

ANNUAL REPORT AND ACCOUNTS
for the year ended 31 MARCH 2023

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LEGAL AND ADMINISTRATIVE INFORMATION

ADDRESS		First Floor Caterham Valley Library Stafford Road Caterham Surrey CR3 6JG
CHARITY NUMBER		1146060
COMPANY NUMBER		07889451
PRESIDENT		Elizabeth Woodhead
TRUSTEE BOARD		
<u>Trustees</u>	Chairperson Treasurer	Dr Sangeeta Ahuja Richard Fitzpatrick Mike Hoban Julie Constable Roderick Stead (to 25 November 2022) John Bowers Sue Greenland Sandra Vegeris Catriona Aleppo (from 07 June 2022) James McCaffrey (from 24 January 2023)
<u>Observers</u>	Tandridge District Council Tandridge District Council	Alun Jones Robin Bloore
Bureau representatives	CEO Volunteer Adviser Volunteer Adviser	Sarah Henke-Monti Richard Payne Fiona Smith (from 01 April 2022)
BANKERS		Charities Aid Foundation (CAFBank) 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER		Tony Martin Stonecroft Quarry Close Oxted Surrey RH8 9HG

REPORT OF THE TRUSTEES

The Trustees, who are also Directors for the purposes of Company Law, present their annual report together with the financial statements for the company for the year ended 31 March 2023.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Citizens Advice Tandridge District (the company) is a registered charity and a company limited by guarantee. The company was incorporated on 21 December 2011. The company is a membership organisation with the maximum liability of each member being £1. The Articles of Association govern the company. The company is managed by the Trustee Board which consists of a minimum three and maximum twelve trustees who meet at least four times a year. Day-to-day operational management is delegated to the Chief Executive Officer.

The company is a member 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.

As noted in the respective Directors Reports for the year ended 31 March 2022, Citizens Advice Tandridge District was formed on 1 April 2022 by the merger of The Caterham and Warlingham Citizens Advice Bureau and The Oxted & District Citizens Advice Bureau. The merger was achieved by transferring the assets and reserves of the Oxted Bureau into the Caterham Bureau with effect from 1 April 2022 and changing the name of the combined organization to Citizens Advice Tandridge District. In accordance with the rules for merger accounting, the transferred assets and reserves have been added to the closing assets and reserves of the Caterham Bureau at 31 March 2022 and the combined figures brought forward as the opening position of the Tandridge District at 1 April 2022. The comparative figures for 2022 shown in these accounts, therefore, represent the addition of the accounts of the two Bureaux for the year ended 31 March 2022 and the relevant columns are, accordingly, described as 'Combined'.

OBJECTIVES AND ACTIVITIES

The company exists to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitations, for the benefit of the community in Tandridge District Council and surrounding areas.

The company aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community and to positively influence the development of research and campaigns activity to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

We value diversity, promote equality and challenge discrimination.

ACHIEVEMENTS AND PERFORMANCE

The main areas of charitable activity are:

- the provision of general advice and information services
- the provision of specialist advice and casework services in the debt and housing and welfare benefits categories of social welfare law.

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Throughout the year we have continued to offer Advice and Information in the following ways:

- Adviceline – the company participates in the East Surrey Adviceline Service - the line operates between the hours of 10am and 4pm, Monday to Friday. Outside of these times or if an adviser is not available, clients can be supported by another local Citizens Advice or the national overflow.
- We continued to deliver a local telephone service across both offices.
- Email information – clients can email and we will then either respond to them through email or where we have permission call them back to do a more detailed assessment ahead of giving advice.
- Information and full advice from partner referrals - general and specialist advice through our team of trained advisers and paid staff.
- We re-established our face-to-face service under a new post-merger service delivery model, across both offices, building upon lessons learned following the pandemic to ensure that the most vulnerable clients who need that individual support are prioritised.

As well as general advice, the office also provides specialist advisory and casework services:

- Our Debt Service funded by the Money and Pension Service (MaPS), Increasing Capacity project delivering debt advice to some of the most financially excluded groups in society. This was delivered until our debt adviser left in July 2022. We were unable to replace or recruit under the terms of this project and so we refreshed our debt training across the volunteer advisers, two of whom were qualified debt specialists.
- Our No One Left Behind project where we provide outreach advice to vulnerable people and support with effective debt, budgeting and benefits advice. The objective is to actively mitigate the impact of poverty and enhance the wider health and wellbeing and life chances for these individuals.
- Our Foodbank Project delivering outreach advice at the 2 locations of Caterham Foodbank offers face to face advice for 2 sessions each week, providing general advice on benefits, debt employment and anything else deemed appropriate in the area of income maximisation.
- In January 2023 we participated in a 3-month Energy Advice Programme, providing one to one energy advice to fuel poor and vulnerable consumers who are struggling to pay their bills.
- We worked in partnership with local charities to access emergency grants and with the Caterham Foodbank issuing over 370 food vouchers to some of our most vulnerable families.

RESEARCH AND CAMPAIGNS

Alongside information and advice, we use our client's evidence to advocate for improvements in the policies and practices affecting their lives.

Through evidence forms and advice issue codes we capture information and can quickly consolidate it into meaningful analysis as an early warning that there may be issues with local and national policies.

We maintained our team of two volunteers and bolstered it with a trustee who took responsibility for Research and Campaigns. During 2022/23 the team have participated in the National Consumer Week Campaign, the Scam Awareness, raising awareness of the local support to combat the Cost of Living and Energy Crisis and contributing to monthly articles in the CR3 and equivalent local magazines.

CONTRIBUTION OF VOLUNTEERS AND PAID STAFF

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made

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by the charity's volunteers in advising the public and administering the service without which the service could not operate.

Volunteers bring many positives to the service and very often the experience gained helps individuals improve their skills and opportunity to find paid work, often within the company or the larger network.

We are working hard to review our approach to attracting and keeping volunteers by careful monitoring of our training offer, to provide an accessible and welcoming place to volunteer.

PRINCIPAL FUNDING SOURCES

The Trustees extend their gratitude to Tandridge District Council who continue to support the core operating capacity of the organisation.

In addition, we receive funding from our local community partners including, our local Parish Councils, Tandridge Together Community Fund, the Community Foundation for Surrey, Caterham Foodbank and the Trussell Trust, Surrey County Council and Surrey County Councillors, Chelsham, Fairleigh & Warlingham Relief in Need and All Saints Church in Warlingham.

WHO USED AND BENEFITED FROM OUR SERVICES

The client numbers for 2022/23 have remained largely the same as 2021/22, however activities per client have increased by just over 32%.

As food and energy prices have escalated, we have seen a shift to us becoming a primary outlet of charitable support including, vouchers, grants, tokens, and emergency support.

The cost-of-living crisis has seen more clients coming to us with debt problems with increases in priority debts, such as fuel and council tax arrears and forecasts of more and more people being driven into negative budgets.

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Key Statistics Caterham 2022-23 Q1 Q2 Q3 Q4



Summary

Clients	1,239
Quick client contacts	236
Issues	5,451
Activities	8,539
Cases	1,722

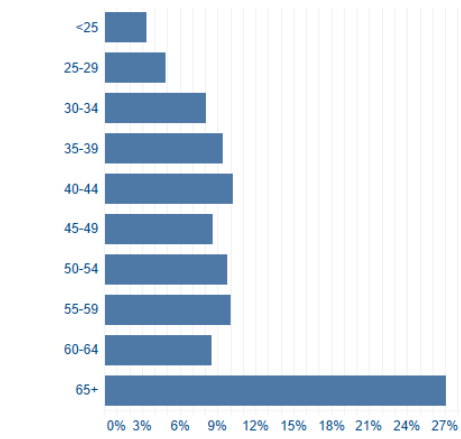
Outcomes

Income gain	£475,440
Re-imbursments, services, loans	£28,969
Debts written off	£51,718
Repayments rescheduled	£83,633

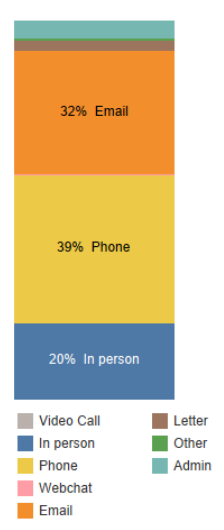
Issues

	Issues	Clients
Benefits & tax credits	1,303	493
Benefits Universal Credit	493	216
Charitable Support & Food Ban..	826	273
Consumer goods & services	135	73
Debt	474	191
Education	36	22
Employment	180	77
Financial services & capability	126	94
GVA & Hate Crime	18	11
Health & community care	81	49
Housing	889	299
Immigration & asylum	62	30
Legal	176	104
Other	37	26
Relationships & family	242	114
Tax	78	54
Travel & transport	101	70
Utilities & communications	194	104
Grand Total	5,451	

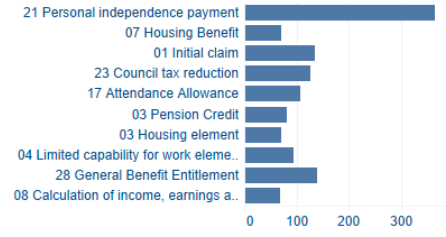
Age



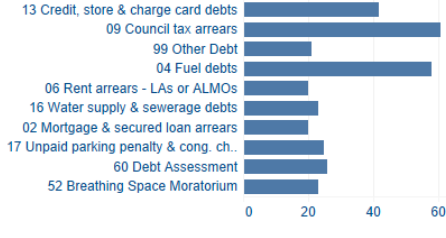
Channel



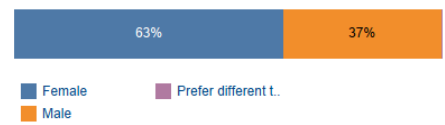
Top benefit issues



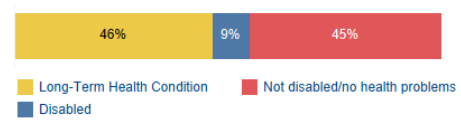
Top debt issues



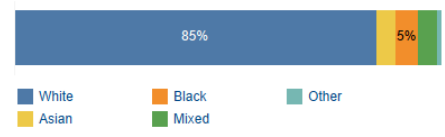
Gender



Disability / Long-term health



Ethnicity



FINANCIAL REVIEW

Total income for the year was £181,741 (2021/22 £254,652 for Caterham/Oxted combined), with the decrease primarily driven by the cessation of certain project funding.

Total expenditure for the year was £189,795 (2021/22 £188,968 for Caterham/Oxted combined) resulting in an excess of expenditure over income of £8,054 (2021/22, excess income over expenditure of £65,414 for Caterham/Oxted combined) for the year.

The Trustees' policy on reserves is to set aside sufficient funds to avert cash flow problems at the beginning of the next financial year and to provide for any contingencies. If for any reason the Bureau had

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to cease its activities, it would be possible to meet its statutory and financial obligations until it was wound up.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company Law and Charity Law require the trustees to prepare a Report for each financial year on the resources entrusted to it and the activities it undertakes. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AUDIT EXEMPTION

The Trustees have taken advantage of the exemption under section 477 of the Companies Act 2006 relating to small companies and these financial statements are therefore unaudited.

SIGNED ON BEHALF OF THE BOARD OF TRUSTEES BY:

Richard Fitzpatrick

Richard Fitzpatrick – Trustee

21/12/22

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STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted Funds	Restricted Funds	Total 2023	<i>Combined Total 2022</i>
	Note	£	£	£	£
INCOME					
Grants and Donations					
Tandridge District Council		119,802		119,802	<i>120,072</i>
Parish Councils		2,033	2,500	4,533	<i>3,533</i>
Other		13,667	42,704	56,371	<i>130,250</i>
Interest on Bank Deposits		1,035		1,035	<i>797</i>
TOTAL INCOME	1(b)	136,537	45,204	181,741	<i>254,652</i>
EXPENDITURE					
Salaries		114,080	43,333	157,413	<i>145,446</i>
Rent and Services		3,347	3,774	7,121	<i>16,229</i>
IT Support		2,923	3,296	6,219	<i>2,595</i>
Debt Consultant		0	0	0	<i>2,535</i>
Telephony, broadband		1,733	1,955	3,688	<i>3,250</i>
Printing, stationery, literature		1,778	2,006	3,784	<i>1,950</i>
Furniture and equipment		0	0	0	<i>1,316</i>
Central Office Information Service		1,718	1,937	3,655	<i>3,056</i>
Insurance		956	1,077	2,033	<i>3,039</i>
Sundries		651	735	1,386	<i>1,557</i>
Training		524	591	1,115	<i>701</i>
Office Cleaning		998	1,125	2,123	<i>5,444</i>
Travel Expenses		526	593	1,119	<i>1,621</i>
Publicity & AGM		139		139	<i>229</i>
TOTAL	1(c)	129,373	60,422	189,795	<i>188,968</i>
Net Income / (Expenditure)		7,164	(15,218)	(8,054)	<i>65,414</i>
Reconciliation of funds					
Total funds brought forward		151,412	57,024	208,436	<i>143,022</i>
Total funds carried forwards		158,576	41,806	200,382	<i>208,436</i>

The notes on page 6 form part of the financial statements

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BALANCE SHEET AT 31 MARCH 2023

	Note	2023	<i>Combined 2022</i>
		<u>£</u>	<u>£</u>
CURRENT ASSETS			
Debtors and prepayments	2	2,617	193
Cash at bank and in hand		254,492	221,149
		<u>257,109</u>	<u>221,332</u>
CREDITORS			
Amounts falling due within one year	3	(56,727)	(12,906)
TOTAL NET ASSETS		<u>200,382</u>	<u>208,436</u>
FUNDS			
Unrestricted Funds			
General Reserve		158,576	130,412
Contingency Fund		0	18,000
Furniture & Equipment Fund		0	3,000
Restricted Funds	4	41,806	57,024
		<u>200,382</u>	<u>208,436</u>

The Directors are of the opinion that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31 March 2023. The directors confirm that no member of members have requested an audit in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- a) Ensuring that the company keeps accounting records which comply with Section 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 company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements so far as is applicable to the company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The Financial Statements were approved by the Trustees on 04 October 2023 and signed on their behalf by:-

Richard Fitzpatrick: *Richard Fitzpatrick* 21/12/23

Registered company number: 1146060

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

- a) The financial statements are prepared under the historical cost convention and in accordance with the Companies Act 2006 and follow the recommendation of the Charity Commission in “Charities SORP (FRS 102)”
- b) Income is included under income and expenditure when receivable
- c) Expenditure is included under income and expenditure on an accruals basis. Items of equipment are fully charged in the year of purchase.
- d) The Restricted Funds comprise specific grants and project funding:
 - Project funding from the National Association of Citizens Advice Bureaux in respect of the costs associated with the provision of a debt advice service sponsored by the Money and Pensions Service (MaPS).
 - Funding from Surrey County Council for the “No One Left Behind” project and from the Trussell Trust for the Foodbank project.
- e) Unrestricted Funds:
 - The general reserve comprises those funds that the Trustees are free to use in accordance with the Bureau’s objectives.

2. SUNDRY DEBTORS	2023	<i>Combined</i>
	£	<i>2022</i>
		£
Debtors and prepayments	2,617	<i>193</i>
	2,617	<i>193</i>

3. CREDITORS -	2023	<i>2022</i>
Amounts falling due within one year	£	£
Client Support	(55)	<i>0</i>
Income received in advance	(52,167)	<i>0</i>
Sundry creditors	(3,093)	<i>0</i>
Inland Revenue – PAYE, Pension Providers	(1,412)	<i>(12,906)</i>
	(56,727)	<i>(12,906)</i>

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4. FUNDS	Combined Balance at 01.04.22 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31.03.23 £
Unrestricted Funds	151,412	136,537	(129,373)	0	158,576
Restricted Funds	57,024	45,204	(60,422)	0	41,806
	<u>208,436</u>	<u>181,741</u>	<u>(189,795)</u>	<u>0</u>	<u>200,382</u>

5. TRUSTEES

No members of the Board of Trustees received any remuneration for their services or expenses during the year under review or the previous year.

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CITIZENS ADVICE TANDRIDGE DISTRICT

I report to the charity trustees on my examination of the accounts of the Citizens Advice Tandridge District (the Charity) for the year ended 31 March 2023, which are set out on pages 7 - 10.

RESPONSIBILITIES AND BASIS OF REPORT

As the Charity's trustees (and also its Directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

- 1) Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2) The accounts do not accord with those records; or
- 3) The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair" view, which is not a matter considered as part of an independent examination; or
- 4) The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Tony Martin
Accountant

Signature: *Tony Martin*

Date: 22/12/23