

Citizens Advice Waverley

Annual Report and Accounts



**citizens
advice**

Waverley

2017-18

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Chair's Introduction

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

This year I would like particularly to give my personal thanks to two people leaving us. First, Fiona Dorman, who left in June this year after more than 6 years as one of our most experienced Service Managers, having worked with Citizens Advice in various roles for many years previously. Without her immense experience we would not have been able to maintain the very high standard of advice to our clients in ever changing circumstances. We owe her a real debt of gratitude. Craig Evans one of our most active Trustees will be leaving his role on the Board at this year's AGM as he moves away from the area with his family. He has played an important role in supporting Citizens Advice Waverley for nearly 4 years. I would like to thank him for his support over that period.

I mentioned last year that we were in the process of agreeing new service level agreements with all of our key funders. I am glad to report that these are all in place for the next three years and that the total level of funding has increased by just over 1%. We recognise the financial constraints that many of our funders currently face and are grateful for their continuing support for our service. Whilst this increase will clearly help, it will not cover the full effects of inflation on our running costs, which has run at roughly 2% pa. So as part of our discussions with our funders we have also undertaken a thorough review of our operations to see how we can both better serve local people and reduce our running costs. As a result we have already identified some savings that can be made

and so for the current year we expect to operate at a balanced budget. However, we still need to reduce costs and/or increase revenues. If this cannot be achieved then we will need to review the level of service that we can provide to local people going forward.

As we have mentioned in the past the level of regulation we face is ever increasing, including the advent of the General Data Protection Regulations, increasing regulation of provision of money advice and new national rules on how we assure the quality of our services. Whilst this improves the quality of our services to our clients, it also inevitably increases our costs. In order to ensure that we comply with these new rules the Board performs a self-assessment process established by Citizens Advice's national organisation, which they then independently examine to validate our own assessment. This process is being finalised as this report goes to press but I am happy to report that we expect to maintain our Advice Quality Standard accreditation and to be rated as good or excellent in all of the areas assessed.



Paul Rees
Chair of Trustee Board

Our Year at a Glance

The people we helped



5,828

people helped in person, by telephone, email or online through our website

How we helped people



73%
in person



19%
Adviceline /
Telephone



8%
Email / Letter

Our workload



18,046
issues
handled



20,536
client, third party
& casework
contacts

£ 2.6+ million
in income gains

What most people came to us about



32%
Benefits



14%
Debt



9%
Housing



7%
Family &
Relationship/
Employment

Our resources



140
volunteers
providing 58,500
hours of advice



4
advice centres



6,425
visitors to
our website

Chief Executive's Overview

Citizens Advice Waverley has a proud history of providing a truly unique advice service, consistently finding new and better ways of meeting people's changing needs and expectations. Adapting to fluctuating funding levels and new legal and operational requirements over the last year, we have continued to provide a source of reassurance and stability for countless local people.

We live in a rapidly changing social, political, and legal landscape.

Our advisers see first hand the impact this has on people's lives, including:

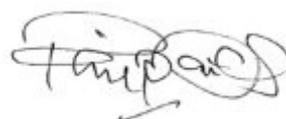
- increasing levels of **household debt**
- increasing reliance on **foodbanks**
- new employment issues from the **'gig' economy**
- challenges associated with the local roll out of **Universal Credit**
- new rights and duties for people facing loss of their home under the **Homelessness Reduction Act**
- uncertainties created by the UK's impending **withdrawal from the EU** and
- continuing high demand for **family relationship** advice.

Our help and support has been vital in helping countless local people to adjust to these changes, including many working families who are using our services for the first time.

But change does not stop there. As an organisation, over the last year we have also taken on a number of new legal, financial and operational requirements, including those in the **General Data Protection Regulations**, our **new Membership Agreement** with our national body and new **3 year funding agreements** with key funders.

Despite these additional pressures I am pleased to say that this report sets out the very real progress we have made in our service delivery, as well as our clear plans for continuing improvement going forward.

None of this would of course have been possible without the support and hard work of our staff and volunteers. I would therefore like to take this opportunity to thank them all, including Kerry Payne who is leaving our District staff team after 14 years. Their continuing hard work, dedication and determination ensures that we continue to provide an outstanding service to the many local people seeking our help each year.



Phil Davies
Chief Executive Officer

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 campaigns 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.

"Thanks for getting me out of a nightmarish situation."

Client quote, November 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 helping with over 18,000 issues, including securing over £2.6 million in unclaimed financial entitlements and helping to manage nearly £2.1 million of debt.



Supporting working people with over 1,300 employment related issues.



Saving taxpayers money by helping 101 local families at immediate risk of losing their homes.



Improving people's lives by highlighting 229 examples of poor or ineffective policy or services; by providing volunteer opportunities for more than 140 volunteers, handling over 1,300 family and relationship issues and 500 consumer related issues.

"Thank you so much for all of your long hours and helpful emotional support."

Client quote, September 2017

Advice and Support



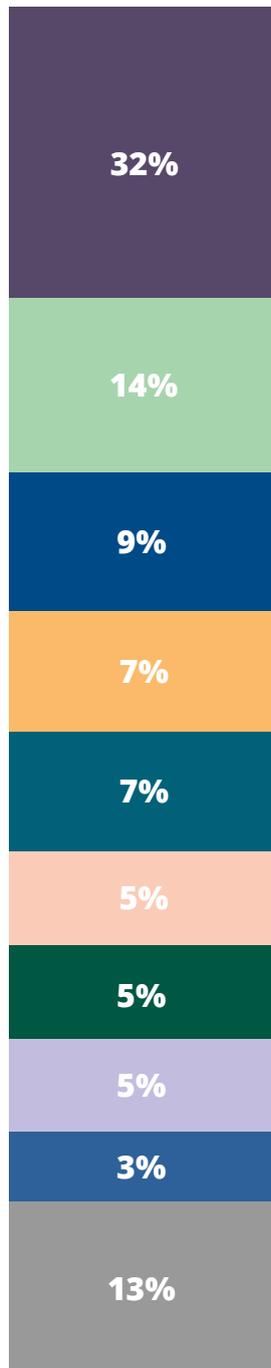
73%
In person



19%
Adviceline /
Telephone



8%
Email / Letter



18,046 issues dealt with:

- Benefits and Tax Credits
- Debts
- Housing
- Employment
- Relationship
- Charitable support
- Legal
- Health
- Consumer
- All other issues

Top issues in each category:

- Employment Support Allowance
- Debt Relief Order
- Private Sector Rental Property
- Pay and Entitlements
- Divorce, Separation & Dissolution
- Foodbanks
- County and High Court Proceedings
- NHS Costs and Charges
- Building Repairs and Improvements

Our workload

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



20,536
client and third party
contacts generated:-



9,301
in person



4,171
telephone



2,595
administrative



2,033
letter/mail



1,911
email



525
Not recorded

Our Value to Society

In 2017/18, for every £1 invested* in Citizens Advice Waverley we generated at least:



£3.89
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: £1,237,997

£22.61
in additional public value

Wider economic and social benefits

Improvements in participation and productivity for clients and volunteers.

Total: £7,190,118

£23.01
in benefits to individuals

Value to our clients

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

Total: £7,317,532

*Calculated using an HM Treasury approved model

Tackling the big issues

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

 **229** issues, including:-

 **104** benefit issues

 **10** housing issues



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

advicetracker.devops.citizensadvice.org.uk

"The people who work at the CAB are volunteers. They do not get paid but produce incredible results."

Client quote, August 2018

Martin's story

Martin* was finding it hard to cope. He was facing homelessness and serious financial worries. After his marriage had broken down, he'd lost touch with his children and fallen out with his extended family. By the time he came in to us his life had spiralled out of control and he was sleeping in his car.

As Martin hadn't eaten for several days we gave him a food parcel suitable for someone with no cooking facilities, and helped him to apply for financial crisis support. We then worked with Martin to take back control of his money over the longer term.

With our help he was able to claim his full financial entitlements, easing his money problems. We also helped him to contact the local authority Housing Options team and to register as homeless. Martin is now settled in a new home, paying off his debts and looking forward to getting his life back on track.

"Your adviser went out of her way to solve a very difficult problem for me. Few people would go to such lengths."

Client quote, April 2018



*This is a typical story of a client's problem, names and events have been altered for confidentiality purposes.

Key Achievements in 2017/18

As well as continuing to help and support many thousands of local people, this year we undertook a thorough review of our management structures and how we delivered our services to ensure that they remain affordable, fit for the future and robust enough to meet the challenges we face going forward.

Giving local people a voice

Healthwatch Surrey

We continued this year to provide anonymised evidence to Healthwatch Surrey about our clients' experiences of local health and care provision. This enables Healthwatch Surrey to campaign for positive change and to make the views and concerns of local people known to those managing and delivering these services.

This year we provided reports on 385 different issues, more than twice as many as in the previous year. These ranged from lack of clarity on the rules about entitlements to free prescriptions and dental care to the level of charges GPs impose for providing supporting evidence required by third parties for insurance claims, disability benefit payments etc.

Creating change

It is not only important to help people find a way forward through their problems but equally to understand what led to them in the first place. This enables us to help people to be informed, develop the skills and habits that prevent such issues or, where they are unavoidable, the resilience to manage them.

It also enables us to identify issues that can be more effectively addressed at source, through positive changes to policies or processes.

Over the last year we have used evidence collected from clients to run local campaigns highlighting:

- the mandatory reconsideration process for Personal Independence Payments and Employment Support Allowance
- access to bus passes for disabled people
- the work of the Child Poverty Action Group.

Additionally we worked with partners across Surrey on a project on the disability benefits divide, as well as supporting national Citizens Advice campaigns on:

- the review of Personal Independence Payments
- Scam Awareness week and
- promoting "Big Energy Week."

Raising income

Renewed support from our local authorities

For many years our work has enjoyed the support of our local authorities through a series of three year funding agreements. These have enabled us to plan our future with some confidence. This year we are pleased to report that these funding agreements have been renewed, with increased funding levels from Haslemere and Farnham Town Councils.

Key Achievements in 2017/18

Support from our local community

Our volunteer-led fundraising team had another very successful year, helping to raise over £35,000 from the local community through tickets sales, sponsorship and donations. They organised and took part in 9 successful events last year. Particular thanks go to Nina Howells for leading this work so effectively.

Telling our story

New Communications Group

To gain local people's support for our work we need to be clear and visible about its benefits to the community as a whole.

To help us to do this we have established a new Communication Group this year to coordinate the production of articles in the local media that highlight the positive impacts of our work on the lives of local people.

Providing high quality services

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. A new version of this agreement came into effect on 1 April 2017.

This new package introduced a number of new monitoring processes that Citizens Advice uses 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. Citizens Advice's national body is currently finalising its recent review of our own positive assessment of our processes. We anticipate that their review will confirm that we will maintain our Advice Quality Standard Accreditation and rated as good or excellent in all areas assessed.

Developing our volunteer team

During the year we took on 43 new volunteers, providing them all with a comprehensive training programme in preparation for their new volunteer roles. We also provided our existing volunteers with continuing training to ensure that their knowledge remained up to date, including specific training on mental health issues and homelessness reduction.

Keeping your information safe

General Data Protection Regulations

The General Data Protection Regulations introduced new restrictions on what organisations can and must do with personal information it holds on its clients, staff and supporters.

We undertook a full review of all such information we hold, which we detailed in an Information Asset Register. We also allocated new responsibilities to key staff for overseeing the correct management of this information and introducing a regular series of reviews on our implementation of these new rules. A full training and accreditation programme is also planned for all of our volunteers handling any such personal information, starting in September this year.

Emma's story

When Emma* came in to see us she was concerned about mounting family debts. Her partner's working hours had recently been cut from full to part-time and despite trying hard he had been unable to find alternative employment. Although Emma worked a few hours a week, as much as she could without incurring childcare costs, the reduction in their household income had left them struggling to pay for household essentials. After housing costs they were having to cut back on food and Emma was worried that they would not be able to afford to heat their home over the winter months.

As Emma and her partner had always worked she was not familiar with the welfare benefits system. When we guided her through an online benefits calculator Emma was surprised to learn that their change in circumstances actually made them eligible for financial assistance.

We helped Emma and her partner to claim financial support towards their housing costs. Now they both feel more confident they can meet the rest of their outgoings without facing spiralling debts.

"We cannot begin to express how much we have appreciated your expertise. We would be lost without you."

Client quote, April 2018



*This is a typical story of a client's problem, names and events have been altered for confidentiality purposes.

Planning our future

People's lives and their expectations are constantly changing. We regularly review and adapt our services, and the ways we deliver them, to ensure that they remain relevant and continue to meet current needs.

This year we prepared a new Three Year Business Development Plan, covering the period 2018-21. This was drawn up to coincide with the new three year funding agreements reached this year with our key funders.

This plan recognises a number of key challenges that the Waverley community faces going forward, in particular:

- ageing population
- areas of high deprivation
- availability of affordable housing
- rural isolation
- a poor communication infrastructure
- "comparative poverty" created by the wide gap between the wealthy and others in an affluent areas.

It identifies how Citizens Advice Waverley's work contributes towards addressing these challenges, and the changes we will make over next three years to ensure that we do this in the most effective way. In particular the plan sets out how, over that time we will aim to:

- maintain, extend and improve accessibility to our services for local people, in particular those who currently find them less easy to access
- ensure that the quality of those services exceed targets/benchmarks, including those set by our funders

- ensure that the volunteers providing these services continue to be appropriately trained, managed and supported
- increase local recognition of the value of our services to prospective clients and potential funders and supporters
- increase and diversify the sources of our funding
- manage our people, resources and property to deliver the best possible value for our funders' money.

The implementation of this plan will be overseen by a project manager together with Trustee Board sponsors for each topic.

Detailed action plans will be developed by assigned teams supported by the assigned Trustee.

Progress will be monitored by the full Trustee Board at its quarterly meetings.

Copies of our full Business Development plan for 2018-21 have been provided to our key stakeholders.

Our organisation

Citizens Advice Waverley has more than 140 trained and highly-skilled volunteers providing a range of advice services to local people. They freely donate a total of nearly 60,000 hours of their time each year. This is estimated to be worth well over £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 nine 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.

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.

The Trustees are currently investigating converting the company to a Charitable Incorporated Organisation to simplify administration and to update its charitable objectives to better reflect the services it provides.

Our People

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	
Jonathan Pepper	Treasurer	21.10.16		
Larry Westland		09.10.09	23.10.15	
Nigel Jewkes		17.11.17		
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		

Our People

Chief Executive



Advice Services Manager



Service Manager



Service Manager



District Training Supervisor



Advice Session Supervisors Cranleigh

Advice Session Supervisors Godalming

Advice Session Supervisors Farnham

Advice Session Supervisors Haslemere

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



“Volunteering at Citizens Advice has given me as much back as I hope I have given to help those in my local community”

Volunteer, Citizens Advice Waverley

Our People

143
Volunteers



...supported by **14**
Paid Staff (7 FTE)

84

**Trained & Skilled
Volunteers**



69

Advisers

15

Assessors

31

Trainees

19

**Admin /
Reception**

86

**Money Advice Service
Trained & Accredited**



**Longest
Serving**

**29
years**

6

people

**with over
20 years
service**

9 **Trustees**

**Youngest volunteer is
21 years old**

Financial Review

General

The accounts below show the financial results for the year. In summary, we incurred an operating deficit of £7,000 which represents a significant improvement from the previous year which showed an operating deficit of £33,000. This improvement is primarily the result of a number of essential cost-cutting initiatives that we have taken over the last 12 months. It is hoped to achieve a further, modest reduction in the deficit in the current financial year as we continue to take action to ensure that Citizens Advice Waverley's financial position is sustainable. The balance of restricted funds at the year end of £31,000 was £1,000 lower than the previous 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 2018 unrestricted funds (including designated funds) were £96,000 and therefore just met this target. The Trustees continue to be prudent in their management of costs due to the climate of financial uncertainty that we face, notwithstanding the increasing complexity of the advice services that we provide.

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.

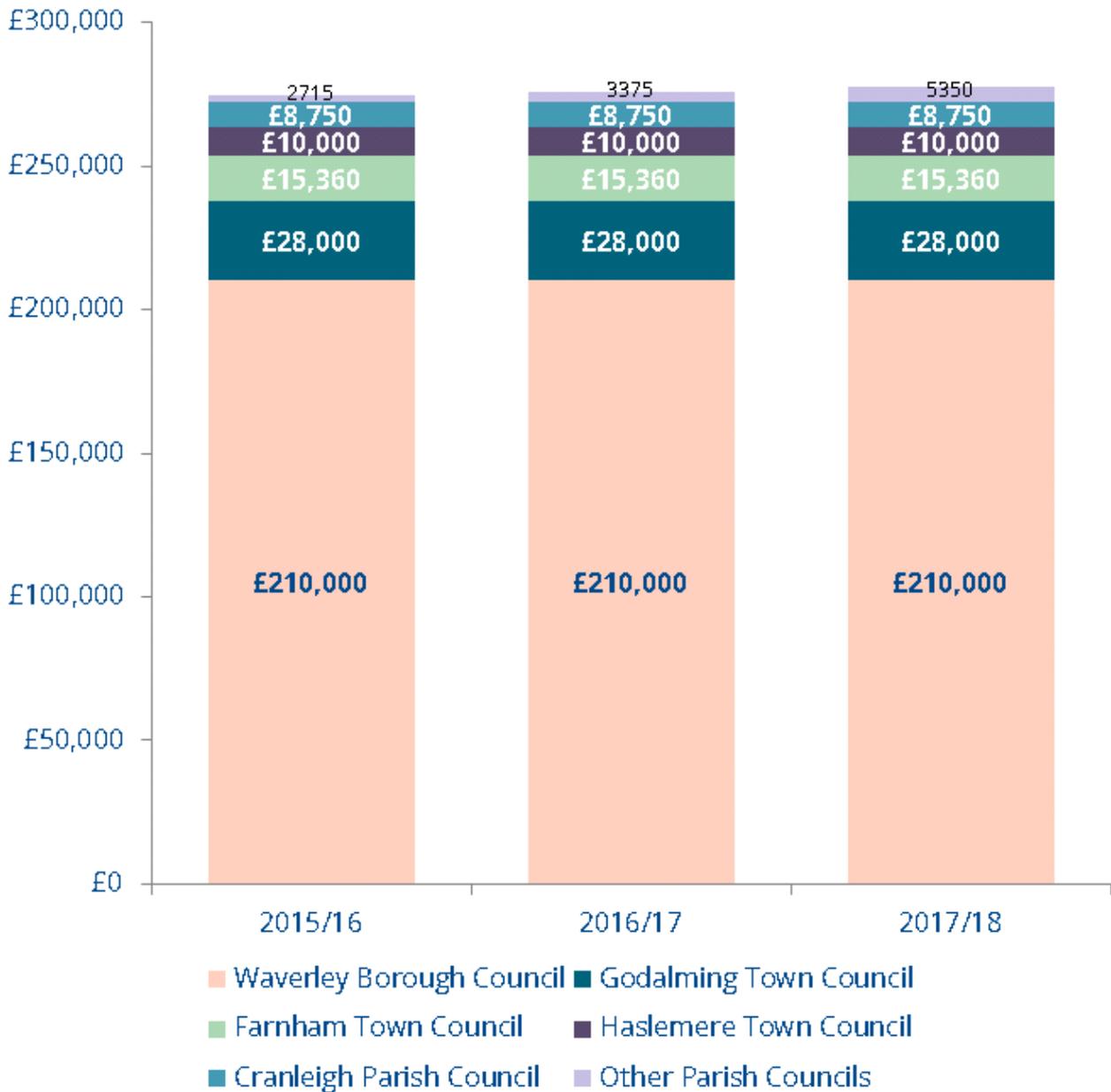
Approved by the Board on 5 November 2018 and signed on their behalf:



Paul Rees - Chair of Trustee Board

Local Authority Grants

The chart below outlines grants received from Waverley Borough Council and our towns and parishes. The grant from Waverley Borough Council has a three-year term, with a new term commencing from 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 2018 set out on pages 22 to 29.

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: 16 October 2018

Statement of Financial Activities

Statement of financial activities for the year ending 31 March 2018.

1. Incoming Resources

	Restricted Funds	Designated Funds	Unrestricted Funds	2018 Total Funds	2017 Total Funds
	Notes				
Income resources from charitable activities					
Voluntary income	-	-	324,532	324,532	355,395
Bank and Investment income	-	-	3,423	3,423	2,009
Income from charitable activity	18,368	-	15,082	33,449	23,093
Total incoming resources	18,368	0	343,038	361,405	380,497
RESOURCES EXPENDED					
Charitable activities	19,222	2,993	346,190	368,406	416,440
Governance	-	-	1,260	1,260	2,105
Unrealised loss on investments	-	-	-	-	-
Total resources expended	19,222	2,993	347,450	369,666	418,545
NET MOVEMENT IN FUNDS					
Transfers	-854	-2,993	-4,413	-8,260	-38,048
	-	900	-900	-	-
NET MOVEMENT AFTER TRANSFERS	-854	-2,093	-5,313	-8,260	-38,048
TOTAL FUNDS AT 1 APRIL 2017	31,714	7,090	95,820	134,624	172,672
TOTAL FUNDS AT 31 MARCH 2018	30,860	4,997	90,507	126,364	134,624

Balance Sheet

Balance sheet as at March 2018.

2. Balance Sheet

	Notes	Restricted Funds	Designated Funds	Unrestricted Funds	2018 Total Funds	2017 Total Funds
FIXED ASSETS						
Tangible assets		-	4,997	-	4,997	7,090
Investments		-	-	78,942	78,942	52,212
CURRENT ASSETS						
Debtors and prepaid expenses		-	-	8,359	8,359	8,936
Cash at bank and in hand		30,860	-	75,787	106,647	141,062
		30,860	0	84,146	115,006	149,998
Amounts falling due within one year		-	-	-72,580	-72,580	-74,676
NET CURRENT ASSETS		30,860	0	11,565	42,425	75,322
NET ASSETS		30,860	4,997	90,507	126,364	134,624
FUNDS						
Restricted					30,860	31,714
Designated					4,997	7,090
Unrestricted					90,507	95,820
TOTAL FUNDS					126,364	134,624

The charitable company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 March 2018.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2018 in accordance with Section 476 of the Companies Act 2006.

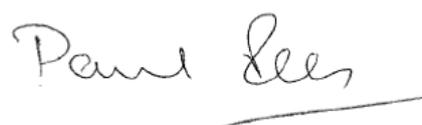
The Trustees acknowledge their responsibilities for:

- 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 5 November 2018 and were signed on their behalf by:



Paul Rees, Chair of Trustee Board

Date: 5 November 2018

Notes to the Financial Statements

Notes to the financial statement for the year ending 31 March 2018

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 2018 £	Total 2017 £
Local Authority grants	-	277,460	277,460	275,235
Donations, Fundraising and Cost Recovery	-	47,072	47,072	80,160
Voluntary Income	-	324,532	324,532	355,395
Investment Income	-	3,423	3,423	2,009
Income from Charitable Activity	18,368	15,082	33,449	23,093
Total incoming resources	18,368	343,038	361,405	380,497

4. Resources Expended

	Restricted Funds £	Designated Funds £	Unrestricted Funds £	Total 2018 £	Total 2017 £
Salaries (Note 10)	18,455	-	211,176	229,631	249,049
Premises (Note 11)	-	-	79,429	79,429	93,680
Telephone	-	-	6,201	6,201	6,927
Travel and Parking	40	-	20,994	21,034	24,987
Training Costs	-	-	2,832	2,832	5,322
Office Running Costs	520	-	24,871	25,391	31,510
Other Costs	206	-	688	894	1,283
Depreciation	-	2,993	-	2,993	3,682
Charitable Activities	19,221	2,993	346,191	368,405	416,440
Governance	-	-	1,260	1,260	2,105
Unrealised loss on Investments	-	-	-	-	-
Total resources expended	19,221	2,993	347,451	369,665	418,545

Notes to the Financial Statements

5. Net Movement in Funds

	2018 £	2017 £
The net movement in funds is stated after charging:		
Independent Examiner's Fee	1,260	1,260
Depreciation	2,993	3,682

6. Tangible Fixed Assets

	Leasehold Buildings Haslemere £	Leasehold Buildings Godalming £	IT Office Equipment £	Office Equipment & Furniture £	Total £
Cost					
At 1 April 2017	34,310	17,469	32,079	43,247	127,105
Additions	-	-	560	340	900
Disposals	-	-	5,001	3,000	8,001
As at 31 March 2018	34,310	17,469	27,638	40,587	120,004
Depreciation					
At 1 April 2017	34,310	12,228	30,470	43,007	120,015
Charge for year	-	1,747	1,174	72	2,993
Disposals	-	-	5,001	3,000	8,001
At 31 March 2018	34,310	13,975	26,643	40,079	115,007
Net Book Value					
At 31 March 2018	-	3,494	995	508	4,997
At 31 March 2017	-	5,241	1,609	240	7,090

7. Investments

	2018 £	2017 £
Balance bought forward	52,212	50,203
Funds invested	25,000	-
Dividends received	1,730	2,009
Closing balance	78,942	52,212

Notes to the Financial Statements

8. Debtors and Creditors

	Unrestricted Funds £	Total 2018 £	Total 2017 £
Debtors			
Sundry Debtors	3,825	3,825	3,251
Prepayments	4,535	4,535	5,685
	8,359	8,359	8,936
Creditors			
Accruals	72,366	72,366	71,533
Income in Advance	215	215	3,143
	72,581	72,581	74,676

9. Restricted Funds

	Balance as at 01/04/2017 £	Income £	Expenditure £	Balance as at 31/03/2018 £
Farnham Over 60 Home Visits	567	-	567	-
District Outreach Project	6,596	400	396	6,600
Local Assistance Scheme (LAS)	5,675	4,674	5,731	4,618
Healthwatch Surrey	-	9,294	9,294	-
Financial Awareness	2,937	-	2,937	-
Other Projects	15,939	4,000	297	19,642
Total Restricted Funds	31,714	18,368	19,222	30,860

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 16 paid staff (7 FTE). 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 or claimed any reimbursed expenses in 2017/18 (£374 in 2016/17).

11. Operating Lease Commitments

As at 31 March 2018, 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. (Renewal of this lease is under negotiation at the time of this report being published.)

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

	2018 £	2017 £
Central Staff	66,030	75,612
Office Operations	145,146	166,207
Staff Cost from Unrestricted Funds	211,176	241,819
Office Operations from Restricted Funds	18,455	7,230
	229,631	249,049

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
Churt Parish Council
Cranleigh Parish Council
Dunsfold Parish Council
Ellens Green Mission Hall Fund
Elstead Parish Council
Ewhurst Parish Council
Fernhurst Parish Council
Frensham Parish Council
Grayshott Parish Council
Hambledon Parish Council
Lurgashall Parish Council
Lynchmere Parish Council
Northchapel Parish Council
Thursley Parish Council
Witley Parish Council
Wonersh Parish Council

Other Organisations

Community Foundation for Surrey
Cranleigh Masonic Lodge No. 3445
Frith Hill Residents Association
Godalming Lions
Godalming United Church
Rotary Club of Farnham Weyside
The Inner Wheel of Farnham
The Rotary Club of Farnham
Waitrose

Special Thanks

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

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

Doug and Nina Smit
Keith and Corinne Stocker
Jo Reynolds
John Jeffrey
Angela Wainwright

Thank you also to the many individuals, local businesses, organisations and charitable trusts who have helped us this year through their generous donations and by supporting, sponsoring and attending our fundraising events.

Citizens Advice Waverley
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waverleycab.org.uk

Company number: 04823693
Charity number: 1098859