

Citizens Advice Waverley

Annual Report and Accounts



Waverley

2016-17

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Chair's Introduction

Citizens Advice Waverley has been providing high quality advice and support to local people on a wide range of issues for over 10 years now. I am very proud to have been part of its work for nearly half of that time.

During that time I have been constantly impressed by the skills, dedication and professionalism of my fellow trustees, the paid staff team and our volunteers.

I would like to give my personal thanks to the Trustees who have left the Board during the last year. Jo Reynolds, a Trustee for over 9 years retired at last year's AGM. She made a significant contribution as Chair of the HR Committee and with her regular presence at our office in Cranleigh as well as being a very active member of the Board.

It is also with great regret that I must report that Michael Taylor our treasurer for over 9 years passed away after a short illness. His support and guidance to the Board over these years will be sorely missed. Our ability to continue to operate at the current levels over this period is largely down to the good financial discipline that he brought to the organisation.

During the year we have signed a new Membership Agreement with our national organisation. Over the last couple of years we and other Local Citizens Advice have

been working on the development of the Agreement to ensure that it helps provide the support we need so that we can continue to improve the professionalism of our organisations.

Looking forward we are coming to the end of our current funding agreements and are in discussion with all of our key stakeholders about the level of support they can provide going forward. Further, by the 31 March 2018 unless we can secure additional funding we will have reached the minimum level of reserves recommended by the Charities Commission.

We are therefore currently engaged on a fundamental review of all our operations to see whether there are any further ways to reduce our running costs and to ensure that we are accessing all possible income sources. But for the first time in many years we face the real possibility that such running cost reductions may only be achievable by significantly reducing the level of service that we can provide to the residents of Waverley.



Paul Rees
Chair of Trustee Board

Our Year at a Glance

The people we helped



5,944

people helped through our face to face, telephone and email service, and online advice sought through our website



1,927

people helped through our Webchat and Email Pilot project

How people contacted us



63%

Face to Face



30%

Adviceline / Telephone



7%

Email / Letter

Our workload



16,195

issues handled



20,891

client, third party & casework contacts



1.8 million

in income gains

What people came to us about (top 4 categories)



30%

Benefits



15%

Debt



10%

Housing



8%

Employment

Our resources



140

volunteers providing 58,500 hours of advice



4

advice centres



9,869

visitors to our website

Overview from our Chief Executive

Last year our volunteers once again supported many thousands of local people through the often challenging processes and procedures associated with issues such as job loss, debt, housing, relationship breakdowns or changes in carer responsibilities. Helping them to find a way forward and regain control of their lives.

For many years this work has enjoyed the support of our key funders, including through a series of three-year funding agreements. This has enabled us to plan our service with some confidence.

As these agreements come up for renewal we face some of our greatest challenges, including:

- the impending local roll-out of Universal Credit, which will affect around half of all families with children
- increasing levels of debt and homelessness
- an ageing local population
- greater complexity in the issues people bring to us
- new national regulations on charities, including changes to the terms of our membership of Citizens Advice's national organisation.

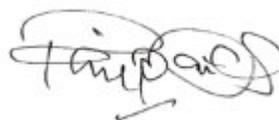
Our participation in the two year nationally funded pilot of advice provision by email and webchat has also shown that more people want to be able to access our services more quickly, and in different ways, including online.

To respond positively to these changes we will need to:

- be flexible in the services we offer and how we offer them
- make best use of the opportunities that new technology provide
- maintain constant downward pressure on our running costs, including through building on our partnership working with other local Citizens Advice offices.

The shape and nature of our services going forward may look different but our key aim, to provide local people with the help they need to find a way through their problems, will remain the same.

I believe that the strong foundations we have built over the last ten years, and the professionalism of our staff and volunteers, will ensure that our services will continue to be fit for people and society's current needs.



Phil Davies
Chief Executive

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 people's lives by giving them 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 offices 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.

"You gave me hope and reassurance, and the courage to face decisions that lay ahead of me."

Client quote, June 2017

We work with Surrey County Council to deliver Local Assistance Scheme (LAS) payments to local people facing severe financial crisis and with Healthwatch Surrey to improve local health and care services. 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 nearly £1.9 million in unclaimed financial entitlements, helping to manage nearly £2.4 million of debt and helping with over 16,000 issues.



Supporting working people with nearly 2,000 employment related issues.



Saving taxpayers money by preventing 141 local families from losing their homes.



Improving people's lives by highlighting 361 examples of poor or ineffective policy or services; by providing volunteer opportunities for more than 140 volunteers, handling over 1,500 family and relationship issues and 500 consumer related issues.

"Your patience, kindness and encouragement went a long way to helping me at a particularly challenging time."

Client quote, December 2016

Advice and Support



63%
Face to Face

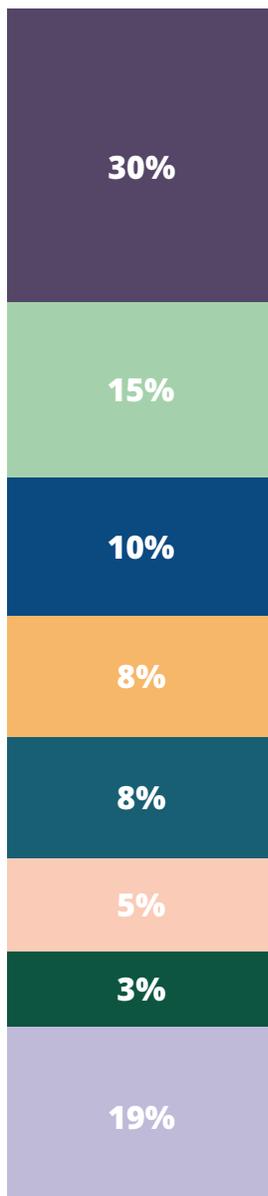


30%
Adviceline /
Telephone



7%
Email / Letter

16,195 issues
dealt with



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

Top issues in each
category

- Personal Independence Payment
- 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)

Our workload

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



20,891
client and third party
contacts generated:-



7,691
face to face
contacts



4,534
telephone
contacts



4,148
third party
contacts



1,836
letter contacts



1,746
email contacts



936
casework
preparation

Our Value to Society

In 2016/17, for every £1 invested* in Citizens Advice Waverley we generated at least:



£4.29

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: £1,380,261

£23.77

in additional public value

Wider economic and social benefits

Improvements in participation and productivity for clients and volunteers.

Total: £7,645,356

£25.93

in benefits to individuals

Value to our clients

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

Total: £8,337,714

*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:



361

total social policy issues such as evidence based:-



145

benefit issues



46

housing issues



29

health and community care issues



See what people are searching for and trending content on Citizens Advice website. Live traffic and searches at:

advicetracker.devops.citizensadvice.org.uk

"Thank you very much for sorting out the mess I'm in. You're help has made a huge difference to putting me on the right road."

Client quote, September 2016

Mike's story

Mike lost both of his legs in a road traffic accident. For the last 10 years he has depended on his mobility car to get him to and from work. However when he was moved from Disability Living Allowance (DLA) to the new Personal Independence Payment (PIP) he wasn't awarded enough points to keep his car. This significantly limited Mike's ability to get around, not least to get to his part-time job.

We supported Mike through the Mandatory Reconsideration process with the Department of Work and Pensions (DWP), but unfortunately this was unsuccessful and he had to return his mobility car. Unable to go back to work, we then supported Mike in making a formal appeal. The appeals hearing overturned the original decision and reinstated his payment for his mobility car. Mike is now back at work and receiving his full mobility allowance.

"The whole process was very hard for me but because of your kindness and patience I was able to achieve what I never thought I would."



Key Achievements in 2016/17

As well as continuing to help and support many thousands of local people, this year we also started to review and improve our processes to ensure that they are fit for the future and robust enough to meet the challenges we face going forward.

Improving Access to Service

Email and Webchat

We continued our involvement with Citizens Advice's national project piloting the delivery of advice through email and webchat. This was a very popular initiative, with demand remaining high in the second year of the pilot. This year our advisers helped nearly 2,000 people visiting the national Citizens Advice website. Whilst the national funding supporting this project ended at the beginning of this financial year, it has provided us with the technology to continue to provide advice through this new channel.

Adviceline

Since May 2014 we have worked with other Citizens Advice local offices in Surrey to provide a virtual call-centre (the "East Surrey Adviceline"). Working together like this enables local people to contact an adviser more quickly and at more times, whilst maintaining the important elements of the local service that people like.

This year two new Citizens Advice local offices (Caterham and Oxted) joined our the East Surrey Adviceline, bringing its total membership up to five. This year this group answered nearly 5,000 calls from local people in Surrey, with Citizens Advice Waverley advisers answering more than 1,700 of these.

Providing a voice for local people

Healthwatch Surrey

We are one of five Citizens Advice local offices in Surrey contracted to provide Healthwatch Surrey with anonymised data about our clients' experiences of health and social care provision. This enables Healthwatch Surrey to make local people's voices heard by those commissioning, managing and delivering those services.

This year we provided reports detailing 183 different issues, including a number concerning difficulties people had experienced accessing mental health services, long waiting times at GP surgeries and confusion over eligibility for free dental care.

Campaigning for change

Living in an affluent area does not necessarily lessen the impact on local people of poor administration, injustice or unfair practices. An important part of our work is identifying such issues, raising public awareness of them and taking action to address them where possible.

We do this locally, taking up issues with relevant local agencies and companies, keeping in contact with our Members of Parliament, networking with other Citizens Advice offices to address wider

Key Achievements in 2016/17

issues, and nationally through contributing evidence gathered from our clients to support national campaigning.

Last year we contributed 361 such pieces of evidence to Citizens Advice's national organisation. In addition we published regular articles in local publications, highlighting current issues, such as changes to legislation and ensuring that local people affected by these are aware of the help that Citizens Advice can offer them.

Raising Funds

Local community support

This was another very successful year for our volunteer-led fundraising team. Through organising, running and taking part in more than 10 different local fundraising events, they helped to raise over £27,000 from the local community in ticket sales, sponsorship and donations.

Events this year included ever-popular quiz nights, music concerts, bridge teas, sponsored bike rides and a charity Golf Day at Farnham Golf club, supported by many local businesses.

We are very grateful for the fundraising team's continued support and in particular to Nina Howells for leading their work so well.

Assuring High Quality Services

New Membership Agreement

Citizens Advice Waverley is a member of the National Association of Citizens Advice Bureaux ("Citizens Advice"), which provides support to our work, and ensures that it meets nationally agreed standards. Our relationship is regulated through a Membership Agreement. At Citizens Advice's 2016 AGM members voted in favour of a new membership agreement. This new package was designed to help the network of Citizens Advice offices to continue to provide better services and be more sustainable and effective in a rapidly changing world, It went live on 1 April 2017.

As well as clarifying the role of the national organisation in supporting local offices this new package introduced a number of new monitoring processes that Citizens Advice will use to manage performance and quality of the services that local offices provide. These cover client experiences, quality of advice, leadership, people management and financial health.

This year saw us undertaking a significant amount of the preparatory work necessary to ensure that we would be fully compliant with these new standards when they came into effect.

Key Achievements in 2016/17

Meeting the Financial Conduct Authority standards

As part of their new quality framework for debt advice, the Money Advice Service (MAS) introduced new requirements this year on organisations providing debt advice (including charities such as ours). These are designed to improve the quality and consistency of debt advice through accreditation of debt advice training and qualification.

In order to ensure that we met these new requirements when they came into effect on 1 April 2017 we undertook a major training and accreditation exercise. This involved lengthy and rigorous testing of the debt advice knowledge and skills of all of our advice staff. It is a huge tribute to the skills of these people that all of them met the required standards at first testing.

This accreditation provides us with a national debt advice quality mark higher than that available from Citizens Advice's nationally.

Developing our volunteers

During the year we took on 39 new volunteers, providing them all with a full and comprehensive training programme in preparation for their roles as advisers. We also provided our existing volunteers with continuing training to ensure that their skills and knowledge remained up to date, including through running a whole day training course on domestic abuse issues.

Brenda's story

Brenda, who has learning difficulties, needed some dental treatment. When she visited the dentist she was asked if she was on welfare benefits as this might mean she was eligible for free treatment. As Brenda was a pensioner, she wrongly assumed that she was on Pension Credit and proceeded to have her treatment carried out free-of-charge. She later realised that this was not the case and with the help of a friend, paid all the charges with monthly payments. Nonetheless she received a letter from a debt collection agency saying the dental surgery had sold the debt onto them. A 36p shortfall on the first monthly payment had incurred a £100 interest charge and a £50 surcharge, amounting to a bill of £150.36.

We wrote to the debt agency explaining Brenda's initial confusion, her learning difficulties, her poor health and how she needed a friend to help her make the monthly payments. In response they agreed to remove all the penalty charges and surcharges.

"I was so stuck and didn't know what to do. I'm so lucky to have had your guidance and support."



Planning Our Future

People's lives and society are changing, and we need to adapt our services, and the ways in which they are delivered, to fit in with these changes. The new advice framework that Citizens Advice is rolling out this year provides us with new opportunities and flexibilities to do this.

Supporting people in new ways

Client needs and expectations are constantly changing. We will use the opportunities and flexibilities that Citizens Advice's new advice framework provides to adapt our services to meet these changes. This includes ensuring that people can access them more quickly and in more ways, and providing more facilitation and self-help services for those who prefer them.

Publicising our work

To retain local people's support we need to ensure that as many as possible recognise its value to individuals and to wider society. We will step up this work over the coming year, taking new opportunities to publicise our work and using our fundraising events to raise public awareness.

Supporting our volunteers

To do their best work our volunteers need the right tools. Citizens Advice launched a new national client database ("Casebook"), with a significantly improved user interface and reporting tools. We will use this to support more flexible service delivery, and improved reporting to funders.

Welfare reform

Welfare Reform continues to drive much of our work, with increasing numbers of local people seeking our support on benefit related issues. In particular the local roll-out of Universal Credit in June 2018 is likely to increase demand as people learn to manage its complex claims processes and adapt to its new financial realities.

Homelessness Reduction Act 2017

New legislation coming into force in Spring 2018 will introduce the biggest changes in housing law for many years, with significant new requirements on homelessness prevention falling on local authorities. We will work with Waverley Borough Council to help manage this transition in the best possible way for them and our clients.

Managing our money

Tough economic times and continuing public spending cuts are placing new pressures on our limited resources. We will continue regularly to review all of our expenditure to ensure that we only ever spend what is absolutely required to deliver the services people need. We will also continue to seek to diversify our income sources.

Planning Our Future

Streamlining our HR processes

Running an organisation with more than 140 volunteers and 16 paid staff involves us keeping and maintaining a large number of HR records. This year we will work to streamline our HR record keeping systems, using the Salesforce CRM system, kindly provided by the system owners free of charge to charities like ours. This will help to make us more efficient.

housing, consumer rights, debt and money, employment and pensions, welfare rights and public services.

Improving health outcomes

It is well established that the timely provision of advice can improve people's health outcomes. We will continue to take opportunities wherever they arise to work more closely with health and social care providers and try to embed advice provision more fully into their processes.

Research and Campaigns

Our work provides us with a greater understanding of the wide range of problems local people experience than perhaps any other local charity, helping us to identify and spot emerging problems early and to identify policies or services that are failing to deliver their intended results.

We will continue to use this unique insight and evidence to campaign for better policies and delivery for everyone, both at a local level and through contributing evidence to support Citizens Advice's policy research areas, including

How our organisation works

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 eight individuals 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 website. 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 authorised 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 Ended
Paul Rees	Chair	19.10.12	23.10.15	
Michael Taylor	Treasurer	27.10.10	14.11.13	29.09.17
Larry Westland		09.10.09	23.10.15	
Andy Briscoe		14.11.14		01.09.17
Craig Evans		14.11.13	21.10.16	
Zoe Collier		23.10.15		
Jane Moore	Company Secretary	23.10.15		
Rachel Page		21.10.16		
Iain Adams-Cairns		21.10.16		
Matthew Evans		21.10.16		01.09.17

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



“Volunteering at Citizens Advice has given me vital real-world work experience. I know this will aid me greatly in my future career.”

Volunteer, Citizens Advice Waverley

Our People

140
Volunteers



...supported by **16**
Paid Staff (8 FTE)

81

**Trained & Skilled
Volunteers**



69

Advisers

12

Assessors

30

Trainees

21

Admin

86

**Money Advice Service
Trained & Accredited**



the Money
Advice Service



**Longest
Serving**

**28
years**

6

people

**Over 20
Years**

8 Trustees

**Youngest volunteer is
18 years old**

Financial Review

General

The accounts below show the financial results for the year. In summary, we incurred an operating deficit of £33,000 which represents a significant deterioration from the previous year which showed an operating surplus of £21,000. This deterioration comprises a £20,000 reduction in income, due primarily to lower services and rental income and a £34,000 increase in expenditure due primarily to an increase in both the demand for and complexity of the advice services that we provide. A similar deficit position is forecast for the current financial year. Unrestricted reserves at the year end at £103,000 were close to the minimum of three months expenditure recommended by the Trustees.

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 2017, unrestricted funds just met this target. The Trustees have been prudent in their management of all expenditure over the last few years due to the climate of financial uncertainty. The Trustees also recognise a need for continued support and training for both our volunteers and 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 Borough wide organisations. 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.

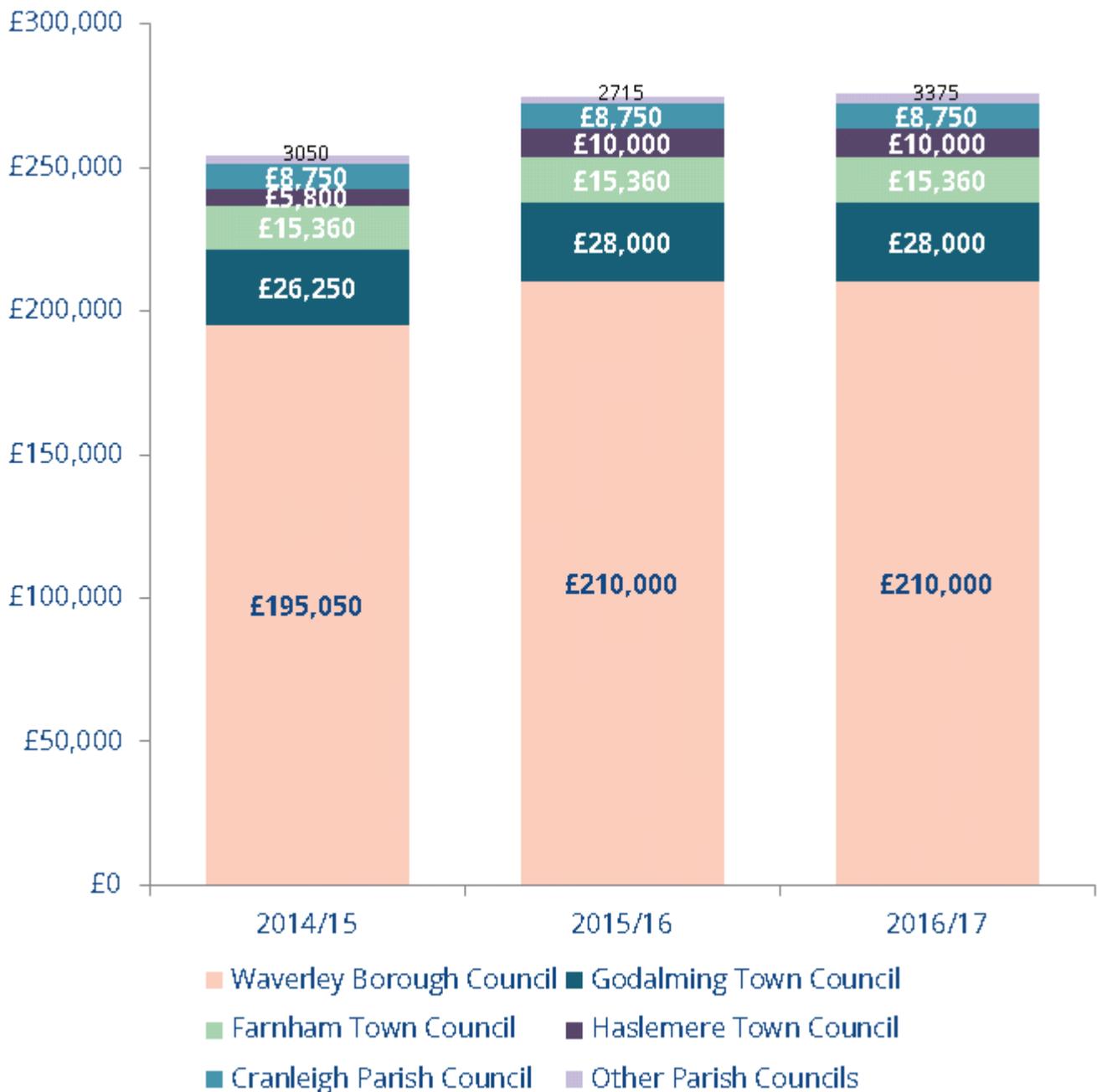
Approved by the Board on 17 November 2017 and signed on their behalf:



Paul Rees - Chair of Trustee Board

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 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 2017 set out on pages 21 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: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)

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: 2 November 2017

Statement of Financial Activities

Statement of financial activities for the year ending 31 March 2017.

	Restricted Funds	Designated Funds	Unrestricted Funds	Total 2017	Total 2016
	£	£	£	£	£
INCOMING RESOURCES					
Income resources from charitable activities					
Voluntary income	3	0	355,395	355,395	376,777
Investment income	3	0	2,009	2,009	1,910
Income from charitable activity	3	13,619	9,474	23,093	104,896
TOTAL INCOMING RESOURCES	13,619	0	366,878	380,497	483,583
RESOURCES EXPENDED					
Charitable activities	4	19,407	3,504	416,440	524,370
Governance	4	0	2,105	2,105	1,929
Unrealised loss on investments		0	0	0	2,610
TOTAL RESOURCES EXPENDED	19,407	3,504	395,634	418,545	528,909
NET MOVEMENT IN FUNDS	-5,788	-3,504	-28,756	-38,048	-45,326
Transfers		828	2,594	0	0
NET MOVEMENT AFTER TRANSFERS	-4,960	-910	-32,178	-38,048	-45,326
TOTAL FUNDS AT 1 APRIL 2016	36,674	8,000	127,998	172,672	217,998
TOTAL FUNDS AT 31 MARCH 2017	31,714	7,090	95,820	134,624	172,672

Balance Sheet

Balance sheet as at March 2017.

	Notes	Restricted Funds	Designated Funds	Unrestricted Funds	Total 2017	Total 2016
		£	£	£	£	£
FIXED ASSETS						
Tangible assets	6	0	7,090	0	7,090	8,178
Investments	7	0	0	52,212	52,212	50,203
CURRENT ASSETS						
Debtors	8	0	0	8,936	8,936	8,155
Cash at bank and in hand		31,714	0	109,348	141,062	162,283
		31,714	0	118,284	149,998	170,438
Creditors falling due within one year	8	0	0	-74,676	-74,676	-56,147
NET CURRENT ASSETS		31,714	0	43,608	75,322	114,291
NET ASSETS		31,714	7,090	95,820	134,624	172,672
FUNDS						
Restricted	9				31,714	36,674
Designated					7,090	8,000
Unrestricted					95,820	127,998
TOTAL FUNDS					134,624	172,672

The charitable company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 March 2017.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2017 in accordance with Section 476 of the Companies Act 2006.

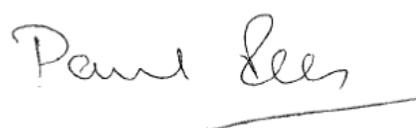
The Trustees acknowledge their responsibilities for:

- 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.

The financial statements were approved by the Board of Trustees on 17 November 2017 and were signed on their behalf by:



Paul Rees, Chair of Trustee Board

Date: 17 November 2017

Notes to the Financial Statements

Notes to the financial statement for the year ending 31 March 2017

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 of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' EFA, and the Companies Act 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value.

Financial Reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

- the requirements of Section 7 Statement

- of Cash Flows;
- the requirement of Section 3 Financial Statement Presentation paragraph 3.17(d);
- the requirements of Section 11 Financial Instruments paragraphs 11.41(b), 11.41(c), 11.41(e), 11.41(f), 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of Section 12 Other Financial Instruments paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A;
- the requirement of Section 33 Related Party Disclosure paragraph 33.7.

(b) Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

(c) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is possible that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

(d) Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold - straight line over 10 years
Fixtures and Fittings - 33% on cost

(e) Taxation

The charity is exempt from corporation tax on its charitable activities.

Notes to the Financial Statements

(f) 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.

(g) 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.

(h) 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.

Notes to the Financial Statements

3. Incoming Resources

	Restricted Funds	Unrestricted Funds	Total 2017	Total 2016
	£	£	£	£
Local Authority Grants	0	275,235	275,235	274,825
Donations, Fundraising and Cost Recovery	0	80,160	80,160	101,952
Voluntary Income	0	355,395	355,395	376,777
Investment Income	0	2,009	2,009	1,910
Income from Charitable Activity	13,619	9,474	23,093	104,896
Total Incoming Resources	13,619	366,878	380,497	483,583

4. Resources Expended

	Restricted Funds	Designated Funds	Unrestricted Funds	Total 2017	Total 2016
	£	£	£	£	£
Salaries (Note 10)	7,230	0	241,819	249,049	268,452
Premises (Note 11)	0	0	93,680	93,680	93,726
Telephone	0	0	6,927	6,927	17,565
Travel and Parking	518	0	24,469	24,987	32,564
Training Costs	13	0	5,309	5,322	11,907
Office Running Costs	11,200	0	20,310	31,510	40,305
Office/Sundries	268	0	1,015	1,283	54,517
Depreciation	178	3,504	0	3,682	5,408
Charitable Activities	19,407	3,504	393,529	416,440	524,444
Governance	0	0	2,105	2,105	1,929
Unrealised loss on Investments	0	0	0	0	2,610
Total Resources Expended	19,407	3,504	395,634	418,545	528,983

Notes to the Financial Statements

5. Net Movement in Funds

	Total 2017	Total 2016
	£	£
The net movement in funds is stated after charging:		
Independent Examiner's Fee	1,260	1,200
Depreciation	3,682	5,408

6. Tangible Fixed Assets

	Leasehold Buildings Haslemere	Leasehold Improvements Godalming	IT Office Equipment	Office Equipment and Furniture	Total
	£	£	£	£	£
Cost					
As at 1 April 2016	34,310	17,469	29,484	43,247	124,510
Additions	0	0	2,595	0	2,595
As at 31 March 2017	34,310	17,469	32,079	43,247	127,105
Depreciation					
As at 1 April 2016	34,310	10,481	28,534	43,007	116,332
Charge for the year	0	1,747	1,936	0	3,683
As at 31 March 2017	34,310	12,228	30,470	43,007	120,015
Net Book Value					
As at 31 March 2017	0	5,241	1,609	240	7,090
As at 31 March 2016	0	6,988	950	240	8,178

7. Investments

	Total 2017	Total 2016
	£	£
Balance bought forward	50,203	50,903
Funds invested	0	0
Dividends received	2,009	1,910
Unrealised loss on investment	0	-2,610
Closing balance	52,212	50,203

Notes to the Financial Statements

8. Debtors and Creditors

	Unrestricted Funds	Total 2017	Total 2016
	£	£	£
Debtors			
Sundry Debtors	3,251	3,251	4,385
Prepayments	5,685	5,685	3,770
	8,936	8,936	8,155
Creditors			
Accruals	71,533	71,533	51,815
Income in Advance	3,143	3,143	4,332
	74,676	74,676	56,147

9. Restricted Funds

	Balance as at 01/04/2016	Income Resources	Expenditure in the Period	Transfers	Balance as at 31/03/2017
	£	£	£	£	£
Farnham Over 60 Home Visits	625	0	58		567
District Outreach Project	6,556	40	0		6,596
Local Assistance Scheme (LAS)	3,604	2,071	0		5,675
Healthwatch Surrey	4,764	9,408	14,172		0
Advice Services Transition Fund	178	0	178		0
Financial Literacy Project	7,685	0	4,748		2,937
Other Projects	13,261	2,100	250	828	15,939
Total Restricted Funds	36,673	13,619	19,406	828	31,714

Notes to the Financial Statements

Healthwatch and Local Assistance

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

10. Salary Costs

During the year Citizens Advice Waverley employed 17 paid staff (8.9 FTE). Of these 2 (0.3 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. A contribution towards a pension is made, calculated at 6% of salary, paid from commencement of employment.

No Trustee received any remuneration in either 2016/17 or 2015/16. Reimbursed expenses totalled £374 (£381 in 2015/16).

11. Operating Lease Commitments

As at 31 March 2017, the company had annual commitments under non-cancellable operating leases as follows:

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.

Analysis of Salaries

	Total 2017	Total 2016
	£	£
Central Staff	75,612	78,230
Office Operations	166,207	127,900
Staff Cost from Unrestricted Funds	241,819	206,130
Office Operations from Restricted Funds	7,230	62,322
	249,049	268,452

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
Ellens Green Mission Hall Fund
Ewhurst Parish Council
Fernhurst Parish Council
Grayshott Parish Council
Lurgashall Parish Council
Lynchmere Parish Council
Northchapel Parish Council
Witley Parish Council
Wonersh Parish Council

Other Organisations

Ahmadiyya Muslim Association
Big Lottery Fund
Bordon, Liphook & Haslemere Charity
Cranfold Job Club
Cranleigh Community Fund
Cranleigh & District Nursing Association
Cranleigh Lions
Elizabeth Finn Care
Farnham Golf Club
Farnham Hedgehogs
Farnham Lions
Farnham Round Table
Farnham United Reformed Church
Frith Hill Residents Association
Godalming Lions
Godalming Round Table
Godalming Rotary
Godalming United Church
Grayshott Golf Society
Grayshott Tea Party
Hadspen Wine Club
Haslemere Food Bank

Haslemere Macular Society
Henry Smith Charity
Inner Wheel of Farnham
Isabella Schoeder Trust
John Beanes Charity
Little Lumpy Bike Ride
Meadow Unitarian Chapel
Oonagh Jeffrey Trust
Opportunities Project
Society of Friends Godalming
SSAFA - the Armed Forces Charity
Surrey Arts
Surrey Welfare Rights Unit
The Dempster Trust
The Dove Trust
The Rotary Club of Godalming Woolsack
Waitrose (Farnham & Godalming)
Wings and Wheels

Special Thanks

To our volunteer fundraising team:
Nina Howells - Chair of Fundraising Committee
Larry Westland CBE
Denise Baker

To individuals who have made a special contribution to fundraising this year:

Doug and Nina Smit
Keith and Corinne Stocker
Jo Reynolds
Ken Griffiths
Stella Mills
Jenny Andrews
Barbara Dawkins
Mark Dumas
Hugh Craig
John Jeffrey
Angela Wainwright

and to Surrey County Councillor Nikki Barton for her support to 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.

Citizens Advice Waverley
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waverleycab.org.uk

Company number: 04823693
Charity number: 1098859