

Community
Legal Service



Epsom & Ewell Citizens Advice Bureau

Annual Report and Financial Statements

For the year ended 31st March 2011

Registered Charity No. 1085779

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

Contents:

Legal and Administrative Information	3
Report of the Directors and Trustees	4-11
Independent Examiners Report	12
Statement of Financial Activities	13
Balance Sheet	14
Notes to the Financial Statements	15-22

Reference and Administrative Information

Charity Name: Epsom & Ewell Citizens Advice Bureau
Charity Registration: 1085779
Company Registration: 4079521
Principal Office: The Old Town Hall
The Parade
Epsom Surrey KT18 5AG
Manager: Nigel Dear to 30 April 2010
Thomas Sheriff from 4 May 2010
Company Secretary: Shaun A Jones
Bankers: Charities Aid Foundation
Lloyds TSB PLC
National Counties Building Society
Investec PLC
Independent Examiner: David C Evans FCA
2 The Oaks Epsom Surrey KT19 5HH

The following people were directors/trustees of the charity on the date of approval of the report or had been directors/trustees during the course of the year:

Shaun A Jones	Chairman
Robin Cornell	Vice Chair, retired 6 October 2011
David Rosen	Treasurer
Colin MD Bird	retired 7 October 2010
Barbara Meredith	retired 7 October 2010
Lady Diana Unwin	
Nigel Petrie MBE	
Ruby E. Smith	Epsom & Ewell Borough Council nominee to 5 May 2011
Alan F Winkworth	Epsom & Ewell Borough Council nominee to 5 May 2011
Sebastian Taylor	resigned 17 May 2011
Michael H Smith	
Mark L Tiley	
Neil Davison	resigned 13 April 2011
Jeremy Slater	
Councillor Eber Kington	resigned 15 April 2010
Sheila A Gibbons	co-opted 17 March 2011
Rosslyn-Ann Adams	co-opted 17 March 2011, resigned 6 October 2011
Regina Benveniste	elected 6 October 2011
Daniel Leon	elected 6 October 2011
Jeremy Pink	elected 6 October 2011
James Wells	elected 6 October 2011
Angela Yahaya	elected 6 October 2011

Epsom & Ewell Citizens Advice Bureau has an honorary President, a position that is customarily offered to the incoming Mayor of Epsom & Ewell for the term of his or her mayoral year. The President for the 2010/11 mayoral year was Councillor Clive Smitheram. The President for the 2011/12 mayoral year is Councillor Sheila Carlson. The position of President is unpaid and non-voting.

The fundraising Sub-Committee of Epsom & Ewell Citizens Advice Bureau, known as the Friends of Epsom & Ewell Citizens Advice Bureau, also has an honorary President, The Rt. Hon. Chris Grayling MP. This position is unpaid and non-voting.

Epsom and Ewell Borough Council's appointed representatives for the year 2011/12 are Councillor Liz Frost and Councillor Christine Key.

Epsom & Ewell Citizens Advice Bureau

Report of the Directors and Trustees

The Trustees (who are also Directors for the purposes of Company Law) present their annual report and unaudited financial statements for the year ended 31st March 2011.

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Epsom & Ewell Citizens Advice Bureau is a registered charity and a company limited by guarantee incorporated on 27th September 2000. The maximum liability of each member is limited to one pound. At 31st March 2011 the company had 37 members. Epsom & Ewell Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended on 30th June 2004 and 13th January 2011.

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

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

Recruitment, Appointment of Trustees

Our Trustees, who are also Directors of the Company, are drawn from the local community of Epsom and Ewell and surrounding areas. Volunteers for the position of Trustee are interviewed by a panel of Trustees. Those selected are proposed for appointment either by resolution of the Board or by election at a General Meeting. The Chair, Vice Chair and Treasurer are elected annually at the next Board Meeting following the date of the Annual General Meeting. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

By invitation, Epsom and Ewell Borough Council nominates two representatives to attend meetings of the board. (In prior years such nominated representatives were customarily appointed as Trustees. Trustees appointed in this way were appointed in a personal capacity and not as representatives of their organisations and were not required to resign if they left the body which recommended them or ceased to hold office with that body, or ceased to be a nominated representative. This practice was terminated in May 2011 at the Council's request and the Council's representatives now attend board meetings as non-voting observers.)

As part of their induction, new Trustees are encouraged to sit in on client interviews, having signed a confidentiality agreement, to help develop their understanding of the work of the bureau, and to attend the short induction course conducted by the National Association of Citizens Advice Bureaux. New Trustees are expected to take an active role in sub-committee work at an early stage.

Organisational Structure

Epsom & Ewell Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction and policies of the organisation. The Trustees

carry the ultimate responsibility for the conduct of Epsom & Ewell Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least four times per year. A Finance committee meets at least three times a year. The Finance committee is responsible for recommending to the board disposition of funds and investments, and a target range for reserves. A Fundraising committee (known as the Friends of Epsom and Ewell CAB) meets at least twice a year. There is a Bureau Services Review committee which reviews the strategy and operations of the bureau and includes representatives from all sections of staff and of Trustees. This meets as required. There is a committee which reviews Information and Communications Technology strategy which meets on a regular basis. These committees include paid staff and other non-board members co-opted for the purpose

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

Related Parties

Epsom & Ewell Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Epsom & Ewell Citizens Advice Bureau in order to fulfil its charitable objects and comply with the national membership requirements.

In early 2011 the charity became a member of Citizens Advice Surrey, a consortium in which Citizens Advice Bureaux across the county of Surrey are working together on common objectives. Citizens Advice Surrey is now incorporated and has been registered as a charity. Its board members are drawn from Trustees and Managers of the participating bureaux, selected to achieve balanced geographical representation. Epsom and Ewell CAB is represented on the board by the Bureau Manager.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees also holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Risk Management

Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. External funding is a key risk area over which we have little control other than to nurture relationships with key stakeholders and to maintain the quality and relevance of our service. Health and safety is another key risk area and policies have been implemented governing, inter alia, home visits and excursions. Internal control risks are minimised by the implementation of financial controls and procedures for authorisation of transactions. The quality of our advice is managed through use of centralised national information systems, rigorous training and supervision, and is audited regularly under the terms of our membership agreement with Citizens Advice.

A financial risk analysis is performed regularly by the Finance sub-committee and this informs the Board's consideration of an appropriate target range for cash reserves. Reserves targets at any point in time are calculated by reference to a rolling three-year forward financial outlook and a risk weighting of potential exposures, with the aim of ensuring that the core advice service is sustainable and that early action can be taken to deal with forecast surpluses and deficits.

2. OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects (as stated in our Articles of Association) are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Epsom and Ewell and surrounding areas. Our aims and objectives are set out more specifically in the next paragraph.

Aims and Objectives

Epsom & Ewell Citizens Advice Bureau provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

How our Activities Deliver Public Benefit

Our main activities and who we try to help are explained below.

We primarily aim to benefit those who live and work in the borough of Epsom and Ewell. However, we will assist client outside the borough when there is a conflict of interest. Further, as part of East Surrey Adviceline, we will take calls from other parts of East Surrey and neighbouring bureaux will take calls from the Epsom and Ewell area.

General Advice: the principal activity of Epsom & Ewell Citizens Advice Bureau is the provision of free, confidential, independent and impartial advice and information for members of the public. Advisory services are provided through face-to-face consultations, and by telephone. We refer to this as our core bureau service.

Mental Health: a specialist unit provides an accessible advice service for clients suffering severe and enduring mental illness who are unable to access the bureau through our core service.

Debt Advice: another specialist team provides debt advice, both to individuals and to community groups. The work of this team mainly involves advising clients who have already got into financial difficulties but our debt advisers also give talks and presentations designed to prevent people getting into serious debt.

County Court Desk: In 2010/11, the bureau also operated a County Court advice desk for persons threatened with homelessness attending before the Epsom County Court. This advice desk was managed by the Bureau and staffed by volunteers. (In July 2011 Epsom County Court closed and cases involving Epsom residents have moved to Reigate County Court, where our advice desk service continues to operate in conjunction with Reigate and Banstead CAB)

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

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

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

In 2010/11, we had 73 volunteers who together worked an average of 493 hours per week. The approximate annual value of this contribution is estimated at well over £400,000 at market rates.

3. ACHIEVEMENTS AND PERFORMANCE

Chairman's Report

This was a year of great progress, and also a time of considerable change in the bureau.

Our Bureau Manager Nigel Dear retired in April 2010 after just 18 months in post. Nigel did a terrific job in his short time with us and we are very grateful to him for his strategic thinking, hard work, good humour and enthusiasm. We were fortunate in being able to recruit a very able successor in Tom Sheriff.

In this report you can read about our successful introduction of the Gateway triage system which has dramatically reduced waiting times and improved customer service following the introduction of an appointment system; about our participation in the East Surrey Adviceline project which will eventually be part of a national telephone advice service; our launch of an evening drop-in service; our participation in Citizens Advice Surrey; the launch of Outreach services for Debt Advice; the work we have done in Campaigning for Change; and various initiatives in Governance; all of this against a backdrop of increasing need for our services and great difficulty in finding new sources of funding.

We are already working on plans for the next phase of our strategic development. It is a most exciting time

Charitable Activities

Epsom & Ewell Citizens Advice Bureau had 3077 (2938) clients starting a new enquiry in the year. There were 10370 (8674) client contacts and 4849 (4001) contacts with third parties such as local authorities, creditors and landlords. Benefit, debt, housing, family and employment enquiries between them formed 73% (72%) of the enquiries handled by the bureau. The complexity of cases is increasing and a number of volunteers have special interests in particular areas who willingly share their expertise with others in the team. (Figures in brackets are for the year 2009/10).

We have access to other specialist services such as Surrey Welfare Rights Unit, Surrey Law Centre, and North Surrey Domestic Abuse Outreach Service, Citizens Advice specialist support units, National Homelessness Advice Service and employment solicitors. We have successfully referred some clients to the Bar Free Representation Unit for assistance at Tribunals and Appeals. Local solicitors Aurora Bailey and Howell-Jones have regularly attended surgeries at the bureau to assist clients on specific legal issues.

Client gains of £377,706 were achieved by the bureau as a whole. These include, for example, annualised benefits secured for clients, employment related compensation, charitable payments or grants received and debts either challenged or written off. Income received or retained by clients as a result was available to them for spending in the local community.

In operational terms, our main achievements in 2010/11 involved significant improvements in terms of both the scope and quality of service to the community.

- In September, we introduced 'Gateway', a triage system. All new clients, whether they 'drop in' or telephone are now given a short interview to determine the next step in their advice process. In around half the cases we are able to satisfy the query by providing information or signposting and in the remainder we make an appointment for further advice. Gateway has significantly improved the client experience – waiting times are shorter and clients are now able to access advice services via appointment at a time to suit them.
- During the summer of 2010 we introduced telephone advice at the bureau and in October we joined East Surrey Adviceline, a 'virtual' call centre operated on a rota by 5 bureaux – Redhill, Banstead, Dorking and Leatherhead in addition to Epsom and Ewell. We are now able to offer telephone advice on weekdays between 10am and 4pm
- In February 2011, we began opening on Tuesday evenings between 5pm and 7pm for both 'drop in' and appointments. This has allowed us to serve those in work who find it difficult to attend the bureau during working hours.
- To our specialist debt advisers' client service we added an outreach service at the Longmead Centre, supported by funds from Surrey County Council. This service has proved very popular with clients who for various reasons are not able to travel to Epsom.
- Having initially received notice of termination of funding from the NHS for our Mental Health Outreach project, we made a submission as part of the Equality Impact assessment and in January 2011, the NHS Board approved continued funding. We are also grateful to Toyota (GB) who provided funding for this project.
- A further significant increase in the number of volunteer advisers and gateway assessors, resulting in greater resources to handle increased demand.
- 156 cases of homelessness avoided following our assistance at Epsom County Court.
- Our website continues to develop and is becoming a main contact point between the CAB and the community providing information and links to online advice. It is also becoming increasingly useful for recruitment, fundraising and campaigning.

Campaigning for Change

We conducted a major campaign, including press and radio, opposing closure of Epsom County Court on the grounds of reduced access to justice for Epsom and Ewell residents and the possibility of increased homelessness. Unfortunately this did not succeed. The Court has now closed. Cases involving Epsom and Ewell residents will be heard at Reigate and Kingston.

We made a submission to The Rt Hon Chris Grayling, MP for Epsom and Ewell, Minister of Employment, of evidence relating to the administration of Employment and Support

Allowance showing that many clients, particularly those with mental health problems, were being incorrectly found fit for work. Mr Grayling announced an Independent Review which subsequently recommended changes to the way the benefit is administered including a change to some of the descriptors used in the Work Capability Assessment.

We successfully lobbied Epsom and Ewell Borough Council to change Council Tax Demand notices as they were confusing residents.

We wrote to several GP practices requesting that they cease charging fees for medical reports to be used in Appeal Tribunals. This resulted in some agreements not to charge and reduced charges made in other cases.

We campaigned to raise the issue of the Department of Work and Pensions not following correct procedures in relation to the benefit entitlements of European Economic Area nationals following relationship breakdown.

We wrote to The National Association of Citizens Advice Bureaux suggesting that they make prominent to the public the future reduction in interest rate support to mortgages to qualifying clients so that claimants were aware that cut was to take place and could plan accordingly.

In addition, our evidence was included in Citizens Advice submissions to 4 public consultation exercises.

Fundraising

We estimate that we need to raise around £10,000 every year to maintain our unrestricted reserves at the target level. This year we failed to reach this level and we had to draw on reserves to the tune of £3,887.

Altogether we raised £5,272. We are extremely grateful to everyone who supports us either directly with donations or by engaging in fundraising on our behalf. However, it is essential that we step up our fundraising activities if we are to maintain and develop our services to the community. New fundraising ventures in the coming year will include a lottery, website income generation, and the promotion of a benefit concert.

- The **National Counties Building Society** continued its generous support with a further donation of £1,500.
- **Ewell Court Residents Association** raised £550 for us from two Quiz Nights.
- **Waitrose Epsom** and its customers contributed £370.
- A collection and raffle in the **Ashley Centre** raised £460.
- A collection from a very small crowd on a wet evening at **Epsom Downs Racecourse** raised £225.
- Many other local businesses supported us through donations of money or raffle prizes, or provision of facilities, including: **Allam Motor Services, Boots, Marks and Spencer, AXA, Drift Bridge Volkswagen, Master Butchers, Blue Mint Indian Restaurant** , and **Lakeland Epsom**,

We also received a number of unsolicited donations from individuals and our thanks go to all who have given so generously.

On project specific funding, we are extremely grateful to **Toyota GB** for their grant of £5,000 to help sustain our Mental Health project; to **Rosebery Housing Association** who contributed £10,000 to our Debt Advice service for Court and Ruxley wards, and to **Smith & Byford** who contributed £1,000 to that project.

4. FINANCIAL REVIEW

Financial Position

The bureau's unrestricted General Fund realised a deficit of £2,138 for the year (previous year surplus £35,112). £749 was transferred from the General Fund to the IT Systems Improvement Project restricted fund and a further £1,000 was transferred to the designated fund for replacement of IT Equipment, leaving a net deficit of £3887 which was met from General Fund reserves.

The bureau's unrestricted General Fund has a balance carried forward of £70,572 (previous year £74,459) in addition to which there are designated funds of £9,000 (previous year £8,000) for IT equipment replacement.

The bureau did not have any borrowings from any providers or other sources at 31st March 2011. Net assets at 31st March 2011 amounted to £127,218, of which £47,646 represents restricted funds. No funds were in deficit at 31st March 2011.

Reserves and Reserves Policy

The Board has reviewed the financial risks facing the bureau (see Risk Management section above) and quantified both the probability and magnitude of various risks. The Board has resolved as a policy to set both an upper and a lower limit to unrestricted reserves to be maintained for such purposes and to act to increase or decrease expenditure if the reserves fall outside those limits. At 31st March 2011 the target range of reserves was £53,000 to £83,000, and actual reserves were within the target range.

Investment Policy and Objectives

Funds which are not immediately required for operational purposes are held on deposit. The Finance sub-committee periodically reviews the deposit account arrangements having regard to the best available market rates of interest, flexibility, accessibility, and risk.

Principal Funding Sources

Core Bureau Service

The directors extend their gratitude to **Epsom and Ewell Borough Council** which continues to support the core operating capacity of the bureau and which also provides office accommodation and services at no financial cost to the bureau. The Council also funds the 20% of business rates which would otherwise be payable and reimburses the parking costs of volunteers.

Mental Health Outreach

With underpinning funding from the **National Health Service** and the final instalment of our grant from **LloydsTSB Foundation for England & Wales**, we were able to maintain this much needed service. We are very grateful to **Toyota (GB)** for providing additional funding which will enable us to keep the service going at its current level through 2011-12.

County Court Desk

Funding for administrative support is given by Epsom & Ewell Borough Council's Housing Department through a grant provided by the **Department for Communities and Local Government** towards the prevention of homelessness.

Debt Advice

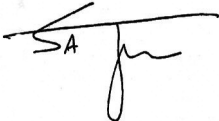
We have two specialist debt advisers. One is partly funded by a grant from Epsom and Ewell Borough Council. The other (whose focus is on Court and Ruxley wards) is partly funded by **Rosebery Housing Association**, with a contribution from **Smith and Byford Ltd**. The

balance of funding for these advisers has been helped by further support from the Department for Communities and Local Government. We were grateful to receive an additional £15000 from Epsom and Ewell Borough Council to assist in the funding of our Debt Advice projects.

5. AIMS FOR THE FUTURE

At minimum, we aim to maintain the same level of service to the community as at present. To do this, we need to generate sufficient funds and maintain sufficient staffing resource to 1) keep the same level of 'drop-in' hours, telephone hours and number of appointments offered in the main bureau as currently and 2) continue to operate our current projects - Specialist Debt Advice (including Outreach), Mental Health Outreach and Court Desk (joint with Reigate and Banstead). In the present funding environment, this will be a considerable achievement.

However, we would like to develop our services still further and we have adopted an ambitious long term strategic target of a significant increase in the number of clients that we assist over a 3 to 4 year time horizon. To achieve this we believe it is necessary to substantially increase our training/supervision specifically by recruiting a full-time Guidance Tutor/Casework Supervisor. This will enable us over a 3 to 4 year time horizon to take our adviser complement to around 60 (including trainees and gateway assessors), a 50% increase on the present level.

A handwritten signature in black ink, appearing to read 'SA Jones', written over a horizontal line.

Shaun Jones
Chairman
by Order of the Board
6 October 2011

Independent Examiner's Report on the Accounts

Section A

Independent Examiner's Report

Report to the trustees/members of

Charity Name

EPSOM & EWELL CITIZENS ADVICE BUREAU

On accounts for the year ended

3 1 0 3 1 1

Charity no (if any)

1 0 8 5 7 7 9

Set out on pages

1 to 10

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43 of the 1993 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below*): *N/A SEE*

- (1) which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have not been met ; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed

David C Evans

Date

17th August 2011

Name

DAVID C EVANS

Relevant professional qualification(s) or body (if any)

FCA

Address

2 THE OAKS
EPSOM
SURREY
KT18 5HH

Epsom & Ewell Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2011 Incorporating the Income and Expenditure Account

	Note	Unrestricted funds £	Restricted funds £	Total funds 2011 £	Total funds 2010 £
Incoming resources:					
Income from charitable activities	2a	74,162	89,885	164,047	238,090
Voluntary income: donations	2b	5,272	-	5,272	5,963
Investment income	2c	1,285	-	1,285	898
Other incoming resources	2d	2,106	-	2,106	1,922
Total incoming resources		<u>82,825</u>	<u>89,885</u>	<u>172,710</u>	<u>246,873</u>
Resources expended:					
Charitable activities		83,693	105,956	189,649	184,911
Costs of generating voluntary income		-	-	-	-
Other costs of generating funds		-	-	-	-
Governance costs		1,270	1,370	2,640	2,960
Total resources expended	3	<u>84,963</u>	<u>107,326</u>	<u>192,289</u>	<u>187,871</u>
Net incoming/(outgoing) resources before transfers		(2,138)	(17,441)	(19,579)	59,002
Transfers between funds		(749)	749	-	-
Net movement in funds for the year		<u>(2,887)</u>	<u>(16,692)</u>	<u>(19,579)</u>	<u>59,002</u>
Fund balances brought forward		82,459	64,338	146,797	87,794
Fund balances carried forward		<u>79,572</u>	<u>47,646</u>	<u>127,218</u>	<u>146,796</u>

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

Epsom & Ewell Citizens Advice Bureau

Balance Sheet as at 31 March 2011

	Note	2011 £	2010 £
Current assets			
Debtors	4	5,750	21,417
Cash at bank, building society and in hand	5	<u>134,306</u>	<u>143,178</u>
		140,056	164,595
Liabilities			
Creditors: amounts falling due within one year	6	(12,838)	(17,799)
Net assets	7	<u>127,218</u>	<u>146,796</u>
Represented by:			
Funds of the charity			
Unrestricted funds:			
General fund		70,572	74,459
Designated funds		9,000	8,000
Restricted Funds		47,646	64,337
Total funds	8	<u>127,218</u>	<u>146,796</u>

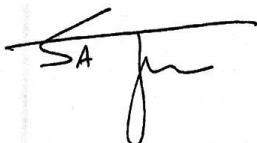
The Trustees are satisfied that the charitable company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Trustees acknowledge their responsibilities for:

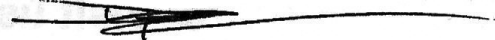
- (i) ensuring that the charitable company keeps adequate accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of the profit or loss of the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

These financial statements were approved by the Board on 6 October 2011 and are signed on their behalf by:.



Shaun Jones, Chairman



David Rosen, Treasurer

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2011

1. Accounting policies

a) Accounting basis

The financial statements have been prepared under the historical cost convention and are in accordance with the provisions of the Companies Act 2006 relating to small companies, applicable accounting standards, and the Statement of Recommended Practice on Accounting by Charities published in March 2005.

b) Incoming resources

i) Grants receivable

Grants made to finance the activities of the bureau are credited to the income and expenditure account in the period to which they relate.

ii) Bank interest

Bank interest is included in the income and expenditure account on receipt.

iii) Other income

Other income, including donations, gifts and covenants, is included in the income and expenditure account on receipt.

iv) Gifts and Intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the charity has been estimated and disclosed in the Directors' Report.

v) Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied are reflected in deferred income within the balance sheet.

c) Resources expended

Expenditure is accounted for on an accruals basis. All expenditure related to the provision of advice services, including management support, is included within charitable activities. Other costs incurred have been allocated between governance costs (costs associated with directors' meetings and audit), costs of generating voluntary income, and other costs of generating funds. Where costs cannot be directly attributed to particular activities, they have been allocated on an estimated basis consistent with the use of resources.

d) Fixed assets

Items are capitalised if their cost is over £2,000. No such capital expenditure has been incurred.

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2011

1. Accounting policies (continued)

e) General funds

General funds are unrestricted funds that are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

f) Designated funds

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

g) Restricted funds

Income received for restricted purposes is included in separate restricted funds against which appropriate expenditure is allocated.

h) Pensions

The bureau offers its employees a stakeholder pension plan. The bureau makes no contribution to the pension funds of its employees.

i) Irrecoverable VAT

Expenditure included in the accounts includes VAT as the bureau does not recover VAT.

j) Cash Flow

The bureau has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2011

2. Incoming resources					
	Unrestricted	Restricted	2011 Total	2010 Total	
	£	£	£	£	
a. Incoming resources from charitable activities					
Epsom & Ewell Borough Council	74,162	38,885	113,047	112,709	
Toyota		5,000	5,000		
Big Lottery Fund	-	-	-	31,492	
Public Service Agreement	-	-	-	21,273	
Rosebery Housing Association	-	10,000	10,000	12,000	
Surrey NHS	-	23,000	23,000	23,000	
Lloyds TSB Foundation	-	5,000	5,000	15,000	
Smith and Byford	-	500	500	500	
Capacity Builders	-	-	-	6,100	
Surrey County Council	-	7,500	7,500	1,000	
Money Saving Expert	-	-	-	5,000	
National Citizens Advice	-	-	-	10,016	
	<u>74,162</u>	<u>89,885</u>	<u>164,047</u>	<u>238,090</u>	
b. Voluntary income: donations					
National Counties Building Society	1,500	-	1,500	1,500	
Fund-raising events	322	-	322	213	
Street collections	685	-	685	489	
Other donations	2,765	-	2,765	3,761	
	<u>5,272</u>	<u>-</u>	<u>5,272</u>	<u>5,963</u>	
c. Investment income					
Bank and building society interest received	1,285	-	1,285	898	
d. Other incoming resources					
Release of provisions	-	-	-	-	
Parking refunds from Epsom & Ewell Borough Council	2,106	-	2,106	1,922	
	<u>2,106</u>	<u>-</u>	<u>2,106</u>	<u>1,922</u>	

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2011

3. Resources expended

	Unrestricted £	Restricted £	2011 Total £	2010 Total £
Charitable activities:				
Staff costs	52,745	88,180	140,925	136,493
Other costs	30,948	17,775	48,723	48,418
	83,693	105,955	189,648	184,911
Costs of generating voluntary income		-	-	-
Other costs of generating funds	-		-	-
Governance costs	1,270	1,370	2,640	2,960
	84,963	107,325	192,288	187,871

Natural classification of resources expended:

	2011 Total £	2010 Total £
Staff costs	143,565	139,453
Office rental and service costs	24,181	24,181
Travelling and training	3,514	2,693
Subscriptions and insurance	2,541	3,063
IT	8,200	8,996
Advertising for paid staff	-	1,769
General	1,079	61
Telephone	2,115	2,311
Postage and other office costs	4,920	3,414
Staff car parking	2,173	1,930
	192,288	187,871

The number of people employed during the year was 11 (2010: 9), all of whom (2010: 8) were part-time and all of whom are management, support staff and case workers.

The average number of people employed was 4.7.(2010: 4.5)

No employee received remuneration of more than £60,000 during the year.

No director received any remuneration in the year.

Expenses reimbursed to directors during the year in respect of bureau business were £64 (£26)

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2011

Debtors

4.

	2011	2010
	£	£
PSA grant for work on pension	-	21,273
Surrey NHS	5,750	
Epsom & Ewell Borough Council	-	144
	<u>5,750</u>	<u>21,417</u>

Cash at bank, building society and in hand

5.

	2011	2010
	£	£
Lloyds TSB Bank	11,753	17,029
Investec Bank	51,106	50,000
National Counties Building Society	11,435	11,349
CAF Bank	59,969	64,794
Cash in hand	43	6
	<u>134,306</u>	<u>143,178</u>

Creditors: amounts falling due within one year

6.

	2011	2010
	£	£
Epsom & Ewell Borough Council	12,838	17,727
Other creditors	-	72
	<u>12,838</u>	<u>17,799</u>

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2011

7. Analysis of net assets between funds

	General Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Current assets	83,410	9,000	47,645	140,055
Current liabilities	(12,838)	-	-	(12,838)
Net assets	<u>70,572</u>	<u>9,000</u>	<u>47,645</u>	<u>127,217</u>

8. Movement in funds

	At 1 April 2010	Incoming Resources	Outgoing Resources	At 31 March 2011
	£	£	£	£
Unrestricted funds:				
General fund	74,459	82,825	(86,712)	70,572
IT hardware replacement fund	8,000	1,000	-	9,000
Total unrestricted funds	<u>82,459</u>	<u>83,825</u>	<u>(86,712)</u>	<u>79,572</u>
Restricted funds:				
Epsom County Court desk	-	11,585	(11,585)	-
Debt advice project	13,934	12,300	(22,066)	4,168
Second debt advice project	19,197	33,000	(26,197)	26,000
Mental Health Outreach Project	26,058	33,000	(41,580)	17,478
IT systems improvement project	5,149	749	(5,898)	-
	-	-	-	-
Total restricted funds	<u>64,338</u>	<u>90,634</u>	<u>(107,326)</u>	<u>47,646</u>
Total funds	<u>146,797</u>	<u>174,459</u>	<u>(194,038)</u>	<u>127,218</u>

Incoming and outgoing resources include the following transfers between funds:

£1,000 from general fund to IT hardware replacement fund;

£749 from General Fund to IT systems improvement project

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2011

9. Purposes of restricted funds

- | | | |
|--------------------------------|---|--|
| Mental health outreach project | - | A restricted fund supported by the Lloyds TSB Foundation for England and Wales and the Surrey NHS to support the bureau in its work with the outreach project for those with mental health issues. |
| Debt advice projects | - | Two restricted funds financed by Epsom and Ewell Borough Council , Money Saving Expert, Rosebery Housing, Smith and Byford and the Bureau general fund to pay for 2 dedicated debt advisers. |
| Epsom County Court desk | - | A restricted fund paid through Epsom and Ewell Borough Council to reduce homelessness by supporting the work of the Bureau to ensure that advisers are available at the Epsom County Court. This activity also involves other Citizens Advice bureaux in the surrounding area. |
| IT systems improvement project | - | A restricted fund provided by Epsom and Ewell Borough Council to help improve the Bureau's IT systems and by the Building Capacity fund to further the use of a common phone system with other Citizens Advice bureaux. |

10. Purpose of designated fund

- | | | |
|-------------------------|---|---|
| IT hardware replacement | - | A fund designated by the Trustees for the purpose of replacing obsolete IT hardware starting 2011 . |
|-------------------------|---|---|

11. Financial commitments

At 31 March 2011, the bureau had no capital commitments or commitments under operating leases.

12. Related party transactions

There have been related party transactions identified in accordance with Financial Reporting Standard No 8. There were transactions between the Bureau and Citizens Advice in relation to insurance, information services and consultancy services.

13. Taxation

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