



HASLEMERE TOWN COUNCIL

Revenue Grant Application Form

ORGANISATION DETAILS

Name of Organisation	Citizens Advice South West Surrey
Contact Name	Becky Jeffrey
Position in Organisation	Chief Officer
Registered Address	36 Bridge Street, Godalming, GU7 4HP
Telephone	
Email	

FUNDING DETAILS

Project name and brief description	Citizens Advice South West Surrey for Haslemere
Amount applied for (to be paid annually from 2024-2026 inclusive).	<p>£30,000</p> <p>Our budget shows that the cost of the service for Haslemere residents is £95,000 -including targeted services for the most vulnerable groups. We have also secured an additional £58,000 from other funders for the benefit of Haslemere residents. Therefore, even with the increased request for funding the service for the Haslemere community remains in deficit. We are continuing to put additional focus on fundraising which is how we hope to close the remaining deficit. We would also like to invite a representative of Haslemere Town Council to a meeting with other key councils for a greater levels of disclosure on our costs and how we apportion funding</p> <p>Citizens Advice South West Surrey provides a vital service to the community and in the current climate of continuing high client demand and tight public funding, if we don't get onto a more sustainable financial footing then our ability to provide that vital support is threatened. Our service currently has a significant deficit which we are having to address following the use of reserves in previous years.</p> <p>We recognise that HTC has to make difficult funding choices, but we believe that as the first port of call for Haslemere residents seeking help, an effective, high quality Citizens Advice service can help alleviate pressure on other service providers, including the council. An increase in investment in the current environment to shore up the</p>

	local Citizens Advice would therefore be a highly efficient one
<p>What will the revenue grant money be used for?</p> <p>What specific benefits are there for the Haslemere community?</p> <p>Approximately how many residents will benefit from the project?</p> <p>Applications must demonstrate how they support Council's Strategic Aims for the current Council term.</p> <p>What fundraising activities will your organisation be doing to fund this project?</p> <p>Please be as specific as possible and use a separate sheet if necessary</p>	<p>What will the funds be used for?</p> <p>The funds will be used to deliver an information, advice and casework service to the Haslemere community so that they face fewer problems.</p> <p>This support is free, independent, confidential and impartial. We also use the power of our evidence to advocate and target solutions to the underlying root causes of the issues we support our clients with.</p> <p>Whilst our service is available to everyone, we design and provide additional support to those most vulnerable, those who face additional disadvantage or have additional needs.</p> <p>More details of our organisation's fundamentals can be found attached.</p> <p>The issues we support clients with range from debt, benefits, and housing, to consumer goods and services, employment, hate crime and access to foodbanks and charitable support.</p> <p>The funding would continue to support an accessible service available to the local community through:</p> <ul style="list-style-type: none"> • face-to-face drop in • direct access to advice when calling • appointments by phone and face to face • support through email via a webform on our website • access to caseworkers for those who need extra support • Advice First Aiders trained in community organisations <p>More details about our clients' support journey can be found attached.</p> <p>It also contributes to the partnership and advocacy work for the community including ensuring the evidence and voice of Haslemere residents is being used by organisations such as Guildford and Waverley Health and Care Partnership, Waverley and Surrey Councils, as well as national government and organisations like the energy companies.</p> <p>What specific benefits are there for the Haslemere community?</p> <p>We know the significant impact our advice service will have on the Haslemere community from our existing expertise in information and advice delivery (please see attached summary of client statistics in 2024-25). This includes:</p> <p>Direct impact to those living in Haslemere accessing our services – this comes in the form of financial outcomes as well as non-financial outcomes such as Homelessness being averted or residents rehoused, barriers to</p>

	<p>employment being removed, financial planning for the future, and right to remain being secured.</p> <p>In 2024-2025, Citizens Advice achieved £388,873 of financial gains for residents of Haslemere. This is more than 4 times the cost of providing the service.</p> <p>Through our information, advice and support, we:</p> <ul style="list-style-type: none">• Improve people's financial security and stability.• Raise awareness and understanding of individual rights and entitlement.• Help to reduce the impacts of poverty and avoid crises such as preventing homelessness.• Help people to feel more empowered and supported.• Help people to help themselves. <p>We also know our support improves people's health with 67% saying our help meant they were less stressed, depressed or anxious and 44% saying our help improved their physical health.¹</p> <p>• Wider Haslemere community impacts – the Citizens Advice Treasury approved model for understanding the impact of our service shows that our support results in wider economic and social benefits too (public value). The conservative estimated financial value for this was for every £1 invested in our service, this represents £3.15 in fiscal benefits, £21.52 in public value and £13.74 in value to the people we help.² A large proportion of this value comes from the impact of being strengthened by volunteers within our service. In Haslemere, we currently have 16 volunteers contributing to their community – contributing to their individual wellbeing, as well as the wider community wellbeing.</p> <p>Alongside this, we also provide information to support and act as a critical friend to the Town, Borough and County Council in order to shape improvements to social policies and services in the town. We also advocate for Haslemere residents' issues with other organisations like health, postal services, utility companies and others.</p> <p>Approximately how many residents will benefit from</p>
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¹ Based on a survey of Citizens Advice South West Surrey clients in 2023-24

² Based on based on external Treasury-approved model for Citizens Advice South West Surrey service 2024-25

the project?

In line with previous years, around 500 of Haslemere's residents will benefit directly from our services through the provision of information, advice and casework from our staff and volunteers. However, because we will also be training staff and volunteers in the initial stages of support through our new Advice First Aid programme, hundreds more Haslemere residents benefit indirectly from the work that we do.

How we support Council's [Strategic Aims](#) for the current Council term.

Our work contributes to a number of the strategic aims of Haslemere Town Council. Examples of this include:

Partnership and community

We are an active partner including discussions around 'town teams' and teams around the community. This includes taking part in networking, information sharing and partnerships like VASWS local groups and Guildford and Waverley Health and Care Partnership, Suicide Prevention Group, Waverley Borough Council Cost of Living Executive Group, and we sit on the Guildford and Waverley Health and Care Alliance board.

Throughout we support people and advocate for their needs as issues arise.

We provide valuable insight that to the council and other groups via the direct experiences of our clients

Climate and Biodiversity

We provide advice on energy, and this includes supporting people to review their tariff, consider greener options and benefit from energy saving devices and information.

Housing and planning

Alongside the advice and support we provide to people on housing and homelessness we also share our evidence on the issues being faced, including to WBCs quarterly Cost of Living Executive group.

Equality, diversity, and inclusivity

Equity, diversity and inclusion is a key component of our service which we embed in all our work and is clearly shown in our business plan. Examples include, tailoring our service for clients with additional needs, EDI training for staff and volunteers, and increasing access to our service for underrepresented groups.

Local environment and amenities

We are supportive of initiatives to increase local amenities and community provision such as the redevelopment of

	<p>the Link building where we are hoping to provide services. We'd be happy to help explore options for a community centre in Hindhead & Beacon Hill also.</p> <p><i>Efficient delivery of responsibilities</i></p> <p>Our advocacy and campaigning work also holds others like the County Council to account for services they should provide – an example of this is work we are currently doing looking at issues with blue badges</p> <p>We are a key member of the voluntary sector – as well as supporting other voluntary sector organisations with our partnership work</p> <p><i>Youth</i></p> <p>We contribute to community development such as Waverley operational group of the Guildford and Waverley Health and Care partnership which is currently looking at young people's mental health.</p> <p>What fundraising activities will your organisation be doing to fund this project?</p> <p>We carry out a range of fundraising activities from annual sponsored walk and quiz, our 'Friends of' group and attendance at local community events where we have a donation box. We also accept donations on our website. We are also part of things like the Co-Op Local Community Fund in a number of areas across Guildford and Waverley.</p> <p>This year we have also developed a wider funding plan with a focus on diversifying our income further, including trusts, public sector grants and contracts and corporate giving.</p>
<p>If you have or are planning to apply to other organisations for financial assistance, please state which organisations and level of funding requested.</p>	<p>Yes</p> <p>We also receive £58,000 from other funders for the benefit of Haslemere residents:</p> <ul style="list-style-type: none"> • Waverley Borough Council • SGN (Advice First Aid) • Money and Pensions Service (debt advice) • Surrey County Council (Household Support Fund) • Surrey Heartlands (targeted support for people with severe mental health) • Macmillan & Fountain Centre (targeted support for people with Cancer) • UKPN (energy advice) • Catalyst (targeted support for disability benefits) <p>Please note, these funders are for across Guildford and Waverley and the £58,000 represents the share of funding based on the % of our clients who live in Haslemere.</p> <p>We would also like to invite a representative of Haslemere Town Council to a meeting with other key councils for a greater levels of disclosure on our costs and how we apportion funding.</p>

ORGANISATION DETAILS

Is your organisation a Registered charity or trust? (If yes please provide Registration Number)	Yes Registration Number: 1061067
Is it affiliated to a National Body? If yes please specify.	Yes – we are a paid member of Citizens Advice
What are the aims and objectives of the organisation?	Please see attached fundamentals document
What is the geographical area covered by your organisation?	Guildford and Waverley Borough Council areas
Bank account to which payment should be made [This must be in the name of your organisation. Payments cannot be made to individuals]	

OTHER CRITERIA

For your project to be considered you must be able to confirm the following statements:

Criteria	Tick to confirm
This application is accompanied by either the latest audited financial report or, where this does not exist, a forecast budget of income and expenditure relating to the grant application.	x
The grant is not to contribute to a surplus for charitable distribution or to increase your organisation's reserves	x
You consent to acknowledge HTC's contribution in your marketing / promotional material	x

DECLARATION

In submitting this application on behalf of the stated organisation I certify that all statements made or enclosed to be true. I note that this application and all supporting information may be made publicly available.	Signed: Print name: Becky Jeffrey
Date	29/08/2025

Citizens Advice South West Surrey

Annual Report and Accounts 2024-25



**South West
Surrey**

For the Year Ended 31 March 2025

A Company Limited by Guarantee

Charity no: 1061067

Company no: 03258272

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Legal and Administrative Information

Charity Name: Citizens Advice South West Surrey (CASWS)
Charity number: 1061067
Company number: 03258272

Authorised & regulated by the Financial Conduct Authority FRN: 617618

Registered office: 36 Bridge Street
Godalming
GU7 1HP

Trustee Directors:

The following people are or have been directors for the purposes of the Companies Act 2006. Unless otherwise stated, they have served as directors throughout the year, and up to the date of the signing of these accounts.

- Paul Jarrett (Chair)
- Norman Wren (Treasurer)
- George Rushton
- John Tonks
- Richard Smith
- Alex Kundert (Appointed as Trustee Director 15.04.24)
- Robert Lanyon (Appointed as Trustee Director 15.04.24)
- Linda Philppson (Appointed as Trustee Director 31.05.24)

None of the directors who held office during the year had a disclosable interest in the company.

Senior leadership team: (2024/25)	Rebecca Jeffrey Rachel Saffrett Anna Rogerson Sylvie Marshall	Chief Officer Head of Support Services Head of Service Delivery Head of People and Places
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Auditor: Brewers Chartered Accountants
Unit 3, Birtley Courtyard
Bramley
Surrey
GU5 0LA

Bankers:	Bank of Scotland plc The Mound Edinburgh EH1 1YZ	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling ME79 4JQ
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Report of the trustees

The trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and audited consolidated financial statements for the year ended 31 March 2025.

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 (SORP), 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 2019).

1. Structure, Governance and Management

Governing document

Citizens Advice South West Surrey (CASWS) is a charitable company limited by guarantee incorporated on 2 October 1996 and registered as a charity on 5 March 1997 (Company no: 03258272; Charity no: 1061067). The company was established under a Memorandum of Association, which sets out the objects of the company, and is regulated by the provisions of its Articles of Association.

Under the Articles, the trustees are elected at the annual general meeting, nominated by member organisations or co-opted by the trustee board.

Recruitment and appointment of trustees

The charity is governed by a trustee board. Trustees who have held office during the year are listed on page 2. The Articles of Association provide for a minimum of 4 and a maximum of 15 trustees. The trustees meet at least 4 times per year with additional quarterly meetings for the sub-committees listed below.

Trustees are recruited from the local community; two trustees, one of whom will normally be the Chair or Vice Chair, meet potential trustees and recommend suitable candidates to the Board for election. Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an Annual General Meeting (AGM). The Board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The trustees are also the directors of the company. The Board is supported by a network of sub-committees, covering Finance, Governance and Compliance, HR and Remuneration. None of the trustees has any beneficial interest in the company. All trustees are members of the company and guarantee to contribute £1 in the event of the winding up.

Following the appointment of Linda Philippon the Board is now 8 strong and provides good cover across the sub-committees.

The Chair will have completed 6 years of service at this year's AGM and as stipulated by the Articles of Association, will be stepping down this year. The recruitment of a new Chair is in progress. The current Chair intends to remain on the Board to support the new Chair and to assist in the additional activity that

the Local Government Reorganisation (LGR) will involve.

It is, therefore, the intention to have 9 trustees. Given the uncertainty as a result of the LGR, it is not proposed to add any more trustees at this time.

The registered office for CASWS was moved from Haydon Place, Guildford to Bridge Street, Godalming in preparation for the move from Haydon Place.

Trustee induction and training

Newly appointed trustees are provided with an induction to CASWS by the Chair and are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the business plan and the recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

In August, all the trustees and the Chief Officer completed a skills evaluation facilitated by the Governance App. The findings from the App were discussed at a meeting with the trustees and a number of actions were identified that are tracked at the G&C sub-committee meetings.

Organisation Structure

CASWS 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 Board in order to fulfil its charitable objectives and comply with the national membership requirements.

CASWS is governed by the Board which is responsible for:

- setting the key strategic objectives of the organisation;
- determining the policy of the charity;
- making the major decisions about the organisation's finances; and
- setting a framework for human resources policy.

The trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal and contractual obligations. The trustees also operate a number of sub-committees and working groups. These may vary depending on the current needs of the charity but normally include a Finance Committee, Governance and Compliance Committee, an HR Committee and a Remuneration Committee.

In response to the anticipated future funding pressures a new Funding Committee has been established with membership consisting of 3 trustees, and 2 staff members. Terms of reference have been defined and approved, a strategic document has been created and the committee met for the first time in May 2025.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the Board in line with the Business

Development Plan and are reviewed at least annually. The Chief Officer continues to demonstrate sound leadership of the team, good communication channels both internally and externally remain in place and strong ties with new and existing partners and funders continue to be developed.

Both the Senior Leadership Team (SLT) and the wider Leadership Team meet to review progress against targets and the charity's financial position and to discuss issues. Reports and recommendations are taken to the full board for approval, and their implementation is organised by the Chief Officer and the staff team. There are regular staff, volunteer meetings and management team meetings which ensure that progress is being made against targets. There is an AGM, which involves the staff team, Board, members, and other stakeholders.

As at 31/3/25, the Senior Leadership Team was 3 strong and reported to the Chief Officer. The specific roles and the number of direct reports was as follows.

- Head of Service Delivery – 8 staff including Advice Team Managers, Casework Team Managers and Training Supervisors.
- Head of Support Services – 2 staff: Executive Assistant and Data Analyst and Researcher
- Head of People and Places – 2 staff: HR and Office Coordinator and Support Services Assistant

There was a total of 120 volunteers which included 13 Lead Advisers, 67 Generalist Advisers, 2 Topic Specific Advisers, 25 Initial Contact Advisers, 10 Reception and Administrators, 2 campaigns and communications volunteers and a Friends of CASWS coordinator.

Pay and Remuneration of Key Management Personnel

The trustees consider that the Board and the SLT comprise the key management personnel of the charity. The charity's SLT are all paid in accordance with salary scales agreed by the Board. Any increases to these scales are approved by the Board. There is a pay policy in place which applies to all staff except the Chief Officer.

Related parties

The charity co-operates and liaises with a number of other advisory services, local charities and statutory service 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.

Key Risks and uncertainties

A review of corporate risks is carried out on a regular basis and a risk register has been established by the board. The major risks to which the charity is exposed are assessed and systems put in place to mitigate those risks. The Citizens Advice Performance Quality Framework and the Quality of Advice (QAA) system also assist in identifying and assessing risks.

The key risks to the organisation are reviewed by the relevant sub-committee on a quarterly basis and recommendations are made to the Governance and Compliance sub-committee for any changes which are presented to the Board at the quarterly Board meetings. As at 12/5/25, the following risks have a net risk score of 15 or more.

Risk	Impact	Mitigation
Unable to recruit and keep quality staff, volunteers and Trustees	Unable to meet requirements for the advice function due to lack of numbers and skills	a) define roles, skills and competencies b) agreed job descriptions c) regular appraisals d) training plans e) employment contracts for paid staff f) succession planning for all staff and volunteers g) salary review & pay policy h) introducing a trainee role
Compromised performance due to workplace tensions	Additional management time, lost adviser time resulting in reduced service to clients	a) define acceptable behaviour through HR policies and values and behaviour framework b) improved communication through Volunteer Forum and regular team meetings c) staff and volunteer reps in place
Failure to deliver a service with the necessary quality of advice	Poor quality of advice leading to Client complaints, loss of income, contracts, funding plus potential negligent claims and reputational risk	a) quality controls - QAA, b) case checking c) training plans d) client feedback and complaints procedure e) bitesize refresher training in briefing
Loss of funding for the Macmillan service	No funding to provide service to clients affected by cancer	a) Regular meetings with CA and Macmillan to assess impact and review options

Good progress has been made in reducing the risk scores for IT and HR issues. The former, due to the successful transition of all CASWS IT systems to a cloud based single system, and the latter as a result of the hiring of additional resource to focus on HR issues.

The benefits of the new service delivery model are taking time to bed down and this is impacting quality, which is reflected in the QAA scores. The departure of some experienced supervisors has also affected the situation, but a new group of supervisors are nearing the completion of their training and should be fully operational soon. Additional remote supervision has been utilised from other LCAs.

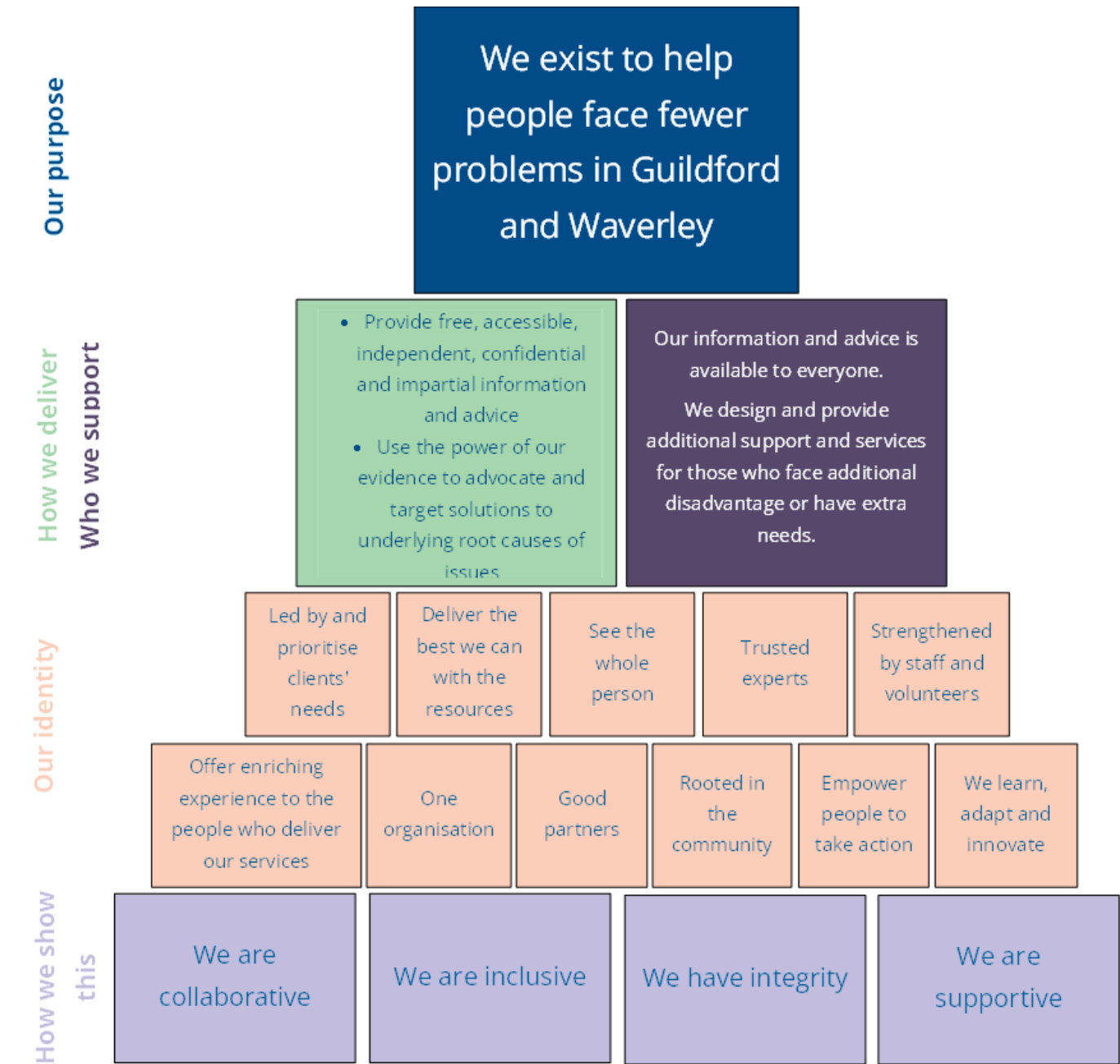
Recruitment of staff and trustees has improved and more volunteers are currently being trained to increase our numbers. This period of change has understandably put an increased strain on everyone and this is reflected in continued workplace tensions. The recruitment of the Head of People and Places is planned to help mitigate this risk through improved communication.

2. Objectives and Activities

Objects

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and relief of poverty, sickness and distress in particular, without limitation, for the benefit of the community in Guildford, Waverley and surrounding areas. We are in the process of updating our objects and area of benefits to better reflect our service area of Guildford, Waverley and surrounding areas. Last year, we reviewed our fundamentals as an organisation, working with staff, volunteers and trustees to do this. The fundamentals were reviewed at this year's Strategy Day and it was agreed that they continue to accurately define who we are.

These fundamentals are set out below for reference.



Ensuring our work delivers our aims

We review our aims, objectives, and activities each year. The annual review seeks to examine our achievements and outcome, together with the success of individual key projects and the benefits that have been born from them. In carrying out the review, we are ensuring that that our aims, objectives and activities as defined in our Strategic Business Plan are in line with our fundamentals.

The priorities for 2024/25 had 2 objectives:

1. Deliver a better service for clients with the resources we have - The key activity to meeting this objective was to finalise and implement our new service delivery model
2. Improve our sustainability - Key to meeting this objective was to develop a funding strategy that diversified our income and used our position as the largest LCA in Surrey to act as the leader in securing larger county and regional-wide funding.

As in previous years, detailed work plans were developed to support the objectives. Progress against the work plans is updated regularly by the SLT and reviewed quarterly by the Board.

How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

3. Achievements and Performance

Advice and Information Services

The main areas of charitable activity are:

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

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

- **By phone** – The phone line is available between the hours of 10am and 4pm from Monday to Friday and is provided as part of the Surrey Adviceline service. Outside of these times or if an adviser is not available, clients can call the national Adviceline number.
- **In person** – clients are offered a face-to-face appointment where we are providing full advice and this can be at any of our six offices. We also operate a drop-in service for advice and information across all our offices.
- **Online** – clients can complete a webform on our website for information requests. We will then provide a response by email, signposting them to options for advice if further support is needed.
- **Information and full advice from partner referrals** - general and specialist advice through our team of trained advisers and paid staff.

Delivering a balanced means of access for all CASWS clients across our 6 locations, on the phone and online, has been a key element of the Service Review (see below).

As well as general advice, we also provide the following specialist and targeted services.

- **Cancer Welfare Benefits** (Macmillan Welfare Rights Service and Fountain Centre) – gives welfare benefits advice and casework to people affected by cancer.
- **Mental Health** – gives advice and casework to people under or recently discharged from secondary mental health services.
- **Homelessness Prevention** – provides advice and casework to people at risk of homelessness in Guildford.
- **Specialist Debt Service** – provide advice and casework support in communities to relieve poverty and provides specialist debt support to help clients manage money and debts.
- **Workwise** – part of Surrey's IPSPC programme to support clients who have mental health issues, learning or other disabilities, with housing and benefits issues, in particular better off in work calculations.
- **Community Engagement** - provide services out in the community so that those people, who would otherwise not be able to access our services, are able to get the help they need.
- **Advice First Aid** – providing training to key community partners to give support to residents through information and signposting.

Progress against objectives

Progress against the two objectives is set out below.

Objective 1: Deliver a better service for clients with the resources we have

Develop and implement our new CASWS service delivery model, putting this into practice to improve our services for clients, volunteers, staff, and partners.

Activity	Progress
Finalise our new service delivery and operating model	Complete – new model implemented
Review and update the roles available for staff and volunteers – with our recruitment focussed on where we have gaps	Complete – staff and volunteer roles identified though recruitment challenges has resulted in a rethink
Develop our webform and email service to become information only	Good progress – needs bedding in
Manage our face-to-face and phone services with equal priority	Complete
Create and implement an Advice First Aid programme/approach for partners and volunteers	Good progress – training materials complete and training delivered
Introduce simple and service wide operational processes – e.g. task lists, appointments	Good progress – single task list in place and outstanding items list is reducing
Progress our work with partners on focussing on who is best placed to deliver support	Some progress – Single point of referral tool in place, positive response from partners.
Implement our premises strategy with a focus this year on Guildford, Farnham and Haslemere offices, and new Community Information Points.	Good progress – Haslemere and Cranleigh secure, Guildford move due June 25, Farnham and CIPs outstanding

Objective 2: Improve our sustainability

Improve our leadership and culture, and shift to a path of long-term financial sustainability, managing our costs and diversifying our income.

Activity	Progress
Agree and implement our funding strategy to diversify our income and adapt to the changing funding landscape, including the shift to more regional funding and changing funder expectations	Steady progress – Funding Committee established with terms of reference and strategy agreed

Continue to plan and develop ideas for our long-term financial sustainability and support our people through these changes	Good progress – maintained good relations with key funders during service delivery changes to ensure that funding was not at risk. Good success in securing additional grants and project extensions.
Develop as a Citizens Advice leader at Surrey level and partnership work needed for this	Good progress – CASWS established as the lead for Surrey
Strengthen our Board	Complete

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 Board and SLT recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service, without which the service could not operate.

Throughout 2024/25 the service employed 32 paid workers (22.4 FTEs) (2023/24: 41 paid workers, 27 FTE), and had 175 volunteers (2024/25: 175 volunteers).

Our volunteers give their valuable time to help people through life's problems and challenges –and our services would not be the same without them. The volunteers contribute, on average, nearly 800 hours per week. This may be expressed as an annualised value of £482,539. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

We have had our second student placement from the University of Surrey during the year, which has been a very successful placement. She took part in our Student Volunteer Week run by National Citizens Advice and did a X/Twitter takeover of a day in the life of her role. We have another student placement lined up for the next academic year who is aiming to start in September 2025. We have piloted two further student volunteer schemes - one in partnership with Aviva, and one in partnership with the Freedom Law Clinic, both facilitated by National Citizens Advice.

Who used and benefited from our services?

During the reporting year 8,473 clients (2023/24: 7,900) benefited from the services of CASWS generating 37,925 contacts (2023/24: 42,934). We supported people with 30,006 (2023/24: 31,256) issues and advise on any issue that they may face through our partnerships with other Citizens Advice, this meant 7,349 (2023/24: 7,143) Guildford and Waverley residents received support from Citizens Advice in 2024/25. The most common issue CASWS support clients with is benefits (making up 40% of all enquiries), which mirrors the key issues faced by Guildford and Waverley residents. In addition, we trained 77 Advice First Aiders during to year to enable initial support within the community.

The service helps clients to secure successful outcomes to their problems. During 2024/25, CASWS achieved annualised income gains totaling more than £5.7 million (2023/24: £7million). For every £1 invested this represented £3.15 in fiscal benefits, £21.52 in public value and £13.74 in value to the people we help. Clients continue to present with multiple problems and on average clients are presenting with 3.5 issues each. On average clients have 4.5 contacts each before their issues are resolved.

Factors affecting the achievement of objectives

Clearly the effort required to implement a new service delivery model following a major service review is enormous. Although we tried to involve all the staff and volunteers, through surveys and meetings, in the service review process and in the defining of the new model, the workload fell to a handful of staff and trustees, primarily to the Chief Officer. Maintaining a service under these circumstances, completing so many of the workplan tasks and delivering the outcomes above has required a huge commitment. This has been a challenging period for all of us but we are now well placed to look forward positively.

4. Financial Review

Access to funding remains a major challenge in a difficult financial environment compounded by the fact that demand for our services is increasing and the underlying costs of providing our service are also increasing. The charity remains focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at both local and national level. CASWS is working hard to deliver a cost-effective service that genuinely meets the needs of our clients.

The financial results of the company for the year are set out in detail on pages 23 to 39. Total income in the year was £1,448,763 (2023/24 £1,545,866) and expenditure was £1,463,985 (2023/24: £1,034,467). There was a small deficit of £15,222 in the year (2023/24: surplus £511,399). At 31 March 2025 total reserves were £1,076,218 (2023/24: £1,091,440) of which £584,213 represented unrestricted funds (2023/4: £599,560). The statutory deficit is £15,222, however once prepayments of £43,157 from previous years are taken into account then the charity made an operating deficit of £58,379. Of this deficit £45,384 relates to on-off investments from designated funds made in the financial year, meaning that the underlying operating deficit was £12,995.

Principal funding sources

The total income for the year of £1,448,763 represents a decrease of £97,103 compared to 2023/24. Income of £929,497(2023/24 £841,831) related to restricted project funds. The trustees extend their gratitude to Guildford Borough Council, Waverley Borough Council, Farnham, Godalming and Haslemere Town Councils, and Cranleigh Parish Council who continue to support the core operating capacity of the organisation, but which unfortunately do not meet the entire operating costs of the charity.

To meet these costs in full, CASWS is dependent upon the receipt of additional project-specific funding from other sources or donations in order to supplement local authority funding. The trustees also extend their gratitude to: Surrey County Council, Surrey Heartlands Health and Care Partnership, Guildford and Waverley Healthcare Alliance, The Money and Pensions Service, Macmillan Cancer Support, the Fountain Centre, SGN, Guildford Number Five Project, the Clothworkers' Foundation and National Citizens Advice. The trustees believe that at present the charity has sufficient resources to fulfil its charitable obligations. However, they appreciate there remains an unfulfilled need for the charity's services.

Designated funds

The trustees regularly review the requirements for the development of the organisation. The designated funds are used where specific key areas of development expenditure have been identified. In 2024/5, funds were invested in the development and implementation of our Service Model, specifically upgrades to our information technology infrastructure. We continue to make progress on finding more suitable accommodation and in 2025 are relocating our Guildford operation to more cost suitable accommodation. Information on the movement in the designated funds is included in note 11 to the accounts. It is expected that these funds will be spent over the coming year.

Reserves policy

CASWS is required to ensure that free monies are available each financial year to meet any reasonable, foreseeable contingency. The trustees have established a policy which is reviewed annually, whereby the

unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should represent the equivalent of 5-6 months of general expenditure. In this year's review, the trustees supplemented this policy with a definition of 'general expenditure' which is 'expenses less the value of partner payments'. This equates to approximately £586k to £704k (2024: £517k to £621k) based on 2025/26 budgeted expenses. In these circumstances it would obviously be necessary to consider how additional funding could be secured or alternatively the organisation's activities restricted in order to reduce expenditure.

Total funds held at year end are £1,076,218 (2024: £1,091,440), comprising unrestricted reserves £584,213 (2024: £599,560), restricted reserves £432,989 (2024: £387,479) and designated reserves £59,017 (2024: £104,401). Unrestricted funds at the year end, as described above, are £584,213 (2024: £599,560). Free reserves at the year end, as described above, are £581,482, which means we fall just below our Reserves Policy range. However, we have £59,017 designated funds which could be made immediately available if needed. On this basis we have £640,449 funds available to us which sits well within our Reserves Policy range. Restricted reserves held at the year-end represent funding for on-going projects in accordance with agreements with funders. The use of any unspent funds at the end of a project has to be agreed with funders and may have to be repaid.

Investments

As required in its Articles of Association, paragraph 5.11, in furtherance of its objects, and for no other purposes, the company has the power to invest or deposit funds.

Proposed dividends

The Memorandum of Association does not permit the payment of a dividend.

Taxation status

The company is a registered charity and, as such, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988.

Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

5. Future Plans

When the objectives for 2024/25 we defined in last year’s Business Plan, it included tasks that were expected to be undertaken in 2025-27, ie, it was recognised that the Objectives would not be completed in a single year. Therefore the 2 objectives from 2024/25 have been carried forward to 2025/26 albeit with new activities.

It was also recognised that following a number of years of change we needed to dedicate time and resource to supporting our staff and volunteers, therefore in 2025/26 an additional objective was agreed.

The objectives for 2025/26 and the activities required to deliver them are described below.

Objective 1: Deliver a better service for clients with the resources we have

Continue to implement and develop our new CASWS service delivery model, putting this into practice to improve our services for clients and partners.

Activity	We will know if we have succeeded if
Improve our Quality of Advice	Improved our RAYG status to yellow for client outcome
Continue to implement our Advice First Aid programme	Made significant progress towards our service delivery model
Continue to introduce simple and service wide operational processes	
Progress our work with partners on focusing on who is best placed to deliver support	Supported other organisations to take the lead in charitable support and food banks Focused our resources on advice service delivery, supporting client who need wider support to access this
Implement our premises strategy with a focus this year on Guildford, Farnham and Haslemere offices	We are responsible for the day-to-day management of fewer premises
Explore opportunities for technology (AI) to support quality of advice	Identified an opportunity for technology to help improve our efficiency and quality of advice
Develop key metrics for monitoring our service delivery	Understood the levels of service delivery we can achieve for the resources we have

Objective 2: Deliver a better experience for our staff and volunteers

Continue to implement and develop our CASWS people vision, putting this into practice to improve our services for clients, volunteers, staff, and partners.

Activity	We will know if we have succeeded if
Develop a People and Culture plan to deliver our vision, and the operational culture that underpins the new service model seeking to ensure that staff and volunteers understand the rationale behind any changes	Created a culture aligned with our fundamentals and open to change
Invest in resources to support our people management and training	
Support and develop our people managers	
Review and develop our internal communications	
Develop key metrics for monitoring our staff and volunteer experience	

Objective 3: Improving our sustainability

Improve our leadership and culture, and shift to a path of long-term financial sustainability, managing our costs and diversifying our income.

Activity	We will know if we have succeeded if
Implement a planned, selective effort to further diversify funding sources, prioritising unrestricted or lightly restricted funds, while avoiding inadvertently threatening existing funding sources	Target £75k/£100k (TBD) funds raised in 2025/26, most likely via smaller grants (£5-10k).
Get the foundations and enablers in place to execute our funding strategy	Foundational documents and ways of working agreed and in place
Develop key metrics for monitoring our finances and funding	Have a new suite of financial reporting
Identify and appoint a new Chair of Trustees	Have a new Chair inducted with a strong understanding of our service and direction

Improved the security of our technology	Have achieved cyber security accreditation
Be actively involved and aware of the impact of the planned Unitary Authority changes, and plan for sustainability post reorganisation.	Are seen as a key player with the new Unitary Authority in our area, with a clear plan for how we work with other LCA
Understand and prepare for the new Citizens Advice support and membership agreement	Have a plan for the changes to Citizens Advice membership

The specific activities to achieve these objectives have been described in detailed workplans that are updated regularly by the management team and reviewed by the Board at their quarterly meetings.

The annual report was approved by the trustees of the charity on _____ and signed on its behalf by

.....
Paul Jarrett
Chair of Trustees

Statement of trustees’ and directors’ responsibilities

The trustees and directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law requires the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards have been followed subject to any material departures disclosed and explored in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;
- e) that the trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act;
- f) that the trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

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

Approved by the trustees of the charity onand signed on its behalf by:

.....
Paul Jarrett
Chair of Trustees

Auditor's Report

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CITIZENS ADVICE SOUTH WEST SURREY

Opinion

We have audited the financial statements of Citizens Advice South West Surrey (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies' exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Discussions were held with, and enquiries made of, management and those charged with governance with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity.

Based on our discussions with the charity's management and the Trustees, we identified that the following laws and regulations are significant to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards and Charity Law.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the charity and therefore may have a material effect on the financial statements include compliance with the charitable objectives, public benefit, safeguarding and health and safety legislation. These matters were discussed amongst the engagement team at the planning stage and the team remained alert to non-compliance throughout the audit.

Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquiries of management and the Trustees as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of relevant legal correspondence; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities from error. As explained above there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

AM Skilton ACA
Brewers, Chartered Accountants
Unit 3, Birtley Courtyard, Bramley, Surrey, GU5 0LA
Date:

Statement of Financial Activities

Incorporating the income and expenditure account current year

No separate statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with above. The results for the year derive from continuing activities.

		2025	2025	2025	2025	2024
	Notes	Restricted Funds	Designated Funds	Unrestricted Funds	Total	Total
		£	£	£	£	£
INCOME FROM:						
Donations and Legacies	3	-	-	9,665	9,665	334,309
Charitable activities	4	927,442	-	473,719	1,401,161	1,150,045
Investment gains	5	-	-	5,982	5,982	36,028
Other	5	2,055		29,901	31,956	25,484
TOTAL INCOME		929,497	-	519,266	1,448,763	1,545,866
EXPENDITURE ON:						
Charitable activities		915,368	45,384	503,233	1,463,985	1,034,467
TOTAL EXPENDITURE	6	915,368	45,384	503,233	1,463,985	1,034,467
NET (EXPENDITURE)/INCOME		14,129	(45,384)	16,033	(15,222)	511,399
Transfer Between Funds		31,380	-	(31,380)	-	-
NET MOVEMENT IN FUNDS		45,509	(45,384)	(15,347)	(15,222)	511,399
Total Funds Brought Forward		387,479	104,401	599,560	1,091,440	580,041
TOTAL FUNDS CARRIED FORWARD		432,989	59,017	584,213	1,076,218	1,091,440

No separate statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with above. The results for the year derive from continuing activities.

STATEMENT OF FINANCIAL ACTIVITIES

INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT PRIOR YEAR

		2024	2024	2024	2024	2023
		Restricted	Designated	Unrestricted		
	Notes	Funds	Funds	Funds	Total	Total
		£	£	£	£	£
INCOME FROM:						
Donations and Legacies	3	134,464	-	199,845	334,309	9,680
Charitable activities	4	698,393	-	451,652	1,150,045	707,669
Investment gains	5	-	-	36,028	36,028	-
Other	5	8,974		16,510	25,484	4,919
TOTAL INCOME		841,831	-	704,035	1,545,866	722,268
EXPENDITURE ON:						
Charitable activities		523,734	54,310	456,423	1,034,467	709,294
Other					-	-
TOTAL EXPENDITURE	6	523,734	54,310	456,423	1,034,467	709,294
NET (EXPENDITURE)/INCOME		318,097	(54,310)	247,613	511,399	12,974
Transfer Between Funds		15,479	-	(15,479)	-	-
NET MOVEMENT IN FUNDS		333,576	(54,310)	232,134	511,399	12,974
Total Funds Brought Forward		53,903	158,711	367,427	580,041	567,067
TOTAL FUNDS CARRIED FORWARD		387,479	104,401	599,560	1,091,440	580,041

STATEMENT OF CASH FLOWS

	2025 £	2024 £
Net cash used in operating activities		
Net movement in funds for the reporting period	(15,222)	511,399
Adjustments for:		
Depreciation Charges	662	600
Decrease/(increase) in debtors	(9,196)	(35,668)
(Decrease)/increase in creditors	105,012	(64,752)
Net cash (used by)/provided by operating activities	81,256	411,579
Cash flows from investing activities		
Acquisition of investments on merger	0	(225,857)
Transfer of fixed assets	0	(3,185)
Unrealised investment gain	(5,982)	0
	(5,982)	(229,042)
Total net cash (used by)/provided by operating and investing activities	75,274	182,537
Cash and cash equivalents at the beginning of the year	853,846	671,309
Total cash and cash equivalents at the end of the year	929,120	853,846

BALANCE SHEET

		2025	2024
	Notes	£	£
FIXED ASSETS			
Tangible fixed assets	7	2,731	3,393
CURRENT ASSETS			
Investments	8	231,839	225,857
Debtors		82,664	73,468
Cash at bank		929,120	853,846
		<u>1,243,623</u>	<u>1,153,171</u>
CREDITORS: amounts falling due within one year	9	<u>-170,136</u>	<u>-65,123</u>
NET CURRENT ASSETS		<u>1,073,487</u>	<u>1,088,047</u>
TOTAL NET ASSETS		<u>1,076,218</u>	<u>1,091,440</u>
FUNDS			
Unrestricted Income funds	11	584,213	599,560
Designated funds	11	59,017	104,401
Restricted Income funds	11	<u>432,989</u>	<u>387,479</u>
TOTAL CHARITY FUNDS	11	<u>1,076,218</u>	<u>1,091,440</u>

For the year ended 31 March 2025, the members have required the charitable company to obtain an audit of its accounts in accordance with section 475 of the Companies Act 2006. At the last Annual General Meeting on 3/11/2024 the members required the company to obtain an audit in accordance with section 144 of the Charities Act 2011. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

Approved by the board of trustees on
and signed on its behalf by:

.....
P Jarrett – Chair

.....
N Wren – Treasurer

NOTES TO THE FINANCIAL STATEMENTS

1. LEGAL STATUS

Citizens Advice South West Surrey is a charitable company limited by guarantee and has no share capital. The registered address is 36 Bridge Street, Godalming, GU7 1HP. The company was incorporated in England and Wales and meets the definition of a public benefit entity under FRS 102.

2. ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities SORP (FRS102) and the Companies Act 2006. The financial Statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Preparation of the Accounts on a Going Concern Basis

At the time of approving the financial statements, based on the projections for at least the next 12 months, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Income

All grants and donated income are accounted for where there is entitlement, probability of receipt and the amount can be measured with reliability. Such income is only deferred when (i) the donor has imposed conditions which must be met before the charity has unconditional entitlement, or (ii) when the donor specifies that the grant or donation must only be used in future accounting periods.

Investments and Income

Current asset investments are initially recognised at cost and subsequently measured at their fair value as at the Balance Sheet date. All gains and losses are taken to the SOFA as they arise. Interest has been accounted for on a receivable basis.

Expenditure

Direct charitable expenditure comprises all expenditure directly relating to the charity's objectives. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Support costs (including Governance costs) have been apportioned on the basis of direct staff and volunteer's time as shown in note 6a.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Fixed Assets

Fixed assets are included at cost and depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets by equal instalments over their estimated useful lives as follows:

Leasehold improvements	unexpired period of lease
Fixtures, fittings and furniture	5 years
Office equipment	4 years

Expenditure below £1,000 (2024: £1,000) on an individual asset is not capitalised and impairment reviews are considered annually.

Pension Costs

The pension costs represent the contributions made to personal pension schemes for staff members. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due. The pension cost for the year was £23,124.23 (2024: £20,060).

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. Designated funds are unrestricted funds which the trustees have decided to set aside to use for a specific purpose. Restricted funds comprise income received for a restricted project and against which appropriate expenditure is allocated.

Critical judgements

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

It is considered that a critical judgement having the most significant effect on amounts recognised in the financial statements is in relation to the allocation of support costs across general advice services and projects. Support costs are allocated in proportion to the direct charitable activity costs.

3. DONATIONS AND LEGACIES

	Restricted	Unrestricted	2025	2024
	£	£	£	£
Donations and Legacies				
Donations and gifts	-	9,665	9,665	334,309
	-	9,665	9,665	334,309

2024 donated goods and services included £319,339 of assets that were donated to the charity from Citizens Advice Waverley.

	Restricted	Unrestricted	2025	2024
	£	£	£	£
Donations and gifts				
Transfer of net assets from Citizens Advice Waverley	-	-	-	319,339
	-	-	-	319,339

4. INCOME FROM CHARITABLE ACTIVITIES

	Restricted	Unrestricted	2025	2024
	£	£	£	£
Generalist Advice	260	473,309	473,569	452,652
Cancer Support	132,055	-	132,055	135,443
Mental Health Support	68,000	-	68,000	68,000
Money Advice	344,332	-	344,332	194,044
Homelessness Prevention	123,000	-	123,000	213,000
Waverley Cost of Living	16,000	-	16,000	17,000
Surrey Adviceline	19,969	-	19,969	59,906
Advice First Aid	150,000	-	150,000	-
Other	73,826	410	74,236	-
Total income from charitable activities	927,442	473,719	1,401,161	1,140,045

Local authority grants totalling £250k were received from Guildford Borough Council who continue to support the core operating capacity of the charity.

5. OTHER INCOME

	Restricted £	Unrestricted £	2025 £	2024 £
Other income	2,055	15,563	17,618	15,628
Investment income				
Bank interest received		14,338	14,338	9,856
Investment gain		5,982	5,982	36,028
	<u>2,055</u>	<u>35,882</u>	<u>37,937</u>	<u>61,512</u>

6. ANALYSIS OF EXPENDITURE

Charitable Activity	Restricted £	Unrestricted £	Total 2025 £	Restricted £	Unrestricted £	Total 2024 £
General Advice	3,018	548,617	551,635	6,911	456,318	463,229
Cancer Support	135,444		135,444	129,596	-	129,596
Mental Health Support	68,167		68,167	66,846	-	66,846
Money Advice	414,959		414,959	156,810	-	156,810
Homelessness Prevention	74,896		74,896	67,072	-	67,072
Waverley Cost of Living	20,059		20,059	21,413		21,413
Surrey Adviceline	46,821		46,821	41,848		41,848
Godalming Project	19,701		19,701	-		-
Advice First Aid	93,409		93,409	-	-	-
Other	38,895	-	38,895	55,612	32,041	87,653
	<u>915,368</u>	<u>548,617</u>	<u>1,463,985</u>	<u>546,108</u>	<u>488,359</u>	<u>1,034,467</u>

6a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR

	Allocati on* /Apport ionmen t** Basis	General Advice	Cancer Support	Mental Health Support	Money Advice	Homeless Prevention	Waverley Cost of Living	Surrey Adviseline	Godalming Projects	Advice First Aid	Other	202/25
		£	£	£	£	£					£	£
Direct costs												
Salaries (including temp staff)	Direct*	121,906	85,291	36,782	86,985	45,775	12,055	29,007	-	15,778	13,219	446,798
Staff & volunteers	Direct*	17,845	1,876	2,435	2,635	583	-	269	-	66	24,579	50,287
Office costs	Direct*	184	104	203	106	65	17	-	19,701	-	43,845	64,225
Governance costs	Direct*	-	-	-	-	-	-	-	-	-	-	-
Other Costs	Direct*	10,600	-	-	171,951	-	-	-	-	65,200	-	247,751
		150,535	87,270	39,419	261,678	46,423	12,072	29,276	19,701	81,043	81,643	809,060
Support costs												
Salaries (including temp staff)	Staff & Vol**	206,597	23,741	13,248	82,605	13,469	4,613	8,305	-	5,893	2,562	361,033
Staff & volunteers	Staff & Vol**	8,228	1,005	572	3,248	607	192	402	-	226	105	14,585
Office costs	Staff & Vol**	46,266	5,662	3,472	19,804	3,102	1,205	2,446	-	1,243	669	83,869
Governance costs	Staff & Vol**	4,584	786	376	5,028	475	134	308	-	232	69	11,993
Other Costs	Staff & Vol**	87,100	16,797	11,081	42,596	10,820	1,844	6,083	-	4,771	2,172	183,445
		352,774	48,174	28,748	153,281	28,473	7,987	17,545	-	12,365	5,577	654,925
Total expenditure on charitable activities												
		503,310	135,444	68,167	414,959	74,896	20,059	46,821	19,701	93,409	87,220	1,463,985

	Direct Charitable Activities	Support Activities	2025 Total	2024 Total
	£	£	£	£
<u>Expenditure on Charitable Activities</u>				
General Advice	150,535	348,190	498,725	455,924
Cancer Support	87,270	47,387	134,658	128,953
Mental Health Support	39,419	28,372	67,791	66,501
Money Advice	261,678	148,253	409,931	155,814
Homelessness Prevention	46,423	27,998	74,421	66,755
Waverley Cost of Living	12,072	7,854	19,925	21,216
Surrey Adviceline	29,276	17,237	46,513	41,611
Godalming Projects	19,701	-	19,701	-

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Advice First Aid	81,043	12,133	93,176	-
Other	81,643	5,508	87,151	87,241
Total Expenditure on Charitable Activities	809,060	642,932	1,451,992	1,024,016

Other

Governance Costs	11,993	10,451
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TOTAL	1,463,985	1,034,467
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NATURAL CLASSIFICATION OF RESOURCES EXPENDED

	2025 £	2024 £
Staff	807,831	757,507
Premises	193,006	128,715
Telephone	6,026	6,791
Travel	6,961	9,157
Training	6,395	15,799
Other	133,571	70,288
Depreciation	662	600
IT	72,382	45,610
Partner Payments	237,151	-
TOTAL	1,463,985	1,034,467

GOVERNANCE COSTS

	2025 £	2024 £
Strategic Management	69	2,943
Auditor's remuneration	11,200	6,990
AGM and Other Expenses	724	519
TOTAL	11,993	10,451

7. TANGIBLE FIXED ASSETS

	Unrestricted Funds Office Equipment £	Unrestricted Funds Fixtures & Fittings £	Total £
Cost 1 April 2024	86,152	54,993	141,145
Additions	-	-	-
Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
Cost 31 March 2025	86,152	54,993	141,145
	<hr/>	<hr/>	<hr/>
Depreciation 1 April 2024	85,330	52,422	137,752
Charge for the year	447	214	662
Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
Depreciation 31 March 2025	85,778	52,636	138,414
	<hr/>	<hr/>	<hr/>
NBV as at 31 March 2025	374	2,357	2,731
	<hr/>	<hr/>	<hr/>
NBV as at 31 March 2024	822	2,571	3,393
	<hr/>	<hr/>	<hr/>

8. DEBTORS

	2025	2024
	£	£
Debtors	68,402	54,867
Prepayments	7,193	5,786
Other Debtors including accrued income	7,070	12,815
	<u>82,664</u>	<u>73,468</u>

9. CREDITORS

	2025	2024
	£	£
Accruals	155,979	42,805
Other	2,070	9,389
Taxes and Social Security Costs	12,086	12,929
	<u>170,136</u>	<u>65,123</u>

10. INFORMATION REGARDING TRUSTEES, DIRECTORS AND EMPLOYEES

No employee (2024:0) received remuneration in excess of £60,000. The average weekly number of employees paid by the organisation during the year was 34 (2024: 37), calculated on the basis of full-time equivalents this is 29 (2024:28). The total number of employees paid by the organisation was 41 (2024:53).

	2025	2024
	£	£
Wages and Salaries	734,874	690,853
Social security costs	49,832	46,593
Pension costs	23,124	20,060
	<u>807,831</u>	<u>757,507</u>

Pension costs are allocated between restricted and unrestricted funds according to the employee's role within the organisation.

	2025	2024
	£	£
Pension Costs Allocation to Funds:		
Unrestricted	9,728	9,368
Restricted	13,396	10,692
	<u>23,124</u>	<u>20,060</u>

SMT only £

The key management personnel comprise the trustees, Chief Officer, Head of Service Delivery and Head of Support Services. The total employee benefits of the key management personnel were £144,460 (2024: £246,454).

144,460

Trustee Expenses £

None of the trustees/directors received any remuneration during the period for their services to the Charity. However, trustees claimed a total of £0 (2024: £201) for reimbursement of expenses incurred while performing services for the Charity.

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11. MOVEMENT IN FUNDS

	Balance at 3/31/2024	Income	Expenditure	Transfer	Balance at 3/31/2025
	£	£	£	£	£
Restricted funds:					
General Advice	8,303	2,315	3,018	(260)	7,340
Cancer Support	41,465	132,055	135,444	9,731	47,808
Mental Health Support	3,991	68,000	68,167		3,824
Money Advice: MaPS	-	56,332	61,169	4,837	-
Money Advice: HSF	-	288,000	290,665	2,665	-
Money Advice: Other	65,453	-	63,125		2,328
Homelessness Prevention	147,484	123,000	74,896	11,896	207,484
Waverley Cost of Living	2,725	16,000	20,059	1,333	-
Surrey Adviceline	18,058	19,969	46,821	8,794	-
Godalming Project	100,000	-	19,701		80,299
Advice First Aid	-	150,000	93,409		56,591
Other	-	73,826	38,895	7,616	27,314
Restricted Funds	387,479	929,497	915,368	31,380	432,989
Designated Funds	104,401	-	45,384	-	59,017
Unrestricted Funds	599,560	519,266	503,233	-31,380	584,213
TOTAL FUNDS	1,091,440	1,448,763	1,463,985	-	1,076,218

Restricted Funds: grants and donations given for specific purposes.

Cancer Support: advice to cancer patients and their families funded by Macmillan Cancer Support and The Fountain Centre.

Mental Health Project: provision of advice to people with mental health problems funded by Surrey Heartlands CCG, Guildford and Waverley Integrated Care Partnership and the Community Foundation for Surrey.

Money Advice: increased capacity funding to train a specialist debt adviser funded by MaPS and funding through the Household Support Fund.

Homelessness Prevention: support to people at risk of homelessness with debt, benefits and housing issues, funded by Guildford Borough Council.

Waverley Cost of Living: providing residents with the highest level of deprivation in Waverley the opportunity to improve they own life chances by bringing together partners to develop tools, community action and advice, funded by Waverley Borough Council.

Advice First Aid: providing training to key community partners to give support to residents through information and signposting, funded by Surrey County Council.

Designated Funds

The trustees reviewed the requirements for development of the organisation and identified the development and implementation of our new Service Model as critical work, including securing more suitable accommodation. The estimated cost of this work totalled £104,401. In the year to 31 March 2025 there was a total of £45,384 of expenditure on this project. It is expected that expenditure on the premises element of this work will continue in the following year.

Unrestricted Funds

The core service income includes funding from Guildford and Waverley Borough Councils for the provision of a general advice service in Guildford and Waverley boroughs.

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2025 Total £	2024 Total £
Funds are represented by:					
Tangible fixed assets	2,731			2,731	3,393
Current assets	751,617	59,017	432,989	1,243,623	1,153,171
Current liabilities	(170,136)			(170,136)	(65,123)
	<u>584,212</u>	<u>59,017</u>	<u>432,989</u>	<u>1,076,218</u>	<u>1,091,440</u>

13. RELATED PARTY TRANSACTIONS

There have been no related party transactions identified in accordance with FRS102.

14. OPERATING LEASE COMMITMENTS

At the reporting date, the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	<u>46,547</u>	<u>46,600</u>

15. FINANCIAL INSTRUMENTS

At the balance sheet date, the Charity held the following financial instruments:

	2025 £	2024 £
Financial assets measured at amortised cost		
Investments	231,839	225,857
Net Trade Debtors	68,402	54,867
Other Debtors	14,262	18,600
Cash at bank and in hand	929,120	853,846

Financial liabilities at amortised cost

Trade creditors	-	-
Accruals	155,979	42,805
Other creditors	-	4,288

Financial liabilities at fair value through income or expenditure

Provisions	-	-
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Income, expense, gains and losses in respect of these financial instruments were:

	2025			2024		
			£			£
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
Financial assets at amortised cost						
Interest on cash balances	14,338			9,856		
Investment gains	5,982			36,028		
Financial liabilities at fair value						
through Income or expenditure						