



CITIZENS ADVICE WOKING

UNAUDITED FINANCIAL STATEMENTS

31st March 2021

Registered Number: 02638741

Brewers

CHARTERED ACCOUNTANTS

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

CITIZENS ADVICE WORKING

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CITIZENS ADVICE WOKING

COMPANY INFORMATION

31st March 2021

COMPANY REGISTRATION NUMBER

02638741

CHARITY REGISTRATION NUMBER

1004585

Website: www.wokingcab.org

MEMBERS OF TRUSTEE BOARD

Mr C Croker - Chair

Mr L Oates – Deputy Chair

Mr J Butler - Treasurer

Mrs A Smith

Mr P Stubbs

Mrs L Kemeny

Dr C Smith

Mr R Shah

Ms S Hope

CHIEF EXECUTIVE OFFICER

Mrs L Buchanan

REGISTERED OFFICE

Provincial House

26 Commercial Way

Woking, Surrey GU21 6EN

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 31st March 2021

The Trustees, who are also Directors under Company Law, have pleasure in submitting their Annual Report for the year ended 31st March 2021. 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 1st 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. It 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.

On 18th March 2020, a decision was made to close the town centre office and the outreach sessions due to the Covid – 19 Pandemic. Alternative ways to deliver the service were immediately put into place and on Monday 23rd March, CAW set up a home working team and an office-based team. These teams consisted of a mix of paid staff and volunteers who were able to give clients information and advice on the telephone or by email. Clients were able to make contact either through the national Advice line telephone number, the local office number, email or by submitting a form through the website. The office team also spoke to clients through the intercom, a method of contact which increased as the year went on.

Working in an entirely new way and developing new processes and procedures took time and it was essential for there to be flexibility so these could be altered, or new ones introduced if necessary. The paid staff already had an established group of clients they were supporting, and they needed the necessary equipment at home to make sure they could do this. The paid staff continued to receive referrals from the advisers working in the office or at home and the many voluntary and statutory organisations that were helping people throughout the pandemic.

CAW still had commitments to deliver the various Agreements it had entered, and the paid staff did not for one minute think they could not do this. Discussions took place as to how this could be achieved which took a great deal of time and commitment.

There were not enough resources to enable all the volunteers to be given CAW equipment, so we relied on their goodwill to use their personal telephones and computers. It was imperative those working at home were supported by the management and supervisory teams. For this to happen, guidelines and procedures needed to be put into place, particularly around confidentiality when speaking to clients and data protection and communicated to the paid staff and volunteers working at home.

We continued to deliver the Adviceline telephone service with Citizens Advice Surrey Heath and arranged for the calls to be diverted to volunteers working at home and to more telephones in the offices. Due to the sheer volume of calls which were being made through the national line CAW also

committed to answering calls made from the national overflow pool, so we were also helping clients from outside of the area, following funding received from national Citizens Advice.

We had already entered into a Grant Agreement to deliver the Universal Support Help to Claim Project, which pre pandemic was primarily a face-to-face service. We had to work out how we could continue to fulfil our commitments under the terms of the Grant by delivering the service on the telephone and by email. We had our own local clients who contacted us, but national Citizens Advice were insistent that we had to join the national telephone line. This involved additional work in training volunteers to take the calls so our own Help to Claim Adviser could concentrate on helping local clients.

We had also entered into two Service Level Agreements with Healthwatch Surrey which needed to be delivered. The Telephone Information and Advice line needed to be delivered from the office, so a rota of volunteers was set up to make sure this was still manned throughout the week. The second Agreement could be delivered by collecting client's health and social care stories through contact with clients by advisers working either remotely or in the office.

We also applied for and were awarded funding in July 2020 by national Citizens Advice to deliver Energy Advice Appointments. Initially we were awarded 84 appointments, and this was increased to 102 during the delivery of the contract. We had to work out a different way of approaching clients as we were unable to see them face to face.

We were also able to apply for a new stream of Funding from national Citizens Advice to recruit and train a Trainee Debt Adviser. The money came from the Money and Pension Service. Initially, the funding was only for five months. We were able to recruit a trainee adviser who started at the beginning of November 2020.

Local Citizens Advice offices in Surrey were also committed to delivering their commitments under the Surrey Crisis Fund Service Level Agreement. Although we could help clients make applications to the Fund, using a variety of different techniques, we could not offer to have the physical cards at our offices for clients to collect due to the pandemic, so we had to find a way round this.

We had also secured funding to deliver the Court Help Desk which meant we had to find alternative ways to make sure clients did not lose their homes, even though the Court was closed to possession proceeding hearings for several months. The Court Help Desk Advisers were able to help clients in a variety of ways, and we made sure we informed the Local Authorities and Housing Associations and as many third parties as possible that we could help whenever someone could not pay their rent or mortgage.

CAW also continued to administer the Wenceslas Fund on behalf of Woking Lions, another local charity. It took several months to work out a new procedure for clients to make applications to the Fund and to have a process in place to put money on to their utility accounts, particularly if the only way was for us to physically have their key metre cards. After the first lockdown, when some clients desperately needed the help, we put safe processes in place to make sure these clients could be given help from the Fund.

The Research and Campaign work that is done by CAW volunteers and staff is an important part of the work that we do and during the pandemic this was more important than ever. CAW was seeing real time situations which were directly caused by the pandemic. Every time there was a new regulation introduced by the Government, CAW advisers were able to see immediately if this was working. A huge amount of data and insight about the problems the clients and the wider community faced was gathered every day. We used this to help research issues and influence decision makers by running campaigns to change these policies and practices that are seen to be unreasonable.

All these activities cannot be done without ensuring there is a team of people to do them. Several of our volunteers did not feel they wanted to deliver advice from home, so they withdrew from the rota. We therefore needed to recruit more volunteers to replace them and to increase the numbers who were on the rota because of the increase in demand. We took part in a national recruitment programme set up by national Citizens Advice as well as undertook our own local recruitment programme. A new training programme was devised which was run virtually and during the year we were able to train 10 new volunteers.

We also needed to make sure that all the team were up to date with the ever-changing guidelines and legislation that came into force. The continuing professional development of every member of paid staff and the volunteers on the rota was essential.

Our home visiting team could not deliver their service in the same way but did not stop taking referrals from the various statutory and voluntary agencies who were helping people to claim a disability benefit. As this work took longer to complete on the telephone or by email, we recruited an additional member of the team on a fixed term contract to help the existing caseworker with the increase in workload.

It was apparent early on that we would need to add to the team of paid supervisors to support the volunteers and to make sure we maintained the high quality of advice that is so important, so we had to recruit a new supervisor on a fixed term contract as well as add to the existing hours of an existing member of staff.

CAW played an important part in supporting people during the pandemic and being part of the community that pulled together to make sure people who needed help received it. We kept in touch with our local Councillors and the MP.

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 in June 2020, and a 10x Challenge in October 2020.

ACHIEVEMENTS AND PERFORMANCE

This was an unprecedented year and one that nothing could have prepared us for. At no time did we ever consider stopping the delivery of the service. All we thought about was how we could reach the people who needed help. CAW's team of volunteers and paid staff are an incredible team of people

who continued to go way beyond what was expected of them. Although we lost several long-term volunteers from the rota because they felt they could not work remotely, we were fortunate that 55 volunteers stayed with us throughout the year, mainly using their own IT equipment and continuing to work more hours than they had originally signed up for. In addition, they had to learn how to give advice working remotely and keep up to date with the many legislative changes and new rules and guidance that were introduced.

We continued to train a new group of volunteers, but we also continued to provide internal and external training courses to ensure the continuing professional development of our paid staff and volunteers. We also created our own training course for our MaPS debt trainee and sold places on the course to other local Citizens Advice offices who had also recruited a trainee.

We had to find a new way to deliver the Universal Support Help to Claim Project at a time when our Help to Claim adviser also left to go on maternity leave in November 2020. We restructured how the Project was to be delivered and after recruiting 2 volunteers to complete the training, we were able to set them up on the national telephone line to help clients from outside the area, but to also help those who were referred internally.

CAW worked closely with Healthwatch Surrey to gather health and social care stories, which in the year of a pandemic, has meant an increase in the amount of work undertaken. The Telephone and Information Advice line had its busiest year ever. The targets in both Agreements were exceeded which is due to the hard work and diligence of the Healthwatch volunteers and the paid staff involved.

CAW was also able to exceed the target of helping 84 clients with an Energy Advice Appointment. A further 18 clients were helped, and a condition of these additional appointments was to also give debt advice, more work than needed to be done for the initial 84 appointments. The payment for all appointments, even though more work was expected to be done for 18 of them, remained the same.

Funding for the Court Help Desk had not been secured before March 2020. Both Guildford and Woking Borough Council had committed to paying £5,000 and £10,000 respectively for 12 months. Applications were also made to the Office of Police and Crime Commissioner and the Community Foundation for Surrey for financial support. Both applications were successful during 2020 - 21. A donation from a CAW supporter meant the cost of the Court Help Desk was covered during the year.

Although our Court Help Desk advisers were unable to attend Court Hearings, it was possible for them to support clients who were at risk of homelessness. The aim was to prevent them losing their homes and or to make sure they had received all the correct advice to ensure they were in the best possible position if they had to go to Court. During the year, there was a 17% increase from the previous year on the numbers of people who had been helped by the Court Help Desk advisers and 100% of all clients were helped to stay in their homes.

In the previous year, we had hoped to be able to run an outreach session at the Bedser Hub. Due to the pandemic, this plan changed. We saw an increase in referrals from agencies that were

supporting older people, who were more vulnerable due to the isolation and risk of Covid-19. An application for funding was made to employ a welfare benefit adviser to join the home visiting caseworker to help with an increase in this work. CAW was eventually successful in obtaining funding from the Partiger Trust to contribute towards the cost of the new adviser.

During the first two months of the pandemic, an application was made to the Community Foundation of Surrey for emergency funding to purchase equipment and contribute towards the additional costs of paying for supervision of the volunteers working at home.

National Citizens Advice were awarded money by the Department of Business Enterprise, Innovation and Strategy (BEIS) to increase the numbers of people who could be supported. CAW made applications from two different funding pots. The first was to purchase hardware and software, which has been used to buy laptops, headsets and a voipfone telephone system. The second was to answer 25 national emails a month, which is now an ongoing yearly commitment for CAW.

Research and Campaign work has been high on the agenda for CAW. The volunteers and paid staff have identified so many areas which have raised inequalities due to the pandemic. Paid staff and volunteers have taken part in surveys, written to local and national Government and the local MP about a variety of different issues. 98% of all paid staff and volunteers have raised an Evidence Form.

The two fundraising events that CAW organised were incredibly well supported and raised more money than in the previous year.

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.

Income in 2021 was £418,260 (2020: 359,285) of which £253,142 (2020: £246,184) was unrestricted and £165,478 (2020: £113,101) was restricted. Costs were £374,222 (2020: £358,142) of which £228,757 (2020: £238,040) were unrestricted and £145,465 (2020: £113,802) restricted. The net result was an increase in unrestricted net income from £8,144 to £24,385 largely due to cost control during the pandemic. Restricted funds also increased net income from a loss in 2020 of £701 to net income of £20,013 in 2021 driven by the initiatives highlighted in this report. Designated reserves increased by £23,000 to £85,653 because of transfers from unrestricted funds for the Guildford County Court Help Desk and property maintenance.

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. This was also a year which was incredibly difficult to plan for.

CAW's main funder continues to be Woking Borough Council and is a Community Grant made for a 12-month period from 1st April of each year. The decision to award the Grant for 2020 –21 was made in December 2019 and was the same amount as the previous year, which had been £2,000 lower than the year before, and that amount had been the same for the previous 7 years. In December 2020 Woking Borough Council awarded the same Grant for 2021 -22 as 2020 – 21. It is for this reason that it is essential that funding is found from other sources.

This year, 3 Grants have been awarded by national Citizens Advice, which accounts for the increase in restricted funding.

First, the Universal Support Help to Claim Grant was for a 12-month period with a 2% increase on the previous year. It was awarded again for 2020 – 21 for 12 months with a 1% increase. There is no guarantee that this funding will be awarded in 2022 – 23 as the contract national Citizens Advice has with the DWP finishes at the end of March 2022 and will be going out to tender in the autumn of 2021. It is unlikely local offices will know whether funding will be awarded to CAW until early 2022.

Second, CAW will not be delivering the Energy Advice Programme in 2021 – 22, due to funding for the overall Project being reduced and the funding available going to areas where there is the greatest fuel poverty. This is not Woking.

The third Project was new to CAW and was MaPS funding for a trainee debt adviser. Initially the funding was for a 5-month period, but CAW offered a 12-month fixed term contract to a trainee because we know there will be increase in debt cases due to the pandemic. It was not until March 2021 that Citizens Advice confirmed the Grant would be extended and be awarded until November 2021. The national contract with Citizens Advice and the Money and Pension Service will also come to an end in March 2022. It is unlikely we would know if there would be funding available for CAW to bid for until early 2022.

Funding for the Court Help Desk came from four different organisations plus a donation. It was not possible to secure total funding at the start of 2020, but additional applications to the Office of Police and Crime Commissioner (OPCC) and the Community Foundation for Surrey were successful during the year. Due to the additional work to support clients that was required, there was an increase in the hours worked by the Court Help Desk advisers. At the beginning of 2021, only funding of £18,000 has been secured for 2021 - 22, so we have a designated reserve to ensure the costs associated with the Project can continue for the forthcoming year and 2022 – 23, as there will be a significant increase in the numbers of clients facing homelessness.

Healthwatch Agreements were entered into for 12 months and paid at the same rate as the last four years. Although 2020 – 21 has been our busiest year ever for work under the contracts, for 2021 – 22 Healthwatch Surrey has reduced by 5% the amount to be paid under one of the Healthwatch contracts and the funding for the Telephone Information and Adviceline will remain the same.

CAW had planned on opening an outreach session at the Byfleet Methodist Church which had to be put on hold due to the pandemic. However, we still have plans to open this as soon as it is safe to do

so. We have kept the designated reserve for this Project to cover the initial set up costs and ongoing running costs.

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 BC at a peppercorn rent. The toilet and kitchen areas need updating due to the age of the existing sanitary ware and furniture. Both staff and client areas need decorating to improve the working environment.

It is a real challenge every year to secure the funding necessary to continue delivering the service at the same level, particularly as the Grant from Woking B. C is always at risk of being reduced and we can never guarantee which Service Level Agreements and Grants from national Citizens Advice will be renewed. We anticipated this would be the situation and carefully built-up our reserves to cover any such reduction, and by securing the Grant for 2021 – 22 at the same amount once again, CAW is able to continue delivering at the same level for the forthcoming year.

THE IMPACT OF COVID – 19

Delivery of our service during 2020 – 21 completely changed due to Covid-19. The first lockdown started just as we were entering a new financial year and all the planning and budgeting done prior to this had to be re- evaluated, not only quickly, but repeatedly, as the situation changed.

To make this work, additional staffing costs were incurred. Existing staff members had their hours increased and new members of staff were employed to make sure the service was delivered to the highest quality, to support existing team members and to cope with the increase in demand. Any additional hours or new members of staff were on a fixed term basis only, due to the concern that funding for 2021 – 22 may not be secured at the same level.

To make sure the service could be delivered, staff and volunteers had to be able to work at home, so we had to make sure they had the correct equipment to be able to do this. Successful applications were made for some funding to cover this but there will be ongoing costs to cover the cost of a new telephone system and adding to the supply of laptops and headphones that will be necessary to continue and increase the service we are able to deliver.

However, there was a reduction in the costs associated with delivering the service from the office. Travelling expenses were not claimed, there was less expenditure on refreshments and costs associated with a full team being in the office. There was also less opportunity for the team members to go on external training courses, although remote learning courses were available a few weeks after the first lock down.

Throughout the year, there were several unexpected changes to the paid staff, which resulted in periods where roles were not filled, and recruitment had to take place. At the beginning of 2021 -22 there are still 2 roles to fill

A Designated Fund will ensure that the continued costs of dealing with the way we will deliver the service into 2021- 22 can be covered. This not only includes the cost of any equipment but also

increased staffing costs for supervision of existing volunteers, recruitment of new volunteers to expand the service and additional hours for those members of staff where there is an increase in specialism.

ONGOING ISSUES

Woking B.C. has announced there will be a Community Grant Application for 2022 – 23, but the amount for distribution will be reduced due to the Pandemic. The Trustee Board has considered what impact any reduction in the Grant would be on the services that could be delivered. As CAW's biggest expenditure is salaries, any reduction would mean reducing not only the numbers of staff but the hours they worked.

A 10% cut from the amount of the core Grant would result in 2 members of staff on a fixed term contract not having them renewed as well as 2 others not having the additional hours, they were paid for during the Pandemic continued. There are 2 areas this would have the greatest impact on, the home visiting team and the ability to supervise the work of the volunteers.

If there was a 20% cut, this would have a significant impact on the work that could be delivered. This could result in each member of staff having their hours being reduced by one full working day, even though the demand for the service will continue to be high due to the Pandemic and they could not complete the work that needed to be done in the hours for which they are paid.

We would then be at risk of our specialist caseworkers leaving and recruiting any replacement would be unlikely. Supervision of volunteers would be even more difficult and therefore we would not be able to recruit and train new volunteers to the team in the numbers we have been. We would need to decide whether we could continue opening for the same hours during the week, and it is unlikely we could reopen our outreach sessions. With less management hours available to submit other funding applications, it would become more difficult to fill the void left by the Council funding being less than in 2021 - 22.

In anticipation of this situation, the Trustee Board has sensibly ensured there are both designated and unrestricted reserves to cover any such shortfall during 2021-22 but not 2022 - 23.

RESERVES POLICY

The Trustees have determined to retain a minimum of 3 months operating expenses including restricted costs which equates to £94,000 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 free reserves including designated reserves totalled £203,497. The level of reserves is sufficient to cover the reserves policy and the trustees having reviewed the budgets and forecasts believe that subject to the continued support of Woking Brough 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: 6/10/2021

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 2021 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 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 go 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.



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Mr. A. Skilton (ACA)
Brewers Chartered Accountants
Bourne House,
Queen Street,
Gomshall,
Surrey
GU5 9LY

Date: 20 October 2021

CITIZENS ADVICE WOKING

STATEMENT OF FINANCIAL ACTIVITIES
(Including the Income and Expenditure Account)
For the year ended 31st March 2021

	Notes	General Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
INCOME FROM:						
Donations and legacies		5,646	-	3,000	8,646	16,627
Charitable Activities						
Grant Woking Borough Council	1	218,000	-	-	218,000	218,000
Other grants				162,478	162,478	113,101
Income from other trading activities						
Income from fundraising activities		20,624	-	-	20,624	6,568
Investment Income	2	42	-	-	42	86
Other income		8,830	-	-	8,830	4,903
		<u>253,142</u>	<u>-</u>	<u>165,478</u>	<u>418,620</u>	<u>359,285</u>
EXPENDITURE ON:						
Raising Funds		-	-	-	-	923
Charitable Activities						
Grants	3	-	-	1,970	1,970	4,000
Staff costs	4	169,618	-	135,826	305,444	265,382
Office and property costs	5	8,528	-	-	8,528	11,534
Sundry expenses	6	50,611	-	7,669	58,280	70,003
TOTAL		<u>228,756</u>	<u>-</u>	<u>145,465</u>	<u>374,221</u>	<u>351,842</u>
NET INCOME/ (EXPENDITURE)		24,385	-	20,013	44,398	7,443
Transfers between Funds	13 & 14	(22,511)	23,000	(489)	-	-
NET INCOME/(EXPENDITURE) after transfers		<u>1,874</u>	<u>23,000</u>	<u>19,524</u>	<u>44,398</u>	<u>7,443</u>
FUNDS BROUGHT FORWARD AT 1st April 2020		115,970	62,653	9,094	187,717	180,274
FUNDS CARRIED FORWARD AT 31st March 2021		<u>117,844</u>	<u>85,653</u>	<u>28,618</u>	<u>232,116</u>	<u>187,717</u>

CITIZENS ADVICE WOKING

BALANCE SHEET

At 31st March 2021

	Notes	2021		2020	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	8		-		1
CURRENT ASSETS					
Debtors	9	7,381		5,973	
Cash at bank and in hand		<u>231,007</u>		<u>186,197</u>	
		238,388		192,170	
CREDITORS : amount falling due within one year	10		<u>6,273</u>		<u>4,454</u>
NET CURRENT ASSETS			232,115		187,716
NET ASSETS			<u>232,115</u>		<u>187,717</u>
FUNDS					
Unrestricted Funds					
General funds		117,844		115,970	
Designated funds	13	<u>85,653</u>		<u>62,653</u>	
			203,497		178,623
Restricted	14		28,618		9,094
TOTAL FUNDS			<u>232,116</u>		<u>187,717</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 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 17 to X were approved by the Board on the X and signed on their behalf by :


 C. Croker
 Board member


 J. Butler
 Board member

Company number: 2638741
 Charity number : 1004585

CITIZENS ADVICE WOKING
Notes to the Financial Statements
Year to 31st March 2021

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 31st March 2021

2 Investment Income	2021	2020
	£	£
Interest receivable	<u>42</u>	<u>86</u>

3 Grants	2021	2020
	£	£
Wenceslas fund	<u>1,970</u>	<u>4,000</u>

4 Staff Costs	2021	2020
	£	£
Salaries	274,656	232,051
Employers NI	16,187	16,948
Pensions	18,416	16,383
SMP reclaimed	(3,815)	-
	<u>305,444</u>	<u>265,382</u>
Allocated as follows:		
Charitable activities	274,900	238,844
Support costs	<u>30,544</u>	<u>26,538</u>
	<u>305,444</u>	<u>265,382</u>

Average number of employees		
Management	2	2
Administration	1	1
Direct advice	9	8
Support staff	<u>4</u>	<u>2</u>
	<u>16</u>	<u>13</u>

Full time equivalent for 2021 totals 9 (2020 - 9).

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 2021 £91,480 (2020 : £84,114)

5 Office and Property Costs	2021	2020
	£	£
Rents and insurance	1,252	1,244
Office services	-	2,556
Printing, postage and stationery	5,178	5,274
Telephone and fax	1,573	1,883
Support costs	525	577
Building maintenance	-	-
	<u>8,528</u>	<u>11,534</u>

The value of the office premises provided rent free by Woking Borough Council is excluded from the Statement of Financial Activities in 2021 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.

6 Sundry Expenses	2021	2020
	£	£
Legal, professional & consultancy	1,106	1,216
Travelling expenses	504	5,574
Staff training	1,226	3,327
Computer expenses	29,412	38,701
Sundry expenses	20,726	15,177
Depreciation	1	-
Support costs	<u>5,305</u>	<u>6,008</u>
	<u>58,280</u>	<u>70,003</u>

**CITIZENS ADVICE
WOKING**

**Notes to the Financial Statements
Year to 31st March 2021**

7 Support Costs

	2021	2020
	£	£
Salaries and other employee costs	30,544	26,538
Office and property costs	525	577
Sundry expenses	2,385	3,368
Governance costs	2,920	2,640
	36,374	33,123

All support costs are allocated to charitable activities

8 Fixed Assets

	Office Equip £
Cost	
1 st April 2020	38,748
Additions	-
Disposals	(38,748)
31 st March 2021	-
Depreciation	
1 st April 2020	38,747
Charge for the year	1
On disposals	(38,748)
31 st March 2021	-
Net book value at 31st March 2021	-
Net book value at 31st March 2020	1

9 Debtors

	2021	2020
	£	£
Debtors and prepaid expenses	7,381	5,973

10 Creditors: Amounts falling due within one year

	2021	2020
	£	£
Accruals and deferred income	6,273	4,454

11 Related Party Transactions

Donations of £4K were received from related parties.

12 Independent Examiners Remuneration

Independent Examiner's remuneration totaled £2,520 (2020 - £2,520)

**CITIZENS ADVICE
WOKING**

**Notes to the Financial Statements
Year to 31st March 2021**

13 Designated Funds

	Balance at 01/04/2020	Incoming	Outgoing	Transfers	Balance at 31/03/2021
	£	£	£	£	£
Guildford County Court Help Desk	22,653	-	-	8,000	30,653
Outreach	10,000	-	-	-	10,000
Property Maintenance	20,000	-	-	15,000	35,000
COVID-19	10,000	-	-	-	10,000
	62,653	-	-	23,000	85,653

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 service 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 once Covid restrictions allow.

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 previous 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 01/04/2020	Incoming	Outgoing	Transfers	Balance at 31/03/2021
	£	£	£	£	£
Financial Capability Project	92	11,500	(11,500)	(92)	-
Guildford County Court Help Desk	6,977	38,000	(28,818)	-	16,159
Wenceslas Fund	628	3,500	(1,970)	-	2,158
Healthwatch	11	9,294	(9,294)	(11)	-
Healthwatch - Advice Line	328	14,600	(14,600)	(328)	-
Energy Advice Programme	8	12,355	(12,355)	(8)	-
Universal Support - help to claim	50	33,910	(33,761)	(50)	149
Surrey Crisis	-	2,003	(1,378)	-	625
Bedser Hub	1,000	-	-	-	1,000
Partiger Trust	-	10,000	(3,959)	-	6,041
BEIS	-	4,000	(4,000)	-	-
BEIS - remote working	-	10,155	(7,669)	-	2,486
MaPS Funding - Debt Advisor	-	16,161	(16,161)	-	-
	9,094	165,478	(145,465)	(489)	28,618

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 deliver one to one advice appointments to those households in fuel poverty and to discuss 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

Partiger Trust - funding received to pay for a welfare benefit adviser to provide advice and support to those over pension age to claim the benefits to which they are entitled.

**CITIZENS ADVICE
WOKING**

**Notes to the Financial Statements
Year to 31st March 2021**

14 Restricted Funds continued

BEIS funding - a Grant was applied for and awarded from national Citizens Advice who were distributing funding to local Citizens Advice offices from money received from the Department for Business, Energy and Industrial Strategy (BEIS) because of the pandemic, to answer 25 national emails a month on an ongoing basis.

BEIS funding- IT resources- a Grant was applied for and awarded by national Citizens Advice from the BEIS Funding to purchase hardware and software to enable local citizens advice offices to provide a remote working service.

Surrey Crisis Fund – a Service Level Agreement with Surrey County Council to help clients to make applications for emergency funding from the Surrey Crisis Fund.

MaPS Funding – Funding was received from Citizens Advice to train a debt adviser to give debt advice to clients.

15 Analysis of funds by net assets 2021

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Fixed assets	-	-	-	-
Net current assets	117,844	85,653	28,618	232,116
Net assets	117,844	85,653	28,618	232,116

16 Analysis of funds by net assets 2020

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

17. Operating Lease Commitments

At 31st March 2021 the Charity had total commitments under non-cancellable leases expiring:

	2021	2020
	£	£
Less than one year	2,319	-
Within two to five years	-	6,957
	2,319	6,957

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.

**CITIZENS ADVICE
WOKING**

**Notes to the Financial Statements
Year to 31st March 2021**

Note 18: Statement of Financial Activities 31 March 2020

	General Funds £	Designated Funds £	Restricted Funds £	Total 2020 £
INCOME FROM:				
Donations and legacies	16,627	-		16,627
Charitable Activities				
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
Investment Income	86	-	-	86
Other income	4,903	-	-	4,903
	<u>246,184</u>	<u>-</u>	<u>113,101</u>	<u>359,285</u>
EXPENDITURE ON:				
Raising Funds	923	-	-	923
Charitable Activities				
Grants	-	-	4,000	4,000
Staff costs	155,711	-	109,671	265,382
Office and property costs	11,534	-	-	11,534
Sundry expenses	69,872	-	131	70,003
TOTAL	<u>238,040</u>	<u>-</u>	<u>113,802</u>	<u>351,842</u>
NET INCOME/ (EXPENDITURE)	8,144	-	(701)	7,443
Transfers between Funds	(10,000)	10,000	-	-
NET INCOME/(EXPENDITURE) after transfers	<u>(1,856)</u>	<u>10,000</u>	<u>(701)</u>	<u>7,443</u>
FUNDS BROUGHT FORWARD AT 1st April 2020	117,826	52,653	9,795	180,274
FUNDS CARRIED FORWARD AT 31st March 2021	<u>115,970</u>	<u>62,653</u>	<u>9,094</u>	<u>187,717</u>

