-off and temporary boosts to our income in 2023/24 and is required to be spent on delivery of our services in 2024/25.

Our underlying financial position remains dependent on our loyal funding partners and they, like us, are operating in an environment of increasing demand, inflationary pressure and their own challenges in securing income. We don't take for granted that they will continue to fund us and as a Board we continue to seek new income sources. Likewise we continue to ensure that we hold sufficient unrestricted funds to comply with our reserves policy.

A huge and heart-felt thank you to all our staff and volunteers without whom the transformational work of Citizens Advice Epsom & Ewell would not be possible.

**Sarah Noak**  
Treasurer

### Summary Statement of Financial Activities\*

Income	2023/24 £	2022/23 £
Donations & Legacies	33,189	2,774
Charitable Activities	406,593	341,429
Other income (including fundraising)	5,505	8,278
<b>Total Income</b>	<b>445,287</b>	<b>352,481</b>
<b>Expenditure</b>		
Charitable activities	380,321	348,686
Raising funds	15,506	11,656
<b>Total Expenditure</b>	<b>395,827</b>	<b>360,342</b>
<b>Operating (Deficit)/ Surplus</b>	<b>49,460</b>	<b>(7,861)</b>
Funds as at 1st April 2023	112,784	120,645
<b>Funds as at 31st March 2024</b>	<b>162,244</b>	<b>112,784</b>

\* Detailed Accounts are available on request or via the Charity Commission website.

### Summary Balance Sheet as at 31st March 2024\*

Current Assets	2023/24 £	2022/23 £
Debtors	2,297	3,602
Cash at bank	287,113	221,656
<b>Total current assets</b>	<b>289,410</b>	<b>225,258</b>
<b>Current Liabilities</b>		
Creditors, amounts falling due within 1 year	(127,166)	(112,474)
<b>Net current assets</b>	<b>162,244</b>	<b>112,784</b>
<b>Total assets less current liabilities</b>	<b>162,244</b>	<b>112,784</b>
<b>Funds</b>		
Unrestricted funds	122,451	107,893
Designated funds	20,000	-
Restricted funds	19,793	4,891
<b>Total assets</b>	<b>162,244</b>	<b>112,784</b>

## Our Governance

### Our Trustees in 2023/24

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 her team to guide, govern, shape strategy and give direction. Several trustees have responsibilities for specific areas of the Board's work, such as Finance, Human Resources, Research & Campaigns and Mental Health.

The Board reviews its performance annually in order to identify any development needs and set itself objectives, and also to look at how effective trustees are in working together and with staff in areas such as leadership and strategic planning, income generation, financial management, risk management, service delivery, and employment matters. To assist with this we use the performance appraisal template drawn up by the national charity and invite staff feedback.



**Yvette Ball (Chair)** spent her professional career with the Probation Service culminating as Chief Officer of Gloucestershire and then of Surrey. With retirement her volunteer career has included Chair of Faith in Action Merton Homelessness Project and then of Refugees at Home. She is the lead Trustee for service delivery.



**Simon Culhane's (Vice-Chair)** previous roles include Chief Executive of the Chartered Institute for Securities & Investment and working with blue-chip financial companies including Lloyds Bank and Deutsche Bank. He also worked in the NHS and in central Government where he was Deputy Director of the Prime Ministers' Efficiency Unit. Simon is lead Trustee for performance and fundraising.



**Shaun Jones** is a retired oil industry international tax director, and a former Inspector of Taxes. He is also a trustee of Carers of Epsom and vice chair of Epsom Parochial Charities. Shaun joined the Board in 2006 and was Chair from 2007 to 2013. He is lead Trustee for Mental Health and IT.

**We are governed by a Board of Trustees, who are all volunteers for the charity.**

The Trustees have ultimate responsibility for the charity's vision, values, ethos and strategy as well as for overall performance. They ensure we comply with all legal requirements and have the highest possible standard of governance.

There are four formal Board meetings each year, with sub-committees responsible for Finance and Human Resources.

The Chief Executive is responsible for delivering the strategic objectives and managing the organisation, its paid staff and volunteers.

## Our Governance



**Barry Nash** started his working life in the Royal Marines, He moved to Surrey in 1982 and has lived in Epsom & Ewell since 1994. Barry worked in mobile telecoms before moving into education and charity work, currently supporting disengaged teenagers. Barry served as a Borough Councillor from 2015 to 2023.



**Sarah Noak (Treasurer)** is a Chartered Accountant with over 20 years experience. Since 2019, she has been CFO for a global humanitarian charity which works to bring education to marginalised children. Sarah has also worked in finance at the Wellcome Trust charity. She joined our Board in 2023 and chairs our Finance committee.



**Fiona Taylor** has 35 years' experience in the transport industry, holding a number of director and senior leadership roles, she also spent several years as a self-employed consultant. She has previous experience as both a non-executive director and a trustee. Fiona chairs the HR Committee and is lead Trustee for equality, diversity and inclusion.



**Andrew Heffernan** initially worked in brand marketing roles, following which he qualified as a teacher. He then worked for an educational charity before taking on the role of Membership and Marketing Director for a leading social care membership body. Andrew is lead Trustee for research & campaigns.



**Hardik Trivedi** is an experienced consultant having delivered transformation projects across government and commercial organisations. Prior to consulting he was a systems engineer within the UK Ministry of Defence. Hardik is our lead Trustee for money and debt advice.

## Legal & Administrative Details

**Charity Registration:** 1085779

**Company Registration:** 4079521

**Financial Conduct Authority:**  
FRN:617607

**Company Secretary:**  
Clare Brooks

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

**Main Bankers:**  
Charities Aid Foundation

**Independent Examiner:**  
Olayinka Tomori ACA, DCLA for  
Longmeade Consult Ltd

## Our Governance



**James Thornton** has over 20 years' experience in communications, media & marketing, specialising in healthcare. He is Assistant Director of Communications for Epsom & St Helier University hospitals and has also worked such as Violence Reduction and the NHS homeless health programme. James is lead Trustee for marketing and communications.



### **Company Secretary**

**Clare Boothroyd Brooks** is a qualified chartered secretary and has worked in governance roles in a variety of organisations including a large pension scheme, city fund manager and most recently at St George's, University of London.

**Since the financial year end, Fiona Taylor and James Thornton have stepped down from the Board and Samantha Denning and Andrew Keith have joined as new trustees.**



**Samantha Denning** has a background in advertising and media, with significant experience in media planning. Her senior career roles have included Commercial Director, Operations Director and Head of People. She has a keen interest in Behavioural Economics which she integrates into her strategic approach.



**Andrew Keith** has over 25 years of management operations experience gained firstly in the Royal Navy and then in the legal sector. His most recent role was Chief Operating Officer for international law firm DAC Beachcroft in London, prior to which he worked for Deacons in Hong Kong. In both these roles he sat on the Executive Board and was responsible for all HR, IT, Facilities, Risk & Marketing operations.


By invitation Epsom & Ewell Borough Council appoints two councillors as its representatives who attend meetings as non-voting observers. The Council's representatives for this year were Councillors Steve McCormick and Robert Leach. We record here our grateful thanks to both for their support and advice.

We are very grateful to Councillor Steve McCormick for continuing as a representative and extend a warm welcome to Councillor John Beckett who will be taking over from Robert Leach in the coming year.

**This financial year saw the departure of Patrick O'Driscoll, our Treasurer since 2020 and George Bell who also sat on our Finance Committee as well as our Fundraising Strategic Group.**

**We thank them both for their commitment, and the knowledge and experience they have contributed over the years and welcome our new Trustees Barry Nash, Sarah Noak, Samantha Denning and Andrew Keith.**





**'I was at a total loss due to my mental and physical health issues and applaud your understanding, kindness & completely welcoming approach. I felt totally relaxed and want to show my appreciation for your staff and service, which was second to none!**

**A thank you from one of our clients.**

**Epsom & Ewell Citizens Advice Bureau  
Financial Accounts for the year ended 31 March 2024**

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## 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 £49,460, the combined result of surpluses across both unrestricted and restricted funds.

The result for the general fund this year was a surplus of £34,558 (deficit of £7,564 in 2022/23). We were fortunate in 2023/24 to receive a number of one-off sources of income; an additional £20k grant from our main funder EEBC; a £10,000 legacy from the estate of Robert Foote; and a £21k donation from The Family Building Society who designated us their charity of the year.

With regard to restricted funds the result for the year was a surplus of £14,902 (2022/23: deficit of £297). The charity seeks to recover its costs fully and is striving to attract funding that ensures full cost recovery of project costs. Increasing costs and flat funding for a number of years has meant that full cost recovery has not been possible for all of our projects. We agreed an uplift with one of our key funding partners in 2023/24 but remain in discussion with the NHS regarding the future of our mental health outreach project. A review of the structure of this project will take place in 2024/25 once the outcome of the funding bid is known

### Principal Risks

We are fortunate in that we have confirmed funding from all of our partners for the 2024/25 financial year, including a five month extension of the No-one Left Behind project and a new income stream from Surrey County Council for administering the Household Support Fund until September 2024. However many of our new grants continue to be one-off, or short term, funds not long term income streams.

It is unclear in the longer term what this will mean for us, both in terms of the demand for our services and the scope for attracting volunteers and additional funding. We continue to monitor the situation closely, working with our partners, and we have a fundraising strategy aimed at widening our income sources and a recruitment drive to attract new volunteers.

We recognise there is continuous pressure on our existing funding partners, primarily Epsom and Ewell Borough Council, Town & Country Housing (Rosebery region) 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 remains a key risk.

To minimise these risks to its long-term sustainability the bureau has a fundraising 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;
- achieving full cost recovery from all future projects so that direct costs are fully covered, together with a proportionate share of our overheads; and
- working smarter with local partners to maximise the impact of our limited resources across the community.

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.

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 2023/24 the charity's reserves consist of Unrestricted funds and Restricted funds. The definitions of these funds are set out on page 17. Details of the reserves are shown in the balance sheet on page 8. Following the review of the reserves policy during the year, the Trustees decided to set an unrestricted reserves level of £100,000 to £166,000; 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 £142,451 (2023: £107,893).

### **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. The latest periodic review has reaffirmed that our existing banking providers are offering very competitive rates.

### **Funding Sources**

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

- Epsom & Ewell Borough Council (EEBC), National Citizens Advice and the Community Foundation for Surrey - funding for our core advice service
  - Surrey County Council – funding for 'No-one Left Behind' generalist advice project and Councillors grants.
  - NHS (Surrey Heartlands ICB) and The Henry Smith Charity – funding for Mental Health Projects
  - Rosebery Housing Association, EEBC and the National Lottery Community Fund - funding for Money Advice Services
  - Additionally, we received funds from: Epsom Parochial Charities and The Family Building Society.
- We also raised funds through donations and various fundraising activities.

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

## **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.

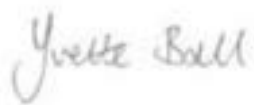
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

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.

## **Independent Examiners**

Longmeade Consult Ltd were appointed as our independent examiners on 17 May 2022, and were reappointed for this financial year at the Annual General Meeting on 19 September 2023.

Approved by the Board of Trustees on 4<sup>th</sup> September 2024 and signed on behalf of the Board:



Yvette Ball  
Chair

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

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2024

**Responsibilities and basis of report**

As the charity's trustees of the charitable company (and also its directors 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 myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since the charitable company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



**Olayinka Tomori ACA DChA**

**Longmeade Consult Ltd  
The Old Rectory  
Springhead Road,  
Northfleet  
Kent, DA11 8HN**

**4<sup>th</sup> September 2024**

**Epsom & Ewell Citizens Advice Bureau**  
**Statement of Financial Activities for the year ended 31 March 2024**

**INCOME & EXPENDITURE ACCOUNT**

	Note	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
<b>Income from:</b>					
Donations and legacies	2	33,189	-	33,189	2,774
Charitable activities	3	242,660	163,933	406,593	341,429
Other ( <i>including fundraising</i> )	4	5,505	-	5,505	8,278
<b>Total Income</b>		<b>281,354</b>	<b>163,933</b>	<b>445,287</b>	<b>352,481</b>
<b>Expenditure on:</b>					
Raising funds	5	15,506	-	15,506	11,656
Charitable activities	5	213,458	166,863	380,321	348,686
<b>Total Expenditure</b>		<b>228,964</b>	<b>166,863</b>	<b>395,827</b>	<b>360,342</b>
<b>Net income/(expenditure) for the year</b>		52,390	(2,930)	49,460	(7,861)
Transfer between funds	13	(17,832)	17,832	-	-
<b>Net movement in funds</b>		34,558	14,902	49,460	(7,861)
<b>Reconciliation of funds:</b>					
Balances brought forward 2023	13	107,893	4,891	112,784	120,645
<b>Balances carried forward 2024</b>	13	<b>142,451</b>	<b>19,793</b>	<b>162,244</b>	<b>112,784</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 9 to 19 form part of these financial statements.

Full comparative figures for the year ended 31 March 2023 are shown in note 14.



**Epsom & Ewell Citizens Advice Bureau  
Balance Sheet as at 31 March 2024**

	Note	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
<b>Tangible Fixed Assets</b>					
Computer Equipment	8	-	-	-	-
<b>Current Assets</b>					
Debtors	9	2,297	-	2,297	3,602
Cash at bank and in hand		218,694	68,419	287,113	221,656
		<b>220,991</b>	<b>68,419</b>	<b>289,410</b>	<b>225,258</b>
Creditors – amounts falling due within one year	10	(78,540)	(48,626)	(127,166)	(112,474)
<b>Net Current Assets</b>		<b>142,451</b>	<b>19,793</b>	<b>162,244</b>	<b>112,784</b>
<b>Net Assets</b>		<b>142,451</b>	<b>19,793</b>	<b>162,244</b>	<b>112,784</b>

Represented by:

**Funds of the Charity**

General Funds	13	122,451	-	122,451	107,893
Designated Funds	13	20,000	-	20,000	-
Restricted Funds	13	-	19,793	19,793	4,891
		<b>142,451</b>	<b>19,793</b>	<b>162,244</b>	<b>112,784</b>

For the year ended 31<sup>st</sup> March 2024 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 7 to 19 were approved by the Board of trustees and authorised for issue on 4<sup>th</sup> September 2024 and are signed on its behalf by:

*Yvette Ball*

.....  
Yvette Ball, Chair

*S.E. Noak*

.....  
Sarah Noak, Treasurer

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

### **Notes to the financial statements for the year ended 31 March 2024**

#### **Accounting policies**

##### **Basis of preparation**

Epsom and Ewell Citizens Advice Bureau (also known as Citizens Advice Epsom & Ewell) is a charitable company 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 20 of this 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) (Second Edition issued in January 2019), (the Charities SORP (FRS102), 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.

The financial statements are prepared under the historical cost convention. 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.

##### **Income**

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.

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.

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.

## **Expenditure**

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.

Raising funds comprise staff and other support costs incurred to generate funds for the activities of the charitable company.

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.

## **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.

## **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.

## **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.

## **Recognition of liabilities**

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

### 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.

### 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.

### 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.

### 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 2023/24.

### 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 thoroughly reviewed our financial position, considered the level of unrestricted 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.

## 2 Donations

	Unrestricted	Restricted	Total	Total
	£	£	2024	2023
			£	£
<b>Voluntary income</b>				
Legacy	10,000	-	10,000	-
Other donations (including gift aid)	23,189	-	23,189	2,774
	33,189	-	33,189	2,774
<b>2023</b>	2,524	250	2,774	

### 3 Charitable Activities

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Epsom & Ewell Borough Council	151,873	13,280	165,153	142,709
Surrey County Council	54,000	-	54,000	44,667
Money & Pensions Service in partnership with Citizens Advice	-	-	-	15,524
Citizens Advice	28,942	-	28,942	15,727
The Henry Smith Charity	-	28,666	28,666	27,400
NHS Surrey Heartlands ICB	-	41,000	41,000	41,000
Community Foundation for Surrey	4,000	-	4,000	6,250
National Lottery Community Fund	-	25,987	25,987	-
Leeds Building Society	-	-	-	700
Epsom Parochial Charities	845	-	845	452
Contracts & Fees				
Rosebery Housing Association	3,000	55,000	58,000	47,000
	242,660	163,933	406,593	341,429
<b>2023</b>	195,605	145,824	341,429	

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

### 4 Other Income

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Aviva Community Fund	-	-	-	6,021
Fundraising and other income	4,130	-	4,130	1,653
Investment income	1,375	-	1,375	604
<b>Total Other Income</b>	5,505	-	5,505	8,278
<b>2023</b>	8,278	-	8,278	

## 5 Analysis of expenditure

	Generalist Advisory Services (Unrestricted funds)	Specialist Advice and Information (Restricted funds)	2024	2023
	£	£	£	£
<b>Raising funds</b>				
Staff costs	14,542	-	14,542	10,769
Support costs	964	-	964	887
<b>Activity total</b>	<b>15,506</b>	<b>-</b>	<b>15,506</b>	<b>11,656</b>
<b>2023</b>	<b>11,656</b>	<b>-</b>	<b>11,656</b>	
<b>Charitable Activities</b>				
Staff costs	114,627	138,870	253,497	229,880
Support costs	98,831	27,993	126,824	118,806
<b>Activity total</b>	<b>213,458</b>	<b>166,863</b>	<b>380,321</b>	<b>348,646</b>
<b>2023</b>	<b>190,494</b>	<b>158,192</b>	<b>348,686</b>	

	Generalist Advisory Services	Specialist Advice and Information	2024	2023
	£	£	£	£
<b>Support Costs</b>				
Governance	1,547	339	1,886	1,099
Management	33,049	8,809	41,858	40,416
Office, IT & communications	16,353	6,964	23,317	18,281
Premises	47,681	11,699	59,380	58,468
Other	1,165	182	1,347	1,429
<b>Activity Total</b>	<b>99,795</b>	<b>27,993</b>	<b>127,788</b>	<b>119,693</b>
<b>2023</b>	<b>92,420</b>	<b>27,273</b>	<b>119,693</b>	

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

## 6 Governance costs

These are costs associated with the governance of the charity and include an independent examination cost of £1,020 (2023: £960).

## 7 Information regarding Trustees, Directors and Employees

	2024	2023
	£	£
Wages and salaries	270,635	245,366
Social security costs	14,701	14,034
Pension costs	7,373	7,006
	<u>292,709</u>	<u>266,406</u>

The average number of employees, analysed by function was:

	2024	2023
Charitable purposes	12	10
Fundraising & publicity	1	1
Management and administration of charity	2	2
	<u>15</u>	<u>13</u>

Most staff are employed on a part time basis. The average number of full time equivalent staff employed is 8.9 (2023: 8.4).

No employee received remuneration of more than £60,000 (2023: None).

No Trustee was remunerated for any services (2023: None).

£nil expenses were claimed by members of the Trustee Board in the year ended 31 March 2024 (2023: £nil). No trustee indemnity insurance was purchased.

£1,975 was paid in the year ended 31 March 2024 (2023: £2,362) for various insurance services, including professional indemnity cover.

The Chief Executive Officer is the key management personnel who received total employment benefits of £41,476 (2023: £39,629)

## 8 Tangible Fixed Assets

	2024	2023
	£	£
<b>Cost – Computer Equipment</b>		
At 31 March 2023	4,812	4,812
Additions	-	-
At 31 March 2024	<u>4,812</u>	<u>4,812</u>
<b>Depreciation – Computer Equipment</b>		
At 31 March 2023	4,812	4,812
Charge for the year	-	-
At 31 March 2024	<u>4,812</u>	<u>4,812</u>
<b>Net book value – Computer Equipment</b>		
At 31 March 2024	<u>-</u>	<u>-</u>

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

## 9 Debtors

	Total	Total
	2024	2023
	£	£
Miscellaneous debtors	218	2,847
Prepayments	2,079	755
	<u>2,297</u>	<u>3,602</u>



## 10 Creditors - amounts falling due within one year

	Total 2024	Total 2023
	£	£
Deferred income (grants received in advance)	97,660	77,333
Other creditors including tax and social security	19,860	26,873
Accruals	9,646	8,268
	<u>127,166</u>	<u>112,474</u>
Movement in deferred income		
<i>Balance brought forward 1 April</i>	77,333	79,505
Citizens Advice partnership funds	4,485	2,195
Surrey County Council	(25,014)	9,333
Henry Smith Charity Foundation	14,333	(13,700)
National Lottery Community Fund	12,993	-
Community Foundation for Surrey	10,000	-
Nationwide Community Fund	3,530	-
<i>Balance carried forward 31 March</i>	<u>97,660</u>	<u>77,333</u>

## 11 Related party transactions

There were related party transactions with 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%. From 1<sup>st</sup> April 2024 the company has increased the employer contribution from 3% to 5% of pensionable earnings with employees paying at least 5%.

The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £7,373 (2023 £7,006). There were no significant contributions payable or outstanding at the year end.

## 13 Movement in funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
<b>Restricted Funds:</b>					
Debt advice	-	67,000	(54,661)	-	12,339
Mental Health	-	42,280	(57,839)	15,559	-
Henry Smith MH Outreach	3,698	28,666	(25,996)	-	6,368
Financial & Wellbeing Support	-	25,987	(28,260)	2,273	-
Emergency Fund	1,193	0	(107)	-	1,086
<b>Total Restricted Funds</b>	<b>4,891</b>	<b>163,933</b>	<b>(166,863)</b>	<b>17,832</b>	<b>19,793</b>
<b>Unrestricted Funds:</b>					
General fund	107,893	281,354	(228,964)	(37,832)	122,451
Designated funds	-	-	-	20,000	20,000
<b>Total Unrestricted funds</b>	<b>107,893</b>	<b>281,354</b>	<b>(228,964)</b>	<b>(17,832)</b>	<b>142,451</b>
<b>Total funds</b>	<b>112,784</b>	<b>445,287</b>	<b>(395,827)</b>	<b>-</b>	<b>162,244</b>

The £17,832 transfers from unrestricted funds into the restricted funds includes notional costs that are not recoverable from the funders or specific project reserves.

### 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 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.

Financial & Wellbeing Support: A restricted fund financed by the National Lottery Community Fund in partnership with Mary Frances Trust to support those with mild to moderate mental health issues with both their financial and wellbeing 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 has been designated by the Trustees for the purpose of covering any redundancy and associated costs that may arise due to the end of existing funding streams.

## Comparative Movement in Funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
<b>Restricted Funds:</b>					
Debt advice	-	59,550	(61,336)	1,786	-
Mental Health	-	43,350	(51,974)	8,624	-
Henry Smith MH Outreach	2,868	27,400	(26,570)	-	3,698
Money & Pensions Service	1,329	15,524	(18,264)	1,411	-
Emergency Fund	991	250	(48)	-	1,193
<b>Total Restricted Funds</b>	<b>5,188</b>	<b>146,074</b>	<b>(158,192)</b>	<b>11,821</b>	<b>4,891</b>
<b>Unrestricted Funds:</b>					
General fund	112,542	206,407	(202,150)	(8,906)	107,893
Designated funds	2,915	-	-	(2,915)	-
<b>Total Unrestricted funds</b>	<b>115,457</b>	<b>206,407</b>	<b>(202,150)</b>	<b>(11,821)</b>	<b>107,893</b>
<b>Total funds</b>	<b>120,645</b>	<b>352,481</b>	<b>(360,342)</b>	<b>-</b>	<b>112,784</b>

The £11,821 transfer from unrestricted funds into the restricted funds includes notional costs that are not recoverable from the funders or specific project reserves.

## 14 Comparative Statement of Financial Activities

	Unrestricted funds	Restricted funds	Total funds 2023
	£	£	£
<b>Income from:</b>			
Donations	2,524	250	2,774
Charitable activities	195,605	145,824	341,429
Other ( <i>including fundraising</i> )	8,278	-	8,278
<b>Total Income</b>	<b>206,407</b>	<b>146,074</b>	<b>352,481</b>
<b>Expenditure on:</b>			
Raising funds	11,656	-	11,656
Charitable activities	190,494	158,192	348,686
<b>Total Expenditure</b>	<b>202,150</b>	<b>158,192</b>	<b>360,342</b>
<b>Net income/(expenditure) for the year</b>	4,257	(12,118)	(7,861)
Transfer between funds	(11,821)	11,821	-
<b>Net movement in funds</b>	(7,564)	(297)	(7,861)
<b>Reconciliation of funds:</b>			
Balances brought forward 2022	115,457	5,188	120,645
<b>Balances carried forward 2023</b>	<b>107,893</b>	<b>4,891</b>	<b>112,784</b>

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

## Charity Information: Legal & Administrative Details

### Trustees:

Trustee	Role	Resigned	Appointed
Yvette Ball	Chair		
George Bell		23 <sup>rd</sup> June 2023	
Simon Culhane	Vice-Chair		
Samantha Denning			11 <sup>th</sup> June 2024
Andrew Heffernan			
Shaun Jones			
Andrew Keith			4 <sup>th</sup> September 2024
Barry Nash			4 <sup>th</sup> July 2023
Sarah Noak	Treasurer		17 <sup>th</sup> August 2023
Patrick O'Driscoll	Treasurer	19 <sup>th</sup> September 2023	
Fiona Taylor		11 <sup>th</sup> June 2024	
James Thornton		4 <sup>th</sup> April 2024	
Hardik Trivedi			

**Chief Executive Officer:** Lisa Davis

**Charity Registration Number:** 1085779

**Company Registration Number:** 4079521

**Financial Conduct Authority Reference Number:** 617607

**Company Secretary:** Clare Boothroyd Brooks

### **Principal Office:**

The Old Town Hall,  
The Parade, Epsom, Surrey,  
KT18 5AG

### **Main Bankers:**

Charities Aid Foundation

### **Independent Examiner:**

Olayinka Tomori ACA DChA for  
Longmeade Consult Ltd