

# Citizens Advice Epsom & Ewell

Annual Report and Accounts

2017/18



Epsom  
& Ewell

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# Chair's Introduction

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**Welcome to our Annual Report for 2017-18. Citizens Advice Epsom & Ewell is a local charity that helps local people to resolve the problems they face in life. 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.**

Once again, the four biggest areas of our work were welfare benefits, money advice and debt, housing and employment but the range of issues and problems extends into many other areas of people's 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, and boundary disputes.

During the past year we continued to help large numbers of local people with high quality advice and information, whilst targeting our specialist services on those who need them most. We have continued to extend our Adviceline service to provide local people with a choice of ways to access our services. Many people are unable to travel to our Epsom office and so enhancing telephone provision and developing new outreach services are important priorities.

Looking forward, we want to ensure that everyone in the Borough is easily able to get the advice and information they need for the problems they face. We intend to:

- improve access to our services by developing telephone, digital, and outreach channels;
- lobby and campaign where we find that policies and practices adversely affect people's lives; and
- ensure the long-term sustainability and effectiveness of our services.

We've been around for nearly 80 years,

the hallmark of an extremely resilient organisation. However, we owe it to local people who rely on us to make sure we're around for many years to come. That's why we've decided to focus on good governance, robust financial management and secure funding, whilst developing skilled and motivated staff and demonstrating our positive impact on the wider community. Alongside this we plan to increase available income so that we can expand our operations, and diversify our sources of funding so that we are not overly reliant on any one funder.

As always 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.

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, and Lloyds Bank Foundation. A huge 'Thank You' to our funding partners for their continued support which benefits the many people who need our specialist services. My thanks also to our caseworkers for the great work they do.

The last word belongs to our staff and our many volunteers, a highly committed group who have performed strongly and enthusiastically throughout a busy year. The Board of Trustees would like to acknowledge here just how much it appreciates the work they do, and their commitment to the organisation and its clients. We are enormously indebted to them all.

**Peter Edwards**

**Chair of Trustee Board**

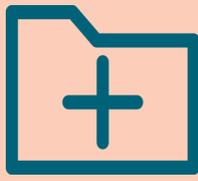
# 2017/18 at a Glance

## Everyone experiences problems



**2,760**

People we helped



**8,439**

Issues we handled



**12,197**

Contacts with clients and third parties

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



**38%**

Benefits



**16%**

Debt



**10%**

Housing



**8%**

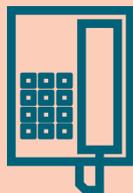
Employment

## How people contacted us



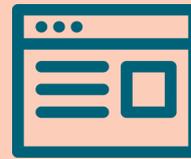
**59%**

Dropped-in face to face or were referred to our projects



**41%**

Called our helpline



**6,678**

Visits to our web-

## How we add value to society



**1.4 m+**

additional income for clients



**90k+**

debts written off



**1.5 m+**

in total value to our clients

## It's people who make it all happen



**65**

Volunteers



**6.5**

Paid FTE Employees



**10**

Trustee Board

# Overview from our Interim CEO

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Citizens Advice Epsom and Ewell has been providing advice and information to local people for nearly 80 years. However, perhaps never has the context in which we work been more challenging, with demand on our services increasing and competition for funding at an all time high. There are a number of external factors that are leading to increased demand.

Full roll-out of Universal Credit in the borough is now scheduled for October 2018. Based on the experience of other bureaux, where the roll-out has already been completed, this is likely to result in a significant increase in the demand for our services and the complexity of cases we handle. Demand for advice on other areas of welfare reform, such as PIP and ESA, will also remain high.

The impact of Brexit remains unknown and the full effect on the economy, public finances and client need is only likely to emerge beyond the end of the 2019-2020 transitional period. In any event, increased demand for immigration / citizenship advice is likely.

The continued growth of insecure and inconsistent employment, including zero hours contracts, is also likely to increase demand for our services as low wages and in-work benefits fail to keep pace with rising living costs, including higher rents and inflation.

The introduction of the Homelessness Reduction Act has placed new duties on councils to ensure that anyone homeless or at risk of homelessness has access to meaningful help and advice. This and any further (as yet unannounced) reforms to welfare, health and/or social care would increase demand for our services and potentially require additional staff, training and associated funding.

Many of these trends can be observed in our 2017-18 service statistics (up to 31<sup>st</sup> March 2018). Welfare benefits (38% up from 36%), housing (10% up from 9%) and employment (8% up from 7%) en-

quiries all show increases from the 2016-17 figures. In more detail, we have seen significant increases in the number of PIP, ESA and housing benefit enquiries, and also in the number of council tax arrears problems. Universal credit-related enquiries are also beginning to increase.

At the same time, a number of factors are also challenging the level of resources at our disposal to meet this demand.

The impact of austerity following the 2008 financial crisis continues to be felt and pressure on public spending will remain for the foreseeable future. In particular, Epsom and Ewell Borough Council is a key partner and funder of CAEE but continues to be under significant financial pressure. We are extremely grateful for their ongoing generosity and support, without which life would be impossible.

There is continued pressure on our other main existing funding partners - primarily Rosebery Housing Association and Surrey Downs and East Surrey CCGs - to make savings and maximise the return on their spending. Our reliance on these key partners for the bulk of our funding clearly represents a potential risk. Looking forward, we must demonstrate the value of the work we do more effectively by identifying how it supports the aims and objectives of our funding partners.

This also emphasises the need both to continue to demonstrate the value of our services, and to attract additional sources of funding to ensure our future sustainability; the latter is arguably even more challenging, given perceptions of the borough as a relatively affluent area.

# Overview from our Interim CEO

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Another challenge is the rise of online services. Public funders are increasingly looking to see how their services and those of agencies they fund can move from labour intensive face-to-face to more economic interactive online services.

There is also growing evidence of client demand for alternative channels to access our services. Whilst we currently meet all demand for face-to-face advice, we typically answer less than half of all telephone enquiries.

Specific challenges continue to exist in reaching some of the most vulnerable people in our community (e.g. the elderly and those with multiple long-term conditions, complex mental health conditions, or dementia).

Increasing the availability of advice by telephone and other remote access methods, such as email and online, and identifying further new outreach opportunities (e.g. the existing Mental Health and Foodbank projects), will be important ways of enhancing our service.

But we look forward to these challenges optimistically. I arrived to provide support as interim CEO to CAEE following the departure of Liz Dobson. Liz was CEO for over 4 years and worked hard to secure a more sustainable future for the organisation. During the short time I have been at CAEE I have been extremely impressed by the quality, commitment and dedication of both the paid staff and volunteer teams here. In often challenging circumstances they have continued to do their utmost to meet the increasing demands on them, caused both by increasing numbers of people needing their help, and also by the growing complexity of problems to resolve. In addition, I have been impressed by the high regard in which CAEE is held by our key funders

and stakeholders, which is very important when it comes to maintaining existing funding.

So I would like to end by thanking paid staff and volunteers (including our trustees) for their endurance, stoicism, talent and skill, which has enabled us to achieve so much over the past 12 months.

**Tim Clark**

**Interim Chief Executive Officer**

# About Us

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

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

## **Our vision**

Our Vision is to create an environment in which everyone living, working or studying in the Borough is easily able to get the advice they need for the problems they face.

## **Our mission and strategic objectives to achieve our vision**

### **Our Mission is:**

To provide free, confidential, and impartial advice on issues affecting people's day-to-day lives; and

To effect changes to government policy and practices at both local and national level, which materially improve the lives of our clients.

### **Our strategic objectives are:**

To provide an accessible, expert advice and information service - by utilising telephone, digital and outreach channels, and working in partnership with others, to complement the face-to-face services provided from our Epsom office, which benefits as many clients as possible and responds to changing patterns of demand.

To improve the policies and practices which affect people's lives - by developing and contributing to research and campaigning activities which lead to material improvements in public and private sector policies and practices.

To ensure the long-term sustainability and effectiveness of CAEE services - by focusing on good governance, robust financial management and secure funding, developing skilled and motivated staff and demonstrating our positive impact on the wider community.

### **How our activities deliver public benefit:**

The trustees have had regard to the Charity Commission's public benefit guidance where relevant, our main activities and who we try to help are explained above.

# How We Helped Local People

**2,760** local people helped, with an average of **3** issues each

**1,122** phone calls for advice answered (**34%** of calls)

**12,197** contacts on behalf of clients

Over 70% of the problems that people bring to us relate to Benefits, Debt, Housing and Employment.

In the main volunteer-provided Core service the biggest issues in these categories in 2017-18 have been:

### Benefits (3,173 enquiries):

Employment and Support Allowance (20%), Personal Independence Payments (19%) and Housing Benefits (14%).

### Debt (1,297 enquiries)

Council Tax Arrears (23%), Rent Arrears (17%), and Credit Card, Charge and Store Cards (12%)

### Housing (848 enquiries)

Private Rented (24%), Threatened and Actual Homelessness (19%) and HA property (14%)

### Employment (707 enquiries)

Pay and Entitlement (21%), Terms & Conditions of Employment (16%), Dispute resolution (16%) and Dismissal (13%)

## 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 2017/18 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

## We dealt with 8,440 issues

### Our Top 5 Issues



**“Thank you so much for all of your help and support with my PIP appeal. I don’t think I could have done it without you!”**

# Our Impact 2017-18

## What We Do For Clients

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

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.\*

**“Maybe after speaking to you I can now open the brown envelopes, which I haven't**

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

### Our value to society

#### In fiscal benefits

By reducing health service demand, maintaining employment and housing

**£2.33**

(For every £1 invested)

**£654,997**

(in total)

#### In public value

Wider economic and social benefits.

**£13.59**

(For every £1 invested)

**£3,820,352**

(in total)

## Benefiting Everyone

The help we give to individuals benefits our whole society

**£** Saving local taxpayers money by advising **73** clients threatened with being made homeless

 Keeping people in their homes, by advising **50** clients who had possession orders

 Supporting working people with over **707** employment related issues.

 Keeping people in work, with **145** employment issues

**“I've never rung Citizens Advice before but I will again after speaking to you.”**

**80%** of clients reported overall satisfaction with the service.

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

## In 2017/18 we secured this much needed income for clients

**£1,339,338**

Additional benefits income

**£22,627**

Reimbursements, services, loans

**£90,658**

Debts written off

**£41,235**

Repayments re-scheduled

# 2017/18 Key Achievements

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In 2017-18 we continued to help large numbers of local people with high quality advice and information, whilst targeting our specialist services on those who need them most.

## Giving specialist benefits advice

We have seen an increase in clients requesting help to challenge their Benefit decisions, from applying for Mandatory Reconsideration right up to Appeals. These include ESA, PIP and Housing Benefit. Our specialist Benefit Team, all volunteers, continue to support these clients right the way up to attending the tribunal. This is a process that many of our vulnerable clients find daunting and are reassured when they know that we will be in attendance. We have been successful in nearly all of our appeals. This is particularly noteworthy as not many bureaux are able to provide this service using volunteers.

**Our Adviceline number is  
0300 330 1164**

## Widening access to our services

We have continued to extend our Adviceline service to provide local people with a choice of ways to access our services. We also continue to look at other ways of developing our service and, in conjunction with the Trussell Trust, undertook a project to provide an outreach service centred around energy in the North of the borough. Many people are unable to travel to our Epsom office so enhancing telephone provision and developing new outreaches is important.

## Embracing technology

Over the past 12 months we have implemented a brand new and state of the art computerised case recording system called Casebook. We were able to introduce this with minimum interruption for clients and it now provides a more user friendly and intuitive system for our advisers and assessors. Not only this but it also ensures that client records are even more secure and the management information we can obtain even more detailed.

**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 complexity of the advice we give, it is essential that people know they can rely on the quality of our work. With this in mind Citizens Advice has implemented a new national quality assurance system, as part of its modernisation programme. We were involved in the original pilot of the new system, which was then fully rolled out from 1 April 2017. We are very proud to be able to say that since we started using the new system we have consistently scored the top grades possible for both quality of advice and 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**

# Looking Forward 2018-21

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**Our Vision is to create an environment in which everyone in the Borough of Epsom and Ewell is easily able to get the advice and information they need for the problems they face. We aim to deliver this vision by providing an accessible, expert advice and information service; improving the policies and practices which affect people's lives; and ensuring the long-term sustainability and effectiveness of our services.**

## **Widening access to expert advice and information**

We will broaden availability of services by developing alternative delivery channels such as telephone, webchat, email and through strategically located face to face outreaches around the borough. This will complement the existing face to face drop in service at our office and will mean that as many local people as possible will be able to get the help they need. We recognise that not everyone who needs our service can physically attend our main office, so we must offer a range of access options. As demand increases at a pace not matched by our resources we must also look at different and more cost effective ways of helping people who need our help. We must also ensure we are working well in partnership with others to deliver our services.

To satisfy our funders - and ourselves - our work must be expert and of high quality, and deliver excellent outcomes for our clients. Sometimes in the past the outcomes we have recorded represent the tip of the iceberg. Clients will often only contact us again if there is still an unresolved problem and so we can easily not hear about successful outcomes we have achieved. Looking forwards, we will therefore be contacting all our clients to find out what the outcome of our help has been.

## **Improving the policies and practices which affect people's lives**

Some policies that affect people's lives are national, such as immigration. Some are national

but administered according to local policies and practices such as some benefits, community care, housing, health and education. Others are local, such as local authority collection of council tax arrears or school uniform grants. All of us are affected by these in some way or other.

As the oldest and largest advice agency in the area we hold unique information about how various policies and practices are affecting local people. We will use this information to carry out further research on these issues and then to lobby and campaign responsibly where we find that local policies and practices are unfairly disadvantaging people. We will also contribute to work being carried out nationally in this area by Citizens Advice, for example on Universal Credit.

## **Ensuring the long-term sustainability and effectiveness of CAEE services**

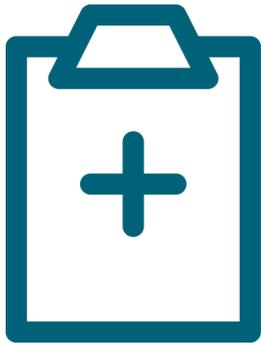
We have been around for nearly 80 years and so are an extremely resilient organisation. However, we owe it to local people who rely on us to make sure we are around for another 80 years.

Over the coming years we will focus on providing good governance and robust financial management, whilst securing funding, developing skilled and motivated staff and demonstrating our positive impact on the wider community. Particularly important in this is increasing available income so we can expand our operations, and diversifying our sources of funding so we are not overly reliant on one funder.

# Campaigning For Change

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



This year we identified and reported evidence on **99** issues, including

**8** Employment Support Allowance issues

**7** Universal Credit issues

**6** 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

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

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

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

*We received a call from a client who was housebound and therefore unable to access our services. The client asked for advice on challenging a benefit decision and help in completing the appeal forms, but needed a home visit. We got in touch with Adult Services who have staff able to provide advice and assistance on benefits and who do home visits. The client was pleased that we were able to find a service that could assist 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 **190** Foodbank vouchers, enabling **121** families and individuals to be fed

Applied for **328** charitable payments for a total of **£19,166**

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

Pensionwise available **2** days each week



# 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 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>175</b> clients through this service	<b>43</b> were in -patients in secure hospital wards	<b>All</b> were under the care of Community Mental Health	Referrals from <b>18</b> partner organisations
<b>13</b> Appeals and <b>15</b> Tribunals fought for clients	<b>PIP</b> <b>134</b> Issues raised	<b>ESA</b> <b>154</b> Issues raised	<b>8</b> Policy issues reported to Head Office including 4 ESA, 3 PIP

### Impact of this work for their clients

<b>£607,759</b> Income Gain	<b>£13,820</b> Re-imbursements, service, loans	<b>£54,976</b> Debts written off
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*Case Study: — Client sought assistance from the main Bureau but was immediately highlighted and referred to the Mental Health team as he had just been discharged from a psychiatric care unit. He was extremely vulnerable.*

*He had attempted suicide as a result of a relationship breakdown and had a history of depression. He found himself homeless on discharge and had very little money to support himself and pay his rent beyond deposit and one month (he wanted to avoid making a homeless application to the council as he thought this would result in temporary accommodation, possibly B&B, outside of the area).*

*Client was assisted in making an application for Housing Benefit (HB) and Council Tax support, both of which he was awarded. He was also assisted in making an application for Employment and Support Allowance (ESA) and Personal Independence Payment (PIP). As a result, the client was awarded ESA and is awaiting the outcome of his PIP application.*

*The client has always been determined to maintain his independence and has worked with the service to understand his rights and entitlements but is keen to move forward in his recovery. The advice has been based on empowering the client to act with support where necessary.*

*He telephoned this week to say he has started a full time job and to thank me for the support. Client was advised on what he needs to do now that he is employed.*

# 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 become 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

<b>455</b> clients helped in total with <b>1,182</b> debt issues	<b>277</b> clients helped by our specialist debt team	<b>59%</b> of our clients were female	<b>25%</b> were disabled or had long term health issues
<b>Top Debt Issues</b> Council Tax & Rent Arrears	<b>Income Gain</b> <b>£970,610</b>	<b>Debts Written Off</b> <b>£35,683</b>	<b>Repayments Rescheduled</b> <b>£41,167</b>

#### Case Study – Housing Benefit suspended following change in Benefits

We supported a single mother of 3 young children who had been receiving ESA for some time but then failed a work capability assessment and was told to apply for JSA. Her HB was suspended and she was 'benefit capped' which meant she had a rent shortfall to cover. We got her HB put back into payment and applied for discretionary housing payment to cover the shortfall whilst we helped her appeal the ESA decision. This was eventually successful.

#### Case Study – Financially Controlling Ex-partner

We helped a single mother who had recently split up from her partner. She only received the child benefit but he had received the joint benefits into his account and she had no sight of bank statements. After he left the property, she had priority debts and needed support to speak to the DWP and HMRC to explain her situation and get her affairs back in order. She was then able to make benefit claims in her own name. Client was very relieved to have this support through a difficult period.



# 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 had been on DLA middle rate care and lower rate mobility. Following his reassessment for PIP the client was awarded 0 points for mobility and 4 points for daily living and therefore was informed by the DWP that they could not award him either component of PIP. The client was unable to deal with the appeals process himself and therefore received help to apply for a Mandatory Reconsideration. The DWP did not change their decision. The client worked and had been in receipt of Working Tax credits (WTC). As a result of not being awarded PIP HMRC said that this meant there had been an overpayment of Working Tax Credits and were reducing the current claim to recover the money.*

*Following the Mandatory Reconsideration decision we got involved and helped the client to appeal. Although it took several months for the appeal to be heard it was ultimately upheld, and the client was awarded enhanced rate daily living and standard rate mobility indefinitely making an annual financial gain to the client of £5,465.20 plus his WTC were increased. The client, in addition to this, received arrears of £2,822.69 and a refund of WTC of £2,055.*

*Moreover, the client's health and wellbeing also improved as a direct result of the successful financial outcome of the case.*

## The Advice Quality Standard

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



### *Case Study: — ESA Appeal*

*The client who has learning difficulties and physical problems—and was receiving PIP - attended a work capability assessment for his ESA and scored 0 points despite his difficulties. He was therefore found fit for work.*

*We helped him request a Mandatory Reconsideration, however the DWP upheld the original decision. We therefore helped him appeal against the decision by the DWP to withdraw his ESA. Following the appeal the client went from 0 points to over 15 and was placed in the work-related activity group. As a result of this decision as well as having his ESA reinstated the client also received both the Severe Disability and Disability Premiums in addition to his basic ESA. A total gain to the client of £9,508.20 per annum and arrears of £902.50, as well as improving the health and wellbeing of the client.*

# Our Organisation

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Citizens Advice Epsom & Ewell comprises more than 65 local volunteers who use their training and skills to provide a range of quality advice services to local people. They freely donate more than 12,500 hours of their time each year, estimated to be worth more than £250,000, or the equivalent of a commercial service of 8 full-time employees. The work of the volunteers is supported, monitored and quality-controlled by a small team of paid staff.

## Who we work with

We are a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and 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.

## Legal & Administrative details

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

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

**Charity Registration:** 1085779

**Interim Chief Executive:** Tim Clark

**Company Registration:** 4079521

**Company Secretary:** Robert M Davidson

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

**Bankers:** Charities Aid Foundation

**Independent Examiner:** Adrian Rodrigues  
FCA for HG Field & Co

# Our Trustees

Trustees	Role	Date Appointed	Date Resigned	Notes
Peter Edwards	Chair			Co-opted
Alison Cribbs	Vice-Chair			
Alistair Calton		23/11/17		
Elizabeth Cannon			19/09/17	
Ian Davison				
Charlotte Dixon				
Ann Flower			19/09/17	Co-opted
Christine Key				
Shaun Jones				
Mohammed Mahdi	Treasurer			Co-opted
Alexis Marz		23/11/17		
Hony Premlal		23/11/17		
Alan Winkworth			19/09/17	
Angela Yahaya			19/09/17	

This year saw the departure of four long-standing trustees: Elizabeth Cannon, Ann Flower, Alan Winkworth and Angela Yahaya and three new appointments: Alistair Calton, Alexis Marz and Hony Premlal 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 committees some of which include paid staff and other non-board members. Our 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. 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 .

# Our People 2017-18

Our wonderful volunteers make it possible to do what we do

**60**  
**Volunteers**

**Longest Serving**

**30** Years

**5**

**Over 20 Years**

**54**

**Skilled Advice Staff**

...supported by **4**  
Paid Staff (2.6 FTE)

**11**

**Trustees**

**20**

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

**5**

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



**Youngest volunteer is 17**  
**Oldest is ... retired many years**

# Financial Review

## Financial Performance and Position

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

Overall the charity's funds increased during the year by £6,247, the combined result of a surplus in the unrestricted fund and a deficit in restricted funds.

The results for the year for the general fund was a surplus of £8,050 (deficit of £12,705 in 2016/17). This is after absorbing notional premises costs of £4,132 (2016/17 - £13,835) that are not recoverable from the charity's Mental Health funders. This surplus for the year is due to reduction of total costs by 8% in comparison with 2016/17 financial year; largely due to decrease in staff and support costs, whilst overall income remaining largely stable (with a 1.7% drop compared to 2016/17).

With regard to restricted funds the result for the year was a deficit of (£1,803) (2016/17: deficit of £525). The charity seeks to recover its costs fully and is striving to attract funding that would ensure full cost recovery of project costs.

There is continued pressure on our existing funding partners—primarily Epsom and Ewell Borough Council, Rosebery Housing Association and the NHS - to make savings and maximise the return on their spending. Our reliance on these key partners for the bulk of our funding clearly represents a potential risk.

To minimise this risk and risks to its long-term sustainability the bureau is implementing a strategy that focuses on:

- bringing in additional income and on diversifying its income streams through fund-raising;
- prioritising cost reduction by ongoing assessment of risks and identification of options to reduce costs/improve efficiencies; and on
- achieving full cost recovery from all future projects so that direct costs are fully covered, together with a proportionate share of our overheads.

The bureau's financial position at the end of the year was sound. Its financial health monitoring assessment indicate that risk of defaulting on its financial commitments is low and that its reserves were well managed during the year.

# Financial Review

## Reserves Policy

The Trustees review the reserves and the reserve policy on a regular basis. The charity's reserves consist of: Unrestricted funds, Designated funds and Restricted funds. The definitions of these funds are set out on page 28. Details of the restricted and designated reserves are shown in the balance sheet on page 26. Following the review of the reserves policy during the year, Trustees decided to maintain unrestricted reserves level (including redundancy reserves) of £60,000 to £90,000; the equivalent of 3-5 months' budgeted operating expenditure.

In arriving at this reserve level, Trustees considered the financial risks facing the charity and the cost of running the organisation to ensure that enough reserves would be available to:

- manage the timing of cash inflows and outflows and have the ability to pay bills as they fall due;
- ensure continuity of its charitable activities in the occurrence of an unforeseen event (including a down turn in income); until alternative arrangements are put in place; and
- fulfil specific commitments, for example, redundancy payments; and to invest in the future by supporting business development and growth opportunities that will provide an increased return to the charity.

At the end of the financial year, the balance of unrestricted reserves was £97,205, (2017: £89,155), including £22,000 designated redundancy reserve.

## 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

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

- Epsom & Ewell Borough Council (EEBC) - funding for our core service;
- NHS (East Surrey CCG, Surrey Downs CCG and CFS Mental Health Foundation) and Lloyds Bank Foundation for England and Wales – funding for Mental Health Project;
- EEBC and Rosebery Housing Association – funding for Money Advice and Debt Service;
- The Trussell Trust (Foodbank) - funding for drop-in advice service on energy matters, welfare benefits, money and credit problems, education and healthcare;
- Additionally, we received funds from Surrey County Council via Citizens Advice Surrey under the Local Assistance Scheme, Epsom & Ewell Mayor's charity and Epsom and Ewell Parochial Trusts.

We also raised some funding through donations and various fundraising activities.

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

# Statement of Directors' responsibilities, Independent Examiners & Small Company Exemptions

## Statement of Directors' responsibilities

The Directors (who are also Trustees of Epsom and Ewell Citizens Advice Bureau for the purposes of charity law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

## Independent Examiners

David Evans retired as Independent examiner on 26 July 2017. H.G Field & Co were appointed on 6 March 2018.

H.G Field & Co have expressed their willingness to continue in office and will be proposed for re-appointment at the Annual General Meeting.

## Small Company Exemptions

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

# Approval & signature

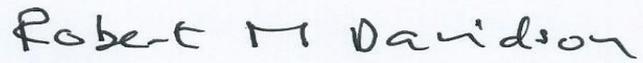
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## Approval

Approved by the Board of Trustees on 16 September 2018 and signed on behalf of the Board:



Peter Edwards  
Chair



Robert Davidson  
Company Secretary

# Independent Examiners' Report

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## INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF EPSOM AND EWELL CITIZENS ADVICE BUREAU

We report on the accounts of the company for the year ended 31st March 2018 set out on pages 25 to 34.

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

### Respective responsibilities of Trustees and Examiners

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

The charity's Trustees consider that an audit is not required for this year under Part 16 of the 2006 Act and that an independent examination is needed. The Charity's gross income exceeded £250,000 and the examiner is qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England & Wales.

It is our 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 our attention.

### Basis of Independent Examiners' Statement

Our 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 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 Examiners' Statement

In connection with our examination, no material matters have come to our attention which gives us cause to believe that, in any material respect:

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

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



Adrian Rodrigues FCA, Independent Examiner  
H G Field & Co  
Accountants & Financial Advisors  
Ludwell House, 2 Guildford Street  
Chertsey Surrey KT16 9BQ

17<sup>th</sup> September 2018

# Statement of Financial Activities

Year ended 31 March 2018

	Note	Unrestricted funds	Restricted funds	Total funds 2018	Total funds 2017
		£	£	£	£
<b>Income from:</b>					
Donations and legacies	2	13,717	-	13,717	5,039
Charitable activities	3	131,322	130,296	261,618	270,001
Other ( <i>including fundraising</i> )	4	5,780	-	5,780	10,846
<b>Total Income</b>		<b>150,819</b>	<b>130,296</b>	<b>281,115</b>	<b>285,886</b>
<b>Expenditure on:</b>					
Raising funds	5	1,847	-	1,847	1,853
Charitable activities	5	136,790	136,231	273,021	297,263
Other		-	-	-	-
<b>Total Expenditure</b>		<b>138,637</b>	<b>136,231</b>	<b>274,868</b>	<b>299,116</b>
<b>Net income/expenditure for the year</b>		12,182	(5,935)	6,247	(13,230)
Transfer between funds		(4,132)	4,132	-	-
<b>Net movement in funds</b>		8,050	(1,803)	6,247	(13,230)
<b>Reconciliation of funds</b>					
Balances brought forward 2017	12	89,155	13,658	102,813	116,043
<b>Balances carried forward 2018</b>	12	<b>97,205</b>	<b>11,855</b>	<b>109,060</b>	<b>102,813</b>

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

The notes on pages 27 to 34 form part of these financial statements.

# Balance Sheet

as at 31 March 2018

	Note	Unrestricted Funds £	Restricted Funds £	Total 2018 £	Total 2017 £
Current Assets					
Debtors	8	7,350	10,250	17,600	2,249
Cash at bank and in hand		93,569	23,301	116,870	124,306
		<b>100,919</b>	<b>33,551</b>	<b>134,470</b>	<b>126,555</b>
Creditors—amounts falling due within one year	9	3,714	21,696	25,410	23,742
<b>Net Current Assets</b>		<b>97,205</b>	<b>11,855</b>	<b>109,060</b>	<b>102,813</b>
<b>Net Assets</b>		<b>97,205</b>	<b>11,855</b>	<b>109,060</b>	<b>102,813</b>

Represented by:

## Funds of the Charity

General Funds	12	75,205	-	75,205	67,155
Designated Funds	12	22,000	-	22,000	22,000
Restricted Funds	12	-	11,855	11,855	13,658
		<b>97,205</b>	<b>11,855</b>	<b>109,060</b>	<b>102,813</b>

For the year ending 31<sup>st</sup> March 2018 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibilities for:

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

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

The financial statements on pages 25 to 34 were approved by the Board of trustees and authorised for issue on 16 September 2018 and are signed on its behalf by:

 Peter Edwards,  
Chair  
Trustee

 Mohammed Madhi  
Treasurer  
Trustee

Company Registration No: 4079521

Charity Registration No: 1085779

# Notes to the Financial Statements

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for the year end 31 March 2018

## 1. Accounting policies

### a) Basis of preparation

Epsom and Ewell Citizens Advice Bureau (also known as Citizens Advice Epsom & Ewell) is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 17 of these financial statements.

The nature of the charity's operations and principal activities are in providing advice and counselling to the general public. The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated. The charity adopted FRS 102 in the current year having previously prepared accounts under SORP (Financial Reporting Standards for Smaller Entities). No transitional adjustments were required in funds or income for the year.

### b) Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charitable company, are recognised when it becomes unconditionally entitled to the grant.
- Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

# Notes to the Financial Statements

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for the year end 31 March 2018

## 1. Accounting policies (continued)

### c) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include audit fees and costs linked to the strategic management of the charitable company.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

### d) Fund accounting

#### Restricted funds

Restricted funds represent grants and donations received which are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The aim and use of each restricted fund is set out in the notes to the financial statements.

#### Unrestricted funds and designated funds

Unrestricted funds represent funds that are expendable at the discretion of the trustees in the furtherance of the objects of the charitable company. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are those funds which are unrestricted in nature but which have been designated by the trustees to be used in a particular manner.

### e) Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Fixed assets are capitalised if their value is over £2,000. No such capital expenditure has been included.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful.

### f) Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

# Notes to the Financial Statements

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for the year end 31 March 2018

## 1. Accounting policies (continued)

### g) Recognition of liabilities

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

### h) Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in for that service.

A pension scheme for employees is operated on a defined contributions basis. Contributions are expenses as they become payable.

### i) VAT

Expenditure included in the accounts includes VAT as the bureau does not recover VAT. Irrecoverable VAT is included within the relevant costs in the Statement of Financial Activities.

### j) Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

### k) Leases

Rentals payable and receivable under operating leases are charged to the SOFA on a straight line basis over the period of the lease. However, there have been no such costs in 2017/18.

### l) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

# Notes to the Financial Statements

For the year end 31 March 2018

## 2 Donations

	Unrestricted £	Restricted £	Total 2018 £	Total 2017 £
<b>Voluntary Income</b>				
Mayor's charity	5,000	-	5,000	-
Ewell Parochial Trust	750	-	750	-
Other donations	7,967	-	7,967	5,039
	<b>13,717</b>	<b>-</b>	<b>13,717</b>	<b>5,039</b>

## 3 Charitable Activities

	Unrestricted £	Restricted £	Total 2018 £	Total 2017 £
Epsom & Ewell Borough Council	120,939	14,050	134,989	123,972
Citizens Advice	4,223	-	4,223	2,300
Surrey County Council	4,588	-	4,588	3,611
Big Lottery	-	-	-	42,090
Lloyds	-	20,257	20,257	10,028
NHS Surrey	-	41,000	41,000	41,000
CFS (Mental Health Foundation)	-	2,889	2,889	-
The Trussell Trust (Foodbank)	-	5,100	5,100	-
Epsom and Ewell Parochial Trusts	1,572	-	1,572	-
Contracts & Fees: - Rosebery Housing Association	-	47,000	47,000	47,000
	<b>131,322</b>	<b>130,296</b>	<b>261,618</b>	<b>270,001</b>

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

## 4 Other Income

	Unrestricted £	Restricted £	Total 2018 £	Total 2017 £
Room hire	1,500	-	1,500	1,500
Fundraising events	2,498	-	2,498	5,849
Investment Income	1,239	-	1,239	1,238
Miscellaneous income	543	-	543	2,259
<b>Total Other Income</b>	<b>5,780</b>	<b>-</b>	<b>5,780</b>	<b>10,846</b>

# Notes to the Financial Statements

for year end 31 March 2018

## 5 Analysis of expenditure

	Generalist Advisory Services (Unrestricted funds)	Specialist Advice and Information (Restricted funds)	Total 2018	Total 2017
	£	£	£	£
<b>Raising funds</b>	<b>1,847</b>	<b>-</b>	<b>1,847</b>	<b>1,853</b>
<b>Charitable activities</b>				
Staff costs	60,446	,114,634	175,080	210,370
Other direct costs	-	-	-	4,941
Support costs	76,344	21,597	97,941	81,952
<b>Total Expenditure by Activity</b>	<b>136,790</b>	<b>136,231</b>	<b>273,021</b>	<b>297,263</b>

	Generalist Advisory Services	Specialist Advice and Information	Total 2018	Total 2017
	£	£	£	£
<b>Support costs</b>				
Governance	1,143	34	1,177	790
Management	22,020	6,514	28,534	18,320
Office, IT & Communications	12,789	3,712	16,501	18,962
Premises	40,332	11,337	51,669	43,304
Other	60	-	60	576
<b>Activity Total</b>	<b>76,344</b>	<b>21,597</b>	<b>97,941</b>	<b>81,952</b>

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

Expenses amounting to £22 (2017: £212) were reimbursed to 1 (2017: 2) member of the Trustee Board. No trustee indemnity insurance was purchased.

EECAB paid £2,525 in the year ended 31 March 2018 (2017: £2,266) for various insurance services, including professional indemnity cover.

## 6 Governance costs

These are costs associated with the governance of the charity and include an independent examination cost of £1,126 (2017: £102).

# Notes to the Financial Statements

For the year end 31 March 2018

## 7 Information regarding Trustees, Directors and Employees

	2018	2017
	£	£
Wages and salaries	174,803	201,789
Social security costs	10,254	12,508
Pension costs	3,049	1,991
Benefits	-	-
Temporary Staff	-	-
	<b>188,106</b>	<b>216,288</b>

The average number of employees, analysed by function was:

	2018	2017
Charitable purposes	8	8
Fundraising & publicity	-	-
Management and administration of charity	2	3
	<b>10</b>	<b>11</b>

No employee received remuneration of more than £60,000

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

## 8 Debtors

	2018	2017
	£	£
Grants receivable	16,000	-
Miscellaneous debtors	1,028	1,094
Prepayments	572	1,155
	<b>17,600</b>	<b>2,249</b>

## 9 Creditors falling due within one year

	2018	2017
	£	£
Deferred income (grant in advance)	16,723	16,292
Other creditors including tax and social security	6,475	7,320
Accruals	2,212	130
	<b>25,410</b>	<b>23,742</b>

# Notes to the Financial Statements

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For year end 31 March 2018

## 10 Related party transactions

There were related party 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 Pension Scheme

The charity implemented an auto-enrolment scheme with NEST (a defined contribution occupational pension scheme) with effect from 1 July 2017, in place of Scottish Widows. NEST is backed by the government. The company contributed 2% of pensionable earnings and the employees pay at least 2%.

The pension scheme for employees in the year up to 30 June 2017 was administered by Scottish Widows. The scheme was a personal pension plan and operated on a defined contributions basis. The assets of the scheme were held separately from those of the company in an independently administered fund.

The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £3,049 (2017: £1,991). There were no significant contributions payable or outstanding at the year end.

# Notes to the Financial Statements

for year end 31 March 2018

## 12 Movement of funds

	At 1 April 2017 £	Income £	Expenditure £	Transfers £	At 31 March 2018 £
<b>Restricted Funds</b>					
Health Watch	561	-	-	-	561
Debt advice	11,789	59,820	(61,941)	-	9,668
Mental Health	-	65,376	(69,508)	4,132	-
Emergency Fund	1,308	-	-	-	1,308
Foodbank	-	5,100	(4,782)	-	318
<b>Total Restricted Funds</b>	<b>13,658</b>	<b>130,296</b>	<b>(136,231)</b>	<b>4,132</b>	<b>11,855</b>
<b>Unrestricted Funds</b>					
General fund	67,155	150,819	(138,637)	(4,132)	75,205
Designated funds	22,000	-	-	-	22,000
<b>Total Unrestricted Funds</b>	<b>89,155</b>	<b>150,819</b>	<b>(138,637)</b>	<b>(4,132)</b>	<b>97,205</b>
<b>Total Funds</b>	<b>102,813</b>	<b>281,115</b>	<b>(274,868)</b>	<b>-</b>	<b>109,060</b>

The £4,132 transfer from unrestricted funds into the Mental Health fund is to cover notional 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 and Wales and the NHS 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 an anonymous donor to allow the bureau manager to make small provision to people in the Epsom and Ewell area where such funding cannot be obtained by other means.

Foodbank: A restricted fund paid for by the Trussell Trust to support the bureau's provision of drop-in advice service on energy matters, welfare benefits, money and credit problems, education and healthcare.

### 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