



CITIZENS ADVICE SURREY HEATH
Annual report 2015/2016



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Company Registration number 6058583
Charity Registration number 1118181
Authorised and Regulated by the Financial Conduct Authority FRN: 617536

Citizens Advice Surrey Heath Annual Report 2016

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Citizens Advice Surrey Heath

Chairman's Annual Report for the year ended 31st March 2016

Local Citizens Advice (LCA)

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 supplemented by Outreaches in Windle Valley in Bagshot and Chobham Community Centre. In addition newly enhanced telephone services (AdviceLine) and occasional home visits have been utilized to enhance our reach into the Community. The Local Citizens Advice (LCA) now offers web chat and email in order to increase its reach to the community-this service is anonymous and seems to be used by people who have not used the service before; it is more accessible for younger people or those at work.

The number of individual clients living in Surrey Heath exceeded 2,598 during the year, which led to over 11,000 different subject enquiries. This number increases to 4,493 unique clients helped if we include web chat.

After 5 years the Money Advice Project came to an end in March 2016. The project was a tripartite service level agreement with Accent Housing Association, Surrey Heath Borough Council (SHBC) and us as the LCA. The project was designed for the provision of debt advice to assist clients at risk of homelessness through debt, including rent or mortgage arrears. The project has been very successful and we are sorry to end the project but the Board recognise that in order to remain in operation the services offered have to be in keeping with the funding secured.

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 4.9, 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 5 changes to the Board composition during the year. After a number of successful years including 4 years as Chairman, Trevor Williams stepped down as a Trustee and Vice Chairman in September. At the same time Valerie Marsh, a representative member for S.S.A.F.A., resigned as a Trustee. Valerie had been a trustee for a number of years and had been a previous Vice Chair. Valerie was noted for her enthusiasm and willingness to get involved.

Two other Trustees resigned from the Board during the year; David Horton and David Paterson. David Horton has made a key contribution to our highly successful Golf Day. David Paterson has supported a number of initiatives to help the Board.

The Board wants to record their gratitude to all four, Trevor, Valerie, David and David, for their many contributions and wish them every success in the future.

Joining the Board in June was Annie Wallace. Annie has had a highly successful career in Business Intelligence both within the corporate sector but latterly as a consultant. Annie lives in Windlesham. Annie has already used her skills to assist the Board in several key areas.

Councillor Chris Pitt (Frimley Green), our councillor in attendance has been replaced by Councillor Robin Perry (Town). We wish to record our thanks to Chris for all his help and assistance over the period of his involvement.

Citizens Advice Surrey Heath

Chairman's Annual Report for the year ended 31st March 2016 (continued)

Finances

Although we continue to work hand to mouth, thanks to good stewardship, our funds are stable and we have maintained our reserves. During the year we had 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 £17,670.

Our balance sheet shows that we are holding sufficient unrestricted reserves for approximately 7 months of operational activity, within the range of reserves we have set in order to comply with guidance provided by the Charities Commission and in accordance with a prudent charitable organisation.

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 as illustrated by our decision regarding the Money Advice project.

We continue to be grateful to SHBC who continue to support the core funding as well as the provision of the Bureau premises. Their grant remains at £80,000.

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

As part of Citizens Advice Surrey (CAS), we have provided services for Health Watch Surrey and the Local Assistance Scheme to the residents of Surrey Heath funded by Surrey County Council. The Board is pleased to note that the LCA will continue to offer both services in the next financial year.

By taking part in initiatives offered by Citizens Advice we have been able to offer additional funded services. The signposting of the PensionWise service as well as offering advice via web chat and email illustrate that we have been able to offer additional enhanced services on a funded basis. We have also offered energy advice, funded by Ofgem via Citizens Advice, through dedicated appointments to ensure people are getting a fair service.

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 April 2015, we were again indebted to many local organisations and the golfers who supported our third charity golf day at Swinley Forest Golf Club. This proved our most successful to date and raised over £15,000 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.

Citizens Advice Surrey Heath

Chairman's Annual Report for the year ended 31st March 2016 (continued)

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 fourth charity golf day has now be held and we were highly successful in 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 aim to hold another Fund Raising Event later in the year.

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, either through the auspices of the CAS or in partnership with other LCAs. We will also maintain our active participation in relevant initiatives by Citizens Advice. A new membership scheme is also going to be introduced by Citizens Advice but we remain confident that we can meet the new requirements of membership.

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?

2015-16

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

Single man with a history of substance abuse was in receipt of Job Seekers Allowance. Under the terms of his work agreement he went for an interview with a large retail store, which refused to interview him as he did not have photo ID e.g. a passport or driving licence. By not having the interview he risked being sanctioned.

Action/Outcome: Adviser contacted Job Centre, who explained that the work coach (from the work programme provider), responsible for the clients should be able to pay for photo ID, if not having ID was a 'barrier to work'. Adviser informed client, so he was not sanctioned and prepared for his next interview.

Family with 2 children under 5. All income was from means tested benefits, as father was on employment support allowance. Mother had almost £20,000 debt and had a support worker. Their washing machine broke and after trying to repair it themselves, they called an engineer and were charged almost £150. They used their child tax credit to pay for this but then had no money for food, nappies or electric.

Action/Outcome: Adviser obtained £70 from the Local Assistance Scheme and referred family for help from the foodbank. They referred clients on, to specialist money advice for help to obtain a Debt Relief Order.

A widow (78), disabled from birth needed a home visit. Nevertheless she was independent and unwilling to engage with Social Services for help; however she took out a loan for the installation of double glazing and had gone overdrawn for the first time which was causing her anxiety and she had had to give up her weekly cleaner and cut down on a meals delivery service she used.

Action/Outcome: Adviser confirmed that she was not entitled to any means tested benefits. Client had been with the same utility companies for many years and although she was unwilling to switch suppliers she did follow advice to try and negotiate new terms and she was able to cut monthly payments to Sky, BT, British Gas and her insurance provider. The adviser contacted Barclays who provided her and they reduced the repayments without significantly extending the term. She had been in receipt of Higher Rate mobility DLA for many years and was unaware that she was likely to be eligible for a care component. The adviser helped her to complete the necessary application and she was awarded Middle Rate Care DLA of £55.10 weekly. The payment of DLA care component together with the savings the client was able to make on her outgoings meant she was able to get her bank account back into credit and reinstate her cleaning service and meal deliveries.

A single woman in her late 50s had to take early retirement when she was diagnosed with a progressive disease. Her physical health had declined over the past year, which has meant her benefit entitlement has changed. Initially the ILA helped client to apply for Contribution Based ESA but client's lump sum from work meant she was unable to apply for Housing Benefit and council tax support: adviser gave advice about when she would become eligible for help with her rent and council tax. The ILA encouraged the client to apply for Personal Independence Payment (PIP) and she was awarded the Daily Living component at the standard level. The client had previously been refused a blue badge, this was reversed when the adviser wrote to the Blue Badge Team on her behalf. As the client's walking abilities had deteriorated the ILA reported the client's change of circumstances to the DWP and completed a new PIP claim form on her behalf. The client has now been awarded the Mobility Component of PIP. As client's health will continue to decline, she will return when her needs change, again.

Citizens Advice Surrey Heath

REVIEW OF THE YEAR: What did we do?

Our General Advice Service

We dealt with **4993** 'unique clients'; **1940** of these were via webchat and e-mail on our digital platform. Many clients have complex issues covering multiple enquiry areas including: welfare benefits, debt, housing, relationship, consumer and employment. We have also helped with enquiries about immigration, health, education, travel and tax.

Subject area	Enquiry	Numbers	% change from 2014-15
Welfare Benefits	Employment Support Allowance	522	+28
	Housing Benefit	496	+29
	Tax Credits	456	
	Personal Independence Allowance	378	+14
Debt	Debt Relief Orders	308	+38
	Rent Arrears	290	+34
	Credit Card Debts	198	-3
	Council Tax Arrears	194	-15
Housing	Threatened Homelessness	183	+29
	Actual Homelessness	89	+51
Relationship	Domestic Abuse	91	+18
	Divorce	536	+19

Working in partnership

Healthwatch Surrey

Citizens Advice Surrey Heath 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.

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.

We are pleased that Citizens Advice Surrey Heath have been contracted for a further two years to provide this important resource to patients as we work more closely with the community health services.

Citizens Advice Surrey Heath

REVIEW OF THE YEAR: What did we do?

Local Assistance Scheme

We are one of the 12 Citizens Advice offices in Surrey helping people in crisis to access financial help and/or furniture through this Surrey County Council scheme.

594 (8%) of all applications in Surrey were made in Surrey Heath; of these **424** applications were made by individuals on-line and **170** were made in the citizens advice office with the help of an adviser. In these cases we can help to identify the underlying cause of the problem, which is often due to problems with benefits, debt or low income and offer further support and advice to address these other issues.

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 **33 DROs**, which amounted to approximately **£250,000**, written off, thereby allowing the clients to 'free up' surplus income to pay for their day to day living expenses, without causing hardship.

118 clients engaged with our service and the total rent arrears at referral totalled **£100,148.07** i.e. an average of nearly **£850** per household. Financial gains comprising of grants and/or backdated benefits totalled **£389,505** and new benefits amounted to **£46,621.62**.

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 weekly outreach sessions at the Windle Valley Day Centre in Bagshot (44 sessions) and the Chobham Community Centre (46 sessions) and attend the Surrey Heath Veterans Listening project every month. We have helped 82 clients at the outreaches; many make multiple visits, due to the complexity of their situations. This post is focussed on providing access to our service for the elderly, disabled and carers in our community.

Significant outcomes include:

- 5 successful Attendance Allowance applications giving clients in total an additional £18,569.20.
- Six successful Personal Independence Payments (PIP) applications were completed; giving clients an increased income of £33,675 annually between them.
- Adviser helped 4 clients successfully appeal decisions for PIP which gave them £12,716 extra income annually plus backdated payments totalling £9,689.25.
- Two further clients were helped to increase their Disability Living Allowance (DLA) awards resulting in an additional annual income of £4552.60.

Citizens Advice Surrey Heath

REVIEW OF THE YEAR: What did we do?

Webchat and E-mail Service

Following research conducted by Citizens Advice showing that people increasingly expect to be able to get advice through a range of digital services, we embarked on a Surrey-wide initiative, providing advice and information via webchat and e-mail delivered through the national website. The staff and volunteers embraced this new way of engaging with our clients and we delivered information and advice to almost 2000 clients across the network following the gateway model. Citizens Advice Surrey Heath took on the supervisory, quality control for 5 other offices and continually achieved high levels of good quality advice and customer service.

Energy Best Deal

OFGEM have identified that some customers need help to make the most of their energy services, particularly those in fuel poverty, those over pensionable age, people with a disability or chronic illness, those on low income and those living in rural areas. Additional funding has been made available for Citizens Advice to offer dedicated appointments to offer people unbiased support to manage their fuel costs. In the last six months of the year we helped 50 clients to achieve better deals, make complaints and/or switch supplier

Citizens Advice Surrey Heath

REVIEW OF THE YEAR: Other volunteer 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. Out of the **80** clients helped this year, **11** were mandatory reconsiderations and **10** were appeals.

Benefit	TOTAL
Personal Independent Payment	39
Disability Living Allowance	7
Child Disability Living Allowance	11
Attendance Allowance	4
Employment Supp. Allowance	11
Limited Capability	7
Job Seekers Allowance	1
TOTAL	80

Many of these clients are the victims of poor decisions by the dwp and medical agencies conducting the tests and have given Citizens Advice the opportunity to feedback to the Research and Campaigns team.

Child Disability Living Allowance: Case study

DWP have tightened the parameters relating to the Mobility element of this benefit. In order to be rewarded with Higher Rate Mobility the child must be virtually unable to mobilise. The Higher Rate of Mobility is necessary for a child to be given a "Blue Badge" for parking. Many children, who have severe mental health issues can mobilise but are a danger to themselves and others in traffic, some have episodes triggered by the noise and movement of a busy road. During these episodes the child will run in any direction with no regard to safety. As these children can be of any age, size or mobility it can be extremely difficult for a carer to get them safely out of a car in a normal parking space. They therefore need to park in Disabled Bays which can only be done if they have a "Blue Badge". The adviser has been successful in getting the Higher Rate of mobility for a client in this category but this meant going to Tribunal, there must be a better way of dealing with this problem.

Pro Bono Solicitor Rota

Our soliitor 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 Citizens Advice advisers. 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.

Citizens Advice Surrey Heath

REVIEW OF THE YEAR: Other volunteer activity

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, sanctions or benefit shortfalls; 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 e-mail referral agreement with BESOM the local food charity for Surrey Heath. In the past year we have made 124 referrals to feed 281 people. We are also able to refer to foodbanks in Farnborough, Crowthorne and Hart, using a voucher system.

Nepalese Translation

We currently have three Nepali speaking volunteers, who have generously given additional time to assist our generalist advisers with translation services: one works on reception, one is a gateway assessor and one is training to give full advice. This is a great benefit to the Nepali community, not least because many of the local organisations do not provide this support and we are able to help clients liaise with the local authority, housing association, dwp, inland revenue, employers and health service providers.

REVIEW OF THE YEAR: Who does the work?

CORE STAFF		PROJECT WORKERS	
Tara Hastings	Chief Officer	*Jorge Reisco	Money Advice Worker
Irene Coates	Operations Officer & Research/Campaigns	*Louise O'Hara	Money Advice Admin
Kelly Fidgett	Administrative Officer	*Pam Eyre	Money Advice Admin
Rachel Turner	Advice Supervisor	Sian Aspden	Independent Living
Jackie Mitchell	Advice Supervisor		
*Maureen Harker	Advice Supervisor		
Helen Holbrow	Advice Supervisor		
Mike Norris	Training Supervisor		
VOLUNTEER ADVISERS		GATEWAY ASSESSORS	
Madeleine Allen		Vicki Hooton	
Graham Searle		Kay Williams	
David Flynn		Margaret M	
Kulvinder Virdee		Madeline Denton	
*Sue Toomey		*Patrick Purtill	
Helen Holbrow			
*Louise O'Hara			
David Richards		TRAINEES	
Chrissie Spencer		Jacqui Durrant	
Bob Carter		Liz Collins	
Rachel Turner		Julia Palmer	
Maggie Burman		Sally Frangou	
Carol Halajada		Kalpurna Gurung	
Aileen Keen		Judith Whitby	
Jenny Thorne		Bob Pritchard	
Linda Snell		Helen Beaumont	
Pam Eyre			
Simon Strachan		RECEPTION/ADMIN	
Elaine Rutherford		Brian Greenburg	
Brian Dawes		*Clare Cobden	
Helen Holbrow		Elliot Taylor	
Rachel Turner		Kay Vincent	
		Alizon Clelland	
		Trish Van Kuyk	
CONVERSION TRAINEES		Linda Cantwell	
Claire Fox		Helen Beaumont	
Anju Gurung		Brenda Ross	
Aidan Cooney			
*left during the year		ADVICE SUPERVISOR/QAA	
		Maureen Harker	

Citizens Advice Surrey Heath

REVIEW OF THE YEAR: Feedback & Thanks

Training

Citizens Advice Surrey Heath remains committed to continually recruit volunteers to ensure we can offer the residents of Surrey Heath access to advice and information in ways that they need it and at a time convenient to them. Whilst this is constrained by local resources, we have extended our accessibility in the past year in the following ways:

- We have extended our service to provide advice and information via webchat and e-mail.
- We have joined with Citizens Advice Woking to provide advice and information via the national single Adviceline number, thereby increasing our capacity to answer telephone enquiries when our office is shut or short staffed.
- We have trained 10 new Gateway assessors
- Three existing Gateway assessors have undertaken the conversion course to become full advisers.

Client feedback

“Thank you so much for all of your help. I don’t know what I would have done without your help.”

Volunteer feedback

“The training is very in-depth, but I do have the confidence that the team will work together to make sure the client gets the right advice for them – everyone here is so friendly and supportive of each other, it is a happy place to work.”

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, Barclays Bank, the 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.

Each year the amount of work we expect from our volunteers increases. The demand for high quality advice grows as services provided by central government, statutory bodies and retail services are either cut or delivered with reduced resource in an attempt to save money. In turn Citizens Advice has to introduce further training in order to ‘pick up the pieces’. We need to remain compliant with the legislation by which we are governed, such as the financial conduct authority. Our volunteers continue to rise to these expectations and I am extremely grateful that they do and that there are still people, who are willing to support others, who need help when they are unable to cope with what are often life critical circumstances.

Citizens Advice Surrey Heath
Financial Statements
For the year ended 31 March 2016

Registered Charity No. 1118181

Company No. 6058583

Authorised and regulated by the Financial Conduct Authority FRN:617536

Citizens Advice Surrey Heath

Financial Statements

For the year ended 31 March 2016

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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 financial statements for the year ended 31 March 2016. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015).

1. REFERENCE AND ADMINISTRATIVE DETAILS

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

The following people were directors/trustees of the charity on the date of approval of the report or who served as a director/trustee during the accounting period:

<u>Directors / Trustees:</u>	<u>Role:</u>	<u>Representing</u>	<u>Date Appointed</u>	<u>Date Resigned</u>
<u>Elected Members</u>				
Nigel Downey	Chairman			
David Booth	Company Secretary			
David Horton				16 May 2015
Sarah Jay	Hon Solicitor			
Ray McCann				
David Paterson				5 January 2016
Mani Rai OBE				
Caroline Sawdy				
Annie Wallace			15 June 2015	
Trevor Williams				15 Sept 2015
<u>Representative Members</u>				
Valerie Marsh		S.S.A.F.A.		15 Sept 2015
<u>The following Representatives attended Meetings of the Directors</u>				
Councillor Chris Pitt	Representing Surrey Heath Borough Council			
Councillor Robin Perry	Representing Surrey Heath Borough Council			
Tara Hastings*	Chief Officer			
Irene Coates*	Senior Operations Officer			
Simon Strachan^	Voluntary Adviser			
Patrick Purtill^	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 2016, the Company had 7 members (2015: 10). 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 15th 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 training courses and mentoring by established trustees.

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.

Citizens Advice Surrey Heath **Report of the Directors and Trustees**

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.

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 local Surrey Citizens Advice 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 objectives 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 Required

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

Citizens Advice Surrey Heath Report of the Directors and Trustees

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.

In addition to the continuing provision of high quality advisory services to the local community the primary objectives for the year were to extend the means of service provision to include telephone advice, and to establish a specialist debt advisory service staffed by appropriately qualified personnel.

To obtain the necessary funding to provide the additional services applications were made to various local and national providers of community finance. Advertisements were placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

In addition to generalist advice the following specialist advisory services were provided:

- i. The Citizens Advice Surrey Heath had a tripartite Service Level Agreement with Accent Housing Association and Surrey Heath Borough Council for provision of a Money Advice 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 was obtained to enable this project to continue to 31st March 2016. Citizens Advice Surrey Heath have been unable to find new funding after that date and unfortunately the project had to be terminated on 31st March 2016.
- ii. Grants were received from Frimley Fuel Allotments to assist funding the employment of an Independent Living Adviser. This 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. 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.
- iii. We successfully applied for funding to the Energy Best Deal extra (EBDx) project: the aim has been to provide additional support for clients by offering individual face to face appointments, at the Charity's offices and in the community. This gives the client the opportunity to receive help from Citizens Advice in solving a problem, which may be relating to benefits, fuel and energy consumer matters and/or household debt. The first stage of this project was successfully completed at the end of March 2016 and the Charity was able to provide excellent information and support for individual clients to reduce fuel costs, access help with debt and benefits issues. The funding for the EBDx project has been extended and we will be able to continue to offer this service to clients into autumn 2016.
- iv. Citizens Advice Surrey Heath was involved in a Web-Chat project, trialling the national delivery of advice by email and Web-Chat. This is being done to offer guidance to visitors to the Citizens Advice national website on how to get the exact information and support they need. This was done in conjunction with some other Surrey Citizens Advice offices and Citizens Advice Surrey Heath had responsibility for monitoring quality of the service from six offices. It was this additional delivery channel that has been responsible for the significant increase in clients dealt with in the past year.
- v. Citizens Advice Surrey Heath have successfully delivered services for Surrey County Council with other Surrey Citizens Advice for Health Watch Surrey and a Local Assistance Scheme.
- vi. We have provided a signposting service for Citizens Advice offices offering the Pensionwise service by conducting initial assessments and making appropriate referrals.

Citizens Advice Surrey Heath Report of the Directors and Trustees

Objectives, Strategies and Activities for the Year Continued

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

Citizens Advice Surrey Heath dealt with a total of 4634 client contacts with 15110 enquiries (2015: 2730 client contacts with 12831 enquiries).

Accent Housing Association (Accent) and Surrey Heath Borough Council have part-funded a Money Advice Service (MAS) within Citizens Advice Surrey Heath since 2011. This has had the following benefits.

- i. There has been a reduced number of tenants in critical arrears and those facing eviction.
- ii. There has been a long-term increase in sustainable tenancy levels due to maximised income and improved tenant financial management.
- iii. The donors have benefited from savings. Accent personnel have saved time managing their tenants, when they have received advice from this service.
- iv. Financial gain for cases closed in 2016 was £389,505 (2015: £360,796). This includes backdated benefits, awards from successful appeals and charitable grants, as well as amounts written off in insolvency options.
- v. We have been able to offer casework and on-going support to most vulnerable clients who may otherwise not have been able to help themselves.

Regrettably Citizens Advice Surrey Heath have been unable to secure funding to continue the project even though the cost of continuing to fund the project to Accent Housing Association and Surrey Heath Borough Council will, in the Trustees opinion, be considerably less than the costs they will incur by not having this service.

Fundraising Activities

A volunteer fundraising team raised £14,746 after costs from a golf charity day held at Swinley Forest Golf Club. The event, the third annual golf day, will be repeated and plans are in hand to widen fundraising activities.

Investment Activities

The charity does not currently hold material investments.

Citizens Advice Surrey Heath Report of the Directors and Trustees

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 £214,239 (2015: £190,458). Of this £102,308 (2015 £88,632) related to restricted activities.

A surplus of £17,640 was made in the year (2015: £12,001). At 31 March 2016 total reserves were £151,779 (2015: £134,109) of which £111,430 represented unrestricted funds (2015: £97,921).

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. The Trustees will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

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 which are equal to 6 months normal operating expenditure. The reserves target has been set as a prudent level to allow the Charity to ensure on-going delivery of the service to the local community over the next year, despite:

- i. uncertainty about the amount and timing of some sources of funding,
- ii. the level of demand from the community for services increasing, and
- iii. having to provide increased delivery channels (face-to-face, Web-Chat and Advice Line) within the changing benefit and economic environment.

The Trustees have recognised that the budgeted expenditure for the forthcoming year significantly exceeds agreed sources of income. Whilst efforts will be made to secure additional funding it is considered the current level of free Reserves, although just exceeding the six months minimum, is appropriate for the Charity.

When considering the level of free reserves the Trustees have considered the Charity Commission document "Charity reserves: building resilience (CC19)" and also the House of Commons Public Administration and Constitutional Affairs Committee report "The collapse of Kids Company: lessons for charity trustees, et al". It is recognised that by far the greater part of the Charity's activity and expenditure is of an "essential" rather than of a "discretionary" nature. This requires a greater degree of financial resilience than for many other charities. The Trustees are also aware that no service level or other agreements are in place for more than one year and income that might be considered "core" is in any case insufficient to provide a basic service to the community and reliance has to be placed on fund raising and the securing of project income that can share the Charity's fixed costs. There is awareness too that recent and planned legislation is resulting in higher levels of client demand and greater complexity of cases so that demands on the Charity will not reduce. Care is taken to ensure that any surplus of Reserves over minimum levels is spent with caution. Expenditure, on projects or activities that cannot demonstrate sufficient benefit when compared to their likely costs, is rejected.

The reasons for holding particular reserves are outlined in notes 12 and 13.

Citizens Advice Surrey Heath Report of the Directors and Trustees

Principal Funding Sources

The Directors extend their gratitude to Surrey Heath Borough Council which continues 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.

6. FUTURE PLANS

Citizens Advice Surrey Heath aims to continually improve access to its service, and intends to extend its service to an even greater proportion of the community through increased provision of telephone advice working in partnership with Citizens Advice Woking.

Citizens Advice Surrey Heath is collaborating with other Surrey Citizens Advice offices through a Consortium known as Citizens Advice Surrey and by forming partnerships with selected offices for specific projects. 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 albeit Health Watch with selected local Surrey Citizens Advice offices rather than the Consortium. Citizens Advice Surrey Heath will monitor progress of the Consortium to ensure it remains appropriate and complementary to its activities.

Citizens Advice Surrey Heath will, in partnership with three other Surrey Citizens Advice offices, continue the Web-Chat, Advice Line and Email services, whilst developing the service out of hours, off-site and via home working.

Grants from Frimley Fuel Allotments and the Community Aid Foundation of Surrey were received to help 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. Outreach services have been introduced in the Community Centre in Chobham and the Windle Valley Day Centre in Bagshot as part of this strategy. This project is considered to be of vital importance and because it is not fully funded for the year ahead the Trustees have set aside a designated reserve to fund the current shortfall.

Following the success of the golf charity days held in the last 3 years, the fourth golf day was held at the Berkshire Golf Club playing the red course in April 2016. Other fundraising plans are being made.

Citizens Advice Surrey Heath Report of the Directors and Trustees

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 appropriate 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, and explain where they haven't been followed, and
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable 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 Acts 1985 to 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.

In accordance with company law, as the company's directors, we certify that:

- so far as we are aware, there is no relevant information of which the company's Examiner is unaware; and
- as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's Examiner is aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and reporting by Charities and in accordance and with the provisions applicable to companies subject to the small companies regime.

Signed.....
Chair of Trustees

13 June 2016 (or 12 September 2016)

Citizens Advice Surrey Heath Report of the Directors and Trustees

Independent examiner's report to the trustees of Citizens Advice Surrey Heath

I report on the accounts for the year ended 31 March 2016 set out on pages 12 to 22.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

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 the 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 statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

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

- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015)

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
13 June 2016 (or 12 September 2016)

Citizens Advice Surrey Heath

Statement of Financial Activities for the year ended 31 March 2016 Incorporating the Income and Expenditure Account

	<u>Note</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Designated funds</u>	<u>Total funds 2016</u>	<u>Total Year to 31 March 2015</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Income from:	1b					
Donations	2	4,749	18,500	-	23,249	22,172
Charitable activities	3	86,568	83,808	-	170,376	151,193
Raising funds	4	18,610	-	-	18,610	14,515
Interest income		2,004	-	-	2,004	2,578
Total Incoming Resources		111,931	102,308	-	214,239	190,458
Expenditure on:						
Raising funds	5	3,864	-	-	3,864	4,393
Charitable activities	5	77,095	97,110	-	174,205	155,564
Other	5	-	18,500	-	18,500	18,500
Total expenditure		80,959	115,610	-	196,569	178,457
Net income / (expenditure) before transfers	6	30,972	(13,302)	-	17,670	12,001
Transfers between funds	12	(17,463)	14,447	3,016	-	-
Net movement in funds for the year		13,509	1,145	3,016	17,670	12,001
Reconciliation of funds						
Total funds brought forward 1 April 2015	12	97,921	1,250	34,938	134,109	122,108
Balances carried forward 31 March 2016	12	111,430	2,395	37,954	151,779	134,109

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 2016

		<u>As at 31-March 2016</u>	<u>As at 31-March 2016</u>	<u>As at 31-March 2016</u>	<u>As at 31-March 2015</u>
	Note	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total</u>	<u>Total</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Fixed Assets					
Tangible Fixed Assets	8	-	-	-	3,479
Current Assets					
Debtors	9	8,375	-	8,375	350
Short term deposits		138,586	-	138,586	136,707
Cash at bank and in hand		40,137	2,395	42,532	41,753
		187,098	2,395	189,493	178,810
Creditors - amounts falling due within one year	10	37,714	-	37,714	48,180
Net Current Assets		149,384	2,395	151,779	130,630
Net Assets	11	149,384	2,395	151,779	134,109
Represented by:					
Funds of the Charity					
Restricted funds	12	-	2,395	2,395	1,250
Designated funds	12	37,954	-	37,954	34,938
Unrestricted funds					
General funds	12	111,430	-	111,430	97,921
		149,384	2,395	151,779	134,109

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2016.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2016 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable 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 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

Chair

Treasurer.....

Company Registration No: 6058583

Charity Registration No

1118181

Citizens Advice Surrey Heath

Notes to the financial statements for the year ended 31 March 2016

1. Accounting policies

a) Basis of preparing the financial statements

The financial statements of the charitable company have been prepared in accordance with the Charities SORP (FRSSE) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015)', the Financial Reporting Standard for Smaller Entities (effective January 2015) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention. Exemption has been taken from preparing a cash flow statement in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

b) Incoming resources

i) Grants receivable

Grants made to finance the activities of the local Citizens Advice 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 are 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 £500. 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 FRSSE (2015) and no change has been made from the previous year.

Citizens Advice Surrey Heath

Notes to the financial statements for the year ended 31 March 2016

1. Accounting policies (continued)

e) Restricted funds

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

f) Designated funds

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

g) 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) Leases Irrecoverable VAT

The local Citizens Advice is able to recover VAT in accordance with agreed partial exemption method.

j) Cash Flow

The local Citizens Advice has taken advantage of the exemptions in FRSSE (2015) from the requirement to produce a cash flow statement on the grounds that it is a small company.

2. Donations

Source of income	Unrestricted funds	Restricted funds	Total 2016	Total 2015
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Donations from Clients	657	-	657	698
Donations made by Volunteers and Staff	253	-	253	1,000
Donations made by Trustees	85	-	85	50
Surrey Heath Show donation	500	-	500	-
41 Club donation	100	-	100	-
Other Donations	2,000	-	2,000	1,160
Our Lady Queen of Heaven Church	590	-	590	764
Premises donated by local authority at nil cost	-	18,500	18,500	18,500
Gift Aid Reclaim	564	-	564	-
	<u>4,749</u>	<u>18,500</u>	<u>23,249</u>	<u>22,172</u>

Citizens Advice Surrey Heath

Notes to the financial statements for the year ended 31 March 2016

3. Income from Charitable Activities

<u>Source of income</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total 2016</u> £	<u>Total 2015</u> £	<u>Note</u>
General Advice Services					
Surrey Heath Borough Council (SHBC)	80,000	-	80,000	80,000	Core operating grant
Surrey County Council	775	-	775	700	Training grant paid through Surrey Welfare Rights
Citizens Advice	5,500	-	5,500	-	Grant to assist providing Pension advice
Thames Valley Housing	-	-	-	200	
Other Income	293	-	293	161	
	86,568	-	86,568	81,061	
Money Advice					
SHBC Housing Department	-	20,000	20,000	19,880	
Accent Housing Association	-	20,000	20,000	19,880	
	-	40,000	40,000	39,760	
Energy Best Deal (EDBx)					
Energy Regional Financial Capability	-	7,500	7,500	-	
Independent Living					
Frimley Fuel Allotments	-	7,218	7,218	7,803	
Community Aid Foundation	-	500	500	4,550	
Windlesham Parish Council	-	-	-	750	
	-	7,718	7,718	13,103	
Web-Chat Project					
Citizens Advice	-	11,275	11,275	-	
Local Assistance					
Surrey County Council	-	7,562	7,562	3,423	
Health Watch Surrey					
Surrey County Council	-	9,753	9,753	7,906	
Gurkha Advice					
Rushmoor Borough Council	-	-	-	2,065	
Training					
SHBC	-	-	-	3,875	
	86,568	83,808	170,376	151,193	

Citizens Advice Surrey Heath

Notes to the financial statements for the year ended 31 March 2016

4. Raising funds

Activities for generating funds

<u>Source of income</u>	<u>Total 2016</u>	<u>Total 2015</u>
	£	£
Charity golf day	18,610	14,515
	18,610	14,515

5. Analysis of expenditure

Raising funds

Raising funds comprised costs of the Charity Golf day of £3,864 (2015: £4,393).

Charitable activities

	General Advice Services	Money Advice	Energy Best Deal	Independent Living	Web-chat Project	Local Assistance	Health watch	2016 Total	2015 Total
Expenditure on	£	£	£	£	£	£	£	£	£
Staff costs	60,816	37,057	4,838	16,947	6,699	5,383	7,646	139,386	122,151
Other direct costs	-	-	-	696	-	-	-	696	152
Office, IT & communications costs	7,872	3,205	1,191	914	2,197	1,649	1,282	18,310	16,484
Other support costs	8,407	2,211	821	631	1,884	761	1,098	15,813	16,777
Total expenditure by activity	77,095	42,473	6,850	19,188	10,780	7,793	10,026	174,205	155,564

Other

Other expenditure comprised the notional cost of rental for premises provided by Surrey Heath Borough Council.

Citizens Advice Surrey Heath

Notes to the financial statements for the year ended 31 March 2016

6. Net income / (expenditure) for the year

This is after charging:	<u>2016</u>	<u>2015</u>
	<u>£</u>	<u>£</u>
Depreciation	<u>3,479</u>	<u>5,891</u>

7. Information regarding Directors and Employees

	<u>2016</u>	<u>2015</u>
	<u>£</u>	<u>£</u>
Salaries	129,372	114,761
Redundancy Payments	900	-
Social security costs	6,426	4,775
Pension costs	<u>2,688</u>	<u>2,615</u>
	<u>139,386</u>	<u>122,151</u>
Average number of employees	10	10
Average number of employees (expressed as full time equivalents)	4.9	4.3

All employees are part-time, defined as working less than 35 hours per week.

Travel expenses totalling £187 (2015: £169) 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.

No fees were paid to the Independent Examiner.

The Charity's Not For Profit Liability Insurance includes cover for Outside Trustee Liability. In the prior year separate Trustee Indemnity Insurance was purchased at a cost of £82.

8. Tangible fixed assets

	<u>Office</u>	<u>Computer</u>	<u>Total</u>
	<u>Equipment</u>	<u>Equipment</u>	
	<u>£</u>	<u>£</u>	<u>£</u>
Cost			
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>
Depreciation			
Beginning of year	2,986	15,601	18,587
Charge for year	-	3,479	3,479
End of year	<u>2,986</u>	<u>19,080</u>	<u>22,066</u>
Net book value			
Beginning of year	-	3,479	3,479
End of year	<u>-</u>	<u>-</u>	<u>-</u>

Citizens Advice Surrey Heath

Notes to the financial statements for the year ended 31 March 2016

9. Debtors: Amounts falling due within one year

	<u>2016</u>	<u>2015</u>	<u>Notes</u>
	<u>£</u>	<u>£</u>	
Trade debtors	875	350	
Accrued income	7,500	-	EDBx Project: Payment received May 2016
	8,375	350	

10. Creditors: Amounts falling due within one year

	<u>2016</u>	<u>2015</u>	
	<u>£</u>	<u>£</u>	
Trade creditors	10,564	5,480	
Payroll taxes & liabilities	3,603	2,380	
Held to assist clients in hardship	1,820	12,320	
Deferred income	21,727	28,000	
	37,714	48,180	

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 additional amount of £1,270 was held as a Repossession Prevention Fund. In September 2015, Surrey Heath Housing Services instructed that an amount of £10,000, from the Repossession Prevention Fund, be used to continue the funding of the Money Advice Services Project to enable the project to continue for an additional 6 months. During the year grants totalling £500 were paid directly to Surrey Heath residents from this fund.

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>2016</u>	<u>2015</u>	<u>Note</u>
	<u>£</u>	<u>£</u>	
Donations Anonymous	1,000	2,000	Conditional use in year following donation
Various receipts received for Charity Golf function held after year end.	11,320	8,875	Fund raising function to be held at Berkshire Golf Club (2015: Swinley Forest Golf Club)
Grant from Frimley Fuel Allotments.	8,907	7,125	Independent Living Project. Balance remaining to be used following year.
Community Aid Foundation grant	500	-	Independent Living Project use 2017
Surrey Heath Borough Council Housing Services.	-	10,000	Contribution to joint funded Money Advice Project
	21,727	28,000	

Citizens Advice Surrey Heath

Notes to the financial statements for the year ended 31 March 2016

11. Analysis of net assets between Funds

	<u>Accumulated</u> <u>Funds</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Designated</u> <u>Funds</u> <u>£</u>	<u>Total</u> <u>£</u>
Current Assets	149,144	2,395	37,954	189,493
Current Liabilities	(37,714)	-	-	(37,714)
Net Assets	111,430	2,395	37,954	151,779

12. Movement in funds

Restricted	<u>Balance</u> <u>1 April</u> <u>2015</u> <u>£</u>	<u>Incoming</u> <u>Resources</u> <u>£</u>	<u>Resources</u> <u>Expended</u> <u>£</u>	<u>Deficit /</u> <u>(Surplus)</u> <u>transferred</u> <u>to</u> <u>Accumulated</u> <u>Funds</u> <u>£</u>	<u>Balance</u> <u>carried</u> <u>forward</u> <u>31 March</u> <u>2016</u> <u>£</u>
Money Advice Project	-	40,000	(42,473)	2,473	-
Provision of Premises	-	18,500	(18,500)	-	-
Health Watch	-	9,753	(10,026)	273	-
Local Assistance Scheme	-	7,562	(7,793)	231	-
Web-Chat Project	-	11,275	(10,780)	-	495
Energy Best Deal	-	7,500	(6,850)	-	650
Independent Living Project	-	7,718	(19,188)	11,470	-
Other Restricted Reserves	1,250	-	-	-	1,250
Total Restricted Funds	1,250	102,308	(115,610)	14,447	2,395

Purpose of restricted funds

Money Advice Project - The Charity had 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 terminated on 31 March 2016.

Health Watch – The Charity is delivering advice and information for Health Watch 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.

Web Chat Project – The Charity is involved in the pilot of web chat and email services as part of a Citizens Advice national project to extend availability of advice.

EDBx – The Charity has obtained funding to advise clients in need of support in obtaining better energy deals. Members of the regional financial capability forums and Citizens Advice deliver Energy Best Deal in England and Wales.

Citizens Advice Surrey Heath

Notes to the financial statements for the year ended 31 March 2016

Purpose of restricted funds (continued)

Independent Living Project – Grants were received from 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.</u>	<u>Project</u>	<u>Total</u>
	<u>£</u>	<u>Replacement</u>	<u>£</u>	<u>Designated</u>
		<u>£</u>	<u>£</u>	<u>Funds</u>
				<u>£</u>
Balance 1 April 2015	11,692	5,000	18,246	34,938
Transfers from Accumulated Funds	3,016	-	-	
Balance carried forward 31 March 2016	14,708	5,000	18,246	37,954

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 the Charity can meet the needs of the local community.

Citizens Advice Surrey Heath

Notes to the financial statements for the year ended 31 March 2016

13. 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.

14. 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 £17,315 (2015: £11,329).

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.

15. Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

16. Pension costs

The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £2,688 (2015: £2,615). There were no contributions payable or outstanding at the year-end.