

# Citizens Advice Surrey Heath

the charity for  
your community



## Annual Review For the year ending 31 March 2015

### Incorporating the Report and Financial Statements

#### Our Principles:

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

#### Our Aims:

- Provide the advice people need for the problems they face.
- Improve the policies and practices that affect people's lives.

*...helping local people*

*...working together*

*...solving problems*

*...changing lives*



Registered Charity No. 1118181

Registered Company No. 6058583

Authorised and regulated by the Financial Conduct Authority FRN:617536

# Citizens Advice Surrey Heath

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# **Citizens Advice Surrey Heath**

## **Chairman's Annual Report for the year ended 31<sup>st</sup> March 2015**

### **The Bureau**

As a Charity, Citizens Advice Surrey Heath provides free, impartial and independent advice and information for the benefit of the local community. This activity is mainly carried out at the Knoll Road, Camberley through face-to-face consultations but this service has been supplemented this year by Outreaches in Bagshot and Chobham. In addition telephone work and occasional home visits have been utilized to enhance our reach into the Community. The Bureau has also revamped its website in an effort to increase awareness of the advice services available to local residents. The Bureau is also an active participant in the new pilot scheme to offer the service via web-chats and emails.

The number of individual client exceeded 2,607 during the year, which led to over 12,000 different subject enquiries.

The Bureau has a tripartite service level agreement with Accent Housing Association and Surrey Heath Borough Council (SHBC) for the provision of debt advice to assist clients at risk of homelessness through debt, including rent or mortgage arrears. The project commenced in 2011 and funding has been agreed to enable this project to continue until September 2015 and we are hopeful that project will continue beyond this date.

### **Personnel**

We continue to be indebted to the 60 volunteer advisers, receptionists and administrators who make up the majority of the staff. They are supplemented by a small group of 10, mainly part time paid specialists, supervisors and managers. The complement of paid staff equates to a full time equivalent of 4.3, who also often voluntarily provide additional unpaid hours above their contractual entitlement. We estimate the overall value of the volunteers' contribution to the community is in excess of £250,000.

There have been 4 changes to the Board composition during the year. After a number of successful years Trevor Williams stepped down as Chairman in September. Trevor has presided over a period which has seen the establishment of a much vaunted Golf Day, greater team working with the other Bureaus within Surrey as well as preserving the Bureau's key objectives. We are very grateful that Trevor will continue as a Trustee and Vice Chairman.

Two Trustees joined the Board during the year. David Patterson joined as a Trustee in September. David is a former logistics expert specializing in dealing with cultural issues. He lives in Lightwater. Mani Rai joined as a Trustee in December. Mani lives in Camberley and enjoyed a long and successful career in the Army. He now works as an Operational Director for a Military Supplies Company.

Councillor Glyn Carpenter resigned as a Trustee in September after a period as the board representative of the Surrey Heath Borough Council. The Board wants to record their gratitude to Glyn for her many contributions.

### **Finances**

Although we continue to work hand to mouth, thanks to good stewardship, our funds are stable and we maintain adequate reserves. During the year we budgeted for an excess of expenditure against income but thanks to our fundraising, careful cost control and operating efficiencies the result was net incoming resources of £12,001.

Our balance sheet shows that we are holding sufficient unrestricted reserves for approximately 7 months of operational activity, just ahead of the level required by the Charities Commission.

# **Citizens Advice Surrey Heath**

## **Chairman's Annual Report for the year ended 31<sup>st</sup> March 2015 (Finances continued)**

The general uncertainty around the availability of future funding for both the core operations and for additional casework projects requires the maintenance of a fine balance between the need for reserves against the provision of services.

We continue to be grateful to SHBC who continue to support the core funding as well as the provision of the Bureau premises. Indeed after many years of the grant remaining static at £70,109 it increased to £80,000. Additionally, we were able to continue to use a SHBC community grant to fund the additional volunteer training load brought about by the volume of enquiries following the welfare reform programme.

Having benefited from a grant from the Ghurkha Resettlement Fund we have built on our provision of a specific advice service 'tailored' for the older Ghurkha community through the recruitment of personnel.

We are again indebted to the Board of Trustees of the Frimley Fuel Allotments Charity, who has supported us with an additional grant for £9,500, to help resource the Independent Living Adviser position. This role supports those lonely and vulnerable people at home and, wherever possible, delivers a range of advice services in an attempt to enable the client(s) to remain living an independent life.

### **Gifts and Donations**

We always appreciate the support from individuals, companies and organisations that support the bureau, either with cash donations or materials such as equipment or consumables.

In May 2014, we were again indebted to many local organisations and the golfers who supported our second charity golf day at Chobham Golf Club. This proved very successful and raised over £10,000 for the charity. We owe particular thanks to Barclays Bank who provided us with volunteer helpers and a level of matched funding from their Community Programme.

### **The Future**

The Board will continue to review its resources and service delivery in the light of the pressures on funding and examine all possible avenues for further inflow of finance. Our third charity golf day has now be held and we successfully increased the amount we raised, once again helped by matched funding provided by Barclays Bank and generous support from other sponsors and those who attended.

We will continue to review the way we operate and embrace potential improvements to our methods of operation for the benefit our clients and the community. Further, we will continue to collaborate with other bureau throughout the county, through the auspices of the Citizens Advice Surrey (CAS) and we anticipate taking part in a number of CAS led projects. We will also maintain our active participation in relevant initiatives by Citizens Advice.

### **Thanks**

I want to extend my sincere thanks to all members of the staff, the trustees and the many volunteers who willingly give their time, and their talents, to the clients of this community.

N A Downey    Chairman

**Citizens Advice Surrey Heath**  
**How did we do?**  
**2014-15**



**REVIEW OF THE YEAR: How did we help our clients?**

➤ **Disability Benefits**

A single, man with a progressive degenerative disease's benefits had stopped, which had exacerbated his existing financial difficulties.

**Action/Outcome:** Adviser got his housing benefit reinstated, encouraged and supported him to make an application for personal independence payment (PIP) and arranged for a local voluntary group to take him to his medical assessment. He was awarded PIP, £82.30/week and received over £5000 in backdated benefits. Adviser also helped him to appeal SCC decision to refuse him a Blue Badge for his motor cycle.

➤ **Homelessness Prevention**

Mr A (37) had debts over £60,000 on credit cards used to renovate to his house; he then lost his job. Subsequently, he lost his home and then separated from his wife and daughter. He came to the bureau homeless (he was staying with his brother), unemployed, and not claiming any benefits. He was in very poor health suffering from severe digestive problems, fibromyalgia which caused him significant pain and affected his mobility, depression, anxiety and insomnia which meant he struggled with social situations and had memory and concentration problems.

**Action/Outcome:** We helped him to apply for benefit;; to claim Employment Support Allowance (£7371 annually) and Personal Independence Payment (£5413.20 annually).

We helped him with a bankruptcy application and also secured a charitable grant pay for the fees (£525) and get an exemption from paying court fees (£175). The application was successful and the client's debts were cleared. Client subsequently reunited with his wife and child.

➤ **Benefits**

Mr X received sick pay, post-surgery. Mrs X is severely disabled. They were in mortgage arrears on their shared ownership property and Mr X was repaying a loan to the bank that had been imposed on Mr X to cover a £5000 overdraft that was called in at short notice.

**Action/Outcome:**

The adviser complained to the financial ombudsman regarding mis-selling and got the bank to write off the remaining loan (£2134.35). She successfully applied to the prevention of homelessness fund to pay off the mortgage arrears. She applied for full housing benefit and council tax reduction on the rented portion of their home, which was granted.

➤ **Health**

Mr C had surgery and it became clear he was unlikely to be able to return to his previous employment, as the physical nature of his work would threaten his recovery and alternative work was not available. He also wanted to be able to provide more care and support for his disabled wife and

**Action/Outcome:** The Adviser provided information about the financial impact of Mr X resigning from work and claiming Income Support and being a full time Carer for his wife. Mr C decided to hand in his notice and now receives income support, Carers Premium and mortgage help. He reports a dramatic improvement in his own health and has been able to come off long term medication for respiratory problems aggravated by his previous working conditions.

## REVIEW OF THE YEAR: What did we do?

### Working in partnership

#### Healthwatch Surrey

The bureau has continued in its role as an important delivery partner for Healthwatch Surrey during the past year. Our core work has been to provide an invaluable service in giving information and advice, or signposting people to other organisations, on health and social care issues, and perform the key task of capturing client experiences of using health and social care services. The stories we record all play a part in ensuring that the voice of the public is heard and expand the pool of evidence available to Healthwatch Surrey. This is then used to influence decision makers to help improve and shape health and social care services for everyone.

In addition to the core activity the bureau has also participated in helping to raise public awareness of Healthwatch including: attending the Surrey Heath Emotional Well Being fair at the Arena, having a stand at the Surrey Heath Show and in running surveys – such as a questionnaire on people's views and experiences on booking GP appointments. As a result of all Surrey bureaux participation in the latter there were over 1,000 responses to the survey. These helped to shape the findings and recommendations in the Healthwatch Surrey GP Appointments Report which was published in summer 2014.

Not all client stories on health and social care matters relate to problems and we welcome and receive positive feedback and comments on service providers as well. These are helpful in informing Healthwatch Surrey of what is working well and the positives can be shared with service providers to praise staff and spread good practice

#### Local Assistance Scheme

We are one of the 11 Surrey bureaux helping people in crisis to access financial help and/or furniture through this Surrey County Council scheme.

In the past year we have helped **360** people in crisis apply for emergency assistance, more than double than in 2013-14. We also help to identify the underlying cause of the problem, which is often due to problems with benefits, debt or low income.

#### Money Advice

We work with Accent Housing Association and Surrey Heath housing needs team to provide a full time money advice service to help people, whose housing is at risk due to debt..

Our money advice worker is also a Debt Relief Order Intermediary; accredited by the Insolvency Service. Last year he successfully applied for 25 DROs, which accounted for a total of £193,717 debt written off. A further £160,524 was written off through bankruptcy applications.

#### Independent Living Adviser

We are able to fund this post through a number of community and charity grants, most notably Frimley Fuel Allotments. Through this service we can provide home visits and operate two outreach sessions at the Windle Valley Day Centre in Bagshot and the Chobham Community Centre. This post is focussed on providing access to our service for the elderly, disabled and carers in our community.

## REVIEW OF THE YEAR: Other Bureau activity

### Form Filling Service

This service offers an adviser experienced in applying for sickness and disability benefits for all ages. We can assist with mandatory reconsiderations, appeals and applying for enhanced benefits when a person's illness worsens.

Benefit	Physical	Mental	Both	TOTAL
Personal Independent Payment	10	5	4	19
Disability Living Allowance (Children x5)	11	4	6	21
Attendance Allowance	6	0	0	6
Employment Supp. Allowance	5	3	1	9
Limited Capability	2	1	0	3
<b>TOTAL</b>	<b>34</b>	<b>13</b>	<b>11</b>	<b>58</b>

### Pro Bono Solicitor Rota

Our solicitor rota offered on Tuesday mornings offers sessions with local solicitors, who donate their time to help our clients with legal options that are beyond the expertise of the Bureau. They vary in their specialisms, which include, employment, relationship breakdown, domestic abuse, wills, debt, housing, etc. We are extremely grateful to this team, who offer their time freely, from their busy jobs.

### Foodbank Service

Since the impact of Welfare Reform we have seen more people on benefits and low income struggle to afford food. The cause of this is usually as a result of benefit delays or sanctions; often not the fault of the client themselves, but this leaves them in a desperate situation. We hold emergency food parcels for immediate relief and have a quick, referral agreement with BESOM the local food charity for Surrey Heath. In the past year we have made 156 referrals to feed 337 people.

### Nepalese Translation

For the past two years we have maintained at least two Nepali speaking volunteers, who have generously giving additional time to assist our generalist advisers with translation services; notably for the older Nepali residents, who live in Surrey Heath. They have helped with applying for benefits, housing and sorting out problems with the Inland Revenue.

## REVIEW OF THE YEAR: Who does the work?

<b>CORE STAFF</b>		<b>PROJECT WORKERS</b>	
Tara Hastings	Chief Officer	Jorge Reisco	Money Advice Worker
Irene Coates	Deputy Manager & Research/Campaigns	Louise O'Hara	Money Advice Admin
<b>Kelly Fidgett</b>	Administrative Officer	Sian Aspden	Independent Living
Rachel Turner	Advice Supervisor		
Jackie Mitchell	Advice Supervisor		
Maureen Harker	Advice Supervisor		
Jenny Thorne	Training Supervisor		
Mike Norris	Training Supervisor		
<b>VOLUNTEER ADVISERS</b>		<b>GATEWAY ASSESSORS</b>	
Madeleine Allen		Vicki Hooton	
Graham Searle		Kay Williams	
David Flynn		Margaret M	
Kulvinder Virdee		Brian Dawes	
Sue Toomey		Patrick Purtill	
Helen Holbrow		*Murray Rowlands	
Louise O'Hara		*Annette Batchelor	
David Richards			
Chrissie Spence			
Bob Carter		<b>TRAINEES</b>	
Rachel Turner		Anju Gurung	
Maggie Burman		Madeline Denton	
Carol Hajada		*Prashant Rai	
Aileen Keen		Claire Fox	
Jenny Thorne		Aidan Cooney	
Linda Snell		Jackie Durrant	
Pam Eyre		Liz Collins	
Simon Strachan		Julia Palmer	
Elaine Rutherford		Helen Beaumont	
*Brian Grant			
*Mike Norris		<b>RECEPTION/ADMIN</b>	
*Victoria Hamilton (tr)		Brian Greenburg	
*Brenda Alexander		Claire Cobden	
*Mike Norris		Eliot Taylor	
		Kay Vincent	
		Alizon Clelland	
		Trish Van Kuyk	
*left during the year		Linda Cantwell	
		*Anju Gurung	
		*Preety Limbu	
		*Thea Damasco	
		*Prashant Rai	

## REVIEW OF THE YEAR: Feedback

### Client feedback

*"Just a big thank you for all your help and assistance with my case; you and your team were most helpful and I am very grateful for all that you have done"*

### Volunteer feedback

*"My first 6 months as a volunteer has been very enjoyable, informative and rewarding. The training was excellent and gave me the confidence that allowed me to assist people in need. My colleagues are friendly and supportive giving me good guidance as I mature into the role, On reflection, I am very happy that I have been able to join such a good team and I look forward to many years of working for Citizens Advice"*

### Thank you 😊

To the 60 volunteers, who contribute time worth an estimated value in excess of **£250,000 to the Borough of Surrey Heath**. Also to all of those other donors such as Surrey Heath Borough Council, Surrey County Council, Accent Housing Association, Frimley Fuel Allotments, Our Lady Queen of Heaven church, the our local solicitors, who attend our pro bono rota, local parishes, and all of the individuals and organisations, who have shown their gratitude by supporting our service and projects.



**Citizens Advice Surrey Heath  
RESEARCH & CAMPAIGNS  
2014/15**



Under the new name of Research and campaigns, social policy evidence is more important than ever as it is used to influence policy decisions and lobby for changes in legislation and unjust and unfair rules and regulations.

Local Citizens Advice identify cases where clients' problems are exacerbated by the very systems and organisations which should be helping to alleviate their difficulties. Citizens Advice uses this evidence to identify trends and increase the effectiveness of their national campaigns.

**CASE STUDY**

Client had been receiving incapacity benefit for many years following a serious accident. When welfare reforms were introduced the client was migrated onto Employment Support Allowance but had not recognised the importance of providing comprehensive evidence of her condition and her benefits were suspended. We helped the client lodge her appeal and ensured that her GP, who had given scant information about her physical and mental impairment to the original assessment process, provided a more detailed letter outlining her condition. As a result client was awarded backdated payment of benefit as well as an apology via the client's MP for the problems encountered.

**CASE STUDY**

In connection with his working tax credit and child tax credit application client had sent his children's passports to HMRC. The passports had still not been returned 6 months later even though HMRC's guidelines state that all passports are returned within 3 weeks of receipt.

Client wanted to take his son back to his country of birth for urgent medical treatment relating to chronic health problems so requested the return of the passports. HMRC finally admitted that the passports were lost and told client to apply for new ones and then reclaim the cost from them.

Client could not afford to pay for new passports but, after intervention by Citizens Advice, HMRC agreed to advance the money to prevent further delay

**CASE STUDY**

Client living alone on disability benefits has a Virgin Media TV box which had not been working for 6 weeks. Client had, with help from Citizens Advice, eventually resolved the problem and been promised a refund of 2 months payments.

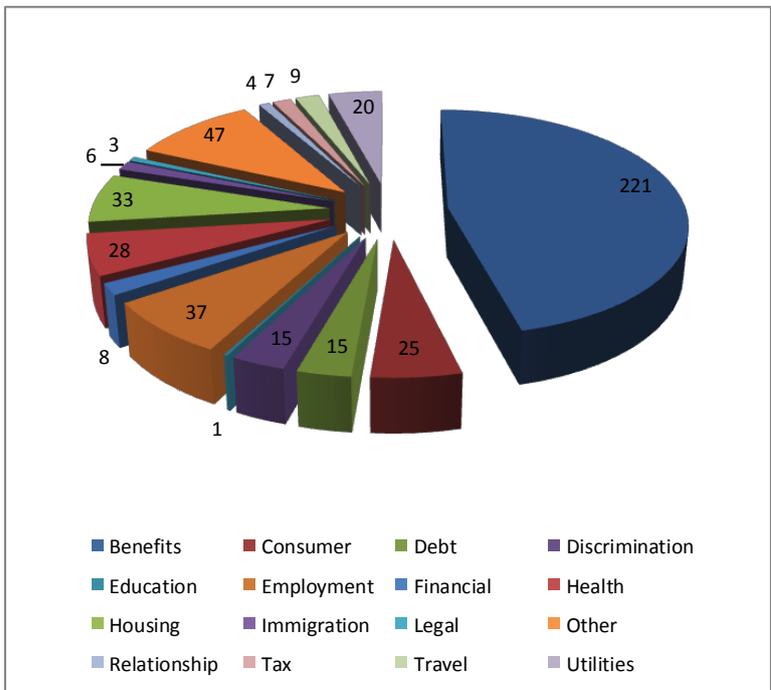
When client had taken out the contract with Virgin Media he had chosen the 'paperless bill' option because it was cheaper but as client does not have internet access he could not check the transactions on his account. Citizens Advice was eventually able to contact Virgin Media by telephone and confirm that client's account had been credited.

Although reassured Client felt he had suffered discrimination because he did not have internet access.

**National Campaigns**

Citizens Advice’s monitoring of the need for food reflected our local evidence that the two main reasons clients needed food were benefit delays and benefit sanctions. This linked in with the year’s national campaign for reforms to Employment Support Allowance. Citizens Advice campaigned for payment of benefit to continue while a second opinion is given on the application, for DWP to take more notice of the medical evidence from health and social care professionals and for that evidence to be provided free of charge.

**Breakdown of Social Policy issues our advisers reported in 2014-15**



SUBJECT	ISSUES
Benefits	221
Consumer	25
Debt	15
Discrimination	15
Education	1
Employment	37
Financial	8
Health	28
Housing	33
Immigration	6
Legal	30
Other	47
Relationships	4
Tax	7
Travel	9
Utilities	20
<b>TOTAL</b>	<b>506</b>

<http://www.camberleycab.org.uk>  
 Citizens Advice Surrey Heath, Rear of Library, Knoll Road, Camberley GU15 3SY

**Citizens Advice Surrey Heath**

**Report and Financial Statements**

**For the year ended 31 March 2015**

**Registered Charity No. 1118181**

**Company No. 6058583**

Authorised and regulated by the Financial Conduct Authority FRN:617536

# **Citizens Advice Surrey Heath**

## **Report and Financial Statements**

**For the year ended 31 March 2015**

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# Citizens Advice Surrey Heath

## Report of the Directors and Trustees

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the unaudited financial statements for the year ended 31 March 2015. The provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP) issued in March 2005 have been adopted in preparing the annual report and financial statements of the charity.

Citizens Advice Surrey Heath was formerly known as Camberley Citizens Advice Bureau. The name change was made on 15<sup>th</sup> January 2014 following passing of a Special Resolution.

### 1. Reference and Administrative Details

<b><u>Charity Name:</u></b>	Citizens Advice Surrey Heath		
<b><u>Charity Registration:</u></b>	1118181	<b><u>Company Registration:</u></b>	6058583
<b><u>Registered Office:</u></b>	Rear of Library, Knoll Road, Camberley, Surrey GU15 3SY		
<b><u>Chairman:</u></b>	Nigel Downey	<b><u>Company Secretary:</u></b>	David Booth
<b><u>Bank:</u></b>	CAF Bank Ltd Kings Hill, West Malling Kent ME19 4TA	<b><u>Independent Examiner:</u></b>	Cherry Clayton BA (Hons) ACMA

The following people were Directors/Trustees of the charity on the date of approval of the report and served throughout the year unless otherwise noted:

<b><u>Directors / Trustees:</u></b>	<b><u>Role:</u></b>	<b><u>Representing</u></b>	<b><u>Date Appointed</u></b>	<b><u>Date Resigned</u></b>
<b><u>Elected Members</u></b>				
Nigel Downey	Chairman	(from 15 September 2014)		
Trevor Williams	Chairman	(to 15 September 2014)		
David Booth	Company Secretary			
David Horton				
Sarah Jay	Hon Solicitor			
Ray McCann				
David Paterson			15 Sept 2014	
Mani Rai			8 Dec 2014	
Caroline Sawdy				
<b><u>Representative Members</u></b>				
Valerie Marsh		S.S.A.F.A.		
Councillor Glyn Carpenter		Surrey Heath Borough Council		15 Sept 2014
<b><u>The following Representatives attended Meetings of the Directors</u></b>				
Councillor Chris Pitt	Representing Surrey Heath Borough Council			
Tara Hastings*	Bureau Manager			
Irene Coates*	Deputy Manager			
Simon Strachan^				
Patrick Purill^	Voluntary Adviser			

\*In paid employment of Citizens Advice Surrey Heath

^Volunteers of Citizens Advice Surrey Heath

# Citizens Advice Surrey Heath

## Report of the Directors and Trustees

### 2. Structure, Governance and Management

#### Governing Document

Citizens Advice Surrey Heath is a registered charity and a Company Limited by Guarantee. The maximum liability of each member is limited to £1. At 31 March 2015, the Company had 10 members. Citizens Advice Surrey Heath is governed by its Memorandum and Articles of Association.

Citizens Advice Surrey Heath was incorporated as a Company Limited by Guarantee on 19 January 2007. The charity commenced operations on 31 March 2007 at which date the assets and liabilities of the unincorporated Association (charity registration number 207097) known as Camberley Citizens Advice Bureau, were transferred to the Company for nil consideration. Restricted and unrestricted fund balances were preserved. Fixed assets were transferred at net book value. On 15<sup>th</sup> January 2014 the Company changed its name from Camberley Citizens Advice Bureau.

#### Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chairman is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair. The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

#### Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Surrey Heath through the provision of appropriate training and mentoring by established Trustees and Bureau management.

#### Organisational Structure

The Company is governed by the Directors. They are also the Charity Trustees for the purpose of Charity Law. The maximum permitted number of Trustees is fifteen and the minimum three, being either elected at the Annual General Meeting or nominated by member organisations or co-opted by the Trustee Board, provided that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees. Elected Trustees are required to retire at the third Annual General meeting following their election or appointment, but are eligible for re-election or re-appointment. The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity and carries the ultimate responsibility for the conduct of Citizens Advice Surrey Heath and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The quorum for Trustee Board meetings is at least one third of the members of the Trustee Board, or three members of the Trustee Board, whichever number is greater. At Trustee meetings Elected and Representative Trustee have one equal vote each with resolutions requiring a simple majority vote. Representatives who attend Trustee meetings do not have a vote. In the event of a tied vote the Chairman has a casting vote. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

#### Related Parties

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

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

# Citizens Advice Surrey Heath

## Report of the Directors and Trustees

### Related Parties (continued)

The Charity has a share in Citizens Advice Surrey, a Registered Charity and Company Limited by Guarantee and is entitled to nominate one Director Trustee to the Board of Citizens Advice Surrey. Citizens Advice Surrey acts as a Consortium and was set up to be in a position to lead and bid for Countywide projects that individual Surrey Citizens Advice Bureau~~x~~ lack the resources or expertise to deliver on their own.

### Major risks

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice Surrey Heath is continually monitoring and managing its risk. An annual risk assessment exercise is undertaken with a representative from Citizens Advice. The Trustees as part of preparing the annual Business Development Plan consider risks that have been identified. The Plan sets out objectives and identifies priorities and responsibilities. Citizens Advice Surrey Heath has a Business Continuity Plan that sets out procedures that are to be followed in the event of a major emergency or serious problem, which could disrupt its business. In the event of an emergency being notified by the duty manager the Chairman and a sub committee have delegated authority, with prescribed limits, to take necessary action to restore normal business.

A major risk is that of the loss of funding. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable Company. These procedures are periodically reviewed by the Executive Standing Committee to ensure that procedures remain relevant to the needs of the charity.

## 3. Objectives and Activities

### Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Surrey Heath, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

### Public Benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by Citizens Advice Surrey Heath during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

### Aims, Objectives, Strategies and Activities for the Year

Citizens Advice Surrey Heath aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Independent and impartial advice, information and counsel for members of the public is provided at premises at Knoll Road Camberley. Advisory services were provided through face-to-face consultations, telephone advice lines, e-mail enquiries and occasional home visits. The Charity has a Website [www.camberleycab.org.uk](http://www.camberleycab.org.uk). This is intended to increase awareness in the local community of the advice services available to local residents.

The Charity has a tripartite Service Level Agreement with Accent Housing Association and Surrey Heath Borough Council for provision of a Money Advisory Service to assist clients at risk of homelessness through debt, including rent or mortgage arrears. Accent Housing Association and Surrey Heath Borough Council fund this project jointly. The project commenced on 1 October 2011 and funding has been agreed to enable the project to continue to 30 September 2015.

The Charity introduced a service to provide advice to the local Ghurkha community. This commenced in May 2013 and the project ran for one year. Rushmoor Borough Council provided funds to finance the project.

# Citizens Advice Surrey Heath

## Report of the Directors and Trustees

### Aims, Objectives, Strategies and Activities for the Year (continued)

Grants were received from Frimley Fuel Allotments, Windlesham Parish Council and the Community Aid Foundation to fund employment of an Independent Living Adviser. This aimed to provide a home visiting service and to work with elderly and disabled members of the local community to support them in their own home and to help them access services that would help them maintain their independence and improve their quality of life. In February 2015 this service was extended by the introduction of outreach facilities at Windle Valley Day Centre and Chobham Community Centre. This was in response to identification of a need to provide support to those in need of advice in outlying areas of Surrey Heath Borough who may be hampered by lack of transport preventing them attending advice sessions at Knoll Road Camberley.

A grant was received from Surrey Heath Borough Council to support training activity. This will enable new volunteers to be recruited and trained as gateway advisers. The project commenced in November 2013 and ran for one year.

### Contribution of Volunteers

The Charity is largely comprised of volunteers, with paid staff mainly for management and supervision. Volunteers who receive stringent and detailed training over a 12-month period provide most of the advice and help given to clients. The volunteers come from within the community, which then benefits from the significant experience and skills of the volunteers, gained from many spheres of life as well as from within Citizens Advice Surrey Heath. The benefits to the volunteers can be that they are able to continue to share their considerable experience and skills beyond retirement or that they gain new skills which enable them to find paid employment at a later date

Citizens Advice Surrey Heath benefited from approximately 15,500 voluntary hours worked during the year. This included hours worked by more than 60 volunteers and unpaid hours worked by paid staff above their normal contractual entitlement. We estimate the value of this help in the year was over £250,000.

## 4. Achievements and Performance

### Charitable Activities

This has been the first full year of using the Citizens Advice 'Petra' database to record our activity. We are unable to compare these results to previous years when the CASE database was used. We can however report on how we have increased and expanded our accessibility to clients: We have increased the number of home visits available to people unable to come to the bureau, we provide advice out outreaches, we are able to receive e-mail enquiries via our newly designed website, we have trained more advisers to provide telephone advice and we have signed up to the Citizens Advice pilot to deliver our service via webchat through the National website [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Investment Activities

The charity does not currently hold material investments.

### Factors Affecting the Achievement of Objectives

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

## 5. Financial Review

### Financial Position

Incoming resources in the year were £190,458 (2014: £198,487). An operating grant of £80,000 (2014: £70,109) was received from Surrey Heath Borough Council. Citizens Advice Surrey Heath was also grateful for the grant in kind from the Council for provision of premises valued for these accounts as income and a corresponding cost of £18,500 (2014: £18,500).

# Citizens Advice Surrey Heath

## Report of the Directors and Trustees

### Financial Position (continued)

Citizens Advice Surrey Heath provided a Money Advice Service to assist clients at risk of homelessness; this was funded through a tripartite Service Level Agreement with Accent Housing Association and Surrey Heath Borough Council. Equal grants from the partners totaling £39,760 for the year were treated as restricted income (2014: £40,000). A full analysis of all restricted income, and the use to which this income was put, is set out in note 2 in the notes to the financial statements. Citizens Advice Surrey Heath is very grateful for the contribution these grants make to the successful running of the Charity

Citizens Advice Surrey Heath continues to operate on a modest income. Every effort is made to minimise costs. Payroll continues to be the main expenditure but the management team continue to work hours well in excess of the hours for which they are paid. Payroll costs included employment of additional staff on project work funded by restricted income. An analysis of expenditure by natural classification is set out in note 3 in the notes to the financial statements.

As a result of careful cost control there were net incoming resources of £12,001 (2014: £12,452) in funds. At 31 March 2015 total reserves were £134,109 (2014: £122,108) of which £97,921 (2013: £93,391) represented unrestricted funds.

It is pleasing that the joint funded Money Advice project has, for a second year, proved successful and the joint funders have committed to fund this for another year.

It is also pleasing to note that after several years of the core grant from Surrey Heath Borough Council remaining fixed the Council awarded an increased grant of £80,000 for the year to 31 March 2015 (2014: £70,109) and the grant for the current year will be at the same level. Since April 2011 it has only been viable to open for four days a week and reluctantly this is unlikely to change in the next year. Whilst general advice cannot be provided to clients on Fridays the opportunity is taken to use this day for training activity and the Money Advice project provides support to clients for a full 5-day week.

### Reserves Policy

Citizens Advice Surrey Heath is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves should be maintained equal to between 3 and 6 months normal operating expenditure.

The reasons for holding particular reserves are outlined in note 10.

### Principal Funding Sources

The Directors extend their gratitude to Surrey Heath Borough Council who continue to support the core operating capacity of the charity. Surrey Heath Borough Council also provides the Knoll Road Portakabin premises to Citizens Advice Surrey Heath at no financial cost to the charity.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

### Funds in Deficit

No funds were in deficit at the balance sheet date.

### Investment Policy

As required in its Memorandum paragraph 4.15, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

# Citizens Advice Surrey Heath

## Report of the Directors and Trustees

### 6. Future Plans

Citizens Advice Surrey Heath aims to continually improve access to its services.

Citizens Advice Surrey Heath is collaborating with other Surrey Citizens Advice Bureaux through a Consortium known as Citizens Advice Surrey. Citizens Advice Surrey Heath took part in the consortium led Surrey wide projects for Health Watch and a Local Assistance Scheme in the year and both these schemes will continue for at least another year. This was supported by grants provided from Surrey County Council through the consortium. Financial contributions were made by each member Surrey Bureaux to the Consortium to cover the first two years' running costs but no financial contribution was required for the year to 31 March 2015. The Trustees have agreed that support will be given for another year. Citizens Advice Surrey Heath will monitor progress of the Consortium to ensure it remains appropriate and complementary to its activities.

Funding has been secured to enable the Money Advice Project (funded by Surrey Heath Borough Council and Accent) to continue for a further 6 months beyond 31 March 2015 with the likelihood of funding being obtained for an additional 6 months to 31 March 2016.

Grants from Frimley Fuel Allotments, Windlesham Parish Council and the Community Aid Foundation of Surrey were received to fund the continuation of the employment of an Independent Living Adviser. The project aims to provide a home visiting service and to work with elderly and disabled members of the local community to support them in their own home and to help them access services that would help them maintain their independence and improve their quality of life. It is intended that this service be extended. In particular it is hoped greater emphasis can be placed on supporting people needing support living in outlying areas who find it difficult to access Camberley. Outreach services have been introduced in the Community Centre in Chobham and the Windle Valley Day Centre in Bagshot as part of this strategy. To continue to provide this access it will be necessary to secure additional sources of funding.

A second golf Charity day was again held at Chobham Golf Club in May 2014 and following the success of the events in 2013 and 2014, the third golf day was held at Swinley Forest Golf Club in April 2015.

### 7. Directors' Responsibilities

Company Law and Charity Law require the directors to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of Citizens Advice Surrey Heath and of the surplus or deficit for that period. In preparing those financial statements, the directors are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in operation.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Citizens Advice Surrey Heath and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the Company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and reporting by Charities and in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.

.....  
D J Booth  
Company Secretary 16<sup>th</sup> June 2015

## **Citizens Advice Surrey Heath**

### **Independent Examiner's Report to the Trustees of Citizens Advice Surrey Heath**

I report on the financial statements of the company for the year ended 31 March 2015, which are set out on pages 10 to 19.

#### **Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income has not exceeded £250,000 and I am qualified to undertake the examination.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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:

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

- a. to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities 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.

.....  
Independent Examiner

Cherry Clayton BA (Hons) ACMA  
2 Nash Meadows  
South Warnborough  
Hook, RG29 1RJ

16<sup>th</sup> June 2015

## Citizens Advice Surrey Heath

### Statement of Financial Activities for the year ended 31 March 2015 Incorporating the Income and Expenditure Account

	<u>Note</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Designated funds</u>	<u>Total funds 2015</u>	<u>Total Year to 31 March 2014</u>
		£	£	£	£	£
Incoming Resources	<b>1b</b>					
From Generated Funds						
Voluntary income	<b>2a</b>	3,672	-	-	3,672	4,278
Activities for generating funds	<b>2b</b>	14,515	-	-	14,515	11,830
Investment income: Interest	<b>1b(ii)</b>	2,578	-	-	2,578	4,040
From Charitable Activities	<b>2c</b>	81,061	88,632	-	169,693	178,339
<b>Total Incoming Resources</b>		<b>101,826</b>	<b>88,632</b>	<b>-</b>	<b>190,458</b>	<b>198,487</b>
Resources expended						
Activities for generating funds		4,393	-	-	4,393	3,731
Charitable activities						
Advisers' expenses		1,751	151	-	1,902	1,964
Staff costs	<b>4</b>	62,583	59,568	-	122,151	125,542
Office rental		-	18,500	-	18,500	18,500
Depreciation of equipment		3,108	2,783	-	5,891	5,892
Other overheads	<b>5</b>	14,015	11,605	-	25,620	30,406
<b>Total Resources expended</b>	<b>3</b>	<b>85,850</b>	<b>92,607</b>	<b>-</b>	<b>178,457</b>	<b>186,035</b>
<b>Net incoming/ (outgoing) resources before transfers</b>		<b>15,976</b>	<b>(3,975)</b>	<b>-</b>	<b>12,001</b>	<b>12,452</b>
<b>Transfers between funds</b>	<b>10</b>	<b>(11,446)</b>	<b>3,942</b>	<b>7,504</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds for the year</b>		<b>4,530</b>	<b>(33)</b>	<b>7,504</b>	<b>12,001</b>	<b>12,452</b>
<b>Total funds brought forward</b>		<b>93,391</b>	<b>1,283</b>	<b>27,434</b>	<b>122,108</b>	<b>109,656</b>
<b>Balances carried forward</b>	<b>10</b>	<b>97,921</b>	<b>1,250</b>	<b>34,938</b>	<b>134,109</b>	<b>122,108</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.

## Citizens Advice Surrey Heath

### Balance Sheet as at 31 March 2015

	Note	<b>As at 31-March 2015 £</b>	<b>As at 31-March 2014 £</b>
<b>Fixed Assets</b>			
Tangible Fixed Assets	6	3,479	9,370
<b>Current Assets</b>			
Debtors	7	350	19,980
Short term deposits		136,707	148,912
Cash at bank and in hand		41,753	17,065
		178,810	185,957
Creditors - amounts falling due within one year	8	48,180	73,219
<b>Net Current Assets</b>		130,630	112,738
<b>Net Assets</b>	9	134,109	122,108
<b>Represented by:</b>			
<b>Funds of the Charity</b>			
Restricted funds	10	1,250	1,283
Designated funds	10	34,938	27,434
Unrestricted funds			
Accumulated funds	10	97,921	93,391
		134,109	122,108

For the year ended 31 March 2015 the Company was entitled to exemption from audit under section 477 (2) of the Companies Act 2006.

The members have not required the Company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for:

- i) ensuring the Company keeps accounting records which comply with Section 386; and
- ii) preparing accounts which give a true and fair view of the state of affairs of the Company as at the end of the financial year, and of its profit or loss for the financial year, in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as is applicable to the Company.

The financial statements were approved by the Board on 16<sup>th</sup> June 2015 and signed on their behalf by:

\_\_\_\_\_  
N Downey      Chair

\_\_\_\_\_  
D J Booth      Director/Treasurer

16<sup>th</sup> June 2015

# Citizens Advice Surrey Heath

## Notes to the financial statements for the year ended 31 March 2015

### 1. Accounting policies

#### a) Accounting basis

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

#### b) Incoming resources

##### i) Grants receivable

Grants made to finance the activities of Citizens Advice Surrey Heath 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) Resources expended

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between fundraising and publicity and management and administration as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time or floor space basis, as appropriate.

#### d) Fixed assets and depreciation

Fixed assets are included at cost. Items are capitalised if their value is over £300. Depreciation is charged on a straight-line basis on the costs of the assets over their estimated useful lives as follows:

Fixtures, fittings and equipment	-	3 years
Computers	-	3 years

The depreciation policy has been reviewed in accordance with FRS 15 and no change has been made from the previous year.

#### e) Restricted funds

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

# Citizens Advice Surrey Heath

## Notes to the financial statements for the year ended 31 March 2015

### Accounting policies (continued)

#### f) Designated funds

The trustees allocate designated funds out of unrestricted funds for specific purposes. The use of such funds is at the trustees' discretion.

#### g) Pension

Pension contributions are charged to the income and expenditure account in the period in which they are incurred.

#### h) Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

#### i) Cash Flow

Citizens Advice Surrey Heath 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.

## 2. Incoming Resources

### a) From Generated Funds, Voluntary Income

<u>Source of income</u>	<u>2015</u>	<u>2014</u>
	<u>£</u>	<u>£</u>
Donations from Clients	698	1,289
Donations made by Volunteers and Staff	1,000	750
Donations made by Trustees	50	-
Other Donations	1,160	-
Our Lady Queen of Heaven Church	764	200
Surrey Heath Mayors Charity	-	500
Eagle radio	-	500
Gift Aid Reclaim	-	1,039
	<u>3,672</u>	<u>4,278</u>

### b) Activities for Generating Funds

<u>Source of income</u>	<u>2015</u>	<u>2014</u>
	<u>£</u>	<u>£</u>
Camberley Youth Wind Orchestra Concert donation	-	690
Chobham Charity Golf Event	14,515	11,140
	<u>14,515</u>	<u>11,830</u>

## Citizens Advice Surrey Heath

### Notes to the financial statements for the year ended 31 March 2015

#### 2. Incoming Resources (continued)

##### c) From Charitable Activities

<u>Source of income</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total 2015</u> £	<u>Total 2014</u> £	<u>Note</u>
Surrey Heath Borough Council	80,000	-	80,000	70,109	Operating Grant
Surrey Heath Borough Council	-	18,500	18,500	18,500	Provision of Premises
West End Parish Council	-	-	-	50	Grant
Surrey Heath Borough Council	-	-	-	3,663	Independent Living Project
Surrey Heath Borough Council	-	3,875	3,875	3,125	Grant to support training of new volunteers
Frimley Fuel Allotments Charity	-	7,803	7,803	8,792	Independent Living Project
Windlesham Parish Council	-	750	750	-	Independent Living Project
Community Aid Foundation	-	4,550	4,550	5,000	Independent Living Project
Surrey County Council	-	-	-	4,000	Grant for replacement computer systems
Surrey County Council	700	-	700	700	Reclaimed costs for training paid through Surrey Welfare Rights
Surrey County Council <b>See note 12</b>	-	7,906	7,906	9,748	Grant for Health Watch Project
Surrey County Council <b>See note 12</b>	-	3,423	3,423	4,000	Grant to help provide support for Local Assistance Scheme
Rushmoor Borough Council	-	2,065	2,065	10,312	Grants made to provide advice to the Ghurkha community
Thames Valley Housing	200	-	200	100	Contribution towards advice on Housing issue given to client
Surrey Heath Borough Council Housing Department	-	19,880	19,880	20,000	Grant for joint funded Money Advice Project
Accent Peerless	-	19,880	19,880	20,000	Grant for joint funded Money Advice Project
Other Income	161	-	161	240	
	<u>81,061</u>	<u>88,632</u>	<u>169,693</u>	<u>178,339</u>	

## Citizens Advice Surrey Heath

### Notes to the financial statements for the year ended 31 March 2015

#### 3. Natural classification of resources expended:

	<u>Note</u>	<u>2015</u> £	<u>2014</u> £
Advisers expenses		1,902	1,964
Information systems		4,210	3,895
Fund Raising Costs		4,393	3,731
Company Expenses		13	13
Depreciation	6	5,891	5,892
Bank Charges		35	-
Insurance	5	1,422	1,469
IT Consultancy		1,308	1,523
Maintenance of equipment		941	819
Miscellaneous		1,009	848
Payroll Expenses	4	122,151	125,542
Postage		47	1,200
Printing & stationery		3,229	3,646
Electricity		5,361	5,107
Office costs		2,052	5,419
Software costs		47	666
Staff refreshments		731	886
Office rental		18,500	18,500
Telephone		2,769	2,113
Training		685	1,385
Travel		1,761	1,417
		<u>178,457</u>	<u>186,035</u>

#### 4. Information regarding Directors and Employees

	<u>2015</u> £	<u>2014</u> £
Salaries	114,761	116,565
Social security costs	4,775	6,471
Pension costs	2,615	2,506
	<u>122,151</u>	<u>125,542</u>
Average number of employees	10	10
Average number of employees (expressed as full time equivalents)	4.3	4.3

Travel expenses totalling £169 (2014: £96) were paid to members of the Trustee Board to reimburse travelling costs incurred in attending Citizens Advice meetings and conferences. No other expenses or fees were paid to members of the Trustee Board.

#### 5. Other expenses

No fees were paid to the Independent Examiner.

Insurance costs include Trustee Indemnity Insurance purchased at a cost of £82 (2014: £158).

## Citizens Advice Surrey Heath

### Notes to the financial statements for the year ended 31 March 2015

#### 6. Tangible fixed assets

	<u>Office Equipment</u> £	<u>Computer Equipment</u> £	<u>Total</u> £
<b>Cost</b>			
Beginning of year	2,986	19,080	22,066
Additions	-	-	-
End of year	<u>2,986</u>	<u>19,080</u>	<u>22,066</u>
<b>Depreciation</b>			
Beginning of year	2,872	9,824	12,696
Charge for year	114	5,777	5,891
End of year	<u>2,986</u>	<u>15,601</u>	<u>18,587</u>
<b>Net book value</b>			
Beginning of year	<u>114</u>	<u>9,256</u>	<u>9,370</u>
End of year	<u>-</u>	<u>3,479</u>	<u>3,479</u>

#### 7. Debtors: Amounts falling due within one year

	<u>2015</u> £	<u>2014</u> £
Trade debtors	350	19,980
	<u>350</u>	<u>19,980</u>

#### 8. Creditors: Amounts falling due within one year

	<u>2015</u> £	<u>2014</u> £
Trade creditors	5,480	2,172
Payroll taxes & liabilities	2,380	1,869
Held to assist clients in hardship	12,320	20,550
Deferred income	<u>28,000</u>	<u>48,628</u>
	<u>48,180</u>	<u>73,219</u>

Funds were held to assist clients in severe cases of hardship. An amount of £550 was held to be used to assist clients living in the Frimley ward who are experiencing financial hardship. An amount of £11,770 was held as a Repossession Prevention Fund. This fund is to be used solely to assist residents of Surrey Heath who are in danger of eviction. Payments are made on approval by Surrey Heath Housing Services, who provided the funds, on recommendations made by Citizens Advice Surrey Heath. In the year £8,230 was paid out to 12 clients who met the agreed criteria (2014: nil).

Deferred income relates to amounts received for activities for which the donor has imposed restrictions on expenditure of resources, which are a precondition of use. This comprised the following:

<u>Source of Income</u>	<u>2015</u> £	<u>2014</u> £	<u>Note</u>
Donations Anonymous	2,000	1,000	Conditional use in year 2015/2016
Surrey Heath Borough Council	-	375	Training project grant
Various receipts received for Charity Golf function April 2015	8,875	-	Fund raising function held at Swinley Forest Golf Club
Grants awarded by Frimley Fuel Allotments	7,125	5,428	Independent Living Project
Surrey Heath Borough Council Housing Services (and 2014 Accent)	10,000	39,760	Contribution to joint funded Money Advice Project
Rushmoor Borough Council	-	2,065	To fund a one year Ghurka Project to support the local Nepalese community
	<u>28,000</u>	<u>48,628</u>	

## Citizens Advice Surrey Heath

### Notes to the financial statements for the year ended 31 March 2015

#### 9. Analysis of net assets between Funds

	<u>Accumulated Funds</u>	<u>Restricted Funds</u>	<u>Designated Funds</u>	<u>Total</u>
	£	£	£	£
Fixed Assets	3,479	-	-	3,479
Current Assets	142,622	1,250	34,938	178,810
Current Liabilities	(48,180)	-	-	(48,180)
Net Assets	97,921	1,250	34,938	134,109

#### 10. Funds of the Charity

##### Movement in Restricted Funds

	<u>Balance 1 April 2014</u>	<u>Incoming Resources</u>	<u>Resources Expended</u>	<u>Deficit / (Surplus) transferred to Accumulated Funds</u>	<u>Balance carried forward 31 March 2015</u>
	£	£	£	£	£
Money Advice Project	33	39,760	(39,857)	64	-
Provision of Premises	-	18,500	(18,500)	-	-
Ghurkha Project	-	2,065	(2,571)	506	-
Health Watch	-	7,906	(8,212)	306	-
Local Assistance Scheme	-	3,423	(3,472)	49	-
Training Project	-	3,875	(3,773)	(102)	-
Independent Living Project	-	13,103	(16,222)	3,119	-
Other Restricted Reserves	1,250	-	-	-	1,250
<b>Total Restricted Funds</b>	1,283	88,632	(92,607)	3,942	1,250

**Ghurkha Project** – A grant was received from Rushmoor Borough Council to run an advice service aimed at the Nepalese community. The project ended in May 2014.

**Money Advice Project** - The Charity has a tripartite Service Level Agreement with Accent Housing Association and Surrey Heath Borough Council for provision of a Money Advisory Service to assist clients at risk of homelessness through debt, including rent or mortgage arrears. Accent Housing Association and Surrey Heath Borough Council fund this project jointly. The project commenced on 1 October 2011 and funding has been received or committed to by donors to enable the project to continue to 30 September 2015.

**Health Watch** – The Charity is delivering advice and information for Healthwatch Surrey with funding secured from Surrey County Council through Citizens Advice Surrey.

**Local Assistance Scheme** - The Charity is providing access to the Local Assistance Scheme offering crisis grants with funding secured from Surrey County Council through Citizens Advice Surrey.

**Training Project** – Surrey Heath Borough Council provided funds to enable the charity to undertake a training programme for new volunteer advisers. This project was completed in September 2014,

## Citizens Advice Surrey Heath

### Notes to the financial statements for the year ended 31 March 2015

#### Funds of the Charity

##### Movement in Restricted Funds (continued)

**Independent Living Project** – Grants were received from Windlesham Parish Council, the Community Aid Foundation and Frimley Fuel Allotments to fund employment of an Independent Living Adviser. This aimed to provide a home visiting service and to work with elderly and disabled members of the local community to support them in their own homes and to help them access services that would help them maintain their independence and improve their quality of life.

**Other Restricted Reserves** - £1,250 is held being the balance on an unclaimed monies account held by a solicitor for their clients. The payment was in accordance with Rule 22(1)(h) of the Solicitors' Accounts Rules 1998. The Trustees have entered into a deed of warranty to repay any part of this to the solicitor so that they can meet any obligations to any client or his or her estate. Recognising this warranty the Trustees will hold this balance as a restricted reserve until such time as they consider there is little or no likelihood of a claim.

##### Movement in Designated Funds

	<u>Redundancy</u>	<u>I.T. Replacement</u>	<u>Project</u>	<u>Total Designated Funds</u>
	£	£	£	£
Balance 1 April 2014	9,617	5,000	12,817	27,434
Transfers from Accumulated Funds	2,075	-	5,429	7,504
Balance carried forward 31 March 2015	11,692	5,000	18,246	34,938

**Redundancy fund** - Redundancy reserves have been designated by the Trustees for the purpose of covering potential redundancy costs in the event of a significant reduction in the income of Citizens Advice Surrey Heath that could result in closure. No redundancies are expected in the next 12 months.

**I.T Replacement** - The Trustees have designated £5,000 to meet the balance of the costs, not covered by grants, towards the cost of replacement of information technology systems which are approaching the end of their anticipated working life.

**Designated Project** - As part of the agreed Business Plan the Trustees have identified the need, in the event of new sources of funding not being secured, to designate funds to ensure key projects currently underway have sufficient financial resource in place to ensure their completion.

##### Movement in Unrestricted Accumulated Funds

	£
Balance 1 April 2014	93,391
Net incoming resources before transfers	15,976
Surplus / (Deficit) Transferred on Restricted Income & Expenditure	
Ghurkha Project	(506)
Money Advice	(64)
Health Watch	(306)
Local Assistance	(49)
Training Project	102
Independent Living	(3,119)
Surplus Transferred on Designated Funds	
Redundancy	(2,075)
Project	(5,429)
Balance carried forward 31 March 2015	97,921

## **Citizens Advice Surrey Heath**

### **Notes to the financial statements for the year ended 31 March 2015**

#### **11. Financial commitments**

##### **Capital Commitments**

At the balance sheet date there were no capital commitments. The Charity has no annual commitments under non-cancellable operating leases.

#### **12. Related party transactions**

During the year, income was secured from Surrey County Council but paid through Citizens Advice Surrey for the Health Watch and Local Assistance Scheme amounting to £11,329 (2014: £13,748).

There were transactions between Citizens Advice Surrey Heath and Citizens Advice in relation to insurance and information services.

There have been no other related party transactions identified in accordance with FRS8.