

Citizens Advice Waverley

Annual Report and Accounts 2015/16



**citizens
advice**

Waverley

10 Year
Anniversary

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Chair's Introduction

Citizens Advice Waverley holds a special place in our local community, providing a unique service to local people facing difficulties in their lives, offering them advice and support on a diverse range of issues.

I am very proud of the positive impact that our work has on the lives of large numbers of local people. This would not be possible without the skills, professionalism and hard work of my colleagues on the Trustee Board, the paid staff team and our volunteers. I thank them all for the invaluable part they each play.

This year sees the departure of three long-standing colleagues from our Trustee Board. Stuart Spencer, Angela Wainwright and Jo Reynolds have decided to retire after providing many years of valuable support, both to Citizens Advice Waverley and in Angela and Stuart's cases its predecessor organisation, Haslemere and Cranleigh Citizens Advice. I will miss their extensive knowledge of the organisation, as well as their personal commitment to its work. We wish them all happy and fulfilled retirements. In their place we welcome Zoe Collier, Jane Moore and Rachel Page, who bring a new skills and fresh perspectives to our work.

Demand for our service remains high, with many local people facing increasingly complex problems. The ongoing roll-out of Welfare Reform continues to impact on our workload. In particular last year we supported increasing numbers of local people challenging decisions made around their transfer for Disability Living Allowance (DLA) to Personal Independence

Payments (PIP). The consequences of Welfare Reform are likely to affect our work for some time as they impact on increasing numbers of local people, including working families.

Next year also sees the introduction of a new Membership Agreement regulating our relationship with Citizens Advice's national body. This will affect the way we work locally and open up new opportunities for us to work more closely with other Citizens Advice local offices, and to participate in centrally funded new projects.

Of course there is always more to do. It is becoming widely recognised that problems people are facing in their lives, such as debt, poor housing, relationship problems, have a negative impact on their health. We are committed to working together with health and care providers to try to find better ways to address these issues jointly.

Finally I should like to express my gratitude for the continuing commitment that our local authorities have shown to supporting our work. This is particularly notable as they face difficult challenges themselves with their own finances.


Paul Rees

Our Year at a Glance

Everyone experiences problems



5,602
people helped



17,198
issues handled



21,392
client and third party contacts

What people came to see us about



31%
Benefits



14%
Debt



11%
Housing



8%
Employment & Relationship

How people contacted us



57%
face to face



34%
by telephone



9%
Email, webchat or letter

Our value to society



£ 1+ million
in savings to government
(see p9)



£ 5+ million
in wider economic and social benefits
(see p9)



£ 1.9+ million
in value to our clients (see p9)

Our resources



140
volunteers providing 58,500 hours of advice



4
advice centres



9,127
visits to our website

Overview from our Chief Executive

It is 10 years this year since three independent local Citizens Advice charities came together to form Citizens Advice Waverley. We have come a long way since then, becoming the biggest (and busiest) information and advice agency in the area with a proud record of consistently delivering high quality services.

Over that time the UK has suffered its most significant economic downturn in recent history, with deeply felt repercussions on many local people's lives. We have also seen:

- major reductions in public spending and the introduction of Welfare Reform
- the growth of the "payday loans" industry
- steep rises in the costs of local private rented housing
- changes in access to justice with reductions in legal aid
- the advent of new online threats, including identity theft.

Amidst all of this change Citizens Advice Waverley has provided one constant, working closely with our local authorities and other agencies to help countless local people manage these and other issues. We have also contributed to the wider local economy by helping people access financial entitlements that they might not otherwise have done, raising £5.13 in benefits to individuals for every £1 spent on our service.

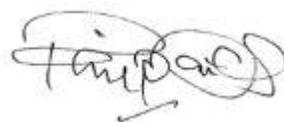
In 2015/16 we continued to look for new and better ways to meet the changing needs and expectations of local people, most notably:

- taking part in a national pilot scheme of providing help via email and webchat

- developing a "touchscreen" information and advice facility for use at GP surgeries and
- working with Waverley Borough Council on a scheme for helping local people facing difficulties accessing private rented housing.

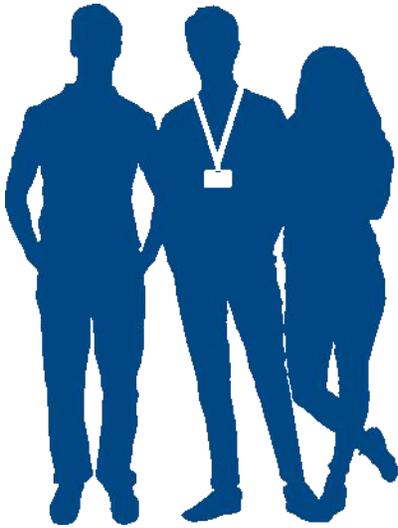
These changes, and others we have introduced, will make our services easier for everyone to access and help to address one of the most pressing local issues of our times.

Our success as an organisation over the last 10 years is a testament to the hard work and professionalism of all of our volunteers and staff. I thank every one of them, past and present, for their vital contribution.



Phil Davies

About Us



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

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

Our aims

- To provide local people the advice they need to overcome their problems 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

Changing Lives

What We Do

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

"Your help has made a huge difference to putting me on the right road."

Client quote, September 2016

We work with Surrey County Council to deliver Local Assistance Scheme (LAS) payments to local people facing severe financial crisis. We deliver money-management training to people at risk of financial exclusion. We provide locally-based advice services in Waverley's most deprived areas as well as a home-visiting services for older or disabled people who can't get into our advice centres.



2 in every 3

clients have their problem solved



4 in 5

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



90%

of our clients reported satisfaction with the overall service

How We Benefit Everyone

£ Reducing social exclusion by securing £1.5 million in unclaimed financial entitlements for 456 people, helping to manage £1.8 million of debt and helping with over 17,000 issues.

 **Supporting working people** with over 1,400 employment related issues.

 **Saving taxpayers money** by preventing 134 local families from losing their homes.

 **Improving people's lives** by highlighting 503 examples of poor or ineffective policy or services; by providing volunteer opportunities for more than 160 volunteers and handling over 500 consumer related issues .

"Thanks to you the world is a little bit more amazing. Thank you so much for all your help, support and advice."

Client quote, June 2016

Advice and Support



57%
visited our
advice centres



34%
contacted us by
telephone



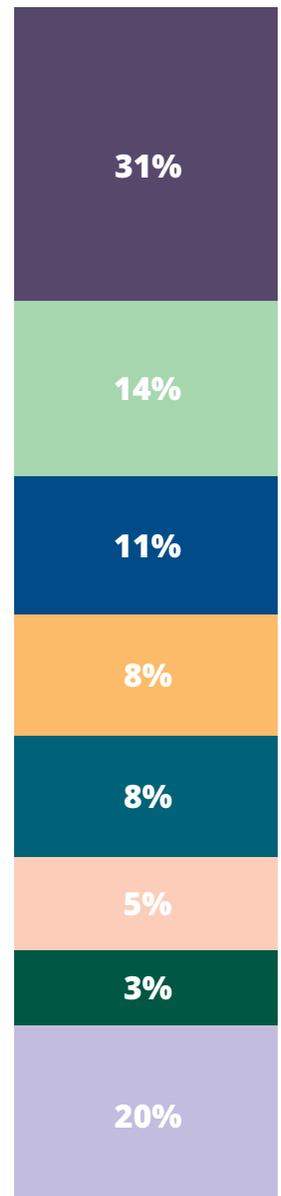
9%
contacted us by
email, webchat or
letter

Top issues by category

- Housing Benefit
- Credit and Store Card Debts
- Private Sector Rental Property
- Pay and Entitlements
- Divorce, Separation & Dissolution
- County and High Court Proceedings
- Building Repairs and Improvements
- Charitable Support (Foodbanks)

17,198 issues
dealt with

- Benefits and Tax Credits
- Debt
- Housing
- Employment
- Relationship
- Legal
- Consumer
- Other



Our workload

The problems people face are becoming more complex. They require a far greater intervention to help them find a way forward.



5,602
people seen



21,392
client and third party
contacts generated:



7,910
face to face
contacts



7,702
telephone
contacts



2,978
contacts by letter



2,716
contacts by
email



86
contacts by
webchat

Our Value to Society

In 2015/16, for every £1 invested in Citizens Advice Waverley we generated at least:



£2.67
in fiscal benefits

Savings to government

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

Total: £1,032,702

£13.16
in additional public value

Wider economic and social benefits

Improvements in participation and productivity for clients and volunteers.

Total: £5,083,840

£5.13
in benefits to individuals

Value to our clients

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

Total: £1,981,168

These figures have been calculated using an external Treasury-approved model

Tackling the big issues

Because we help thousands of people a year we have our finger on the pulse of what's happening in society. We use the evidence we collect to campaign for social improvements. This year we identified and reported on:

 **503** total social policy issues such as:

 **87** evidence-based benefit issues

 **68** evidence-based housing issues

 **25** evidence-based employment issues



Learn more about the issues people bring to us in our national Advice Trends analysis, and their live traffic and online searches dashboard:

citizensadvice.org.uk/advice-trends

"I was so stuck and didn't know what to do. I'm so lucky to have had your guidance and support, you have turned my difficult circumstances around, thank you so much!"

Client quote, September 2016

Key Achievements in 2015/16

This has been a year of change and opportunity for Citizens Advice Waverley. As well as refining our own local systems we have helped Citizens Advice nationally and locally to develop new services. We have also worked in partnerships with other local agencies to improve the services we jointly provide.

Improving Access to Advice

“Get Advice in Waverley” website

In October 2015 we launched a new website bringing together details of over 30 local organisations that can provide support and advice on wide range of issues. A number of new local organisations have joined this site since its launch.

Advice terminals at GP surgeries

We also developed a touchscreen information terminal, with a linked freephone handset that connects users directly to a number of local telephone helplines. Two of these terminals have been located in local GP surgeries, and their usage is being actively monitored with a view to rolling them out more widely.

Both of the above initiatives were funded by the Big Lottery’s Advice Service Transition Fund (ASTF) as part of our wider project to improve access to advice.

Email and webchat

In October 2015 we joined with other Citizens Advice local offices in Surrey in a nationally-funded pilot testing the provision of email and website support to people visiting the national Citizens Advice website. This has proved very popular with users and we have extended our involvement in this pilot for a further year.

Making Life Fairer

Healthwatch Surrey

Healthwatch Surrey ensures that local people’s voices are heard by those purchasing, managing and delivering health and social care services. We continued to support their work by providing anonymised data based on our clients’ experiences. We were recently chosen as one of only five Citizens Advice local offices in Surrey to continue this partnership for a further 3-years.

Tenant accreditation

We also worked with Waverley Borough Council (WBC) to design a pilot scheme for helping local housing benefit claimants facing difficulties accessing private rented housing. Under this scheme we will provide financial capability training and an accreditation certificate they can use as evidence of their financial skills in discussions with potential landlords.

Research and Campaigns

We use our clients’ experiences to campaign for positive social change. With nearly 6,000 clients each year this evidence is hard to ignore. This year we particularly highlighted issues around the ESA Fitness for Work assessment process, the impact of payday loans and the local shortage of affordable housing.

Key Achievements in 2015/16

Energy Best Deal

We assisted 94 local people last year to get a better deal from their energy suppliers, as part of a separately funded project. We have recently signed up to continue to deliver this valuable service for a further year.

Making Our Money Go Further

Reducing running costs

As the phone becomes an increasingly popular way of communicating with our clients, it is important that we keep these costs under control. As part of our ASTF funded project this year we therefore moved over to Voice Over Internet Protocol (VOIP) technology. This has reduced our phone bills and improved communications between our four offices.

Raising funds

Our hard working volunteer fundraising team raised nearly £15,000 this year through organising, running and taking part in 11 different events. This is a real tribute to their continuing dedication.

Additionally we used our in-house website development skills to help other Citizens Advice local offices, providing us with a modest additional income.

Building The Case For Advice

Working with Guildford and Waverley Clinical Commissioning Group (GWCCG)

We worked closely with the GWCCG to collect evidence on the financial value to them of non-clinical advice provision at GP surgeries. We hope to use this evidence to build a business case for funding the long-term continuation of this service.

Developing Partnerships

New Service Level Agreement

This year we were delighted to sign a further Service Level Agreement (SLA) with Waverley Borough Council (WBC) covering the period 2015-18. This document clearly sets out our working relationship with WBC over that period, including levels of grant funding.

Joint training

As part of the ASTF project we worked in partnership with other local advice agencies to deliver 9 training courses designed both to improve the knowledge of advice areas such as Benefits and Debt as well as developing the supervision and people management skills needed to ensure effective delivery of services.

Planning Our Future

The governance arrangements affecting our organisation are set to change significantly over the next few years. As well as legislative changes these include significant revisions to the content of the Membership Agreement that governs our relationship with the Citizens Advice national body.

The new opportunities and requirements that these changes introduce will shape the way we develop as an organisation.

Modernising the network

Membership agreement

As part of its “One Service Strategy” Citizens Advice’s national body is revising the Membership Agreement that governs its relationship with Citizens Advice local offices. The new agreement includes changes designed to modernise the services that Citizens Advice local offices offer, enable them to work more closely together, embed the local delivery of national services and ensure that the services delivered across the Citizens Advice local office network remain of the highest quality.

It is difficult at this stage to predict the full impact that this will have on us. As an organisation that has always sought to improve, our existing operations already meet a number of the requirements contained in the new Membership Agreement. Making them mandatory will therefore have only a very limited effect on us.

Some of the other changes will provide us with welcome new opportunities, particularly for working in closer partnerships with other Citizens Advice local offices. A small number of others will require us to make some relatively minor operational changes.

New, easier systems

As part of this modernisation agenda, Citizens Advice nationally will be replacing a number of its current systems with new, simpler ones. Although in the short-term these changes will necessitate extensive retraining of our staff and volunteers, over the longer term they should streamline a number of our office processes.

Improving debt advice

As part of their new quality framework for debt advice, the Money Advice Service (MAS) is introducing new requirements on both organisations and individuals providing debt advice. These are designed to improve the consistency of debt advice through accreditation of debt advice training and qualification. They will come into effect from 1 April 2017.

As the provision of debt advice forms a major part of our work, we will need to comply with these new requirements. Although this will necessitate us rigorously testing the skills of a large number of our staff and volunteers, this accreditation scheme should provide us with a national debt advice quality mark above and beyond that previously available from our national organisation.

Planning Our Future

Campaigning for social justice

In the coming year we will continue to:

- support and gather evidence for campaigns initiated by Citizens Advice's national organisation
- focus on issues having particular local relevance,
- supplement campaign information gathered from our database with locally organised waiting room surveys
- work with Research and Campaigns teams immediately adjacent to Waverley and across Surrey to campaign on relevant issues
- promote awareness of the benefits of advice giving and the contribution made by Citizens Advice Waverley to the local community, by targeting information to stakeholders and developing existing relationships with local media.

Reaching out

There is an abundance of evidence clearly linking the timely provision of non-clinical advice and improved health outcomes. We will continue to work with local Health and Social Care providers to develop closer working links that will enable us to provide a more joined-up approach to helping people with both clinical and non-clinical issues.

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 £1 million. 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 ten individuals (see overleaf) who are trustees under charity law and directors of the charitable company. The Trustee Board meets at least four times each year.

It delegates some of its responsibilities to its committees. Terms of reference and

membership of these committees are published on our intranet site. Each committee includes at least one Trustee who reports to the full Board.

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

Legal and administrative details

Citizens Advice Waverley is a company limited by guarantee. 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 Organisation

Trustee Board



**HR
Committee**

**Finance,
Operations
and Risk
Committee**

**Fundraising
Committee**

**Research
and
Campaigns
Committee**

Trustees	Role	Date Appointed	Date Reappointed	Date Resigned
Paul Rees	Chair	19.10.12	23.10.15	
Michael Taylor	Treasurer	27.10.10	14.11.13	
Stuart Spencer	Company Secretary	27.03.06	19.10.12	16.02.16
Angela Wainwright		14.11.13		01.09.16
Andy Briscoe		14.11.13		
Jo Reynolds		31.10.08	07.11.14	20.10.16
Larry Westland		09.10.09	23.10.15	
Craig Evans		14.11.13		
Zoe Collier		23.10.15		
Jane Moore		23.10.15		

Our Organisation

Staff and volunteers

Chief Executive



Service Manager



Service Manager



District Training Supervisor



Advice Session Supervisor Cranleigh

Advice Session Supervisor Godalming

Advice Session Supervisor Farnham

Advice Session Supervisor Haslemere

Volunteers: Advisers, Gateway Assessors, Campaigners, Admin Support, Fundraisers, Receptionists



“Being a volunteer gives me the opportunity to help local people with a wide variety of issues resulting in great personal satisfaction.”

Volunteer, Citizens Advice Waverley

Financial Review

General

The attached accounts show the financial results for the year. In summary, we incurred an operating surplus of £21,000. This outturn was slightly better than the surplus we had budgeted. It reflects a better than anticipated income from our community fundraising events, and one off payments for work we carried out for other Citizens Advice local offices. Total funds reduced by £45,000. The main reason for this was that we spent more funds on our restricted projects.

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 2016, 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 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 Surrey Welfare Rights Unit and from the Gatwick Airport Trust. Other funds are received for specific projects and details are shown in the accounts. We are very grateful to all of these donors and to the many individuals who have made donations and supported our community fundraising.

Trustees' Responsibilities in respect of these Accounts

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

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

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

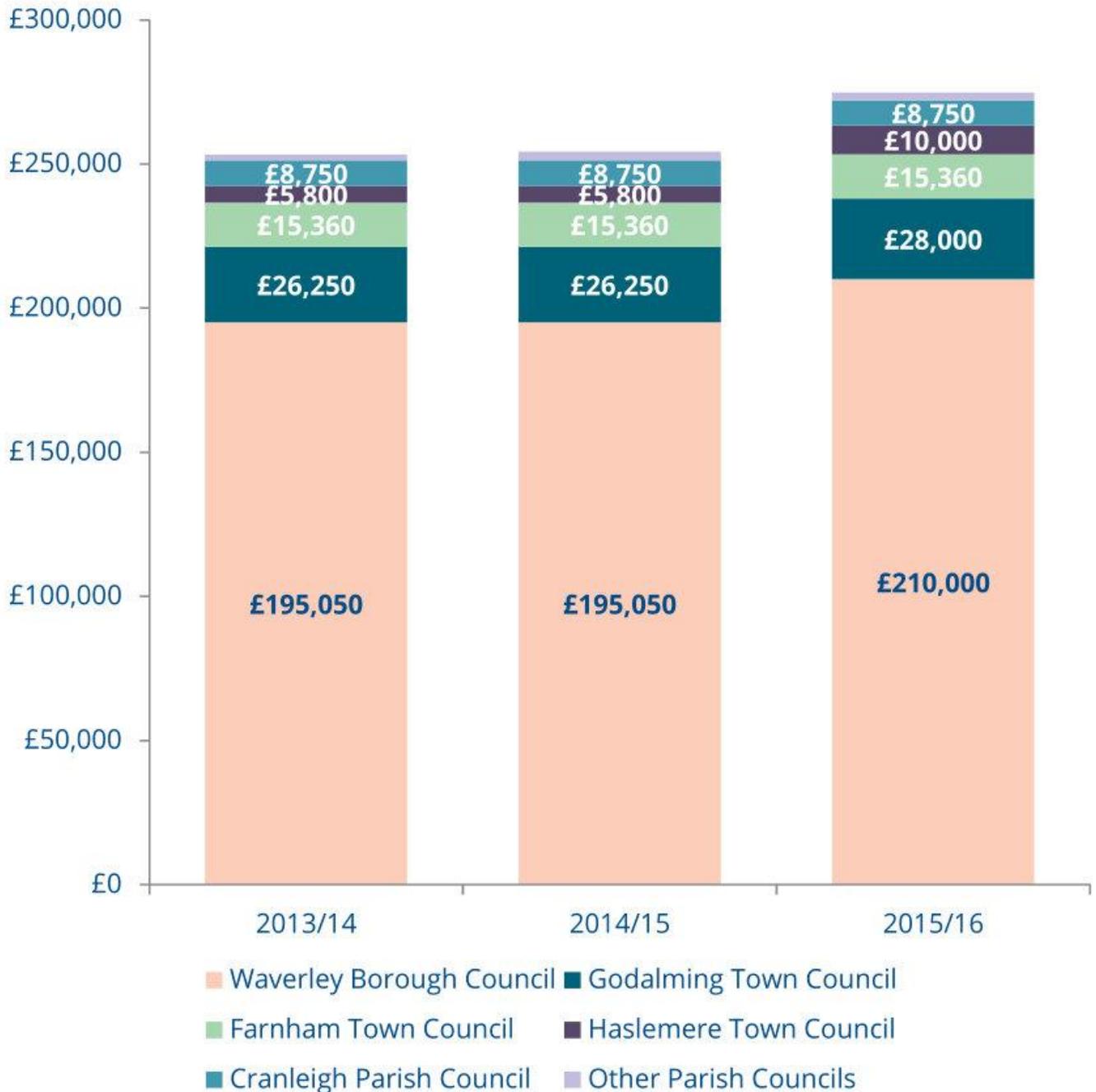
Approved by the Board on 20th October 2016 and signed on their behalf:



Paul Rees - Chair

Local Authority Grants

The chart below outlines the grants provided by Waverley Borough Council (WBC) and our towns and parishes. The WBC grant has a three-year term (ending April 2018).



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 2016 set out on pages 20 to 25.

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: 7th October 2016

Statement of Financial Activities

Statement of financial activities for the year ending 31 March 2016.

		Restricted Funds	Designated Funds	Unrestricted Funds	Total 2016	Total 2015
		£	£	£	£	£
INCOMING RESOURCES						
Income resources from charitable activities						
Voluntary income	3	0	0	376,777	376,777	499,428
Investment income	3	0	0	1,910	1,910	1,505
Income from charitable activity	3	97,170	0	7,726	104,896	14,245
TOTAL INCOMING RESOURCES		97,170	0	386,413	483,583	515,178
RESOURCES EXPENDED						
Charitable activities	4	164,068	3,586	356,716	524,370	459,337
Governance	4	0	0	1,929	1,929	1,976
Unrealised loss on investments		0	0	2,610	2,610	0
TOTAL RESOURCES EXPENDED		164,068	3,586	361,255	528,909	461,313
NET MOVEMENT IN FUNDS		-66,898	-3,586	25,158	-45,326	53,865
Transfers		0	360	-360	0	0
NET MOVEMENT AFTER TRANSFERS		-66,898	-3,226	24,798	-45,326	53,865
TOTAL FUNDS AT 1 APRIL 2015		103,572	11,226	103,200	217,998	164,133
TOTAL FUNDS AT 31 MARCH 2016		36,674	8,000	127,998	172,672	217,998

Balance Sheet

Balance sheet as at March 2016.

	Notes	Restricted Funds	Designated Funds	Unrestricted Funds	Total 2016	Total 2015
		£	£	£	£	£
FIXED ASSETS						
Tangible assets	6	178	8,000	0	8,178	13,226
Investments	7	0	0	50,203	50,203	50,903
CURRENT ASSETS						
Debtors	8	0	0	8,155	8,155	13,563
Cash at bank and in hand		36,496	0	125,787	162,283	188,353
		36,496	0	133,942	170,438	201,916
Creditors falling due within one year	8	0	0	-56,147	-56,147	-48,047
NET CURRENT ASSETS		36,496	0	77,795	114,291	153,869
NET ASSETS		36,674	8,000	127,998	172,672	217,998
FUNDS						
Restricted	9				36,674	103,572
Designated					8,000	11,224
Unrestricted					127,998	103,202
TOTAL FUNDS					172,672	217,998

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 2016.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2016 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 2016 and were signed on their behalf by:



Paul Rees, Chair of Trustees

Date: 2016

Notes to the Financial Statements

Notes to the financial statement for the year ending 31 March 2016

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 2016	Total 2015
	£	£	£	£
Local Authority Grants	0	274,825	274,825	256,200
Donations, Fundraising and Cost Recovery	0	101,952	101,952	69,540
Voluntary Income	0	376,777	376,777	325,740
Investment Income	0	1,910	1,910	1,505
Income from Charitable Activity	97,170	7,726	104,896	187,933
Total Incoming Resources	97,170	386,413	483,583	515,178

4. Resources Expended

	Restricted Funds	Designated Funds	Unrestricted Funds	Total 2016	Total 2015
	£	£	£	£	£
Salaries (Note 10)	62,322	0	206,130	268,452	288,916
Premises (Note 11)	5,850	0	87,876	93,726	88,780
Telephone	0	0	17,565	17,565	9,643
Travel and Parking	12,004	0	20,560	32,564	20,605
Training Costs	8,067	0	3,840	11,907	5,395
Office Running Costs	20,750	0	19,555	40,305	16,758
Office/Sundries	53,253	0	1,264	54,443	22,427
Depreciation	1,822	3,586	0	5,408	6,813
Charitable Activities	164,068	3,586	356,790	524,444	459,337
Governance	0	0	1,929	1,929	1,976
Unrealised loss on Investments	0	0	2,610	2,610	0
Total Resources Expended	164,068	3,586	361,329	524,370	461,313

Notes to the Financial Statements

5. Operating Surplus

	Total 2016	Total 2015
	£	£
The operating surplus is stated after charging:		
Independent Examiner's Fee	1,200	1,200
Depreciation	5,408	6,813

6. Tangible Fixed Assets

	Leasehold Buildings Haslemere	Leasehold Improvements Godalming	IT Office Equipment	Office Equipment and Furniture	Total
	£	£	£	£	£
Cost					
As at 1 April 2015	34,310	17,469	29,484	42,887	124,150
Additions	0	0	0	360	360
As at 31 March 2016	34,310	17,469	29,484	43,247	124,150
Depreciation					
As at 1 April 2015	34,310	8,734	27,072	40,808	110,924
Charge for the year	0	1,747	1,462	2,199	5,408
As at 31 March 2016	34,310	10,481	28,534	43,007	116,332
Net Book Value					
As at 31 March 2016	0	6,988	950	240	8,178
As at 31 March 2015	0	8,735	2,412	2,079	13,226

7. Investments

	Total 2016	Total 2015
	£	£
Balance bought forward	50,903	0
Funds invested	0	50,000
Dividends received	1,910	903
Unrealised loss on investment	-2,610	
Closing balance	50,203	50,903

Notes to the Financial Statements

8. Debtors and Creditors

	Unrestricted Funds	Total 2016	Total 2015
	£	£	£
Debtors			
Sundry Debtors	4,385	4,385	5,585
Prepayments	3,770	3,770	7,978
	8,155	8,155	13,563
Creditors			
Accruals	51,815	51,815	46,805
Income in Advance	4,332	4,332	1,242
	56,147	56,147	48,047

9. Restricted Funds

	Balance as at 01/04/2015	Income Resources	Expenditure in the period	Balance as at 31/03/2016
	£	£	£	£
Farnham Over 60 Home Visits	0	3,750	3,125	625
District Outreach Project	6,556	0	0	6,556
Local Assistance Scheme (LAS)	572	11,331	8,300	3,603
Healthwatch Surrey	5,814	12,146	13,195	4,765
Advice Services Transition Fund	77,350	53,880	131,052	178
Financial Literacy Project	13,280	0	5,595	7,685
Other Projects	0	16,063	2,802	13,261
Total Restricted Funds	103,572	97,170	164,069	36,673

Notes to the Financial Statements

Farnham over 60s Home visits

Funding for this post was provided by a grant from The Farnham Institute.

Advice Services Transition fund

This project was a two year project (2013/14 – 2015/16) financed by a grant from 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 eighteen paid staff (8.3 FTE). Of these three (0.7 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 2015/16 or 2014/15. Reimbursed expenses totalled £381 (£185 in 2014/15).

Analysis of Salaries

	Total 2016	Total 2015
	£	£
Central Staff	78,230	64,614
Office Operations	127,900	127,701
Staff Cost from Unrestricted Funds	206,130	192,615
Office Operations from Restricted Funds	62,322	96,301
	268,452	288,916

11. Operating Lease Commitments

As at 31 March 2016, 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, rent free. 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 £16,500 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
Cranleigh 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
Wonersh Parish Council

Other Organisations

Ahmadiyya Muslim Association
Big Lottery Fund
Bordon, Liphook & Haslemere Charity
Community Foundation for Surrey
Cranleigh Lions
Cranleigh Masonic Lodge
Dempster Trust
Dove Trust
Farnham Golf Club
Farnham Hedgehogs
Farnham Institute
Farnham Lions
Farnham Round Table

Frith Hill Residents Association
Gatwick Airport Community Trust
Godalming Lions
Godalming Round Table
Godalming Rotary
Godalming United Church
Grayshott Golf Society
Haslemere Macular Society
Henry Smith Charity
Inner Wheel of Farnham
Inner Wheel of Godalming
Isabella Schoeder Trust
John Beanes Charity
John Lewis Partnership
Meadrow Unitarian Church
Milford Probus Club
Opportunities Project
Society of Friends Godalming
Surrey Welfare Rights Unit
The Rotary Club of Godalming Woolsack
Travers Cox Charity
Wings and Wheels

Special Thanks

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

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Nikki Barton for her financial contribution
and support for our Haslemere advice
centre.

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

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Charity number: 1098859