

Citizens Advice Waverley

Annual Report and Accounts



Waverley

2018-19

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Chair's Introduction

This was another eventful year for our organisation in which we continued successfully to deliver our core advice services whilst actively preparing for two major changes from 1 April 2019.

As reported last year we started the year by entering into a new three year service level agreement (SLA) with Waverley Borough Council, our main funder, and more recently with Godalming Town Council. In addition to the existing agreements we have with other funders, these SLAs give us a period of security in which to move forward. However we recognise the financial pressure on our local authority funders that has meant that in overall terms their funding will only have increased by less than 1% in total over the last 9 years. Our costs over that time, principally salaries, have increased each year roughly by inflation of 2%. We have continued to look for ways to generate other sources of income and keep costs to a minimum whilst keeping reserves at an appropriate level. I am glad to report that some further economies have been made this year, providing us with ongoing savings of nearly £10,000 per annum.

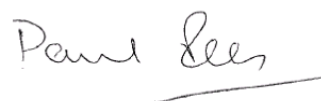
Our very small paid staff team is immensely loyal and almost without exception leave us only on retirement. Whilst they are our largest expenditure, they perform a critical role, supporting and supervising the 80 fully trained volunteers who advise our clients and more than 30 trainee advisers. Pressures on our costs have meant that their pay increases over the last few years have been below inflation. In the last year we have found it very difficult to fill some of our key paid staff roles. Although this means that we have been operating under budget, it has increased pressures on our remaining team members. The Board recognises that it needs to review salary levels to ensure they are competitive.

During the year we were audited by Citizens Advice, our membership organisation. This covered all aspects of our organisation, from governance and financial sustainability to people management and research and campaigns. I am glad to report that after some minor changes, this audit recognised that our organisational processes are of a high standard.

Between its local roll out in November 2018 and the end of the 2018/19 financial year we also supported over 400 clients with Universal Credit (UC) issues. This level of support has continued into this year. In October 2018 Citizens Advice nationally was awarded a contract by the Department of Work and Pensions (DWP) to deliver a Help-to-Claim (HTC) service to support people with their initial UC claim. They subcontracted delivery of this new service to local Citizens Advice offices including ours. As well as providing a face-to-face HTC service within the borough we have also been contracted to support the national HTC phone helpline. Further details of both of these new services, which make a real difference to the support we can provide to local people, are included on page 14.

During the year we were also asked to take over responsibility for the delivery of the South West Surrey Domestic Abuse outreach service (SWSDAS) from 1 April, following a decision by the charity delivering it that it did not form part of their strategy going forward. We took over this service and the related team on 1 April 2019. Further details are included on page 14 of this report.

I would like to thank all of the volunteers and paid staff for their continued support over the last year. Without this we would not have been able to help over 4,300 local people last year to find a way forward through their problems.



Paul Rees
Chair of Trustee Board

Our Year at a Glance

The people we helped



4,332^{*}

people helped by us in person, by telephone, email or webchat

*This figure excludes local people who have obtained advice directly from our own or the Citizens Advice's national website.

How we helped people^{**}



73%
in person



17%
Adviceline /
Telephone



10%
Email / Letter

** Based on first contact method

Our workload



17,931
issues
handled



16,696
client, third party
& casework
contacts



1.7 million
in income gains

What most people came to us about



34%
Benefits



14%
Debt



9%
Housing



7%
Family &
Relationship/
Employment

Our resources



140
volunteers providing
around 60,000 hours
of advice



4
local offices



8,000+
visitors to
our website

Chief Executive's Overview

Citizens Advice has been helping local people in the Waverley area to manage their problems since September 1939 when we opened our first office in Haslemere. The strong values on which our organisation was founded all those years ago remain core to our day-to-day work and continue to shape our future development as a charity.

Through our long history the Citizens Advice service in Waverley has remained relevant and highly valued by local people by constantly reviewing and adapting its services to ensure that they continue to meet their needs.

Over the last year our team of highly-skilled volunteers once again helped and supported over 4,300 local people, many facing life-changing decisions. They helped with nearly 18,000 different issues over a wide range of areas including job loss, debt, housing, welfare benefits, relationship breakdown and managing carer responsibilities. Their work enabled local people to access over £1.7 million of unclaimed financial entitlements.

The year also saw the local roll out of **Universal Credit** (UC), the new single payment that replaces several old welfare benefits. Up until the end of March 2019 our advisors had helped over 400 people to navigate the complex requirements of this new claiming process.

Our **Energy Best** service also helped nearly 80 local people with a variety of issues around energy efficiency, switching suppliers and grants to help with heating costs.

We continued to partner with **Healthwatch Surrey** to provide an opportunity for local people to influence the shape of local health and social care provision, providing over 100 pieces of evidence.

This year we also started to prepare for two significant changes to our organisation from 1 April 2019: first starting to deliver the **Help to Claim** (HTC) service supporting people with their first Universal Credit claim, building on work we have already been doing; and secondly taking over an existing service and team supporting people in Waverley and Guildford boroughs affected by domestic abuse. These are both described further on page 14.

It is only through the dedication, hard work and professionalism of our volunteers and paid staff that we have been able to take on these two major changes without disruption to our highly-regarded advice services. I am truly grateful to them for consistently upholding those timeless values of impartiality, confidentiality and high quality on which Citizens Advice was founded over 80 years ago.



Phil Davies
Chief Executive Officer

About Us



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

We run four advice centres, in Cranleigh, Farnham, Godalming and Haslemere from which we provide free, confidential, high quality, impartial information and advice. We also use the evidence we collect to campaign for social improvements.

Our aims

- To provide local people the advice they need to overcome their problems
- To campaign on the big issues that affect their lives

Our principles

- To provide everyone with free and easy access to independent, confidential and impartial advice on their rights and responsibilities
- To value diversity, promote equality and challenge discrimination

Our values

- To provide high-quality, inclusive services that focus on local people's needs particularly the vulnerable, disenfranchised and socially excluded
- Use research and campaigns to challenge disadvantage and barriers to social inclusion
- Provide sound governance through a Trustee Board working with integrity and transparency
- Recognise the value of our staff and volunteers and develop their full potential
- Participate in County and national Citizens Advice work
- Build positive working relationships with key local organisations
- Minimise our environmental impact

Changing Lives

What We Do

We change people's lives by giving them the information and advice they need to find a way forward. We do this on the phone, by email, webchat and face-to-face at our four offices in Cranleigh, Farnham, Godalming and Haslemere. We also use our influence to ensure that local people don't suffer from lack of knowledge or inability to express their needs.

"Your support has helped me more than I would have believed possible"

Client quote, November 2018

We deliver money-management training to people at risk of financial exclusion. We provide locally-based advice services in Waverley's most deprived areas as well as a home-visiting services for older or disabled people who can't get into our advice centres.



2 in every 3

clients have their problem solved



4 in 5

clients said advice improved their lives, including reducing stress and improving finances



90%

of our clients reported satisfaction with the overall service

How We Benefit Everyone



Reducing social exclusion by helping with nearly 18,000 issues, including securing nearly £1.7 million in unclaimed financial entitlements and helping to manage nearly £1million of debt.



Supporting working people with nearly 1,300 employment related issues.



Saving taxpayers money by helping 167 local families who were homeless or at immediate risk of losing their homes.



Improving people's lives by highlighting 183 examples of poor or ineffective policy or services; by providing volunteer opportunities for more than 140 volunteers, handling over 1,300 family and relationship issues and 561 consumer related issues.



Partnering with Surrey County Council to deliver Surrey Crisis Fund (SCF) payments to local people facing severe financial crisis and providing evidence to Healthwatch Surrey to improve local health and social care services.

"The team in Godalming have welcomed and supported us in our work"

Godalming Community Fridge, August 2019

Advice and Support



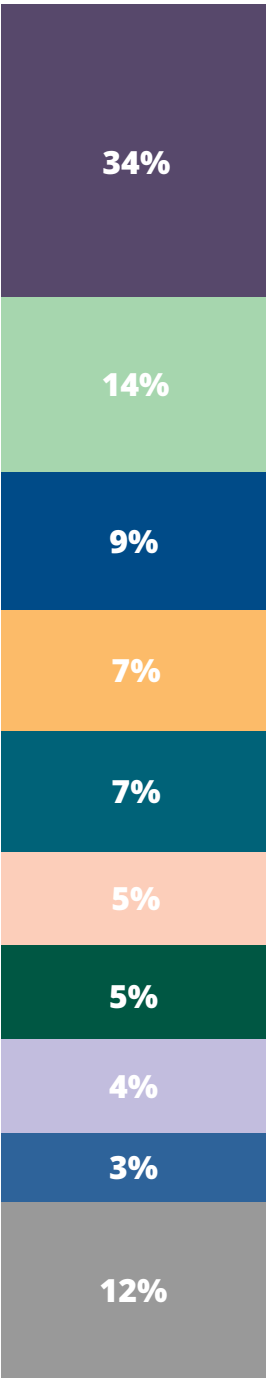
73%
In person



17%
Adviceline /
Telephone



10%
Email / Letter



17,931 issues
dealt with:

- Benefits and Tax Credits
- Debts
- Housing
- Employment
- Relationship
- Charitable support
- Legal
- Health
- Consumer
- All other issues

Top issues in each
category:

- Employment Support Allowance
- Debt Relief Order
- Private Sector Rental Property
- Pay and Entitlements
- Divorce, Separation & Dissolution
- Foodbanks
- County and High Court Proceedings
- NHS Costs and Charges
- Building Repairs and Improvements

Our workload

The problems people face are becoming more complex, requiring more work to help them find a way forward.



16,696
different actions
generated:-



7,678
face-to-face
contacts



2,937
telephone calls



3,956
administrative
actions



2,125
emails/letters/other

Our Value to Society

In 2018/19, for every £1 invested in Citizens Advice Waverley we generated*:



£4.11

in fiscal benefits

Savings to government

Reduction in health service demand, local authority homelessness services, and out-of-work benefits for clients and volunteers.

Total: £1,351,268

£25.07

in additional public value

Wider economic and social benefits

Improvements in participation and productivity for clients and volunteers.

Total: £8,246,097

£22.54

in benefits to individuals

Value to our clients

Income gained through benefits gained, debts written off and consumer problems resolved.

Total: £7,413,337

*Calculated using an HM Treasury approved model

Tackling the big issues

Because we help many thousands of people each year we have our finger on the pulse of what's happening in society, both locally and nationally. We use the evidence we collect in this way to campaign for social change. This year we identified and reported on:



183

issues, including:-



119

benefit issues (including 28 Universal Credit issues)



21

housing and utilities issues



See what people are searching for and trending content on Citizens Advice website. Live traffic and searches at:

advicetracker.devops.citizensadvice.org.uk

" I've been able to sleep peacefully for the first time in years."

Client quote, August 2018

Simon's story

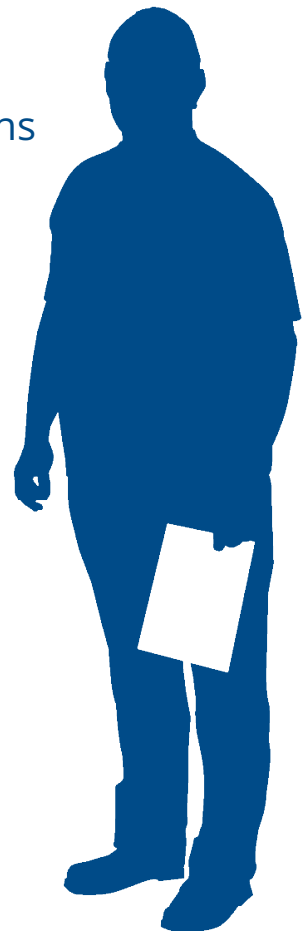
Simon* is in his mid-40s, and suffers from severe arthritis. Although he was a highly skilled carpenter, as a result of his illness he has not been able to work for more than ten years. His condition also means that he has difficulty with writing. One effect of this is that until he came into Citizens Advice, he had been struggling to complete the forms required to claim his full disability benefit entitlements and had been living on bank loans and credit cards. As a consequence he had built up debts of over £20,000.

Our skilled and experienced advisors helped him to apply successfully for a crisis loan, and to reapply for other financial entitlements. They also helped him to draw up a "financial statement" that they used to help to renegotiate his repayments to his lenders.

This has helped Simon to start to live within his means for the first time in over a decade.

"Your adviser put me fully at ease as to what will happen. It's all a lot clearer now."

Client quote, January 2019



*This is a story of a typical client problem. Names and some details have been changed to ensure client confidentiality.

Key Achievements in 2018/19

As well as continuing to help many thousands of local people, this year we also prepared to launch two new services, a 'Help to Claim' service, supporting people to make and manage their first Universal Credit claim, and a new outreach service for victims of domestic abuse.

Supporting local people

Universal Credit

Universal Credit was rolled out locally in October 2018 for new claimants and people whose claiming circumstances had changed. This resulted in over 400 new enquiries up to 1 April 2019. On that date we also joined Citizens Advice's national **Help to Claim project** designed to support new UC claimants. (Further details on this project can be found on page 14.)

Surrey Crisis Fund

We also continued to administer the local provision of Surrey County Council's "Crisis Fund" (previously "Local Support Allowance") helping nearly 60 local people over the year in financial crisis to access support.

Highlighting local issues

Healthwatch Surrey

As part of our contract with Healthwatch Surrey this year we provided anonymised evidence on clients' experiences of local health and care provision. These reports covered a wide range of issues, including GP and dental charges, the treatment of mental health patients by other medical professionals and poor communication between different health and social care provider teams.

This evidence enables Healthwatch Surrey to highlight particular issues to decision makers within the health and social care sector.

Research and Campaigns

As well as helping individuals to find a way forward through their problems, it is important to understand the underlying issues causing these problems so that they can be addressed at source. By lobbying for positive changes to policies or practices we can help more people to be informed, develop the skills and habits that prevent such issues or, where they are unavoidable, the resilience necessary to manage them.

Over the last year we have used evidence collected from our clients to contribute to a Surrey-wide report highlighting the current shortcomings in the mandatory reconsideration process for Personal Independence Payments and Employment Support Allowance.

This report was circulated to all local MPs and received positive feedback from the then Minister for Work and Pensions, Rt. Hon. Amber Rudd MP. She commented that the report was well timed and accepted that "the number of decisions revised at appeal is too high" and that the Government "need to do more to make the Mandatory Reconsideration process a more effective tool for claimants."

Key Achievements in 2018/19

Maintaining the quality of our services

Developing our volunteer team

During the year we took on 50 new volunteers and paid staff, providing them all with a comprehensive training programme in preparation for their new roles. We also provided our existing volunteers and staff with continuing training to ensure that their knowledge remained up to date, including specific training on mental health issues and homelessness.

Safeguarding personal data

General Data Protection Regulations

The General Data Protection Regulation introduced restrictions on what organisations can do with personal information it holds on its clients, staff and supporters.

During the year we undertook a full review of all such information we hold, which we detailed in an Information Asset Register. We also undertook a full training and accreditation programme for all staff and volunteers handling any such personal information, and introduced a regular series of reviews on our implementation of these new rules.

Raising funds

Support from our local community

As well as the financial support we receive from our local authorities we raised £31,000 from tickets sales, sponsorship, donations and other charges.

As part of this our volunteer-led income generation team organised eight successful and popular fundraising events last year.

Telling our story

Communications Group

To gain local people's support for our work we need to be clear and visible about its benefits to the community as a whole.

Over the last year our Communication Group produced a series of detailed articles that were published in the local media, as well as regular Facebook and Twitter posts, highlighting the services we offer and their positive impacts on the lives of local people.

Sarah's story

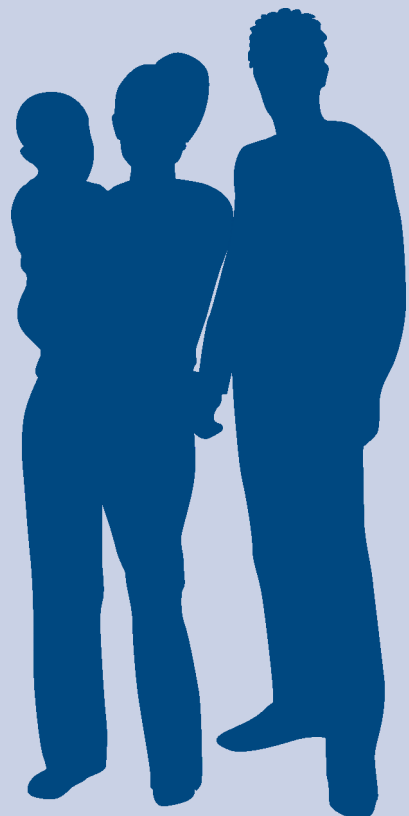
There is a bailiff at Sarah's door. She goes online and finds advice on Citizens Advice website (www.citizensadvice.org.uk) about how to stop them getting in. She discovers that a Citizens Advice adviser is available via webchat to guide her through what to say and give her confidence to handle the situation. Once the bailiff leaves, the adviser suggests Sarah gets in touch with her local Citizens Advice office about her debts. They discuss the type of session that would suit her best. Sarah works and has children so finds it difficult to visit the office in person. So she decides to seek advice by phone.

After making an initial call to her local office Sarah receives an email with forms and instructions on how to upload them for the adviser to consider. She receives a reminder message a few days before her next telephone appointment is due. The initial case notes mean that the adviser can help Sarah quickly apply for a Debt Relief Order (DRO). With the DRO in place, the adviser books Sarah in for a financial capability session.

Sarah no longer faces the prospect of losing her home and is able to build a secure future for her family.

"I would have been completely lost without your help."

Client quote, March 2019



*This is a typical story of a client's problem. Names and some details have been changed to ensure client confidentiality.

Looking forward to next year

As well as continuing to deliver our highly-regarded core advice service we will be delivering the following new services from 1 April 2019.

'Help to Claim' project

'Help to Claim' is a free, dedicated service from Citizens Advice to support people through the early stages of a new Universal Credit (UC) claim, from the application through to first payment. It includes help with things like how to gather evidence for an application or how to prepare for a first JobCentre appointment.

Since 1 April 2019 we have provided a new face-to-face 'Help to Claim' service for local people in Waverley as well as working in partnership with Mole Valley Citizens Advice to support the national 'Help to Claim' telephone helpline service. In the first 6 months of this project we have provided face-to-face help to more than 400 local potential new UC claimants in navigating their way around the processes associated with this new benefit.

This new service is being funded nationally by the Department for Work and Pensions.

South West Surrey Domestic Abuse Outreach Service

For a number of years the Salvation Army Housing Association (SAHA), in partnership with three other domestic abuse charities in Surrey, has delivered a Surrey-wide domestic abuse outreach service. This has been funded by Surrey County Council, the Office of the Police and Crime Commissioner and Surrey Police. During 2018 SAHA informed the funders and other partners that they would stop delivering their element of this service from 31 March 2019 as they decided it did not align with their ongoing strategy as a housing association.

We were asked whether we would take on SAHA's responsibility and become one of the partners delivering this important service. Although this would be a new and very different service to the others delivered by our organisation. Our Trustee Board concluded that it would provide many benefits, including shared overheads and management functions, saving money and making both this service and the Citizens Advice core services more sustainable. It would also provide people affected by domestic abuse with easier access to a wider range of support. On this basis the Trustee Board agreed to take over this service and the related team from 1 April 2019.

Our organisation

We have more than 140 volunteers, including around 80 fully trained and highly-skilled volunteers directly providing wide-ranging advice services to local people. They freely donate a total of nearly 60,000 hours of their time each year. This is estimated to be worth well over £1 million annually. Their work is supported, monitored and quality assured by a small team of paid staff.

Who we work with

We work with a range of other voluntary organisations, both locally and nationally, to provide people with the help they need. We are also a member of Citizens Advice (the operating name of the National Association of Citizens Advice Bureaux). Citizens Advice provides us with a range of support, including for local fundraising, specialist information services, and research to use in our campaigning work. It also provides a range of infrastructure services to support the smooth running of our business. We have a three-year Service Level Agreement with Waverley Borough Council that establishes our working relationship with them and similar contractual arrangements with other funders.

Our Governance and Management

Our Trustee Board sets our vision and strategic direction. The Trustee Board meets at least four times each year. It delegates some of its responsibilities to its committees, each of which has their own published terms of reference and membership. Each committee includes at least one Trustee who reports to the full Board. Our Chief Executive, working with our management team, is responsible for delivering the Trustee Board's vision and for the day-to-day operation of the organisation.

Election of Trustees

We recruit trustees through an open, competitive process, using local media and our own network to find people with suitable skills and experience to provide good leadership and make sound decisions.

New trustees are provided with an Induction Pack and have meetings with other trustees and relevant members of the Management Team. This provides an opportunity to learn more about the organisation's work, focus on current Board priorities and to assess any individual training needs.

Legal and administrative details

Citizens Advice Waverley is a company limited by guarantee. We are also a charity registered with the Charity Commission and authorised by the Financial Conduct Authority. We are governed by Directors, who are also the Charity Trustees for the purposes of Charity law. Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit.

Risk and Internal Controls

Our trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating as designed. They have reviewed their procedures in the light of corporate governance guidance contained in the Statement of Recommended Practice "Accounting and Reporting for Charities". A risk assessment report is contained in the business plan and anticipates potential changes to the environment in which we work and how these would impact on our services. In addition they maintain and regularly review a risk register which identifies key risks, including:

-Funding: we rely heavily on our local authorities for funding so maintaining good relations and increasingly agreeing multi-year funding arrangements help to mitigate this risk. We have also widened our sources of income by providing other related services and ensuring we maintain an appropriate level of reserves.

-Governance and operations: we use the detailed guidance from Citizens Advice to develop and monitor our organisation. Compliance with this guidance is subject to annual audit. The Board uses this guidance and the outcomes of the related audits to ensure we are operating effectively and ensure that any areas for improvement are addressed.

Our People (2018-19)

Trustee Board



HR Committee

Finance, Operations and Risk Committee

Income Generation Committee

Research and Campaigns Committee

| Trustees | Role | Appointed | Reappointed | Date Ended |
|-------------------|-------------------|-----------|-------------|------------|
| Paul Rees | Chair | 19.10.12 | 5.11.18 | |
| Jonathan Pepper | Treasurer | 21.10.16 | | |
| Larry Westland | | 09.10.09 | 23.10.15 | 8.10.19 |
| Nigel Jewkes | | 17.11.17 | | |
| Craig Evans | | 14.11.13 | | 5.11.18 |
| Zoe Collier | | 23.10.15 | | 16.10.18 |
| Jane Moore | Company Secretary | 23.10.15 | | |
| Rachel Page | | 21.10.16 | | 13.05.19 |
| Iain Adams-Cairns | | 21.10.16 | | |
| Peter Jackson | | 21.10.16 | | |
| Jane Armstrong | | 04.03.19 | | |
| Sue Briggs | | 04.03.19 | | |

Our People (2018-19)

Chief Executive



Advice Services Manager




Service Manager



Service Manager



District Training Supervisor



Advice Session Supervisors Cranleigh

Advice Session Supervisors Godalming

Advice Session Supervisors Farnham

Advice Session Supervisors Haslemere

Volunteers: Advisers, Gateway Assessors, Campaigners, Administrators, Fundraisers, Receptionists

Our People (2018-19)



Financial Review

General

The accounts below show the financial results for the year. In summary, we incurred an operating surplus of £20,000 which represents a significant improvement from the previous year which showed an operating deficit of £7,000. This improvement is primarily the result of a number of essential cost-cutting initiatives that we have taken over the last two years. It is planned to achieve a break even in the current financial year as we continue to take action to ensure that Citizens Advice Waverley's long-term financial position is sustainable. The balance of restricted funds at the year end of £36,000 was £5,000 higher than the previous year.

Funds and Reserves

It is the Trustees' view that the minimum balance on our Unrestricted Funds should be equivalent to three months' operating expenditure. At 31 March 2019 unrestricted funds (including designated funds) were £113,000 and therefore this target was met. The Trustees continue to be prudent in their management of costs due to the climate of financial uncertainty that we face, notwithstanding the increasing complexity of the advice services that we provide.

Funding

The Trustees are grateful to all our local councils for their continuing financial support.

In addition to the funding from our local councils, we also receive funding from various local organisations. Other funds are received for specific projects and details are shown in the accounts. We are very grateful to all of these donors and to the many individuals who have made donations and supported our community fundraising.

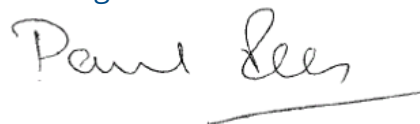
Trustees' Responsibilities in respect of these Accounts

Company law requires Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company at the year-end and of the net incoming resources of the charitable company for the year then ending. In preparing these financial statements, Trustees are required to:

- select suitable accounting policies;
- 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; and
- prepare financial statements on a going-concern basis unless it is inappropriate to assume that the company will continue on that basis.

Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company, and to enable it to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

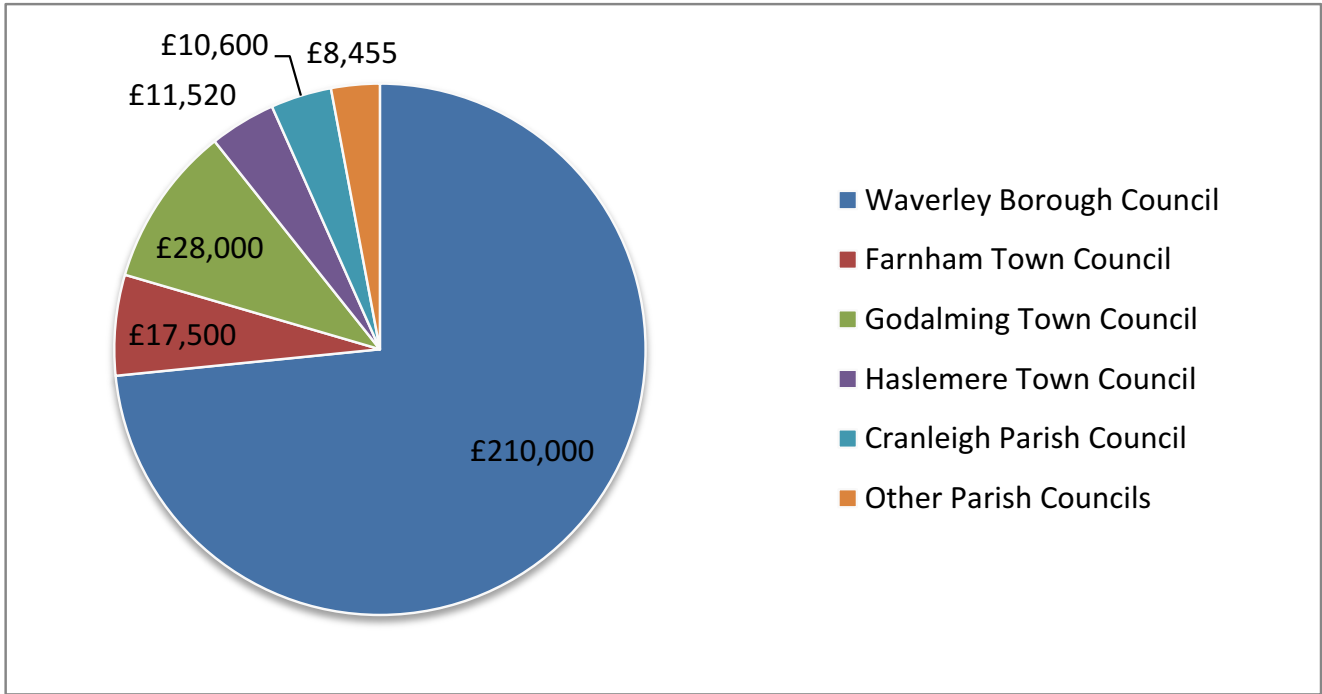
Approved by the Board on 15 November 2019 and signed on their behalf:



Paul Rees - Chair of Trustee Board

Local Authority Grants

The chart shows grants received from Waverley Borough Council and our towns and parishes.



Other Parish Council contributions received during 2018-19

| | |
|--------------|--------|
| Bramley | £2,000 |
| Busbridge | £600 |
| Chiddingfold | £1,500 |
| Churt | £250 |
| Dunsfold | £840 |
| Elstead | £500 |
| Ewhurst | £1,100 |
| Fernhurst | £250 |
| Hambledon | £600 |
| Northchapel | £200 |
| Shere | £400 |
| Wonersh | £215 |

Independent Examiner's Report to the Trustees of Citizens Advice Waverley

I report on the accounts of the company for the year ended 31 March 2019 set out on pages 22 to 29.

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. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

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

Basis of the independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is

limited to those matters set out in the statement below.

Independent examiner's statement

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

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

- to keep accounting records in accordance with Sections 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 Statement of Recommended Practice: Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (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.



J Brooks FCCA
PPK Accountants
Sandhurst House
297 Yorktown Road
Sandhurst
Berkshire
GU47 0QA

Date: 25 October 2019

Statement of Financial Activities

Statement of financial activities for the year ending 31 March 2019

1. Incoming Resources

| | Notes | Restricted Funds | Designated Funds | Unrestricted Funds | 2019 Total Funds | 2018 Total Funds |
|--|-------|------------------|------------------|--------------------|------------------|------------------|
| Income resources from charitable activities | | | | | | |
| Voluntary income | 3 | - | - | 318,029 | 318,029 | 324,532 |
| Bank and Investment income | 3 | - | - | 1,904 | 1,904 | 3,423 |
| Income from charitable activity | 3 | 35,675 | - | 8,335 | 44,010 | 33,449 |
| Total incoming resources | | 35,675 | 0 | 328,268 | 363,943 | 361,405 |
| RESOURCES EXPENDED | | | | | | |
| Charitable activities | 4 | 30,684 | 2,860 | 306,398 | 339,941 | 368,406 |
| Governance | 4 | - | - | 1,260 | 1,260 | 1,260 |
| Unrealised loss on investments | | - | - | - | - | - |
| Total resources expended | | 30,684 | 2,860 | 307,658 | 341,201 | 369,666 |
| NET MOVEMENT IN FUNDS | | 4,991 | -2,860 | 20,610 | 22,742 | -8,260 |
| Transfers | | - | - | - | - | - |
| NET MOVEMENT AFTER TRANSFERS | | 4,991 | -2,860 | 20,610 | 22,742 | -8,260 |
| TOTAL FUNDS AT 1 APRIL 2018 | | 30,860 | 4,997 | 90,507 | 126,364 | 134,624 |
| TOTAL FUNDS AT 31 MARCH 2019 | | 35,851 | 2,137 | 111,117 | 149,106 | 126,364 |

Balance Sheet

Balance sheet as at March 2019.

2. Balance Sheet

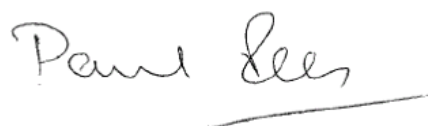
| | Notes | Restricted Funds | Designated Funds | Unrestricted Funds | 2019 Total Funds | 2018 Total Funds |
|-------------------------------------|-------|------------------|------------------|--------------------|------------------|------------------|
| FIXED ASSETS | | | | | | |
| Tangible assets | 6 | - | 2,137 | - | 2,137 | 4,997 |
| Investments | 7 | - | - | 80,561 | 80,561 | 78,942 |
| CURRENT ASSETS | | | | | | |
| Debtors and prepaid expenses | | - | - | 10,762 | 10,762 | 8,359 |
| Cash at bank and in hand | | 35,851 | - | 128,857 | 164,708 | 106,647 |
| | | 35,851 | 0 | 139,619 | 175,471 | 115,006 |
| CURRENT LIABILITIES | | | | | | |
| Amounts falling due within one year | 8 | - | - | -109,063 | -109,063 | -72,580 |
| NET CURRENT ASSETS | | 35,851 | 0 | 30,556 | 66,408 | 42,425 |
| NET ASSETS | | 35,851 | 2,137 | 111,117 | 149,106 | 126,364 |
| FUNDS | | | | | | |
| Restricted | 9 | | | | 35,851 | 30,860 |
| Designated | | | | | 2,137 | 4,997 |
| Unrestricted | | | | | 111,117 | 90,507 |
| TOTAL FUNDS | | | | | 149,106 | 126,364 |

The company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

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

The financial statements were approved by the Board of Trustees on 15 November 2019 and signed on their behalf by:



Paul Rees, Chair of Trustee Board



Jonathan Pepper, Treasurer

Notes to the Financial Statements

Notes to the financial statement for the year ending 31 March 2019

1. Share Capital and members' liability

The charitable company is limited by guarantee and does not have a share capital. In the event of the charitable company being wound up every member, whilst he or she is a member, or within one year after he or she ceases to be a member, undertakes to contribute to the assets of the company such amount as may be required not exceeding one pound.

2. Accounting Policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charitable company's financial statements.

(a) Basis of preparation

There have been no changes in accounting policies in the year ending 31 March 2019. The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' EFA, and the Companies Act 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at historic cost.

Financial Reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102

'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of Section 3 Financial Statement Presentation paragraph 3.17(d);
- the requirements of Section 11 Financial Instruments paragraphs 11.41(b), 11.41(c), 11.41(e), 11.41(f), 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of Section 12 Other Financial Instruments paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A;
- the requirement of Section 33 Related Party Disclosure paragraph 33.7.

(b) Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

(c) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is possible that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

(d) Fixed Assets

Fixed assets are recognised in the statement of financial activities on initial acquisition, in accordance with FRS 102. Only assets over £500 are capitalised. Depreciation is charged on a straight-line basis on the cost of assets less residual value over their estimated useful life. A full year's depreciation is charged in the year of acquisition.

Notes to the Financial Statements

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold - straight line over 10 years
Fixtures and Fittings - 33% on cost.

The Board have approved the replacement of the charity's core IT equipment at a forecast cost of £6,000.

(e) Taxation

The charity is exempt from corporation tax on its charitable activities.

(f) Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes with the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

(g) Leases

Where the company enters into leases that entail taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a 'finance lease'. There were no finance leases in force during the year. All other leases are treated as 'operating leases' and the rental charges are charged to the income and expenditure account as they are incurred.

(h) Intangible Income

The company enjoys considerable support of volunteers in all areas of its activities and no monetary value is placed on this benefit in these accounts.

Notes to the Financial Statements

3. Incoming Resources

| | Restricted Funds £ | Unrestricted Funds £ | Total 2019 £ | Total 2018 £ |
|--|--------------------------|----------------------------|--------------------|--------------------|
| Local Authority grants | - | 286,075 | 286,075 | 277,460 |
| Donations, Fundraising and Cost Recovery | - | 31,954 | 31,954 | 47,072 |
| Voluntary Income | - | 318,029 | 318,029 | 324,532 |
| Investment Income | - | 0 | 0 | 3,423 |
| Income from Charitable Activity | 0 | 0 | 0 | 33,449 |
| Total incoming resources | 0 | 318,029 | 318,029 | 361,405 |

4. Resources Expended

| | Restricted Funds £ | Designated Funds £ | Unrestricted Funds £ | Total 2019 £ | Total 2018 £ |
|---------------------------------|--------------------------|--------------------------|----------------------------|--------------------|--------------------|
| Salaries (Note 10) | 26,486 | - | 164,563 | 191,049 | 229,631 |
| Premises (Note 11) | - | - | 77,443 | 77,443 | 79,429 |
| Communications | 887 | - | 6,089 | 6,976 | 6,201 |
| Travel and Parking | 127 | - | 12,191 | 12,318 | 21,034 |
| Training Costs | - | - | 2,802 | 2,802 | 2,832 |
| Office Running Costs | 720 | - | 42,373 | 43,093 | 25,391 |
| Other Costs | 2,464 | - | 936 | 3,400 | 894 |
| Depreciation | - | 2,860 | - | 2,860 | 2,993 |
| Charitable Activities | 30,683 | 2,860 | 306,398 | 339,941 | 368,405 |
| Governance | | | 1,260 | 1,260 | 1,260 |
| Unrealised loss on Investments | | | - | - | - |
| Total resources expended | 30,683 | 2,860 | 307,658 | 341,201 | 369,665 |

Notes to the Financial Statements

5. Net Movement in Funds

| | 2019 £ | 2018 £ |
|---|-----------|-----------|
| The net movement in funds is stated after charging: | | |
| Independent Examiner's Fee | 1,260 | 1,260 |
| Depreciation | 2,860 | 2,993 |

6. Tangible Fixed Assets

| | Leasehold Buildings Haslemere £ | Leasehold Buildings Godalming £ | IT Office Equipment £ | Office Equipment & Furniture £ | Total £ |
|----------------------------|--|--|-----------------------------|---|----------------|
| Cost | | | | | |
| At 1 April 2018 | 34,310 | 17,469 | 27,638 | 40,587 | 120,004 |
| Additions | - | - | - | - | - |
| Disposals | - | - | - | - | - |
| As at 31 March 2019 | 34,310 | 17,469 | 27,638 | 40,587 | 120,004 |
| Depreciation | | | | | |
| At 1 April 2018 | 34,310 | 13,975 | 26,643 | 40,079 | 115,007 |
| Charge for year | - | 1,747 | 995 | 118 | 2,860 |
| Disposals | - | - | - | - | - |
| At 31 March 2019 | 34,310 | 15,722 | 27,638 | 40,197 | 117,867 |
| Net Book Value | | | | | |
| At 31 March 2019 | - | 1,747 | - | 390 | 2,137 |
| At 31 March 2018 | - | 3,494 | 995 | 508 | 4,997 |

7. Investments

| | 2019 £ | 2018 £ |
|------------------------|---------------|---------------|
| Balance bought forward | 78,942 | 52,212 |
| Funds invested | - | 25,000 |
| Dividends received | 1,618 | 1,730 |
| Closing balance | 80,560 | 78,942 |

This investment is held in a charity Multi Asset Fund managed by Schroders Unit Trust Limited. Dividends received are reinvested in the fund. There is no notice period on the withdrawal of funds or closure of the investment. The market value of the investment at 31 March 2019 was £87,890.

Notes to the Financial Statements

8. Debtors and Creditors

| | Unrestricted Funds £ | Total 2019 £ | Total 2018 £ |
|-------------------|----------------------------|--------------------|--------------------|
| Debtors | | | |
| Sundry Debtors | 10,240 | 10,240 | 3,825 |
| Prepayments | 522 | 522 | 4,534 |
| | 10,762 | 10,762 | 8,359 |
| Creditors | | | |
| Accruals | 109,063 | 109,063 | 72,366 |
| Income in Advance | 0 | 0 | 215 |
| | 109,063 | 109,063 | 72,581 |

9. Restricted Funds

| | Balance as at 01/04/2018 £ | Income £ | Expenditure £ | Balance as at 31/03/2019 £ |
|-------------------------------|----------------------------------|---------------|------------------|----------------------------------|
| Healthwatch Surrey | - | 9,294 | 9,294 | - |
| Local Assistance Scheme (LAS) | 4,617 | 5,243 | 5,243 | 4,617 |
| District Outreach Project | 6,600 | - | - | 6,600 |
| Help to Claim F2F Set Up | - | 3,181 | 3,181 | - |
| Help to Claim Web/Tel Set Up | - | 7,917 | 7,917 | - |
| SWSDA | - | - | 4,514 | 4,514 |
| Other Projects | 19,642 | 10,040 | 534 | 29,148 |
| Total Restricted Funds | 30,860 | 35,675 | 30,683 | 35,851 |

Local Assistance

This project has been funded by a grant as part of a project managed by Citizens Advice Surrey.

Help to Claim

The two Help to Claim contracts for the provision of face to face and telephone support for claimants run for an initial period of one year from 1 April 2019. Income from these contracts in 2019/20 is forecast to be £28,000 and £38,000 respectively.

SWSDA

The contract for the provision of Domestic Abuse Outreach in South West Surrey that has been transferred from the Salvation Army Housing Association runs until 31 March 2020. Income from this service in 2019/2020 is expected to be £220,000.

In October 2019 a new four year contract for these services from April 2020 to March 2024 was awarded to the four existing partners including Citizens Advice Waverley.

Notes to the Financial Statements

10. Salary Costs

During the year Citizens Advice Waverley employed 14 paid staff (7 FTE). There were no highly paid staff.

The company does not operate a pension scheme. A contribution towards a pension is made, calculated at 6% of salary, paid from commencement of employment. The total cost of this contribution in the year to 31 March 2019 was £10,500.

No Trustee received any remuneration or claimed any reimbursed expenses in 2018/19.

11. Operating Lease Commitments

As at 31 March 2018, the company had annual commitments under non-cancellable operating leases as follows:

Cranleigh

The office in Village Way, Cranleigh is leased from Cranleigh Parish Council for 30 years from 25 March 2011, rent free. A figure of £10,600, the open market rental value of the premises, is included in premises costs and in local authority grants.

Farnham

The office in South Street, Farnham is leased from Waverley Borough Council for 3 years starting from 28 April 2015, for £14,600 per annum. (Renewal of this lease is under negotiation at the time of this report being published.)

Godalming

The office in Bridge Street, Godalming is leased from Waverley Borough Council for 10 years from 10 January 2011, for £20,000 per annum.

Haslemere

The office in Well Lane, Haslemere is leased for £16,500 per annum from a private landlord for a term of 5 years from 15 June 2014. (Renewal of this lease is currently under discussion.)

12. Cash at bank and in hand

The charity's cash at bank is held in three accounts operated by the Charities Aid Foundation Bank Limited. These accounts comprise a current account, a no notice deposit account and a 60 day notice deposit account.

Thanks to all our supporters

Thank you to the many people and organisations who provided generous financial support this year. In addition to the grants from our local authorities (detailed on page 20) we received financial support from the following organisations:

Community Foundation for Surrey
Cranleigh Masonic Lodge No. 3445
Ellens Green Mission Hall Fund
Farnham Lions
Frith Hill Residents Association
Godalming Lions
Godalming United Church
Rotary Club of Farnham Weyside
The Inner Wheel of Farnham
The Rotary Club of Farnham
Waitrose

We would also like to thank the local solicitors who regularly volunteer their time and expertise free of charge to help our clients. This service is ever more important as legal aid funding has virtually disappeared locally.

Special thanks also to our volunteer-led Income Generation Team and to everyone who supported, sponsored or attended one of the numerous fundraising events they organised this year.

Citizens Advice Waverley
36 Bridge Street
Godalming
Surrey GU7 1HP

Tel: 03448 487 969
waverleycab.org.uk

Company number: 04823693
Charity number: 1098859
FRN number: 617568