

# Citizens Advice Epsom & Ewell

Annual Report and Accounts

2016/17



Epsom  
& Ewell

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# Chair's Introduction

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As a new Chair who stepped into the role on 1 April 2017 let me first acknowledge the part played by my predecessor Charlotte Dixon who has led Citizens Advice Epsom & Ewell so ably for the past three years.

Once again, the big four areas of our work in 2016-17 were welfare benefits, money advice and debt, followed by housing and employment but the range of issues and problems extends into many other areas of people's daily lives, such as consumer goods and services, financial services, tax and pensions, student loans, travel and transport, immigration, the utilities and winter fuel payments, relationships and family matters, food safety, boundary disputes etc.

In many cases people came to us with a complex web of related issues emanating from various different policies, laws and agencies. Unsurprisingly the complexity of modern life is mirrored in the everyday problems that affect people's lives and all too often the solutions are that much harder to find. This is a key issue for us going forward.

Another is changes in the demand for our service; this year more than half our clients chose to access the service by phone, a trend that is expected to continue. Our report rightly stresses the importance of further widening access to the service in response to changing work and life patterns for the community we serve. These are challenges which we will need to get to grips with in the years ahead.

We are grateful to Epsom & Ewell Borough Council who kindly provide our core funding and our office space in the Old Town Hall in Epsom.

We greatly appreciate their continued support despite the increasing financial pressures faced by all local authorities.

We also run two successful specialist advice projects; namely Money Advice and Debt, funded by Rosebery Housing Association and Epsom & Ewell Borough Council; and our Mental Health outreach service which is funded by the Surrey Downs CCG, East Surrey CCG, Big Lottery Fund and Lloyds Foundation for England & Wales.

We are hugely grateful to all of our funders whose generosity enables us to continue to provide the advice that helps people resolve the problems they face in life, but we are always in search of additional sources of funding. We still need to raise around £15,000 a year in donations and other income (roughly £5 for each client we help) to maintain the current level of service.

Finally, I would like to express my gratitude to our staff and many volunteers who are proud, as I am, to be part of a small but influential and well respected local charity.



**Peter Edwards**  
**Chair**

# 2016/17 at a Glance

## Everyone experiences problems



**2,998**

People we helped



**8,556**

Issues we handled



**9,672**

Contacts with clients and third parties

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



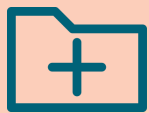
**36%**

Benefits



**19%**

Debt



**9%**

Housing



**7%**

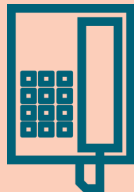
Employment

## How people contacted us



**39%**

Dropped in face to face



**61%**

Called by telephone



**6,332**

Visits to our website

## How we add value to society



**1.2 m+**

additional income for clients



**170 k+**

debts written off



**1.4 m+**

in total value to our clients

## The people who make it all happen



**57**

Volunteers



**5.4**

Paid FTE Employees



**11**

Trustee Board Members

# Overview from our Chief Executive

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Citizens Advice Epsom and Ewell has been steadily providing advice and support to local people for over 75 years. 2016-17 saw a continued shift in how people want and need to access advice as well as a notable increase in the complexity of the advice that we provide. This is a trend that we only expect to continue in coming years.

In the past year, we saw people continue to come to us with a wide range of problems, but standing out in this was the continued impact of the tightening of welfare reform.

Over 1 in 3 of the problems people brought to us were related to welfare benefits, and our gain for them of £1,065,233 in benefits income alone in the year provided much needed income for essentials.

Almost 1 in 5 of the issues brought to us involved debt, often significant and emotionally draining for the people involved. Housing and employment issues followed closely and with these issues often arriving in a bundle, the skills of our advisors and assessors came to the fore as they unpicked to find and address the causes of the issues.

Amongst this turbulence, we continued to work closely and innovatively with our partners, existing and new, looking for changes that widen our advice service to serve local people better in this changing world.

As the population of the Borough grows and as Central Government appears committed to reducing the deficit through cuts to public spending, we expect to see demand for our services increase, but in new ways.

The biggest of these is in the increasing demand for phone access, plus across wider hours, and so much of the latter half of the year was spent in preparing for the move to join the national Advice-line phone service in order to take advantage of the scale of the service on offer.

This year has also seen some welcome improvements to our operations, as the National Citizens Advice service continues

to respond to the same changing social and economic landscape, albeit on a national scale.

These include new membership agreements and governance for local 'Bureau' offices such as ourselves, new advice-support tools, adoption of common 'cloud' technology allowing greater flexibility in where we work, including faster broadband for us in Epsom, and most "publicly," the continued rollout of the new branding.

I believe that the changes we have seen will make our service easier to access and position us to be ready to address issues and problems of local people for the years to come. But in this sea of change, one thing remains constant: we couldn't deliver this without the dedication and commitment of the volunteers who form the heart of our service, and we give huge thanks to them for this.



**Liz Dobson**

**Chief Executive Officer**

# About Us

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

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

## Our aims (as stated in our Charitable Objects)

- 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 principles

- We ensure that the advice we offer is free, independent, confidential and impartial.
- We value diversity, promote equality and challenge discrimination.
- We act as a responsible employer, and ensure that in all our work we value and respect the interests of both our clients and our staff

## Our values and vision

Our longer term vision is that we will continue as a local charity providing an excellent service to local people and acting as a strong positive influence on local and national policies and practice.

### We will aim to:

- improve the ease with which clients can access our service
- work actively to prevent social problems, as well as providing advice on solving those problems
- work closely with other Citizen Advice offices and partners in Surrey and nationally, learning from them and co-operating with them toward continuous improvement of our service , and
- provide a service underpinned by well-informed governance, skilled, motivated and well-trained staff, and more sustainable finance.

# How We Helped Local People

**1,280** appointments for in-depth advice, typically each **1** hour

**2,988** local people helped, with an average of **3** issues each

**1,157** phone calls for advice answered (**40%** of calls)

**9,672** contacts on behalf of clients

Over 70% of the issues that people bring to us involve issues about Benefits, Debt, Housing and Employment.

In the main volunteer-provided Core service the biggest issues in these categories in 2016-17 have been:

## Benefits:

Employment and Support Allowance (16%), Personal Independence Payments (15%) and Housing Benefits (13%).

## Debt

Council Tax Arrears (21%), Credit Card, Charge and Store Cards (12%)

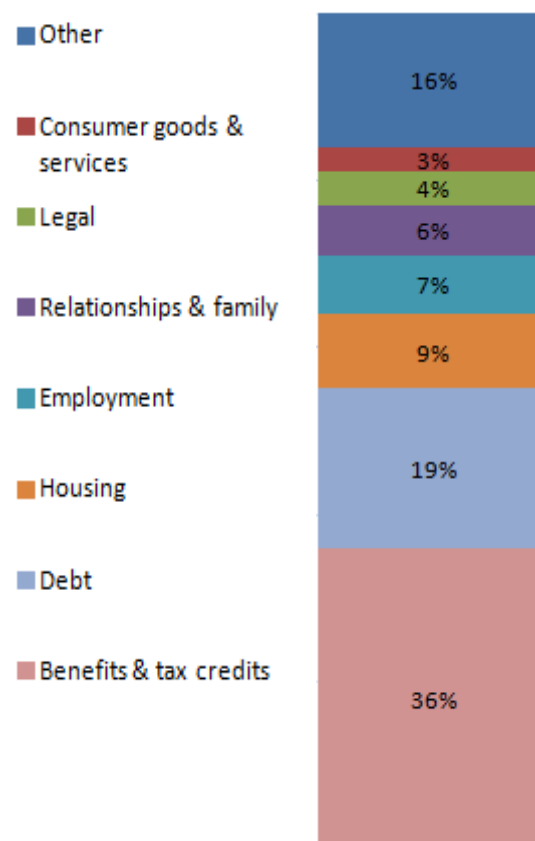
## Housing

Private Rented (23%), Threatened Homelessness (13%) and Actual Homelessness (8%)

## Employment

Pay and Entitlement (22%), Terms & Conditions of Employment (14%) and Dismissal (13%)

## We dealt with 8, 556 issues



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

Some of the other issues that local people contacted us for help with in 2016/17 included:

Income tax codes  
Free dental care  
Industrial injuries  
Winter Fuel payments  
Travel documents  
Court processes

Tax self-assessment  
Boundary disputes  
Bin collections  
Food safety  
Vets and pets  
Small Claims  
Power of attorney

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

Discrimination  
Residence issues  
Obtaining NI number  
Faulty goods  
Mediation  
Inheritance tax  
Wills

**“The lady we saw today was a joy to speak to. Thank you”**

# Our Impact 2016-17

## What We Do For Clients

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

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

**“It feels like a weight has been lifted from my shoulders”**

## Our value to society\*

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

### In fiscal benefits

By reducing health service demand, maintaining employment and housing

**£2.33**

(For every £1 invested)

**£583,201**

(in total)

### In public value

Wider economic and social benefits.

**£13.59**

(For every £1 invested)


**£3,270,681**

(in total)


## Benefiting Everyone

The help we give to individuals benefits our whole society

**£** Saving local taxpayers money by advising **95** clients threatened with being made homeless

 Keeping people in their homes, by advising **40** clients who had possession orders

 Supporting working people with over **569** employment related issues.

 Keeping people in work, with **211** employment issues about pay disputes

**“A very important much needed charity. Thank you!”**

**87%** of clients reported overall satisfaction with the service

\*these figures were calculated using an external Treasury-approved model

## In 2016/17 we secured this much needed income for clients

**£1,065,233**

Additional benefits income

**£48,635**

Debt-relief related income (not write offs)

**£57,653**

Other Income

**£25,925**

Employment related income



# 2016/17 Key Achievements

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In 2016-17 we continued as always to help local people with advice and information, but also started on the path of strengthening our operations to provide advice 'fit for the future'.

## Adviceline – more phone access for local people, still on a local number

The latter half of the 2016/17 year saw significant preparation to move our phone service onto the National Citizens Advice 'Adviceline' service, with the goal of being able to provide a wider phone service for clients while retaining the local elements that people like. At the very end of March (in preparation for 1 April 2017), we moved onto Adviceline, with a local number specific to Epsom & Ewell and with calls being directed in the first instance to our offices, just as before. In addition to this, the scale of national system allowed our 'phone open hours' to be widened to 10-4, and also introduced options for callers to switch to our Consumer Advice Service. We will be watching closely after the rollout to see how well we are meeting the new shape of demand, and we will look to continue to widen our phone service in response.

**Our new Adviceline number is 0300 330 1164**

## Giving Good Debt Advice - meeting the Financial Conduct Authority requirements

As part of their new quality framework for debt advice, the Money Advice Service (MAS) introduced new requirements on organisations providing debt advice (including charities such as us that provide free not-for-profit debt advice). The requirements were designed to improve the consistency of debt advice through accreditation of debt advice training and qualification. As the provision of debt advice forms a major part of our work, we undertook a significant training and accreditation exercise to comply with these new requirements ready for 1 April 2017. This included our volunteer debt advisors as well as our specialist team, and we are grateful to those volunteers who gave up still more of their time to undertake this considerable and rigorous testing, and hugely proud that everyone passed the exam first time. This accreditation scheme provides us with a national debt advice quality mark above and beyond that previously available from our national organisation.

**We are authorised and regulated by the Financial Conduct Authority FRN: 617602**

## Quality of Advice – piloting the way for the national network

With the increasing diversity and complexity of the advice we give, it's more essential than ever that people know they can rely on the advice they receive. Citizens Advice has a national quality assurance system, and as part of its modernisation programme, we have been one of a handful of offices piloting the new Quality of Advice system. The system has been fully rolled out from 1 April 2017, and we are very proud to be able to say that in the 18 months of pilot we have consistently scored the top grades possible for both quality of advice and for client service. This is in addition to our Advice Quality Certification, in which we are proud to hold additional accreditation for casework in debt and welfare benefits.

**Our Quality of Advice has been consistently assessed in Top category**

# 2016/17 Key Achievements (cont'd)

In 2016-17 we continued as always to help local people with advice and information, but also started on the path of strengthening our operations to provide advice 'fit for the future.'

## Helping with more complex and demanding issues

Thanks to the significant investment by National Citizens Advice in making as many as possible of our advice guides available online, supported by an interactive webchat system, people who can self-help have the facilities free at their fingertips to do so. Corresponding to this, we have found that the number of clients who come to us with simple issues has been replaced by a marked increase in complex issues, and this is often coupled with those who find digital access difficult.

The national Citizens Advice self-help website is [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)



You can see all the topics that people are searching on every minute of the day here: [advicetracker.devops.citizensadvice.org.uk/](http://advicetracker.devops.citizensadvice.org.uk/)

## Increasing our fundraising capability

We have always needed to raise about £15,000 each year, and this target is only predicted to get a bit bigger each year. We started to increase our fundraising capability by doing more of what we are good at (the quiz nights in particular) and by trying new events as well, especially in partnership. A good example of this was the Great Legal Bake in February, which was a combined event across London/South East. We received a number of donations in 2016-17, for which we send thanks to our kind donors.



5,039

In donations



5,849

in fundraising

**"I think all of you are great and wouldn't be the same without you people here. Thanks very much"**

### **Case Study: How the 'knock-on' effect of benefits can leave people in the dark about what is happening**

An elderly client came in with their landlord. The client's rent had been paid directly to the landlord by Housing Benefit but this had stopped and neither party knew why. We investigated and found out that it was to do with the client's Pension Credits stopping; the Department for Work & Pensions (DWP) had suspended these after querying them and not hearing back from the client. We made an appointment with the DWP to enable the client to make a claim; this will mean that both the Pension Credits and the Housing Benefit will start again. The client had enough savings to pay the rent until things are sorted out. The landlord was also pleased and they left a donation.

# Looking Forwards 2017-20:

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In the coming years our goal is to make advice available in ways that fit in with the way people's lives and society are changing. We will support this by taking full advantage of the new advice support infrastructure that Citizens Advice is rolling out in 2017, and by building for a sustainable future—our partnerships, our finances and our advice.

## Widening access to advice

Looking forwards, we believe that the demand for advice will continue to change, and probably increasingly so. Our goal is to not just maintain but to widen access to advice locally in response to changing work and life patterns for the community we serve. We are very aware that both welfare reform and general societal changes affect people's working and free time patterns, and our intention is to adapt our service wherever we can to meet this shift.

We believe that the demand for the phone service will continue to exceed what we can answer, while the traditional drop-in session will remain broadly similar. We are looking to widen our telephone hours and to investigate advice by email, in addition to our traditional drop-in service.

We intend to run a pilot Outreach service one day a week at our local Foodbank, in order to be more available to clients to the north of the Borough. We hope that this will be useful and well-received, and if so, we will look to build on it in future years.

## Working in partnerships

We are continuing to strengthen links with other key stakeholders in providing support to local people. From next April we will start a pilot partnership with Surrey County Council and the local Clinical Commissioning Group is delivering a 'social prescriptions' service from certain GPs in the Borough (this is a service where the GP can write a 'prescription' for a non-medical need, including advice and information).

We are working increasingly in partnership and sharing with other local Citizens

Advice as we all look to be more efficient.

## Raising awareness

We are very conscious that although Citizens Advice has been around for many years, there are many people who don't really know who we are and how we can help. We have started already with a publicity drive to increase awareness of who we are and what we do, and we intend to step this up in the coming years.

Linked to our publicity actions, we intend to increase our fundraising actions. We are very aware that we live in tightened financial times, and we are working hard to ensure we are as financially resilient as we can be, to ensure that we are here when and where local people need us.

## Modernising the network

Nationally, Citizens Advice is undertaking a significant investment in advice support technology, and we will be adopting this in late 2017. We anticipate that this will provide much greater support for our volunteers in delivering advice to clients.

## Ready with the latest advice

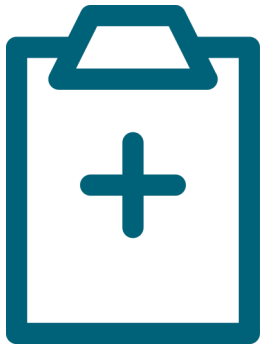
2017-18 and onwards will bring further changes as the welfare reform programme both continues and accelerates. Most notable is, of course, the expected full rollout of Universal Credit in July 2018.

## Research and campaigning

We have built a strong team in R&C, and in 2017-20 we intend to be more active in local research and campaigning on the issues that impact people's lives.

# Campaigning For Change

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



This year we identified and reported evidence on **86** issues, including

- 9** Council Tax arrears issues
- 9** Employment Support Allowance issues
- 7** Personal Independence Payment issues



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

## Equalities & Diversity

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

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

### *Case Study: – Providing advice to all:*

*We received a call from a husband on behalf of his wife, who needed advice but was deaf and would need a British Sign Language (BSL) interpreter. Initially we booked an appointment and a BSL Interpreter for her, but on exploring the issue with her husband and finding it was an HMRC/tax issue, we found a service she could access from home if she preferred. The Royal Association for Deaf People provide a specialist service for Advice in relation to issues with HMRC. The client was pleased that we found this service for her.*

# Our Partners

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

## Food Bank

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

## Charitable Trusts

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

## Family Law Clinic

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

## Pensions Guidance in Epsom

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

## Surrey County Council Local Assistance Scheme

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

## Legal Aid Housing Solicitor in Epsom

While our own advisors are trained and experienced in providing in-depth housing advice, for those that are eligible for Legal Aid we have an arrangement with CA Sutton for their Legal Aid Solicitor to attend our Epsom office in support of our clients.

Issued **185** Foodbank vouchers, enabling **128** families and individuals to be fed

Applied for **79** charitable payments for a total of **£28,644**

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

Pensionwise available **3** days each week

**50** applications for assistance, **90%** approved





# Advice In Depth

## Mental Health —Mid & East Surrey MH Outreach service

We have run for many years a specialist outreach unit to provide an accessible advice service for clients suffering severe and enduring mental illness who are unable to access the Citizens Advice service through the volunteer-led service. In 2016/17 this service extended far beyond Epsom & Ewell to cover Mole Valley, Reigate and Banstead and Tandridge. The service is funded by the National Health Service CCGs for these areas (Surrey Downs CCG and East Surrey CCG), with additional funding from the Big Lottery Fund (to August 2016) and Lloyds Bank Foundation for England & Wales (from October 2016)

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

### How the MH team helped clients last year

We helped <b>223</b> clients through this service	<b>29</b> were in-patients in secure hospital wards	<b>All</b> were under the care of Community Mental Health	Referrals from <b>15</b> partner organisations
<b>42</b> Appeals and <b>43</b> Tribunals fought for clients	<b>PIP</b> is the biggest benefits issue (206 issues for 30 clients)	<b>ESA</b> is the next biggest benefit issue (174 issues for 70 clients)	<b>8</b> Policy issues reported to Head Office including 4 ESA, 3 PIP

#### Case Study: — Personal Independence Payment (PIP) Appeal:

We successfully helped a vulnerable client with his PIP appeal. He had (pre-Appeal) been scored at 4 points for the daily living component. At appeal he scored sufficient points to be awarded Enhanced Daily Living component for 4 years. The client will receive 7 months of backdated PIP arrears totalling £2,500. The client will now also qualify for Severe Disablement Allowance (a further arrears payment of £1,875), Enhanced Disability Premium (a further arrears payment of £500). He will receive in total £4,875 from the DWP and will be better off by £159.90/week. This is a huge relief for the client as it will help him to negotiate with his creditors including his landlord as he has substantial rent arrears.

### Impact of this work for their clients

<b>£555,247</b> in benefits income gains	<b>£2,500</b> in other income gains	<b>£80,400</b> in 25 debts written off for 14 clients
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#### Case Study : — Personal Independence Payment (PIP) Appeal:

We helped a client to appeal against a PIP decision. It was a complex case which took over 1 year to resolve. It led to the client having the case heard at an appeal tribunal, who ruled in her favour and awarded her enhanced rates of both components of PIP. This meant the client was better off annually by £7,267 on top of an additional backdated payment of £1,500.

# Advice In Depth

## Money Advice & Debt (FCA accredited)

Debt is the second biggest area of issues that people bring to us. Most cases are seen by the general team, but for the more complex of cases we have a referral system to our internal specialist Money Advice and Debt Team. This service is funded by Rosebery Housing Association and Epsom & Ewell Borough Council.

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

Our specialist debt team help tenants from Rosebery Housing Association, who provide a significant part of the debt funding, but thanks to funding from Epsom & Ewell Borough Council, this service is available across the whole Borough.

### Our debt clients

We helped <b>522</b> clients in total with debt issues	Our specialist debt team helped <b>273</b> clients	<b>74%</b> of our clients were female	<b>41%</b> were disabled or had long term health issues
<b>41%</b> were threatened with homelessness	Housing Benefit biggest benefits issue (54 issues for <b>35</b> clients)	Council Tax Arrears biggest debt issue (54 issues for <b>43</b> clients)	Council Tax debt of over <b>£20,000</b> repaid by clients

### Case Study: — HMRC Penalty Charges

We assisted a debt client to appeal against penalty charges amounting to £4822.37 issued by the HMRC for late submissions of self-assessment tax returns from 2010 to 2014. We also assisted the client to challenge if she should be completing tax returns at all. The HMRC upheld the appeal, cancelled the penalties, closed the client's self-assessment records and told the client that she will no longer be sent tax returns to compete. This is fantastic news for the client who is struggling with debts.

### How We Helped Them

Suspended <b>45</b> Bailiff actions, while giving clients help to sort out their finances	<b>61</b> debt write offs ( <b>£140,955</b> ) plus <b>5</b> debt relief orders ( <b>£28,562</b> )
Renegotiated <b>129</b> payments for <b>£52,041</b> , giving the clients a breathing space	Income gain for clients of <b>£307,164</b> , of which £248,607 benefits gain

### Case Study: – Zero Hours Contracts

We assisted a client with Council Tax arrears. The client obtained part-time employment (zero hours contract) and she cannot as yet provide payslips. We liaised with the Local Authority who agreed to keep the claim open even without payslips, and obtained grant from local charity to make payments to Council for previous year's charges and to Bailiffs for the next 3 months.

# Advice In Depth

## Appeals & Tribunals

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

*Case Study: — Client represented at Tribunal by one of our volunteer advisors*

*The client was disputing an overpayment of benefits as the DWP (Department for Work & Pensions) and the Local Authority believed that the client was co-habiting despite claiming to be a lone parent. The Tribunal lasted from 10 am until 4pm where the case against the client was heard and the client put forward her case with the help of our advisor. This was almost a whole day generously given by a volunteer. The case was then adjourned until May when the partners evidence will be heard.*

## Housing and Homelessness

Through our combined forms of advice and assistance, whether helping with money and debt issues or assisting with access to financial entitlements, we often find ourselves dealing with the critical issue of keeping people in their homes. We helped last year with issues including:

Possession action

Emergency accommodation

Legal eviction/harassment

Letting agencies issues

Deposit protection



## The Advice Quality Standard

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



*Case Study: — Averting Homelessness*

*A client had been served with a Notice of Execution of a Possession Order because his Landlord's property was being repossessed by the mortgage lender. The client had applied to the Lender to ask for the Possession Order to not be enforced for a period of two months, which the law allows. However, the client had received no decision from the lender's legal firm and was due to be evicted on 30th March. We contacted the firm and indicated that if no decision was made the client would apply to the court to get the warrant suspended and eviction postponed. Following consultation, the representative of the legal firm responded and confirmed that the warrant had been suspended. This was good news for the client.*

**Citizens Advice - the benefits of affiliation.** Housing Law is complex, but as part of the national Citizens Advice network, we have an expert support group who keep us briefed and are available for expert opinion on a case.



# Our Organisation

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Citizens Advice Epsom & Ewell comprises more than 57 local volunteers who use their training and skills to provide a range of quality advice services to local people. They freely donate more than 18,810 hours of their time each year, estimated to be worth £380,759, or the equivalent of a commercial service of 11 full-time employees. The work of the volunteers is supported, monitored and quality-controlled by a small team of paid staff.

## Who we work with

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

## Our Governance & Management

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

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

## Legal & Administrative details

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

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

**Charity Registration:** 1085779

**Company Registration:** 4079521

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

**Chief Executive:** Liz Dobson

**Company Secretary:** Robert M Davison

**Bankers:** Charities Aid Foundation

**Independent Examiner:** David C Evans FCA

# Our Trustees

Trustees	Role	Date Appointed	Date Resigned	Notes
Charlotte Dixon	Chair			
Alison Cribbs	Vice-Chair			
Elizabeth Cannon	Treasurer			
Ian Davison		20/09/16		
Peter Edwards		07/03/17		Co-opted
Ann Flower				Co-opted
Christine Key				
Shaun Jones				
Mohammed Mahdi		07/03/17		Co-opted
Michael Smith			29/06/16	
Mark Tiley			02/02/17	
James Wells			02/02/17	
Alan Winkworth				
Angela Yahaya				

This year saw the departure of three long-standing trustees: Michael Smith, Mark Tiley and James Wells and three new appointments: Ian Davison, Peter Edwards and Mohammed Mahdi, who all bring new skills and fresh perspectives to our work.

By invitation, Epsom and Ewell Borough Council appoints two councillors as its representatives to attend meetings of the Board as non-voting observers. The Council's representatives for the year were Councillor Liz Frost and Councillor Robert Geleit. Our President is the Mayor of Epsom & Ewell. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

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

The Board meets at least four times each year and has set up a number of sub-committees some of which include paid staff and other non-board members. Our three sub-committees have responsibilities respectively for Finance, Operations Strategy and Human Resources. Each of them has written terms of reference that are reviewed periodically. In addition, there are also groups that meet as required such as the Research & Campaigns Group and the Publicity & Fundraising Group. Several of our trustees have responsibility for specific areas of activity such as Governance, HR, Research & Campaigns, Mental Health, Money Advice & Debt, Website & Social Media etc.

# Our People

Our wonderful volunteers make it possible to do what we do

**57**  
**Volunteers**

**Longest Serving**

**29** Years

**5**

**Over 20 Years**

**48**  
**Trained & Skilled  
Advice Staff**

...supported by **5**  
Paid Staff (2.1 FTE)

**11**  
**Trustees**

**20**  
**Advisors  
MAS Debt  
Accredited**

**5**  
**Specialist Caseworkers  
(Paid Staff)**



Youngest volunteer is 16  
Oldest is ... retired many years

# Our People 2016-17

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## Our Volunteers during the year

Adah Edmondson	Edna Naylor	Malcolm Head	Sherin Adi Raja
Aimee MacDonald	Edward Baker	Mariam El-Sobky	Stan Moore
Amanda Thorley	Elizabeth Martin	Mark Cohen	Steve Lisseter
Ann Chubb	Elizabeth Toogood	Martin Langham	Steve Lloyd
Anna Dawson	Gillian Coulson	Maryam Spiers	Steve Roebuck
Barry Turley	Graham Vaughan	Maureen Northmore	Sue England
Belinda Patel	Heather Allen	Mohammad Gondal	Sue Phillips
Bernadette Hurcombe	Jack Gadsden	Natasha Storer	Sue Spooner
Bessy Markose	Janet Perry	Nigel Lawrence	Tom Sefton
Beth Saunt	Janice Taylor	Nitasha Bharkhda	Trisha Bleasby
Bob Dutfield	Jennie George	Noemi Zell	Vanessa Winkworth
Brian Shindler	Jenny Vincent	Patricia Ramrutton	Zoe Rice-Jones
Catherine Barttelot	Jonathan Walker	Paul Wyatt	
Colin Hutchins	Judith Rice-Jones	Pearl Allen	
Colin Thomas	Julie Ng	Peter Webb	
Courtney Dreghorn	Lesley Neville	Rachel Bailey	
Daphne Lisseter	Libbie Broderick	Richard Wellington	
Darwin Kim	Linda Webber	Samantha Horigal	
David Rosen	Lisa Cope	Sanda Ghiurcutor	
Deborah Weeks	Lyndsey Collard	Sarah Milan	
Derek Davies	Lynne Orsborn	Shelly Perera	

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## Our Paid Staff during the year

Julia Edison*	Katie Gray
Karen Baird	Katy Rakow
Karen King	Liz Dobson

---

## Our Specialist Caseworkers during the year

Andrea O'Leary	Fiona Miles
Anna Beadle	Leeda Jung
Barbara Turley*	Sandra Darey*
Caroline Dunne*	Tina Sledger
Christina Brown	

\* also a volunteer



# Financial Review

## Financial Performance and Position

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

Whilst the Core service finished the year with a small surplus, there was an overall deficit for the year of £13,320. This was largely due to the cost of redundancies, necessitated by the cessation of the Big Lottery funded Mental Health project. However the loss was somewhat less than budgeted for, due to the lower than expected cost of those redundancies as well as some short term staff vacancies and lower IT costs than predicted.

Total funds reduced from the £116,043 at 31st March 2016 to £102,813 at 31st March 2017 in the light of the deficit. This is still well in excess of our target reserves level of £62,000 including a designated fund of £22,000 for redundancies. We continue to budget for expenditure to exceed income and thus reduce our reserves to the target level steadily over time.

We did not have any borrowings from any providers or other sources at 31st March 2017. No funds were in deficit at 31st March 2017.

## Reserves Policy

In arriving at the recommended reserve level of £62,000, the Board has looked at the financial risks facing the service and at the cost of running the organisation for two months. This has led to a decision that unrestricted reserves should drop no lower than £40,000. Adding the £22,000 designated redundancy reserve gives a target of £62,000 for reserves.

## 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 sub-committee periodically reviews the deposit account arrangements having regard to the best available market rates of interest, flexibility, accessibility, and risk.

## Funding Sources

We received the funding for our core service from Epsom & Ewell Borough Council (EEBC); for our Mental Health Project from the NHS (East Surrey CCG and Surrey Downs CCG), the Big Lottery Fund (up to the cessation of that service in October 2016) and the Lloyds Bank Foundation for England and Wales (from October 2016); for our Money Advice and Debt Service from EEBC and Rosebery Housing Association. We also received funds from Surrey County Council via Citizens Advice Surrey under the Local Assistance Scheme.

We raised some funding from other sources although this was less than budgeted for as we were not able to run all the events we had planned.

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

**Elizabeth Cannon (Treasurer)**

# Independent Examiner's Report

**CHARITY  
COMMISSION**



## Independent Examiner's Report on the Accounts

### Section A

### Independent Examiner's Report

Report to the trustees/members of

Charity Name **EPSOM AND EWELL CITIZENS ADVICE BUREAU**

On accounts for the year ended

**3 1 0 3 1 7**

Charity no (if any)

**1 0 8 5 7 7 9**

Set out on pages

**24-32**

(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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (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 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\*):

(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.

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

Signed

**David C Evans**

Date

**26 / 7 / 17**

Name

**DAVID CHARLES EVANS**

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

**FELLOW INSTITUTE OF CHARTERED ACCOUNTANTS (ENGLAND & WALES)**

Address

**2 THE OAKS**

**EPSOM**

**SURREY**

**KT 18 5HH**

# Independent Examiner's Report

Section B	Disclosure
<p>Give here brief details of any items that the examiner wishes to disclose</p>	<p>Only complete if the examiner needs to highlight material problems</p> <p>NONE David Cress 26/7/17</p>



# Statement of Financial Activities

Year ended 31 March 2017

	Note	Unrestricted funds	Restricted funds	Total funds 2017	Total funds 2016
		£	£	£	£
<b>Income from:</b>	1b				
Donations and legacies	2	5,039	-	5,039	10,310
Charitable activities	3	117,422	152,579	270,001	328,657
Other ( <i>including fundraising</i> )	4	10,846	-	10,846	7,853
<b>Total Income</b>		<b>133,307</b>	<b>152,579</b>	<b>285,886</b>	<b>346,820</b>
<b>Expenditure on:</b>					
Raising funds	5	1,853	-	1,853	1,318
Charitable activities	5	130,324	166,939	297,263	341,706
Other		-	-	-	-
<b>Total Expenditure</b>		<b>132,177</b>	<b>166,939</b>	<b>299,116</b>	<b>343,024</b>
<b>Net income/(expenditure) before transfers</b>		<b>1,130</b>	<b>(14,360)</b>	<b>(13,230)</b>	<b>3,796</b>
Transfers between funds		(13,835)	13,835	-	-
<b>Net movement in funds for the year</b>		<b>(12,705)</b>	<b>(525)</b>	<b>(13,230)</b>	<b>3,796</b>
<b>Reconciliation of funds:</b>					
Balances brought forward 2016	12	101,860	14,183	116,043	112,247
<b>Balances carried forward 2017</b>		<b>89,155</b>	<b>13,658</b>	<b>102,813</b>	<b>116,043</b>

There are no recognised gains or losses in the year, other than those included in the Statement of Financial Activities.

All activities derive from continuing operations.



# Balance Sheet

as at 31 March 2017

	Note	Unrestricted Funds	Restricted Funds	Total 2017	Total 2016
		£	£	£	£
<b>Current Assets</b>					
Debtors	8	2,249		2,249	3,171
Cash at bank and in hand		91,453	32,853	124,306	136,370
		<b>93,702</b>	<b>32,853</b>	<b>126,555</b>	<b>139,541</b>
Creditors - amounts falling due within one year	9	4,547	19,195	23,742	23,498
<b>Net Current Assets</b>		<b>89,155</b>	<b>13,658</b>	<b>102,813</b>	<b>116,043</b>
<b>Net Assets</b>		<b>89,155</b>	<b>13,658</b>	<b>102,813</b>	<b>116,043</b>

Represented by:

## Funds of the Charity

General Funds	12	67,155		67,155	69,860
Designated Funds	12	22,000		22,000	32,000
Restricted Funds	12		13,658	13,658	14,183
		<b>89,155</b>	<b>13,658</b>	<b>102,813</b>	<b>116,043</b>

For the year ending 31<sup>st</sup> March 2017 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.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Board on **15 September 2017** and signed on their behalf by:

**Chair:** 

**Treasurer:** 

**Company Registration No:** 4079521

**Charity Registration No:** 1085779

# Notes to the Financial Statements

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for the year end 31 March 2017

## 1. Accounting policies

### a) Accounting basis

The financial statements have been prepared under the historical cost convention and are in accordance with the Companies Acts 1985 to 2006, applicable accounting standards and the Charities Statement of Recommended Practice (FRSSE) 2015.

### b) Income

#### 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

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.

#### 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 will be reflected in deferred income within the balance sheet .

### c) Expenditure

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within expenditure on charitable activities. Other costs incurred have been allocated between management, fundraising and publicity costs and various administrative activities. Where such costs relate to more than one functional cost category they have been split on the basis of full time equivalent staff (both paid staff and volunteers).

# Notes to the Financial Statements

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for the year end 31 March 2017

## 1. Accounting policies (continued)

### d) Fixed assets and depreciation

Fixed assets are included at cost and are capitalised if their value is over £2,000. No such capital expenditure has been included.

### 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 bureau and which have not been designated for other purposes.

### f) Restricted funds

Income received for the restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

### g) 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.

### h) Pension

The bureau operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

### i) Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases. However, there have been no such costs in 2016/17.

### j) Irrecoverable VAT

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

### k) 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.

# Notes to the Financial Statements

For the year end 31 March 2017

## 2. Donations

	Unrestricted	Restricted	Total	Total
	£	£	2017	2016
			£	£
<b>Voluntary income</b>				
Mayor's charity	-	-	-	6,000
Other donations	5,039	-	5,039	4,310
	<b>5,039</b>	<b>-</b>	<b>5,039</b>	<b>10,310</b>

## 3. Income from Charitable Activities

	Unrestricted	Restricted	Total	Total
	£	£	2017	2016
			£	£
Epsom & Ewell Borough Council	111,972	12,000	123,972	123,261
Citizens Advice	2,300	-	2,300	-
Surrey County Council	3,150	461	3,611	23,031
Big Lottery		42,090	42,090	83,210
Lloyds		10,028	10,028	-
NHS Surrey		41,000	41,000	41,000
Toyota	-	-	-	1,100
Contracts & Fees:			-	
Rosebery Housing Association		47,000	47,000	47,000
Other	-	-	-	10,055
	<b>117,422</b>	<b>152,579</b>	<b>270,001</b>	<b>328,657</b>

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

## 4. Other Income

	Unrestricted	Restricted	Total	Total
	£	£	2017	2016
			£	£
Room hire	1,500	-	1,500	1,500
Fundraising events	5,849	-	5,849	5,482
Bank interest	1,238	-	1,238	290
Miscellaneous income	2,259	-	2,259	581
<b>Total Other Income</b>	<b>10,846</b>	<b>-</b>	<b>10,846</b>	<b>7,853</b>

# Notes to the Financial Statements

for year end 31 March 2017

## 5. Analysis of expenditure

	Generalist Advisory Services (Unrestricted funds)	Specialist Advice and Information (Restricted funds)	2017	2016
	£	£ £ £	£	£
<b>Raising funds</b>	<b>1,853</b>		<b>1,853</b>	<b>1,318</b>
<b>Charitable Activities</b>				
Staff costs	71,479	138,891	210,370	244,246
Other direct costs	1,411	3,530	4,941	5,938
Support costs	57,434	24,518	81,952	91,522
<b>Total Expenditure by Activity</b>	<b>130,324</b>	<b>166,939</b>	<b>297,263</b>	<b>341,706</b>

Support Costs	Generalist Advisory Services	Specialist Advice and Information	2017	2016 Total
	£	£ £ £	£	£
Governance	594	196	790	802
Management	13,667	4,653	18,320	25,270
Office, IT & communica- tions	14,039	4,923	18,962	21,757
Premises	28,894	14,410	43,304	43,432
Other	240	336	576	261
<b>Activity Total</b>	<b>57,434</b>	<b>24,518</b>	<b>81,952</b>	<b>91,522</b>

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

Expenses amounting to £212 (2016 - £131) were reimbursed to 2 (2015 - 2) member of the Trustee Board.

EECAB paid £2,266 in the year ended 31 March 2017 for various insurance services, including professional indemnity cover.

# Notes to the Financial Statements

For the year end 31 March 2017

## 6. Net income/(expenditure) for the year

	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Auditors' remuneration	102	198
	<b>102</b>	<b>198</b>

## 7. Information regarding Trustees, Directors and Employees

	<b>2017</b>	<b>2016</b>
	<b>£</b>	<b>£</b>
Wages and salaries	201,789	235,800
Social security costs	12,508	18,014
Pension costs	1,991	2,084
Temporary Staff	0	1,631
	<b>216,288</b>	<b>257,529</b>

The average number of employees, analysed by function was:

	<b>2017</b>	<b>2016</b>
Charitable purposes	8	9
Fundraising & publicity	-	-
Management and administration of charity	3	4
	<b>11</b>	<b>13</b>

No employee received remuneration of more than £60,000

No Trustee was remunerated for any services. All payments were by way of reimbursement for expenses.

# Notes to the Financial Statements

For year end 31 March 2017

## 8. Debtors

	<b>Total 2017 £</b>	<b>Total 2016 £</b>
Grants receivable	-	2,945
Miscellaneous debtors	1,094	-
Prepayments	1,155	226
	<b>2,249</b>	<b>3,171</b>

## 9. Creditors - amounts falling due within one year

	<b>Total 2017 £</b>	<b>Total 2016 £</b>
Deferred income (grant in advance)	16,292	16,835
Other creditors including tax and social security	7,320	5,628
Accruals	130	1,035
	<b>23,742</b>	<b>23,498</b>

## 10. Related party transactions

There have been related party transactions identified in accordance with FRS8. These were transactions with Citizens Advice Surrey for shared services, Citizens Advice Sutton where they have paid rent for the use of a room and Citizens Advice HQ in relation to insurance and information services. There have been no other related party transactions

## 11. Pensions

A pension scheme for employees is operated on a defined contributions basis. The scheme is open to all employees at any time. The company contributes 2% of pensionable earnings and the employees pay at least 2%. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund administrator in the year was Scottish Widows and the scheme is a personal pension plan. The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £1,991 (2016 £2,084). There were no contributions payable or outstanding at the year end.

# Notes to the Financial Statements

for year end 31 March 2017

## 12. Movement in funds

	At 1 April 2016 £	Income £	Expendi- ture £	Trans- fers £	At 31 March 2017 £
<b>Restricted Funds:</b>					
Health Watch	561	461	(461)	0	561
Debt advice	11,869	59,000	(59,080)	0	11,789
Mental Health	-	93,118	(106,953)	13,835	-
Emergency Fund	1,753	-	(445)	0	1,308
Other	-	-	-	-	-
Total Restricted Funds	14,183	152,579	(166,939)	13,835	13,658
<b>Unrestricted Funds:</b>					
General fund	69,860	133,307	(132,177)	(3,835)	67,155
Designated funds	32,000	-	-	(10,000)	22,000
Total Unrestricted funds	101,860	133,307	(132,177)	(13,835)	89,155
Total funds	116,043	285,886	(299,116)	-	102,813

The £13,835 transfer from unrestricted funds into the Mental Health fund includes just under £3,000 to pay for redundancies in the Mental Health team and just under £11,000 to cover premises costs that are not recoverable from the Mental Health funders.

### Restricted Funds

Health Watch: A restricted fund paid by Surrey County Council through Citizens Advice Surrey to help improve the health and social care services in Surrey.

Debt Advice: A restricted fund financed by Epsom and Ewell Borough Council, Rosebery Housing Association and EECAB's general fund as dedicated money and debt advice for those in the most difficult of situations.

Mental Health: A restricted fund supported by the Big Lottery Fund, Lloyds Bank Foundation for England & Wales, the NHS and EECAB's general fund to support our work in the outreach project for those with severe and enduring mental health issues.

Emergency Fund: A restricted fund paid for by anonymous donors 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.

### Unrestricted Funds

#### Local Assistance Scheme

An unrestricted fund paid by Surrey County Council to all Surrey bureaux to assist the Council in advising clients on applications for support to meet their immediate and urgent short-term needs.

### 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.



# Thank you to our Supporters

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## Our Core Funders

Epsom & Ewell Borough Council



## Our Mental Health Funders

Surrey Downs CCG

East Surrey CCG



Big Lottery Fund Reaching  
Communities



Lloyds Bank Foundation  
for England & Wales



## Our Specialist Debt Funders

Epsom & Ewell Borough Council



Rosebery Housing  
Association



## With Thanks Also to

Epsom Parochial Trust

Ewell Parochial Trust

Ewell Rotary

Freemasons

Legal & General

Citizens Advice (national)

Surrey County Council

County Councillors representing Epsom & Ewell

(the late) Chris Allen (a former advisor who kindly remembered us in his will)

All our donors and sponsors

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

The Old Town Hall

The Parade

Epsom

Surrey

KT18 5AG



**[caee.org.uk](http://caee.org.uk)**

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