

# Our annual report and accounts 2014/15

**citizens  
advice**

**Waverley**

**Helping people  
find a way  
forward**

## Our aims

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

## Our principles

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

## Our values

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

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Surrey GU7 1HP

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[waverleycab.org.uk](http://waverleycab.org.uk)

Company number: 4823693  
Charity number: 1098859

# Foreword from the Chair

I am very grateful for the continued generous support that has been provided to me by my colleagues on the Trustee Board, the paid staff team and our many volunteers. Their work has a positive impact on the lives of countless local people.

We celebrated 75 years as a service in 2014/15 and our success is down to us constantly improving to meet our clients' needs.

We are all conscious of the implications of the Welfare reform agenda which is expected to continue over the next 5 years and possibly beyond. These changes still have a long way to go where only a small part of the changes have been rolled out in Waverley.

We have seen continued high level of demand for our services from local people who have ever more complex needs usually with several issues. We are currently finding it very difficult to meet the level of demand for advice from our clients, as we are seen as the key, if not only, organisation that is able to support them fully in the Borough. The links between our client's physical health and their financial and emotional issues which we deal with are increasingly clear.

In common with many other Citizens Advice across the country we see an increasing need for the support we offer for several years to come. The changing regulations themselves only increase the workload on all of our advisors as they have to adapt and learn.

All of our Local Authorities and the local community itself, the key sources of our funding, have continued to be very supportive in a difficult period for the economy and their own finances. We are very pleased to have renewed our Service Level Agreement with Waverley Borough Council for the 3 years to March 2018.

It is good that we were granted an 8% increase in our grant, but we also need to recognise that this effectively had to cover inflation in our costs over a 6 year period. The only way we can balance the books whilst continuing to provide the same level of service is to further increase our efforts to develop other sources of income to cross subsidise our core service.

Finally I would like to thank Dr Chris Tibbott, who retired from our Trustee Board after six years of valuable support. His incisive contributions will be missed.



Paul Rees

# Our year at a glance



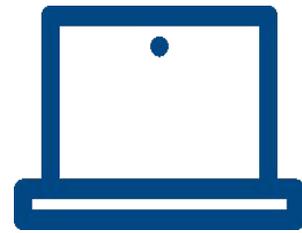
**19,000**

advice issues  
handled



**6,000**

people advised



**10,000**

visits to our  
website



**1.6 million**

gained for clients



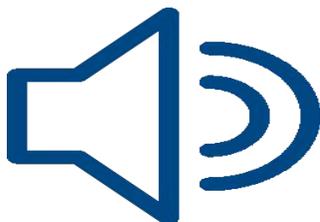
**3.1 million**

client debt managed



**258**

families prevented  
from losing their  
homes



**95%**

clients would  
recommend us



**140**

volunteers  
working across  
seven sites



**90%**

clients happy  
with our service

# Overview from the Chief Executive

This report cannot cover the whole scope of our work. But I hope it gives a flavour of what we do, how we do it and the strong values that underpin it all. As we approach our tenth year as an organisation we remain as determined as ever to find new and better ways of helping people in Waverley to solve their problems and find their way forward.

This year we have been busier than ever but know that there are still more people who would benefit from our help. Evidence from elsewhere in the country also shows that the local introduction of Universal Credit early next year will inevitably generate more demand for our support as people adjust to its new processes and reduced payments. We must continually strive to make our services as simple as possible for them to access.

Steps we took this year to keep pace with this ever-growing need included:

- joining Adviceline in May 2014, a virtual call-centre that allows different Citizens Advice offices to pool their resources to extend their operating hours and improve their call answer rates
- building a network of partner organisations that will work together to develop, build and manage a new "Get Advice in Waverley" website

- working with Guildford Citizens Advice to pilot the provision of advice in GP surgeries and
- reaching out to the isolated local communities, including the Gypsy and Traveller Community.

It is good therefore that against this background an inspection carried out by Citizens Advice's independent national auditors in July 2014 found that our advice services and business processes continued to be sound and high quality. I thank our volunteers and paid staff for making all of this happen.

I believe that the changes we have introduced this year, and those we have planned, will help to ensure that we never have to turn our back on someone in need.



Phil Davies

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# About us

## Who we are

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

## What we do

### Solving problems, changing lives:

- by giving people free, confidential, high-quality, impartial information and advice. We do this on the phone, by email and at our offices in Cranleigh, Farnham, Godalming and Haslemere,
- using our influence to ensure that local people don't suffer from lack of knowledge or inability to express their needs,
- working with Surrey County Council to deliver Local Assistance Scheme (LAS) payments to local people facing severe financial crisis,
- delivering money-management training to people at risk of financial exclusion and
- providing locally-based advice services in Waverley's most deprived areas as well as a home-visiting services for older or disabled people who can't get into our offices.

## How we benefit everyone

### Reducing social exclusion

- by securing £1.6 million in unclaimed financial entitlements for 608 people,
- helping people to manage £3.15 million of debt and
- helping with 19,000 different issues.

### Supporting working people

- by resolving employment related issues for 807 people.

### Saving taxpayers money

- by preventing 258 local families from losing their homes.

### Improving people's lives

- by highlighting 250 examples of poor or ineffective policy or services,
- providing volunteer opportunities for more than 140 local people and
- resolving consumer related issues for 406 people.

### Enhancing mental and physical wellbeing

- 78% of people who used our services reported a positive difference to their peace of mind
- 70% reported greater self confidence
- 20% reported a positive impact on their health

**"Their work is outstanding. I have seen it transform people's lives."**

**Denise Le Gal**  
Waverley Councillor

# Key achievements

We have made big changes over the last few years to the way we operate. They have been rapid and wide-ranging. Some have taken time to embed fully.

Against this backdrop, an independent audit by Citizens Advice's national organisation in July 2014 confirmed that our advice services and administration remain of high quality. This is a tribute to all our volunteers and staff.

This year we developed further new ways of meeting people's current and future advice needs.

## Improving access to phone advice

In May 2014 we joined together with three other Citizens Advice offices in Surrey (Reigate, Dorking and Leatherhead) to form a virtual call centre ("Adviceline"). Pooling our resources in this way means local people can now reach an adviser by phone more quickly, and at more times. This saves many of them the trouble of coming into one of our offices.

We also took part in the national pilot to compare locally-run Adviceline services with nationally managed ones. Our involvement in this pilot helped us to extend and develop the Adviceline service within Surrey and to demonstrate the effectiveness of locally-run services. The findings from this pilot will be used by Citizens Advice nationally to develop a stronger telephone service across the country.

## Making things fairer

A vital part of our work is to identify common issues that adversely affect people's lives and take action to deal with them. All of this work is underpinned by robust research, which this year we focussed primarily on Welfare Reform, Health and Social Care and Housing and Homelessness.

We also received basic funding from our national Citizens Advice organisation to run a new project. This "Letting with Confidence" project will identify, and try to overcome, some of the obstacles that people receiving Housing Benefit face in finding rented properties. As part of this project we are asking private landlords how we might improve their confidence in letting their properties to Housing Benefit recipients. This is particularly important given the shortage of social housing in Waverley.

We remain committed to continuing with this and other Research and Campaigns projects in the coming years. We will also be looking at ways of assuring the continuing quality of the evidence we collect about the problems people bring to us.

## Building partnerships

We continued to manage a two-year, Big Lottery-funded project to improve access to advice for local people. In its second year we focussed on building and consolidating working links with a number of other partner organisations. This included:

- setting up a network of over 30 partner organisations that will build and support a new “Get Advice in Waverley” website. This will provide local people with better and easier access to specialist support across a wide range of issues. It will also enable network partners to more easily refer clients to other local sources of help
- working with Guildford Citizens Advice to pilot the provision of advice in GP surgeries
- delivering training sessions on common issues to over 350 volunteers and paid staff from local partner organisations.

### Local fundraising

Our volunteer fundraising team raised nearly £40,000 this year in donations, ticket sales and sponsorship. They organised, ran and supported more than ten different fundraising events. These included ever-popular quiz nights, music concerts, bridge lunches, sponsored bike rides and a charity Golf Day at Farnham Golf Club.

We were also selected by Councillor Liz Wheatley as her chosen charity during her year as Mayor of Waverley, where she raised over £6,300 for us. We are very grateful to her for her continuing support.

### Developing websites with other Citizens Advice

We helped nine separate Citizens Advice offices in Surrey to redesign and refresh their websites. This followed positive feedback from people who have visited our own website on its design, content and ease of use.

As well as providing us with additional income, this work enabled us to work with

Citizens Advice Surrey (the overarching consortium for Citizens Advice in Surrey) to develop a single unified image for the Citizens Advice service across the County that promotes its quality and professionalism.

### Assuring high quality services

As part of their normal three-yearly cycle, in July 2014 independent auditors from Citizens Advice’s national audit team looked at all of our advice services, business processes and governance arrangements. Their report confirmed that these were sound and high quality. Their report also provided guidance on areas we could focus on for future development.

We have used these detailed findings to draw up a long-term plan that will ensure that we continue to deliver the high-quality advice services people need.

**“Visit to Citizens Advice office a joy. So much enthusiasm and skill.”**

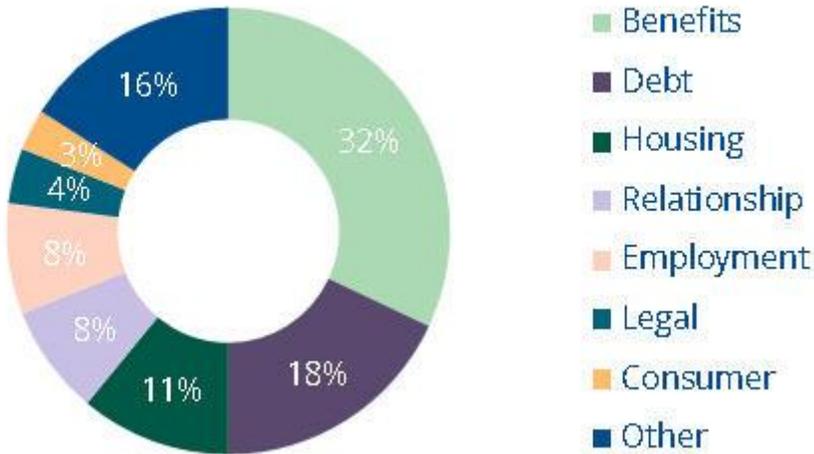


David Munro  
Surrey and Waverley Councillor

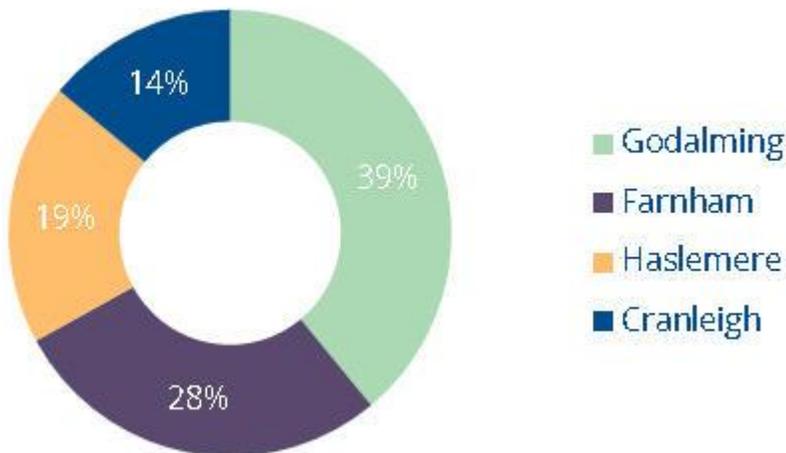
# In focus

Our service provides free, independent and confidential information and advice. We provide advice to everyone on any topic.

## Issues handled



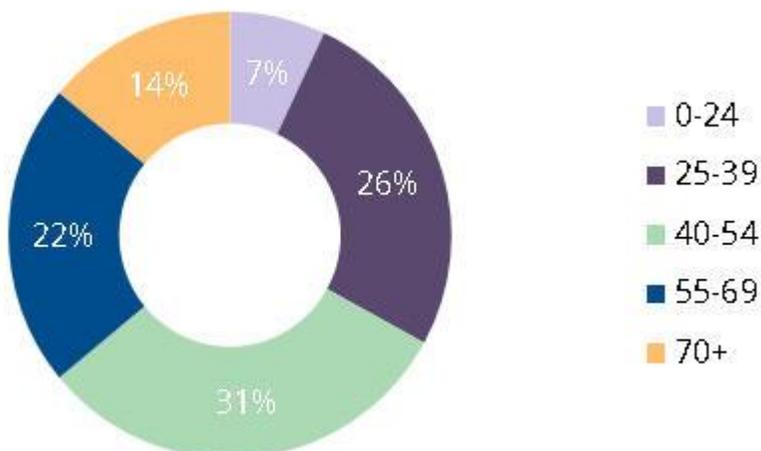
## Distribution of clients



**“Your services are life changing and your advisers are professional, supportive and caring.”**

Client, March 2015

## Age profile of clients

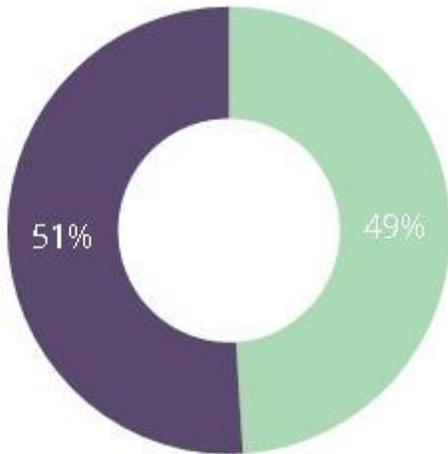


# In focus

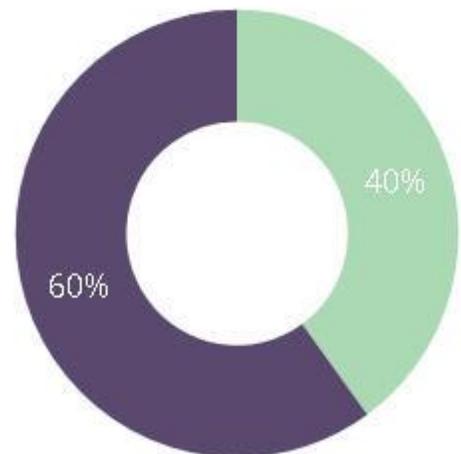
## Waverley Community

## Our Clients

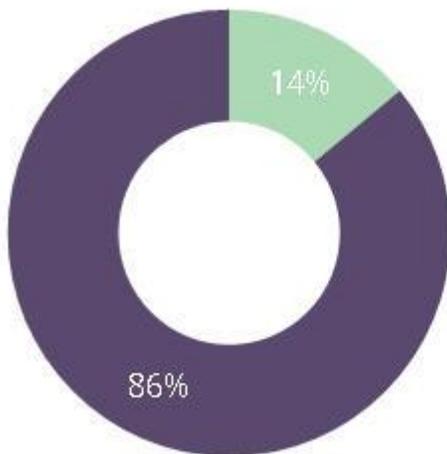
### Gender



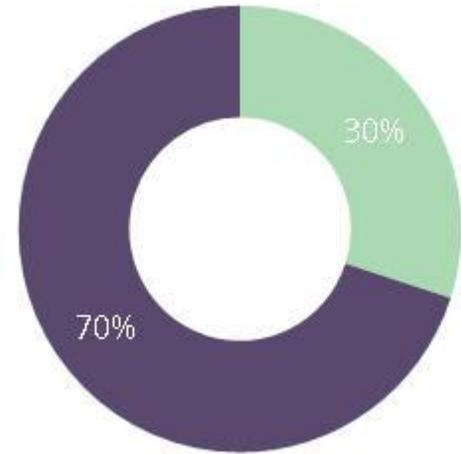
- Male
- Female



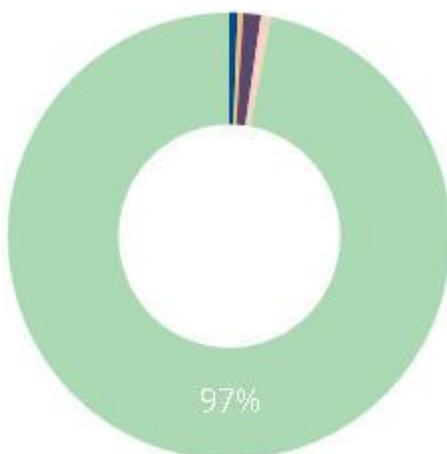
### Disabled



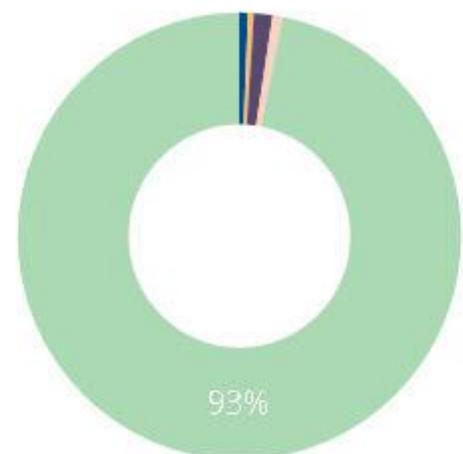
- Disabled
- Not Disabled



### Ethnicity



- Asian
- Asian British
- Black/Black British
- Mixed
- White



# Plans for the future

More and more people search online for the help they need to solve their problems. To remain relevant to as many people as possible therefore the services we offer must reflect this. We also need to use the new opportunities that changing technology offers to deliver the best possible value for money for our funders.

## Getting advice online

In mid-October 2015 we will join other Citizens Advice offices in Surrey in trialling the national delivery of advice by email and webchat. This will be done by offering guidance to visitors to Citizens Advice's national website on how to get the exact information and support they need. This support will be available from 09:00 to 17:00 hours from Monday to Friday each week.

## More ways for people to get help

As part of our Advice Service Transition Fund (ASTF) funded project, we have brought together over 30 organisations to run a new "Get Advice in Waverley" website. Using intuitive, subject-based search technology, this website will provide users with quick and easy access to information about the full range of support available locally from all of its partner organisations. An early version was launched in August this year to test user experience before formally launching the full site in Autumn 2015.

## Advice in GP surgeries

Stress is a major cause of illness in this country. There is clear evidence that

people who get the advice they need to address their non-clinical problems are less likely to seek medical help. This year as part of our ASTF project we will continue to work with Guildford Citizens Advice to test the effectiveness of different ways (online, by phone and face-to-face) of providing advice within GP surgeries. The findings from these pilots will be used to develop a business case for support for the long-term provision of advice at GP surgeries.

## Reducing our phone bills

To continue to deliver the best possible value for money for our funders we need to adopt new technologies where they are cheaper and more effective. As part of our ASTF project this year we will move our telephone systems over to Voice Over Internet Protocol (VOIP) technology. As well as reducing our phone bills this will improve communications between our four offices and enable us to offer more effective outreach services at sites across the borough. We will also offer other local charities and businesses the opportunity to share these benefits.

## Reaching out

Under our ASTF project we are working with Surrey County Council and the Gypsy and Traveller support groups to raise awareness about the upcoming changes to the benefits system being introduced as part of Welfare Reform. We will distribute leaflets designed specifically to cover this issue in these communities, including information about the support that we can offer. We will also run workshops for representatives from the Gypsy and Traveller Community to talk specifically about the introduction of Universal Credit

early next year.

### **Delivering training**

As part of our ASTF project we are continuing to develop a programme of courses covering issues of common value to a range of advice and support organisations across Waverley, which will be delivered in Autumn 2015. These will feature key themes such as Universal Credit and debt management, as well as management improvement courses. Around 350 training places will be available.

### **Developing new websites**

Following the success of our work developing websites with other Citizens Advice offices in Surrey, this year we will additionally be developing websites for three Citizens Advice offices in Berkshire. Once completed these new websites will bring to 14 the number of new websites we have helped to develop over the last two years (including that for the new 'Get Advice in Waverley' partnership).

**“We are confident that the website will raise our profile across Surrey for clients and stakeholders.”**



**Norma Corkish**  
Chair of Citizens Advice Surrey

# Our organisation

Citizens Advice Waverley comprises more than 140 trained and highly-skilled volunteers providing a range of advice services to local people. They freely donate more than 58,500 hours of their time each year. This is estimated to be worth more than £750,000. Their work is supported, monitored and quality assured by a small team of paid staff.

## Who we work with

We work with a range of other voluntary organisations, both locally and nationally, to provide people with the help they need.

We are also a member of Citizens Advice (the operating name of the National Association of Citizens Advice Bureaux). Citizens Advice provides us with a range of support, including for local fundraising, specialist information services, and research to use in our campaigning work. It also provides a range of infrastructure services to support the smooth running of our business.

We have a three-year Service Level Agreement with Waverley Borough Council that establishes our working relationship with them and similar contractual arrangements with other funders.

## Our Governance and Management

Our Trustee Board sets our vision and strategic direction. It is currently made up of nine individuals (see page 15) who are trustees under charity law and directors of the charitable company. This Board meets at least four times each year.

The Trustee Board delegates some of its responsibilities to its committees, see chart overleaf. Terms of reference and membership for each of these committees are published on our intranet site. Each of these committees includes at least one Trustee Board member who reports to the full Board.

Our Chief Executive, working with our management team, is responsible for delivering the Board's vision and for the day to day operation of the organisation. See chart overleaf.

## Legal and administrative details

Citizens Advice Waverley is a company limited by guarantee, with a Memorandum and Articles of Association adopted on 27 March 2006. We are also a charity registered with the Charity Commission and licenced by the Financial Conduct Authority.

Our charitable aim is defined as to “promote any charitable purpose for the benefit of the community in Waverley and the surrounding area by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.”

We are governed by Directors, who are also the Charity Trustees for the purposes of Charity law. Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit.

# Our Trustee Board

Trustees	Role	Date Appointed	Date Reappointed	Date Resigned
Paul Rees	Chair	19.10.12		
Michael Taylor	Treasurer	27.10.10	14.11.13	
Stuart Spencer	Company Secretary	27.03.06	19.10.12	
Angela Wainwright		14.11.13		
Wendy Lockwood		14.11.13		30.07.15
Andy Briscoe		14.11.13		
Dr Chris Tibbott		31.10.08	28.10.11	07.11.14
Jo Reynolds		31.10.08	07.11.14	
Christopher Smith		14.11.13		30.04.15
Larry Westland		09.10.09	19.10.12	
Craig Evans		14.11.13		

# Our organisation

## Trustee Board

**HR  
Committee**

**Finance,  
Operations  
and Risk  
Committee**

**Fundraising  
Committee**

**Research  
and  
Campaigns  
Committee**

## Chief Executive

**Service  
Manager**

**Service  
Manager**

**Training  
Supervisor**

**Advice  
Session  
Supervisor  
Cranleigh**

**Advice  
Session  
Supervisor  
Godalming**

**Advice  
Session  
Supervisor  
Farnham**

**Advice  
Session  
Supervisor  
Haslemere**

# Financial Review

## General

The attached accounts show the financial results for the year. In summary, we incurred an operating deficit of £778. This outturn was slightly better than the deficit we had budgeted. Total funds increased by £53,865 (see chart on p18). The main reason for this was that we received more funds for our restricted projects. These are being spent during the current year.

## Funds and Reserves

It is the Trustees' view that the balance on our Unrestricted Funds should be equivalent to three months' operating expenditure. At 31 March 2015, unrestricted funds were above this target. The Trustees have been prudent in their capital investment over the last few years due to the climate of financial uncertainty. The Trustees now intend to use money from the Advice Services Transition Fund project to invest further in our telephony and IT systems to ensure that they are able to handle the growing complexity of our clients' needs. The Trustees also recognise a need for continued investment in the involvement of both our volunteers and our paid staff.

## Funding

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

In addition to the funding from our local councils, we also receive funding from various county wide organisations. These include training grants from Community Foundation for Surrey and Surrey Welfare Rights Unit. Other funds including a grant from the Big Lottery under its Advice Services Transition Fund are received for specific projects and details are shown in the accounts. We are very grateful to all of these donors and to the many individuals who have made donations and supported our community fundraising.

## Trustees' Responsibilities in respect of these Accounts

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

- select suitable accounting policies;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare financial statements on a going-concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

Approved by the Board on 6 October 2015 and signed on their behalf:



Paul Rees - Chair

Date: 6 October 2015

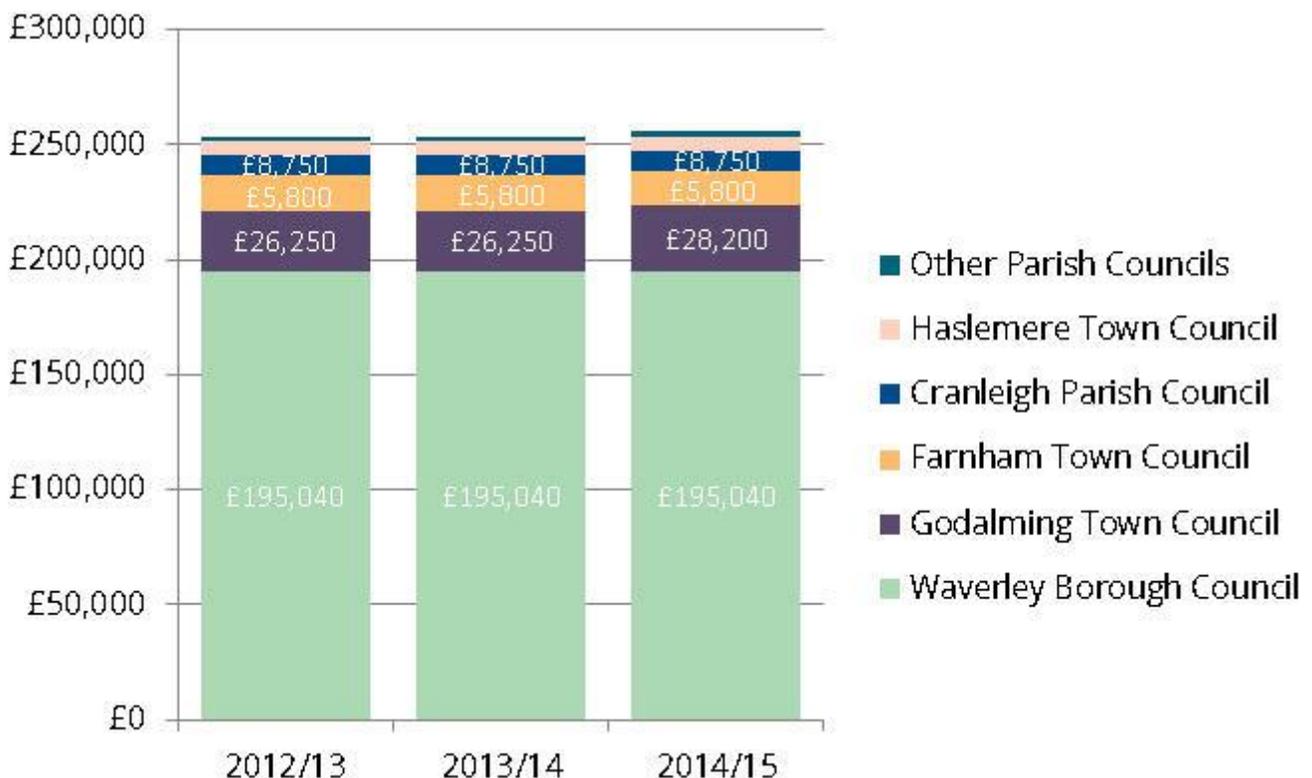
# Net movement in funds

The chart below shows that operating funds fell by £778, but total funds rose by £53,865. This is because we received more funding for restricted projects, which will be spent during 2015/16.



# Local Authority grants

The chart below outlines the grants made by Waverley Borough Council (WBC) and our towns and parishes. The WBC grant has a three-year term (ending April 2015) and has been reviewed with the intention of renewing this for a further three years.



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

I report on the accounts of the company for the year ended 31 March 2015 set out on pages 20 to 27.

## Respective responsibilities of Trustees and examiner

The charity's Trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

## Basis of the independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that

would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

## Independent examiner's statement

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

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

- to keep accounting records in accordance with Sections 386 and 387 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



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

Date: 6 October 2015

# Statement of financial activities

Statement of financial activities for the year ending 31 March 2015

	Notes	Restricted Funds	Designated Funds	Unrestricted Funds	Total 2015	Total 2014
		£	£	£	£	£
<b>INCOMING RESOURCES</b>						
Income resources from charitable activities						
Voluntary income	3	173,688	0	325,740	499,428	390,490
Investment income	3	0	0	1,505	1,505	416
Income from charitable activity	3	0	0	14,245	14,245	15,150
<b>TOTAL INCOMING RESOURCES</b>		173,688	0	341,490	515,178	406,056
<b>RESOURCES EXPENDED</b>						
Charitable activities	4	121,838	4,987	332,512	459,337	383,745
Governance	4	0	0	1,976	1,976	2,943
<b>TOTAL RESOURCES EXPENDED</b>		121,838	4,987	334,488	461,313	386,688
<b>NET MOVEMENT IN FUNDS</b>		51,850	-4,987	7,002	53,865	19,368
Transfers		2,794	2,321	-5,115	0	0
<b>NET MOVEMENT AFTER TRANSFERS</b>		54,644	-2,666	1,887	53,865	19,368
<b>TOTAL FUNDS AT 1 APRIL 2014</b>		48,928	13,892	101,313	164,133	144,765
<b>TOTAL FUNDS AT 31 MARCH 2015</b>		103,572	11,226	103,200	217,998	164,133

# Balance Sheet

Balance sheet as at 31 March 2015

	Notes	Restricted Funds	Designated Funds	Unrestricted Funds	Total 2015	Total 2014
		£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible assets	6	2,002	11,224	0	13,226	17,188
Investments	7	0	0	50,903	50,903	0
<b>CURRENT ASSETS</b>						
Debtors	8	0	0	13,563	13,563	2,293
Cash at bank and in hand		101,570	0	86,783	188,353	190,798
		101,570	0	100,346	201,916	193,091
Creditors falling due within one year	8	0	0	-48,047	-48,047	-46,146
NET CURRENT ASSETS		101,570	0	52,299	153,869	146,945
NET ASSETS		103,572	11,224	103,202	217,998	164,133
<b>FUNDS</b>						
Restricted	9				103,572	48,928
Designated					11,224	13,982
Unrestricted					103,202	101,313
TOTAL FUNDS					217,998	164,133

The charitable company is entitled to exemption from audit under section 479A of the Companies Act 2006 relating to subsidiary charitable companies for the year ended 31 March 2015.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2015 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or

deficit 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 charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 6 October 2015 and were signed on their behalf by:



Paul Rees, Chair of Trustees  
Date: 6 October 2015

# Notes to the Financial Statements

Notes to the financial statement for the year ending 31 March 2015.

## 1. Share Capital and members' liability

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

## 2. Accounting Policies

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

### (a) Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the Statement of Recommended Practice, "Accounting and Reporting by Charities"

### (b) Income Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

### (c) Fund accounting

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

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

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

### (d) Resources Expended

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

### (e) Fixed Assets

Individual fixed assets costing more than £400 are capitalised at cost.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost of each asset on a straight line basis over its expected useful life.

- Leasehold improvements - 10% p.a.
- Office equipment - 33.33% p.a.

Assets taken over from Farnham and Godalming Citizens Advice Offices at 1 April 2006 have been included in the accounts at their original cost less

accumulated depreciation.

**(f) Leases**

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

**(g) Intangible Income**

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

**(h) Taxation**

The charity is exempt from Corporation Tax on its charitable activities.

# Notes to the financial statements

## 3. Incoming Resources

	Restricted Funds	Unrestricted Funds	Total 2015	Total 2014
	£	£	£	£
Local Authority Grants	0	256,200	256,200	253,300
Donations, Fundraising and Cost Recovery	0	69,540	69,540	33,380
Other Ordinary Income	0	0	0	240
Voluntary Income	0	325,740	325,740	286,920
Investment Income	0	1,505	1,505	416
Income from Charitable Activity	173,688	14,245	187,933	118,720
Total Incoming Resources	173,688	341,490	515,178	406,056

## 4. Resources Expended

	Restricted Funds	Designated Funds	Unrestricted Funds	Total 2015	Total 2014
	£	£	£	£	£
Salaries (Note 10)	96,301	0	192,615	288,916	209,939
Premises (Note 11)	0	0	88,780	88,780	95,050
Telephone	0	0	9,643	9,643	10,407
Travel and Parking	0	0	20,605	20,605	19,732
Training Costs	2,278	0	3,117	5,395	3,634
Office Running Costs	104	0	16,654	16,758	14,995
Office/Sundries	21,329	0	1,098	22,427	22,399
Depreciation	1,826	4,987	0	6,813	7,589
Charitable Activities	121,838	4,987	332,512	459,337	383,745
Governance	0	0	1,976	1,976	2,943
Total Resources Expended	121,838	4,987	334,448	461,313	386,688

# Notes to the financial statements

## 5. Operating Surplus

	Total 2015	Total 2014
	£	£

The operating surplus is stated after charging:

Independent Examiner's Fee	1,200	1,200
Depreciation	6,813	7,588

## 6. Tangible Fixed Assets

	Leasehold Buildings Haslemere £	Leasehold Improvements Godalming £	IT Office Equipment £	Office Equipment and Furniture £	Total £
<b>Cost</b>					
As at 1 April 2014	34,310	17,469	26,634	42,887	121,300
Additions	0	0	2,850	0	2,850
As at 31 March 2015	34,310	17,469	29,484	42,887	124,150
<b>Depreciation</b>					
As at 1 April 2014	34,310	6,987	22,959	39,856	104,112
Charge for the year	0	1,747	4,113	952	6,812
As at 31 March 2015	34,310	8,734	27,072	40,808	110,924
<b>Net Book Value</b>					
As at 31 March 2015	0	8,735	2,412	2,079	13,226
As at 31 March 2014	0	10,482	3,675	3,031	17,188

## 7. Investments

During the year, the company made an initial investment of £50,000 in units of the Schroder Multi-Asset Fund for charityies £9.03 of dividends were invested in further units.

# Notes to the financial statements

## 8. Debtors and Creditors

	Unrestricted Funds	Total 2015	Total 2014
	£	£	£
<b>Debtors</b>			
Sundry Debtors	5,585	5,585	0
Prepayments	7,978	7,978	2,293
	13,563	13,563	2,293
<b>Creditors</b>			
Accruals	46,805	46,805	44,271
Income in Advance	1,242	1,242	1,875
	48,047	48,047	46,146

## 9. Restricted Funds

	Balance as at 1 April 2014	Income Resources	Expenditure in the period	Balance as at 31 March 2015
	£	£	£	£
Farnham Over 60 Home Visits	108	3,570	3,678	0
District Outreach Project	6,221	1,340	1,005	6,556
Other Projects	0	33,774	33,202	572
Advice Services Transition Fund	30,669	124,799	78,117	77,351
Financial Literacy Project	13,240	1,500	1,460	13,280
Healthwatch Surrey	-1,310	11,499	4,376	5,813
Total Restricted Funds	48,928	176,482	121,838	103,572

# Notes to the financial statements

## Farnham over 60s Home visits

Funding for this post has been partly funded from monies provided by a grant from Age UK Waverley and Microtech Ltd.

## Advice Services Transition fund

This project is a two year project financed by a grant from The Big Lottery Fund.

## Financial Literacy Project

This project has been jointly funded by a number of local charities and the Big Lottery Fund.

## Healthwatch and Local Assistance

These projects have been funded by grants from Surrey County Council as part of a project managed by Citizens Advice Surrey.

## 10. Salary Costs

During the year Citizens Advice Waverley employed twenty two paid staff (9.7 FTE). Of these five (2.9 FTE) were employed on restricted fund projects. There were no highly paid staff. An analysis is provided below.

The company does not operate a pension scheme. Employees are given a contribution towards a pension, calculated at 6% of their salary, on completion of 6 months' service, backdated to the commencement of their employment.

No Trustee received any remuneration in either

### Analysis of salaries

	Total 2015	Total 2014
	£	£
Central Staff	64,914	64,652
Office Operations	127,701	109,406
Staff Cost from Unrestricted Funds	192,615	174,058
Office Operations from Restricted Funds	96,301	35,881
	288,916	209,939

2014/15 or 2013/14. Reimbursed expenses totalled £185 (£235 in 2013/14).

## 11. Operating Lease Commitments

As at 31 March 2015, the company had annual commitments under non-cancellable operating leases as set out below:

### Cranleigh

The office in Village Way, Cranleigh is leased from Cranleigh Parish Council for 30 years from 25 March 2011. This is provided to us rent free by the Parish Council. A figure of £8,750, the open market rental value of the premises, is included in premises costs and in local authority grants.

### Farnham

The office in South Street, Farnham is leased from Waverley Borough Council for 3 years starting from 28 April 2015, for £14,600 per annum.

### Godalming

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

### Haslemere

The office in Well Lane, Haslemere is leased from a private landlord for a term of 5 years from 15 June 2014, for £15,000 per annum.

# Thank you to our supporters

## Local Authority

Waverley Borough Council  
Surrey County Council

## Town Councils

Farnham Town Council  
Godalming Town Council  
Haslemere Town Council

## Parish Councils

Busbridge Parish Council  
Chiddingfold Parish Council  
Cranleigh Parish Council  
Dunsfold Parish Council  
Ellens Green Mission Hall Fund  
Elstead Parish Council  
Ewhurst Parish Council  
Fernhurst Parish Council  
Grayshott Parish Council  
Hambledon Parish Council  
Lurgashall Parish Council  
Lynchmere Parish Council  
Northchapel Parish Council  
Thursley Parochial Church Council  
Witley Parish Council

## Other Organisations

Age UK Waverley  
Ahmadiyya Muslim Association  
Big Lottery Fund  
Bull's Head Public House  
Community Foundation for Surrey  
Cranleigh Lions  
Farnham Institute  
Farnham Hedgehogs  
Farnham Lions  
Farnham Rotary Club  
Farnham Round Table

Frith Hill Residents Association  
Gatwick Airport Community Trust  
Godalming Lions  
Godalming Round Table  
Godalming Rotary  
Godalming United Church  
Godalming Woolsack Rotary  
Grayshott Gold Society  
Haslemere Macular Society  
Haslemere Challice Trust  
Henry Smith Charity  
Inner Wheel of Farnham  
Inner Wheel of Godalming  
John Beanes Charity  
John Lewis Partnership  
Microtech  
Milford Probus Club  
Opportunities Project  
Surrey Community Action  
Surrey Welfare Rights Unit  
Travers Cox Charity

## Special Thanks

To our volunteer fundraising team:  
Nina Howells  
Doug Smit  
John Moxon  
Larry Westland CBE  
Steve Fulton

and to Councillor Liz Wheatley for selecting us as her chosen charity.

Thanks also to the many individuals and local businesses who have helped us this year by supporting, sponsoring and attending our fundraising events.



Citizens Advice Waverley, 36 Bridge Street,  
Godalming, Surrey GU7 1HP

Tel: 03448 487969

Company number: 4823693  
Charity number: 1098859

**[waverleycab.org.uk](http://waverleycab.org.uk)**