



**CITIZENS ADVICE WOKING**

**UNAUDITED FINANCIAL STATEMENTS**

**31<sup>st</sup> March 2020**

**Company Registration Number: 02638741**

**Charity Registration Number: 1004585**

**Brewers**

**CHARTERED ACCOUNTANTS**

**Bourne House, Queen Street, Gomshall, Surrey, GU5 9LY**

## **CITIZENS ADVICE WORKING**

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**CITIZENS ADVICE WOKING**

**COMPANY INFORMATION**

**31<sup>st</sup> March 2020**

**COMPANY REGISTRATION NUMBER**

02638741

**CHARITY REGISTRATION NUMBER**

1004585

**MEMBERS OF TRUSTEE BOARD**

Mr C Croker - Chair

Mr L Oates – Deputy Chair

Mrs A Smith

Mr P Stubbs

Mr A Franklin (resigned 14<sup>th</sup> October 2019)

Mr P Harvey (resigned 14<sup>th</sup> October 2019)

Mrs L Kemeny

Dr C Smith

Mr R Shah

Ms S Hope

Mr J Butler (Appointed 1<sup>st</sup> April 2020)

**CHIEF EXECUTIVE OFFICER**

Mrs L Buchanan

**REGISTERED OFFICE**

Provincial House

26 Commercial Way

Woking, Surrey GU21 6EN

**WEBSITE**

Wokingcab.org

**INDEPENDENT EXAMINER**

Andrew Skilton, ACA

Brewers Chartered Accountants

Bourne House, Queen Street, Gomshall,

Surrey GU5 9LY

**BANKERS**

Lloyds Bank Plc

32 Commercial Way, Woking, Surrey GU21 6ER

## **Report of the Trustee Board For the Year Ended 31<sup>st</sup> March 2020**

The Trustees, who are also Directors under Company Law, have pleasure in submitting their Annual Report for the year ended 31<sup>st</sup> March 2020. The financial statements have been prepared in accordance with their accounting policies set out in the notes to the financial statements, comply with Citizens Advice Woking (CAW) governing document, Charities Act 2011, Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with "FRS 102" the Financial Reporting Standard applicable in the UK and Republic of Ireland published effective 1<sup>st</sup> January 2015.

### **CONSTITUTION**

CAW was founded in 1939 and was incorporated as a Company Limited by Guarantee in 1991. New Articles of Association were adopted in 2014. A Trustee Board including members elected at an Annual General Meeting or co-opted by the Trustee Board directs CAW. Representatives of staff and volunteers and Woking Borough Councillors are entitled to attend Board Meetings as non-voting observers. The Members of the Company consist of all Trustee Board Members and others who have been admitted to membership. The liability of each member is limited to a maximum of £1 per member.

### **TRUSTEE BOARD**

The individuals who served as elected members of the Trustee Board during the financial year are listed on the prior page.

No member of the Trustee Board received any payment from CAW.

Jenny Sexton and Lesley Taylor served as staff representatives to the Trustee Board.

No Woking Borough Councillors were appointed as observers during the year.

### **PUBLIC BENEFIT**

The Trustees have had regard to the Charity Commission Guidance on public benefit.

## **OBJECTIVES**

The objectives as set out in the Articles of Association state “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 the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Woking and surrounding areas”.

These objectives are achieved by the delivery of the Citizens Advice service to provide free, independent, and confidential advice and information to the residents of Woking and anyone who works in the Borough to help with the problems they face. In addition, it looks to improve the policies and practices that affect peoples’ lives.

## **ACTIVITIES**

CAWs’ activities continue to be in line with its objectives. CAW works under the Performance and Quality Framework membership scheme of the national Citizens Advice organisation. In August 2019 it successfully passed the on-site Leadership Self-Assessment conducted by national Citizens Advice. It also continues to meet the quality mark for the Advice Quality Standard in the areas of debt, housing, and welfare benefits.

The main activity is to ensure members of the public can access an advice service at a time which is suitable to them and to then receive free, impartial, and confidential information and advice which helps them to move forward with whatever issue they are experiencing. CAW offered several ways to access the service. Most people still seek face to face advice, and this is offered at four different locations. The main one is the town centre office, which is open five days a week with late night opening on Tuesdays. CAW also offers a weekly drop-in service at the Vyne in Knaphill and the Mascot Hub in Sheerwater as well as a form filling service at the Trinity Methodist Church.

People can also access a telephone and email service which is available five days a week. The telephone line is run jointly with Citizens Advice Surrey Heath, the advantage of which is more advisers can be answering calls and emails for more hours during the week.

In April 2019 CAW started to deliver a service to help people claim Universal Credit. A Grant Agreement was entered into with national Citizens Advice to provide a wraparound service to clients from the first step of determining whether it is the correct benefit to claim, to making the claim and then supporting them until their first payment is received. This Project had to be put together in a matter of weeks to ensure it was up and running by the beginning of April 2019. The team delivering this consists of both paid staff and volunteers.

CAW once again delivered 2 Service Level Agreements for Healthwatch Surrey, both for a 12-month period, commencing 1<sup>st</sup> April 2019. The first was to deliver the Telephone Information and Advice Line five days a week. The second to collect client health and social care stories from clients' experiences.

For a further year, CAW successfully applied for and was awarded a Grant by national Citizens Advice to deliver Energy Advice Appointments. These are sessions with clients who need advice about their energy use, could be fuel poor and vulnerable in some way. Clients were also supported with any other issues they may have and to claim any benefit to which they were entitled.

CAW advisers also helped people make applications to the Surrey Crisis Fund and facilitate the collection of a pre-payment card from the town centre office. For each person helped and card collected CAW received a payment from Surrey County Council.

The Guildford County Court Help Desk continued to be run by CAW and 2 paid advisers supported people after they had been served with a Claim for Possession in the Guildford County Court. The aim of this Project is to prevent homelessness and stabilise a person's housing situation.

CAW also administered the Wenceslas Fund on behalf of Woking Lions, another local charity. Applications are made by clients who are fuel poor and who need financial support with payments towards their utility bills. CAW processes the applications and decides who should receive a payment and how much it should be.

The research and campaign work that is done by CAW volunteers and staff is an important part of the work that is done. A large amount of data and insight about the problems the clients and the wider community faces is gathered. CAW uses this to help research issues and influence decision makers by running campaigns to change these policies and practices that are seen to be unreasonable.

These activities cannot be done without ensuring there is a team of people to do them. Therefore, CAW constantly recruits new volunteers and has a training programme in place to make sure there are enough advisers on the rota each day to give information and advice.

CAW also recruited 2 new paid members of staff to the team to work on the Universal Credit and Help Desk Projects.

CAW is very much a part of the local Community and works with other charitable and statutory organisations. Local events are attended and a highlight this year was the Greenoak

Housing Volunteer Award lunch when one of CAW's volunteers was given an award for his long service.

We have positive relationships with the local Councillors and many of them visited to find out more about the work that is done. The MP, Jonathan Lord and 3 members of his team came for a lunch and learn session.

Each year fund raising events are organised so funds can be raised to contribute towards the cost of delivering the service. This year 2 fundraising events were organised, the Legal Walk, and a Quiz Night. A paid member of staff also organised her own event with family members to raise funds.

## **ACHIEVEMENTS AND PERFORMANCE**

CAW was 80 years old in September 2019 and a successful Annual General Meeting in November 2019 celebrated the success of CAW and this was followed by a lunch for more than 100 people, including many former volunteers.

The team of volunteers and paid staff has remained dedicated to delivering a service to the residents of working throughout the last 12 months. The backbone of the service is the 86 volunteers and 13 members of staff who work tirelessly to ensure all clients receive the support, information, and advice they require. Having a team which has remained consistent is important when delivering such a service. A high retention rate of paid staff and volunteers helped to achieve this consistency.

Due to the increase in the number of Projects being delivered, the numbers of vulnerable clients and complex cases, CAW recruited more volunteers and in the past 12 months 9 trainees completed the Adviser training programme and joined the rota.

All volunteers and paid staff need to keep up to date with the many changes which occur in all advice areas, to ensure they still are confident when advising. An in-house training programme was devised and throughout the year 7 different courses were delivered either by the Training Supervisor or one of the paid staff caseworkers.

At the beginning of March 2019 national Citizens Advice announced they had negotiated with the Department of Work and Pensions to deliver a new Project, Universal Support Help to Claim. All local Citizens Advice offices would be given funding to deliver the service. CAW devised how this Project was going to be run, recruited a new member of staff, trained the volunteer advisers, and began helping clients on 1<sup>st</sup> April 2019. The Project was for an initial

period of 12 months and in March 2020 CAW received notification this was being extended for a further 12 months.

CAW exceeded the targets set out in both Healthwatch Surrey Service Level Agreements and as a result both Agreements have been extended for a further 12 months to the end of 2021.

The target was also exceeded for the Energy Advice Appointment Grant, when 96 clients were helped with their energy bills. Due to this success a further 12-month contract has been awarded to begin in August 2020.

The County Court Help Desk prevented homelessness in 94% of cases and helped 331 clients during the year. The Court Help Desk advisers developed positive working relationships with the Court staff to ensure the best possible service for the clients. Clients could either refer themselves or were referred to the Help Desk by Local Authorities, Housing Associations, voluntary and statutory agencies, and other local Citizens Advice offices.

The paid staff and volunteers contributed to the research and campaigning work with 98% submitting an Evidence Form to the national campaign team. CAW took part in national surveys, including one relating to clients' experiences of claiming Universal Credit and carried out research locally on how health assessments for disability benefits were conducted.

We identified from our data that part of the Borough was not able to access our service as easily as others and concluded that an additional outreach session should be opened in Byfleet. This was a joint Project with the local Methodist Church. Funding was secured for a 6-month pilot in February 2020 to start in April 2020, but this has had to be put on hold due to Covid – 19.

## **FINANCIAL REVIEW**

The Trustee Board confirms it has kept proper accounting records which fully show CAW's financial position. The Trustee Board also acknowledges its responsibility for safeguarding CAWs' assets and for taking all reasonable steps for the prevention of fraud and other irregularities.

The Accounts report a net surplus of £7,443. Expenditure is planned very carefully to ensure all commitments can be met particularly when considering that all Grants and Service Level Agreements were only entered into for a 12-month period. It is also difficult to quantify at the beginning of the year how much income can be raised from donations and fundraising.

Much of CAW's funding has always come from Woking Borough Council although efforts have been made year upon year to find funding from other sources and reduce reliance



upon the Council. In September 2018 CAW's application to the Woking Borough Council Community Grant Scheme was submitted for funding for 2019 -20. The application was for a slight increase on the amount awarded in 2018 – 19. The Council's decision was expected in December 2018 to allow time to budget and produce the Business Development Plan for the forthcoming year.

The Council's Grant Committee announced in December 2018 that a sum which equated to 20% of the total Grant CAW received in 2018 – 19 would be withheld until an Action Plan was agreed between the Trustees and the Council's Executive regarding joint working. It would be reviewed in February 2019 and a decision taken then by the Executive as to whether or not the Grant awarded for 2019 - 2020 would be 20% less than the amount awarded for 2018 – 19 or the withheld amount would be released and the Grant for 2019 -20 would be the same as the previous year.

The delay in the final confirmation of the Grant for 2019 – 20 meant the Trustee Board spent a great deal of time and resource in assessing the risk to CAW of the Grant being reduced and working on different scenarios depending on the outcome.

At the February Executive meeting the decision was taken to continue to withhold the 20% and to review again in April 2019, the start of the financial year. In April 2019, the Council's Executive Group agreed the 20% should be paid, with the amount of the actual Grant for 2019 – 20 being £2,000 less than that awarded in 2018 – 19.

The Grant to deliver the Help to Claim Service accounts for the increase in the Restricted Funds on the previous year.

Funding to continue the delivery of the Guildford County Court Help Desk Project was secured for 2019 – 20 from Woking Borough Council, Guildford Borough Council and the Office of Police and Crime Commissioner. The funding to run this Project was only secured at the beginning of 2020.

The opening of an outreach session at the Bedser Hub and the employment of a welfare benefit caseworker was in the Business Development Plan with a Designated Fund of £10,000 for this. However, during the year a different opportunity arose unexpectedly to work with United Byfleet Charities and the Byfleet Methodist Church on opening an outreach session in a different part of the Borough. It was ready to open on 1<sup>st</sup> April 2020 but the Covid – 19 pandemic prevented this from happening. The plan to work with the Bedser Hub is still something CAW still recognises is needed which is why there is still a Designated Fund of £10,000 to enable it to happen.

A decision was also taken to replace the PCs in the office as the majority could not be upgraded to Windows 10, which was a risk not only from a future support issue but also from a security point of view. This was a large expense and the Designated Fund of £10,000 for Digital Inclusion was used to cover the cost of this.

A Designated Fund continues to be built up to cover the cost of maintenance for the office space following CAW entering a 5-year lease with Woking Borough Council at a peppercorn rent.

## **THE IMPACT OF COVID – 19**

A decision was taken on Thursday 18<sup>th</sup> March 2020 to close the town centre office and the outreach sessions to the public. A plan was immediately put into action to offer a remote working service via telephone and email. It was essential the public could access the service during such an unprecedented time when people would be facing so many difficult issues.

From the week of 23<sup>rd</sup> March, CAW operated a fully working service with a team each day consisting of volunteers and paid staff answering queries from clients who contacted us through our website, email, or telephone. As well as this home-based team we also had a small team of paid staff and volunteers continuing to work from the town centre office to co-ordinate the remote working team and answer clients' queries. CAW needed to purchase and distribute IT equipment to enable this to happen and although some emergency funding was secured it was not enough to cover the entire cost.

Fortunately, much of the funding for 2020 – 21 had already been secured. CAW had applied to and been awarded the Community Grant from Woking Borough Council for 2020 -21 at the same rate as 2019 – 20. Healthwatch Surrey had also renewed the 2 Service Level Agreements for a further 12 months at the same rate as the previous year.

CAW had also entered a further 12-month Grant with national Citizens Advice to deliver the Help to Claim Service with a 2% increase and notification has been received that the Energy Advice Programme Grant will be awarded from August 2020 for a 7 month period.

It was important to make sure CAW's paid staff and volunteers were able to deliver the same high-quality service as it had before Covid – 19. This was only possible due to the investment in the development of volunteer and staff training and the supervision of their work. New ways were found to help clients and the caseworkers all found ways of continuing to support clients. Recruitment of new volunteers to join the training course continued.

The commitment of the entire team can be demonstrated by the delivery of the terms and conditions and KPIs in the Service Level Agreements and Grants being met in the first quarter of 2020, despite the difficult working conditions.

Although funding for 2020- 21 had been secured, at the time of planning for the year it was not possible to anticipate the effects of Covid - 19. Additional funding will need to be found to cover the cost of new technology to reach clients in ways never previously considered possible, to add to the existing team of specialist caseworkers and recruit and train the numbers of volunteers. This will all be essential to keep up with demand.

In the first quarter of 2020 - 21 an application was made to the Community Foundation for Surrey for funding to cover the cost of additional equipment to make sure paid staff could deliver a remote service and towards an increase in salary costs for supervision of the home working team. CAW received £4,800 in April 2020. A further application has been made to the Community Foundation for Surrey for funding of £10,000 to cover the cost of a welfare benefit adviser. A decision is due to be made at the end of July 2020. An application for funding for extra hardware and software has been made to national Citizens Advice to be able to increase the numbers of clients that can be advised, with a decision expected in August 2020. It is anticipated applications for specific Projects to cope with the additional demand will be made before the end of December 2020 to national Citizens Advice and the National Lottery Fund.

## **RESERVES POLICY**

The Trustees have determined to retain a minimum of 3 months operating expenses including restricted costs which equates to £88,000 in reserve to meet unexpected occurrences. These occurrences are to include a reduction in core funding and any other type of unforeseen reduction. The Trustees will authorise the use of any reserves over and above the three months operating costs for the benefit of maintaining cores services and other unfunded services for CAW's benefit and the service it delivers. These reserves are identified as unspecified reserves.

At the year-end reserves totalled £187,717 of which unrestricted reserves totalled £115, 970, designated funds £62,653 and restricted funds totalled £9,094. Unrestricted funds are sufficient to cover the reserves policy and having reviewed revised budgets to assess the impact of Covid-19 and the level of unrestricted funds, the trustees believe that subject to the continuing support of Woking Borough Council the charity is a going concern for the foreseeable future.

## **RISK**

The Trustee Board consider the risk to which CAW is exposed and has put in place systems to mitigate those risks. This includes holding Professional Indemnity Insurance and Employers Liability Insurance. The level of cover is reviewed annually.

The Risk Register is reviewed every 2 months and the major risk identified is the reduction of funding on current levels and the inability to find alternative funding.

There continues to be the same mistaken belief that CAW is a national charity funded by central Government. CAW continues to work hard to make the public and potential funders aware it is a local charity competing for funding with other Charities.

## **INDEPENDENT EXAMINER**

During the financial year Brewers Chartered Accountants has acted as CAW's Independent Examiner.

## **SMALL COMPANY EXEMPTION**

This Report is prepared in accordance with the Special Provisions of Part 15 Companies Act 2006



Charles Croker

On Behalf of the Trustee Board

Dated: 12th August 2020

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

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Citizens Advice Woking ('the charitable company') for the year ended 31 March 2020 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

### **Responsibilities and basis of report**

As the trustees of the charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

### **Independent examiner's statement**

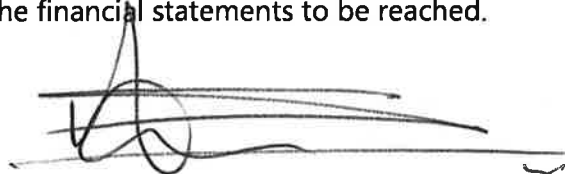
Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or

- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Andrew Skilton, ACA  
Brewers  
Bourne House  
Queen Street  
Surrey, GU5 9LY

12th August 2020

**CITIZENS ADVICE WOKING**

**STATEMENT OF FINANCIAL ACTIVITIES**  
(Including the Income and Expenditure Account)  
**For the year ended 31st March 2020**

	Notes	General Funds £	Designated Funds £	Restricted Funds £	Total 2020 £
<b>INCOME FROM:</b>					
<b>Donations and legacies</b>		16,627	-	-	16,627
<b>Charitable Activities</b>					
Grant Woking Borough Council		218,000	-		218,000
Other grants				113,101	113,101
Income from other trading activities					
Income from fundraising activities		6,568	-	-	6,568
<b>Investment Income</b>	<b>2</b>	86	-	-	86
<b>Other income</b>		4,903	-	-	4,903
		<u>246,184</u>	<u>-</u>	<u>113,101</u>	<u>359,285</u>
<b>EXPENDITURE ON:</b>					
<b>Raising Funds</b>		923	-	-	923
<b>Charitable Activities</b>					
Grants	<b>3</b>	-	-	4,000	4,000
Staff costs	<b>4</b>	155,711	-	109,671	265,382
Office and property costs	<b>5</b>	11,534	-	-	11,534
Sundry expenses	<b>6</b>	69,872	-	131	70,003
<b>TOTAL</b>		<u>238,040</u>	<u>-</u>	<u>113,802</u>	<u>351,842</u>
<b>NET INCOME/ (EXPENDITURE)</b>		8,144	-	(701)	7,443
<b>Transfers between Funds</b>	<b>13</b>	(10,000)	10,000		
<b>NET INCOME/( EXPENDITURE) after transfers</b>		<u>(1,856)</u>	<u>10,000</u>	<u>(701)</u>	<u>7,443</u>
<b>FUNDS BROUGHT FORWARD AT 1st April 2019</b>		117,826	52,653	9,795	180,274
<b>FUNDS CARRIED FORWARD AT 31st March 2020</b>		<u>115,970</u>	<u>62,653</u>	<u>9,094</u>	<u>187,717</u>

**CITIZENS ADVICE WOKING**

**BALANCE SHEET**

**At 31st March 2020**

	Notes	2020		2019	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	8		1		1
<b>CURRENT ASSETS</b>					
Debtors	9	5,973		5,973	
Cash at bank and in hand		186,197		187,427	
		<u>192,170</u>		<u>193,400</u>	
CREDITORS : amount falling due within one year	10			13,127	
		<u>4,454</u>			
<b>NET CURRENT ASSETS</b>			187,716		180,273
<b>NET ASSETS</b>			<u>187,717</u>		<u>180,274</u>
<b>FUNDS</b>					
Unrestricted Funds					
General funds		115,970		117,826	
Designated funds	13	62,653		52,653	
			178,623		170,479
Restricted	14		9,094		9,795
<b>TOTAL FUNDS</b>			<u>187,717</u>		<u>180,274</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2020

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2020 in accordance with Section 476 of the Companies Act 2006

The trustees acknowledge their responsibility for:

(1) Ensuring the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006; and

(2) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its financial year, and of its profit and loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with Part 15 of the Companies Act 2006 relating to small companies.

The financial statements on pages 6 to 12 were approved by the Board on 12<sup>th</sup> August 2020 and signed on their behalf by:

  
C Croker  
Board Member

  
J. Butler  
Board Member

Company number : 02638741  
Charity number : 1004585



**CITIZENS ADVICE WOKING**  
**Notes to the Financial Statements**  
**Year to 31<sup>st</sup> March 2020**

**1. Accounting Policies**

**General**

The financial statements have been prepared on the accruals basis under the historic cost convention and in accordance with the Statements of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Companies Act 2006.

*The Charity is a public benefit entity and these accounts have been prepared under the historic cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice on Accounting by Charities (Revised 2015), Companies Act 2006 and the Financial Reporting Standard for Smaller Entities (effective 1 January 2015).*

Presentational currency is £ Sterling and rounding is to £s.

**Income**

Income comprises grants and donations receivable in the year. Income from donations was unrestricted in both years. Grant income from Woking Borough Council was unrestricted in both years. Fundraising income was unrestricted in both years.

**Donated services and facilities**

Woking Borough Council provide offices free of charge from which the charity operates. The estimated rent, service charge and rates donated have not been included in the Statement of Financial Activities as the Trustees do not feel the beneficial value to the charity can be measured reliably. Please see note 5.

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that the settlement will be required and the amount of the obligation can be measured with reasonable certainty.

**Pension costs**

Defined contribution pensions costs are allocated to unrestricted and restricted activities based on the allocation of staff time.

**VAT**

Due to the nature of the Bureau's activities it is outside the scope of VAT and therefore its income and expenditure, as stated, is VAT inclusive.

**Financial Instruments**

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

**Support Costs**

The committee consider 5% of office and sundry costs relate to the management of the Bureau and have included these as support costs. Where appropriate, the salary costs relating to managing the charity have also been included.

**Allocation of Overheads**

Certain office, sundry and salary costs have been allocated to restricted funds where provision has been made by the donors for these costs to be funded, from the grants.

**Fixed Assets**

Fixed assets are stated at cost. These are usually capitalised if the costs of each item exceeds £1,000. Depreciation is provided at rates calculated to write off of each asset over its expected useful life as follows:

Office Equipment - 33.33% straight line

**Debtors**

Debtors are recognised at settlement amount.

**Creditors**

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount to settle can be measured reliably. Creditors are recognised at settlement amount.

**Operating lease agreements**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

**Funds**

Unrestricted Funds are available to spend on activities that further any of the purposes of the charity.

Designated Funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose.

Restricted Funds are funds which are restricted for a specific purpose.

**Going Concern**

The trustees have reviewed Going Concern up to one year from the date of signing these accounts. Following the outbreak of COVID-19 revised budgets and forecasts have been prepared and providing the continued support of Woking Borough Council the trustees believe the charity is a going concern for the foreseeable future.

**CITIZENS ADVICE WOKING**  
**Notes to the Financial Statements**  
**Year to 31<sup>st</sup> March 2020**

<b>2 Investment Income</b>	<b>2020</b>	<b>2019</b>
	£	£
Interest receivable	<u>86</u>	<u>76</u>
<b>3 Grants</b>	<b>2020</b>	<b>2019</b>
	£	£
Wenceslas fund	<u>4,000</u>	<u>5,785</u>
<b>4 Staff Costs</b>	<b>2020</b>	<b>2019</b>
	£	£
Salaries	232,051	215,698
Employers NI	16,948	12,395
Pensions	<u>16,383</u>	<u>14,933</u>
	<u>265,382</u>	<u>243,026</u>
Allocated as follows:		
Charitable activities	238,844	218,723
Support costs	<u>26,538</u>	<u>24,303</u>
	<u>265,382</u>	<u>243,026</u>
Average number of employees		
Management	2	2
Administration	1	1
Direct advice	8	7
Support staff	<u>2</u>	<u>2</u>
	<u>13</u>	<u>12</u>

Full time equivalent for 2020 totals 9 (2019 - 8).

No member of staff received remuneration in excess of £60,000.

No Board members or connected person received any remuneration or expenses in the year.

Salaries paid during the year to key management personnel, defined as Chief Executive Officer and Operational manager, including Employers' national insurance and pension contribution was 2020 £84,114 (2019 : £82,473)

<b>5 Office and Property Costs</b>	<b>2020</b>	<b>2019</b>
	£	£
Rents and insurance	1,244	3,284
Office services	2,556	5,125
Printing, postage and stationery	5,274	3,434
Telephone and fax	1,883	3,805
Support costs	<u>577</u>	<u>824</u>
	<u>11,534</u>	<u>16,472</u>

The value of the office premises provided rent free by Woking Borough Council is excluded from the Statement of Financial Activities in 2020 as the Trustees do not feel the beneficial value to the Charity can be reliably measured. The exclusion is on the basis that the market value does not represent the cost of alternative premises to operate from should the need arise.

<b>6 Sundry Expenses</b>	<b>2020</b>	<b>2019</b>
	£	£
Legal, professional & consultancy	1,216	1,453
Travelling expenses	5,574	4,439
Staff training	3,327	1,380
Computer expenses	38,701	15,990
Sundry expenses	15,177	10,034
Support costs	<u>6,008</u>	<u>6,500</u>
	<u>70,003</u>	<u>39,796</u>

**CITIZENS ADVICE WOKING**

**Notes to the Financial Statements  
Year to 31<sup>st</sup> March 2020**

**7 Support Costs**

	2020	2019
	£	£
Salaries and other employee costs	26,538	24,303
Office and property costs	577	824
Sundry expenses	3,368	3,980
Governance costs	2,640	2,520
	<u>33,123</u>	<u>31,627</u>

All support costs are allocated to charitable activities

**8 Fixed Assets**

	Office Equip	Office Equip
	£	£
<b>Cost</b>		
1 <sup>st</sup> April 2019	38,748	38,748
Additions	-	-
Disposals	-	-
31 <sup>st</sup> March 2020	<u>38,748</u>	<u>38,748</u>
<b>Depreciation</b>		
1 <sup>st</sup> April 2019	38,747	38,747
Charge for the year	-	-
On disposals	-	-
31 <sup>st</sup> March 2020	<u>38,747</u>	<u>38,747</u>
<b>Net book value at 31<sup>st</sup> March 2020</b>	<u>1</u>	<u>1</u>
<b>Net book value at 31<sup>st</sup> March 2019</b>	<u>1</u>	<u>1</u>

**9 Debtors**

	2020	2019
	£	£
Debtors and prepaid expenses	<u>5,973</u>	<u>5,973</u>

**10 Creditors: Amounts falling due within one year**

	2020	2019
	£	£
Accruals and deferred income	<u>4,454</u>	<u>13,127</u>

**CITIZENS ADVICE  
WOKING**

**Notes to the Financial Statements  
Year to 31<sup>st</sup> March 2020**

**11 Related Party Transactions**

Donations of £1,900 were received from related parties.

**12 Independent Examiners Remuneration**

Independent Examiner's remuneration totaled £2,520 (2019 - £2,520)

**13 Designated Funds**

	Balance at 01/04/2019	Incoming Resources	Outgoing Resources	Transfers	Balance at 31/03/2020
	£	£	£	£	£
Guildford County Court Help Desk	22,653	-	-	-	22,653
Outreach	10,000	-	-	-	10,000
Digital Inclusion	10,000	-	-	(10,000)	-
Property Maintenance	10,000	-	-	10,000	20,000
COVID-19	-	-	-	10,000	10,000
	<u>52,653</u>	<u>-</u>	<u>-</u>	<u>10,000</u>	<u>62,653</u>

**Court Help Desk** - Funding for the full cost of this project is not secured by the start of the financial year. A decision has been taken to continue delivering this services and this fund will be used if full funding cannot be secured from alternative sources.

**Outreach** - There is a need for an outreach service where demand has been increasing due to the aging population of Woking. This fund will be used to cover the new service planned in the forth coming months.

**Digital Inclusion** - During the year it became apparent the majority of the PC's in the office needed to be upgraded or replaced and it was agreed it was essential to replace 22 PC's at the same time during the year. After reviewing the total cost of replacing the PC's it was decided to use the funds set aside for Digital Inclusion to cover the cost

**Property Maintenance** - Funds have been designated to cover any reinstatement necessary following the 5 year lease for the office premises entered into with Woking Borough Council during the year.

**COVID-19** - Additional costs will be incurred to cover the cost of setting up a remote home working system for both volunteers and paid staff. Moving forward plans to have a home based and an office based team of paid staff and volunteers to manage the increased demand, particularly in certain advice areas, will result in increased salary and equipment costs.

**14 Restricted Funds**

	Balance at 01/04/2019	Incoming Resources	Outgoing Resources	Transfers	Balance at 31/03/2020
	£	£	£	£	£
Local assistance scheme	387	-	(387)	-	-
Financial Capability Project	500	11,500	(11,908)	-	92
Guildford County Court Help Desk	6,256	20,400	(19,679)	-	6,977
Wenceslas Fund	233	4,000	(3,605)	-	628
Healthwatch	181	9,294	(9,464)	-	11
Healthwatch - Advice Line	444	14,600	(14,716)	-	328
Energy Advice Programme	794	17,931	(18,717)	-	8
Universal Support - help to claim	-	32,725	(32,675)	-	50
Bedser Hub	1,000	-	-	-	1,000
Surrey Crisis Fund	-	2,651	(2,651)	-	-
	<u>9,795</u>	<u>113,101</u>	<u>(113,802)</u>	<u>-</u>	<u>9,094</u>

**CITIZENS ADVICE WOKING**  
**Notes to the Financial Statements**  
**Year to 31<sup>st</sup> March 2020**

**14 Restricted Funds continued**

**Local Assistance Scheme (LAS)** – Funding to help clients make applications to Surrey County Council’s Assistance Scheme either by telephone or through the website.

**Financial Capability Project (FCP)** - aims to educate people about their financial situation and how to manage their finances appropriately.

**Guildford County Court Help Desk (GCCHD)** – funding from Woking B.C, Guildford B.C, Office of Police and Crime Commissioner and donations to help clients who are at risk of homelessness because Possession Proceedings in the local County Court have been issued.

**Wenceslas Fund (WF)** - provides grants to assist with fuel poverty and fuel debt.

**Healthwatch (HW)** - The project and funding is to enable us to participate in the delivery of “Signposting, Information and Advice” for Healthwatch Surrey who collect patient experiences of health and social care stories with the aim of giving people a voice to influence decision makers to help improve and shape health and social care services.

**Healthwatch – Advice Line (HW-AL)** - Funding to provide, or signpost people to, information about local health and care services and how to access them from a central Helpdesk which will process enquiries made by telephone, text, email or through the Healthwatch Surrey website.

**Energy Advice Programme (EAP)** - funding from national Citizens Advice to delivery group sessions and give one to one advice sessions to those households in fuel poverty about their energy usage and efficiency .

**Universal Support - Help to claim (US-H2C)** - funding from national Citizens Advice to deliver a service to provide support to clients claiming Universal Credit from the time of their application to receiving their first payment.

**Bedser Hub**- funding for the outreach service planned.

**Surrey Crisis Fund** - this was formerly known as Local Assistance Scheme, and is funding from Surrey County Council to help applicants apply to the Surrey Crisis Fund.

**15 Analysis of funds by net assets 2020**

	<b>Unrestricted Funds</b>	<b>Designated Funds</b>	<b>Restricted Funds</b>	<b>Total</b>
	<b>£</b>		<b>£</b>	<b>£</b>
Fixed assets	1			1
Net current assets	115,969	62,653	9,094	187,716
<b>Net assets</b>	<b>115,970</b>	<b>62,653</b>	<b>9,094</b>	<b>187,717</b>

**16 Analysis of funds by net assets 2019**

	<b>Unrestricted Funds</b>	<b>Designated Funds</b>	<b>Restricted Funds</b>	<b>Total</b>
	<b>£</b>		<b>£</b>	<b>£</b>
Fixed assets	1	-	-	1
Net current assets	117,825	52,653	9,795	180,273
<b>Net assets</b>	<b>117,826</b>	<b>52,653</b>	<b>9,795</b>	<b>180,274</b>

**17. Operating Lease Commitments**

At 31st March 2020 the Charity had total commitments under non-cancellable leases expiring:

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Less than one year	-	534
Within two to five years	6,957	-
	<u>6,957</u>	<u>534</u>

A 5 year lease for the office premises was entered into with Woking Borough Council on 18 January 2019. Under the terms of the lease there is a 12 month break clause and liability to pay a peppercorn rent if demanded, service charge, insurance and business rates.

