

Community
Legal Service



Epsom & Ewell Citizens Advice Bureau

Annual Report and Financial Statements

For the year ended 31st March 2012

Registered Charity No. 1085779

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

Contents:

| | |
|---|--------------|
| Reference 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 | 15-21 |

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: | Thomas Sheriff |
| 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 and Secretary |
| Robin Cornell | Vice Chair, retired 6 October 2011 |
| Jeremy Slater | Vice Chair from 6 October 2011 |
| David Rosen | Treasurer |
| Lady Diana Unwin | |
| Nigel Petrie MBE | |
| Ruby E. Smith | |
| Alan F Winkworth | |
| Sebastian Taylor | resigned 17 May 2011 |
| Michael H Smith | |
| Mark L Tiley | |
| Neil Davison | resigned 13 April 2011 |
| 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 and Ewell Borough Council's appointed representatives for the years 2011/12 and 2012/13 are Cllr Liz Frost and Cllr Christine Key.

Epsom & Ewell Citizens Advice Bureau has an honorary President, a position that is customarily offered to the incoming Mayor of Epsom & Ewell for the term of his or her mayoral year. The President for the 2011/12 mayoral year was 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 & 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 2012.

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 2012 the company had 41 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 number of sub-committees have been constituted:

| | |
|-------------------------------------|------------------------------|
| Finance: | chaired by David Rosen |
| Fundraising (the “Friends”): | chaired by Cllr Eber Kington |
| Bureau Services Review: | chaired by Tom Sheriff |
| IT Strategy: | chaired by Shaun Jones |
| Human Resources: | chaired by Jeremy Pink |

These committees include paid staff and other non-board members co-opted for the purpose

A number of trustees have accepted responsibility for specific areas of activity:

| | |
|-----------------------------------|-------------------|
| Governance | Mark Tiley |
| Equality and Diversity | Angela Yahaya |
| Social Policy | Regina Benveniste |
| Business Relationships | Jeremy Slater |
| Concert Team Co-ordination | Sheila Gibbons |

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.

The charity is a member of Citizens Advice Surrey, a consortium in which Citizens Advice Bureaux across the county of Surrey are working together on common objectives.

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

Risk Management

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

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

2. OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects (as stated in our Articles of Association) are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Epsom and Ewell and surrounding areas. Our 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 or work in the borough of Epsom and Ewell. However, we will assist clients outside the borough when there is a conflict of interest (for instance when the other party in a dispute is already being advised by the local bureau). 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. This service is now being extended to Mole Valley, Reigate and Banstead and Tandridge at the request of the National Health Service.

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

County Court Desk: the bureau operates a County Court advice desk for persons threatened with homelessness attending possession hearings. The advice desk operated at Epsom County Court before its closure in July 2011. Cases involving Epsom residents moved to Kingston and to Reigate County Court, where our advice desk service continues to operate in conjunction with Reigate and Banstead CAB. We are considering ways of developing our service which will help to prevent homelessness by early intervention obviating the need for court proceedings.

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 significant help and support in the form of voluntary assistance in advising the public and administering the charity. In 2011-12 the annual economic value to the community of our 70+ volunteers was £450,000 based on hourly rates supplied by Citizens Advice nationally. This represents enormous value added to our funders.

3. ACHIEVEMENTS AND PERFORMANCE

Chairman's Report

It is perhaps a reflection of our times that we face increasing need and demand for our advice service without additional funding. We are meeting the challenge but we are almost entirely reliant on volunteers and it takes a lot of time to train the additional **volunteers** that we will need to sustain the service through the coming years. As noted elsewhere we need to recruit a paid casework supervisor to facilitate the training of new volunteers, and this will cost money. **Fundraising** is therefore increasingly important and I am happy to report that we raised more than £15,000 in 2011-12. We need to maintain fundraising at around the £10,000+ level every year to support our core advice service, and we need to find additional funding for **Debt Advice**, and for our successful and expanding **Mental Health** project.

During the year the trustees did a lot of thinking about **governance**, with the main focus on trustee recruitment & induction, trustee and board development, managing resources and the operation of the trustee board. My thanks to Mark Tiley for leading this work. One of the outcomes was a decision to broaden the membership of our charity in a strategic way, so as to strengthen ties with other local organisations, and to inform our future plans. The challenge is to make membership a relevant and useful activity for members.

Once again I would like to thank the management team and all of our volunteers - friends, trustees, advisers, and support staff without whom the service simply would not exist. I would also like to express my immense gratitude to the firms of solicitors, Howell-Jones LLP and Bell & Co, who gave pro-bono legal advice to our clients during the year. Finally, many thanks to David Evans for his services as Independent Examiner of our accounts,

Charitable Activities

In 2011-12 the bureau had 3,352 clients starting a new enquiry, an 8.4% year-on-year increase, which followed a 5% increase the previous year. This was achieved with no increase in our core funding.

We made 12,069 client contacts, a 16.4 % increase on the previous year. This level of increase is explained partly by the full year effect of our switch in September 2010 to a triage system with around half of our 'drop in' clients now having a follow up appointment but is also due to increased telephone advice and the full year effect of expanded opening hours together with the recruitment of more volunteer advisers. Cases also show increasing levels of complexity requiring more client contact.

We helped clients gain £400,000 in additional income – e.g. charitable payments, securing benefit entitlements, debts challenged or written off, employment related payments such as back pay or compensation . This money is available to be spent in the local community.

Our triage system is popular with clients. Waiting times continue to be much lower than were experienced under the old 'first come first served' system and clients tell us they like having appointments when it is convenient for them.

Evening advice sessions continued throughout the year and are much appreciated by those who work normal hours and cannot get to the bureau. We usually hold between 4 and 6 appointments on a Tuesday evening and see 3 or 4 'drop in' clients.

Our debt advice and welfare benefits outreach service at the Longmead Centre, supported by funds from Surrey County Council proved very popular with clients who for various reasons are not able to travel to Epsom. However, the service ended in January 2012 due to a lack of funding. Fortunately we have been able to secure some more funding from Surrey County Council and a fortnightly service resumed in May 2012.

85 cases of homelessness were avoided following our assistance at Epsom and Reigate County Court. However, it would appear that the majority of Epsom and Ewell cases are now being heard in Kingston County Court. As noted elsewhere in this report we are considering ways of developing our service which will help to prevent homelessness by early intervention obviating the need for court proceedings

We continued to develop our website which, as well as providing information and links to online advice, is proving increasingly useful for recruitment, fundraising and campaigning. The website was visited by 4,515 unique visitors, a 45% increase on the previous year (3,123). We believe the increase in visitors to be at least partly driven by our Facebook presence, which was created in April 2011. Our thanks go to Courtney Dreghorn for setting us up on Facebook.

The most disappointing event in 2011-12 was a non-event. The introduction of our new case recording system, Petra, which was scheduled in October 2011, was postponed due to technical issues at national level. We still await instructions from Citizens Advice as to the timetable for its introduction.

The delay in the introduction of Petra has meant that we have been forced to operate with the old 'CASE' system which is unwieldy to use and is often out of service.

Throughout the year, we offered a daily telephone service between 10am and 4pm by teaming up with other East Surrey bureaux – Redhill, Banstead, Dorking and Leatherhead in addition to Epsom and Ewell, working together on a rota. However, we have been unable to introduce many of the improvements to our telephone service which we had planned due to the delay in the introduction Petra.

We continued to be an active member of Citizens Advice Surrey, the consortium of Surrey bureaux, and the Bureau Manager was a member of the consortium board.

The Bureau Manager was also appointed to the board of Epsom and Ewell Local Strategic Partnership and attends committees, comprising many local agencies, which assess the local needs and consider improvements for the Longmead and Watersedge areas and Town ward.

Campaigning for Change

Our main campaigning activities in 2011-12 were:

In the fourth quarter of 2010-11 there was a doubling of the number of cases of homelessness or threatened homelessness with which the bureau has had to deal. Sadly, this new level of cases has maintained and in 2011-12 we have dealt with over 250 cases. It was clear that EEBC housing department was struggling to cope. We wrote to EEBC pointing out the problem and advocating that the council seek to increase the level of B&B and temporary accommodation, reduce the time families spend in B&B long distances from the borough and that additional resources be deployed in the Housing department. We are

pleased that EEBC has engaged with us on this issue and a full time Homelessness and Housing Options Officer has been appointed.

We raised with EEBC the issue of inappropriate practices by bailiffs including their not producing itemised charges on invoices and, in our opinion, their overly aggressive approach. We have had conversations with EEBC about this issue and continue to monitor the situation.

We held a series of seminars in the borough for frontline workers (social workers, carers, housing association officers, charity sector workers) to inform them of the proposed changes in welfare reform. The seminars were well received and well attended. We have been asked to lead a multi-agency information and advice campaign on welfare reform by the Local Strategic Partnership in 2012-13.

Fundraising

We estimate that we need to raise additional funds of around £10,000 every year to maintain our unrestricted reserves within the target range. This year we exceeded our target and raised over £15,000.

- In December we raised £3,700 from a fundraising concert at Epsom Playhouse featuring Phillip Dyson. Our thanks to the organising team, to Phillip and all involved in supporting the concert and the associated raffle, and special thanks to our sponsors National Counties Building Society, Bowles & Co, John Williams & Co, and the Leeds Building Society; to Toyota (GB) for their help with printing; and to the staff of Barclays in Ewell for their help and support.
- Other fundraising events and donations raised nearly £4,200 including £450 from a street collection and £300 from Ewell Court Residents Association. Out thanks to the Friends fundraising sub-committee and to all our volunteer collectors.
- During the year we joined the Unity Lottery and we are raising small amounts of money from online activity: notably Amazon, Everyclick and Give as You Live.
- Through the good offices of our county councillors we received grants of £4,800 from Surrey County Council towards the cost of new computers
- The National Counties Building Society continued its generous support with a further donation of £1,500.
- Our bank deposits yielded interest of more than £1,700.

We were pleased to be nominated by Cllr Sheila Carlson as one of her supported charities for her Mayoral year 2011-12 and the benefit of that will come through in 2012-13.

As always we 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 further grant of £2,700 to help sustain our Mental Health project and to Legal and General who contributed £500; 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.

3. FINANCIAL REVIEW

Financial Position

The bureau's unrestricted General Fund realised a surplus of £7,974 (previous year deficit £2,138) for the year. The designated fund for replacement of IT Equipment increased by £972, making a total increase in unrestricted reserves of £8,946.

The bureau's unrestricted General Fund had a balance carried forward of £78,546 (previous year £70,572) and the designated fund for IT equipment replacement stood at £9,972 at the year end.

The bureau did not have any borrowings from any providers or other sources at 31st March 2012. Net assets at 31st March 2012 amounted to £111,458, of which £22,458 represents restricted funds. No funds were in deficit at 31st March 2012.

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 2012 the target range of reserves was £57,000 to £89,000 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 support from Toyota (GB) 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 2012-13.

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

Our debt advice service is funded by grants from Epsom and Ewell Borough Council and Rosebery Housing Association, with a contribution from Smith and Byford Ltd. We have also had financial 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

With the welfare reform measures scheduled for introduction in 2013, it is certain that the demand for our services will further increase significantly and we would like to develop our services to meet that need.

In May 2011, the board held a strategy day where it was identified that the main bottleneck preventing our being able to increase our level of service to the community was a shortage of resources for training/supervision which would enable us to recruit more advisers and assessors and, hence, see more clients. We have accordingly 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 Casework Supervisor. Given it takes around 18 months to train a new adviser, this new post 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.

The Mental Health project received a boost in April 2012, receiving increased funding from the NHS. The geographical area from which clients are now drawn has widened to include Mole Valley, Reigate and Banstead and Tandridge. At present, we have insufficient resources to meet the client demand but we are looking for increased funding to enable us to provide such an expanded service.

Unfortunately, in early 2012-13 we have had to cut back our specialist debt advice work by a third due to funding constraints. We are actively seeking replacement funding so that we can restore the hours lost. Specialist debt advice will be acutely needed once the welfare benefit cuts which have been announced are enforced. The problem of increased homelessness and threatened homelessness currently being experienced in the borough is likely to worsen over the next few years due to the further welfare benefit cuts, continued general economic difficulties and a shortage of properties in the area. We will be seeking ways to try to prevent such homelessness by trying to offer advice and information early so that clients are able to take actions to prevent financial difficulties. It is far better to help clients in order to prevent the possibility of homelessness than have to help them after possession proceedings are underway. Specialist debt advice is clearly an essential component to this homelessness prevention work.

A handwritten signature in black ink, appearing to read 'SA Jones', with a long horizontal line extending to the left.

Shaun Jones
Chairman
by Order of the Board
6 September 2012

Independent Examiner's Report to the Trustees of Epsom & Ewell Citizens Advice Bureau

I report on the accounts of the charity for the year ended 31 March 2012 which are set out on pages 13 to 21.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts as required under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commissioners (under section 145 (5) (b) of the Charities Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the 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 a full 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:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met, or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

David C Evans

Fellow of the Institute of Chartered Accountants in England and Wales

2, The Oaks, Epsom, Surrey, KT18 5HH

26th June 2012

Epsom & Ewell Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2012
Incorporating the Income and Expenditure Account

| | Note | Unrestricted funds | Restricted funds | Total funds 2012 | Total funds 2011 |
|---|------|--------------------|------------------|------------------|------------------|
| | | £ | £ | £ | £ |
| Incoming resources: | | | | | |
| Income from charitable activities | 2a | 103,718 | 76,114 | 179,832 | 164,047 |
| Voluntary income: donations | 2b | 13,819 | - | 13,819 | 5,272 |
| Investment income | 2c | 1,719 | - | 1,719 | 1,285 |
| Other incoming resources | 2d | 738 | - | 738 | 2,106 |
| Total incoming resources | | 119,994 | 76,114 | 196,108 | 172,710 |
| Resources expended: | | | | | |
| Charitable activities | | 106,161 | 99,860 | 206,021 | 189,649 |
| Costs of generating voluntary income | | 4,487 | - | 4,487 | - |
| Other costs of generating funds | | - | - | - | - |
| Governance costs | | 400 | 960 | 1,360 | 2,640 |
| Total resources expended | 3 | 111,048 | 100,820 | 211,868 | 192,289 |
| Net incoming/(outgoing) resources before transfers | | | | | |
| | | 8,946 | (24,706) | (15,760) | (19,579) |
| Transfers between funds | | - | - | - | - |
| Net movement in funds for the year | | 8,946 | (24,706) | (15,760) | (19,579) |
| Fund balances brought forward | | 79,572 | 47,646 | 127,218 | 146,797 |
| Fund balances carried forward | | 88,518 | 22,940 | 111,458 | 127,218 |
| | | | | | |
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| | | | | | |

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 2012

| | Note | 2012 £ | 2011 £ |
|---|------|----------------|----------------|
| Current assets | | | |
| Debtors | 4 | 9,334 | 5,750 |
| Cash at bank, building society and in hand | 5 | 110,967 | 134,306 |
| | | 120,301 | 140,056 |
| Liabilities | | | |
| Creditors: amounts falling due within one year | 6 | (8,843) | (12,838) |
| Net assets | 7 | 111,458 | 127,218 |
| Represented by: | | | |
| Funds of the charity | | | |
| Unrestricted funds: | | | |
| General fund | | 78,546 | 70,572 |
| Designated funds | | 9,972 | 9,000 |
| Restricted Funds | | 22,940 | 47,646 |
| Total funds | 8 | 111,458 | 127,218 |


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:

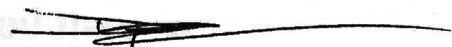
- (i) ensuring that the charitable company keeps adequate accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of the profit or loss 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 September 2012] and are signed on their behalf by:



Shaun A Jones, Chairman



David Rosen, Director and Treasurer

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2012

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 2012

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 2012

| 2. Incoming resources | | | | |
|---|---------------------|-------------------|-------------------|-------------------|
| | Unrestricted | Restricted | 2012 Total | 2011 Total |
| | £ | £ | £ | £ |
| a. Incoming resources from charitable activities | | | | |
| Epsom & Ewell Borough Council | 92,293 | 39,414 | 131,707 | 113,047 |
| Toyota | | 2,700 | 2,700 | 5,000 |
| Rosebery Housing Association | - | 10,000 | 10,000 | 10,000 |
| Surrey NHS | - | 23,000 | 23,000 | 23,000 |
| Lloyds TSB Foundation | - | - | - | 5,000 |
| Smith and Byford | - | 1,000 | 1,000 | 500 |
| Surrey County Council | 11,425 | | 11,425 | 7,500 |
| | <u>103,718</u> | <u>76,114</u> | <u>179,832</u> | <u>164,047</u> |
| b. Voluntary income: donations | | | | |
| National Counties Building Society | 1,500 | - | 1,500 | 1,500 |
| Dyson Concert | 8,150 | | 8,150 | |
| Fund-raising events | 663 | - | 663 | 322 |
| Street collections | 607 | - | 607 | 685 |
| Other donations | 2,899 | - | 2,899 | 2,765 |
| | <u>13,819</u> | <u>-</u> | <u>13,819</u> | <u>5,272</u> |
| c. Investment income | | | | |
| Bank and building society interest received | 1,719 | - | 1,719 | 1,285 |
| d. Other incoming resources | | | | |
| Parking refunds from Epsom & Ewell Borough Council | 738 | - | 738 | 2,106 |
| | <u>738</u> | <u>-</u> | <u>738</u> | <u>2,106</u> |

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2012

| | | | | |
|---|---------|---------|--------------|--------------|
| Charitable activities: | | | | |
| Staff costs | 58,708 | 86,119 | 144,827 | 140,925 |
| Other costs | 47,453 | 13,741 | 61,194 | 48,723 |
| | 106,161 | 99,860 | 206,021 | 189,648 |
| Costs of generating voluntary income | | - | - | - |
| Other costs of generating funds | 4,487 | | 4,487 | - |
| Governance costs | 400 | 960 | 1,360 | 2,640 |
| | 111,048 | 100,820 | 211,868 | 192,288 |
| Natural classification of resources expended: | | | | |
| | | | 2012 | 2011 |
| | | | Total | Total |
| | | | £ | £ |
| Staff costs | | | 146,187 | 143,565 |
| Office rental and service costs | | | 42,478 | 24,181 |
| Travelling and training | | | 1,801 | 3,514 |
| Subscriptions and insurance | | | 3,758 | 2,541 |
| IT | | | 7,393 | 8,200 |
| Cost of Dyson concert | | | 4,487 | - |
| General | | | - | 1,079 |
| Telephone | | | 1,952 | 2,115 |
| Postage and other office costs | | | 3,014 | 4,920 |
| Staff car parking | | | 798 | 2,173 |
| | | | 211,868 | 192,288 |
| The number of people employed during the year was 9 (2011: 11), all of whom (2011: 11) were part-time and all of whom are management, support staff and case workers. | | | | |
| The average number of people employed was 4.5.(2011: 4.7) | | | | |
| 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 (2011: £64) | | | | |

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2012

| | | | |
|--|--|----------------|----------------|
| 4. Debtors | | | |
| | | 2012 | 2011 |
| | | £ | £ |
| Surrey NHS | | 5,750 | 5,750 |
| Epsom & Ewell Borough Council | | 3,584 | - |
| | | <u>9,334</u> | <u>5,750</u> |
| 5. Cash at bank, building society and in hand | | | |
| | | 2012 | 2011 |
| | | £ | £ |
| Lloyds TSB Bank | | 3,403 | 11,753 |
| Scottish Widows Bank | | 32,754 | - |
| Investec Bank | | 51,526 | 51,106 |
| National Counties Building Society | | 6,435 | 11,435 |
| CAF Bank | | 16,791 | 59,969 |
| Cash in hand | | 58 | 43 |
| | | <u>110,967</u> | <u>134,306</u> |
| 6. Creditors: amounts falling due within one year | | | |
| | | 2012 | 2011 |
| | | £ | £ |
| Epsom & Ewell Borough Council | | 8,827 | 12,838 |
| Other creditors | | 16 | - |
| | | - | - |
| | | <u>8,843</u> | <u>12,838</u> |

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2012

7. Analysis of net assets between funds

| | General Funds | Designated Funds | Restricted Funds | Total Funds |
|---------------------|--------------------------|-----------------------------|-----------------------------|------------------------|
| | £ | £ | £ | £ |
| Current assets | 87,389 | 9,972 | 22,940 | 120,301 |
| Current liabilities | (8,843) | - | - | (8,843) |
| Net assets | <u>78,546</u> | <u>9,972</u> | <u>22,940</u> | <u>111,458</u> |

8. Movement in funds

| | At 1 April 2011 | Incoming Resources | Outgoing Resources | At 31 March 2012 |
|--------------------------------|----------------------------|-------------------------------|-------------------------------|-----------------------------|
| | £ | £ | £ | £ |
| Unrestricted funds: | | | | |
| General fund | 70,572 | 113,854 | (105,880) | 78,546 |
| IT hardware replacement fund | 9,000 | 4,806 | (3,834) | 9,972 |
| Total unrestricted funds | <u>79,572</u> | <u>118,660</u> | <u>(109,714)</u> | <u>88,518</u> |
| Restricted funds: | | | | |
| Epsom County Court desk | - | 11,574 | (11,574) | - |
| Debt advice project | 4,168 | 20,300 | (24,337) | 131 |
| Second debt advice project | 26,000 | 18,540 | (24,652) | 19,888 |
| Mental Health Outreach Project | 17,478 | 25,700 | (40,257) | 2,921 |
| Total restricted funds | <u>47,646</u> | <u>76,114</u> | <u>(100,820)</u> | <u>22,940</u> |
| Total funds | <u>127,218</u> | <u>194,774</u> | <u>(210,534)</u> | <u>111,458</u> |

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2012

9. Purposes of restricted funds

- | | | |
|--------------------------------|---|--|
| Mental health outreach project | - | A restricted fund supported by Toyota (GB) and 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 , Rosebery Housing Association, Smith and Byford and the Bureau general fund to pay for 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. |

10. Purpose of designated fund

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

11. Financial commitments

At 31 March 2012, 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.