

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU

REPORT AND ACCOUNTS
31st MARCH 2017

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CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU
(A company limited by guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

ADDRESS		First Floor Caterham Valley Library Stafford Road Caterham, Surrey CR3 6JG
CHARITY NUMBER		1146060
COMPANY NUMBER		07889451
PRESIDENT		Elizabeth Woodhead
TRUSTEE BOARD		
<u>Trustees</u>	Chairperson Deputy Chairperson Treasurer	Peter Longhurst Rhett Leveridge Mary Tomlin Sylvia Berry (resigned 08.05.2017) Andrew Francis (deceased 25.09.2017) Mike Hoban Ingrid King (appointed 22.06.2017)
<u>Observers</u>	Tandridge District Council Tandridge District Council	Rod Stead Cindy Steer
<u>Bureau representatives</u>	Manager Advisers	Sarah Henke-Monti Richard Payne David Truscott
BANKERS		CAF Bank, 25, Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER		Gary Lowe, FCCA, 163, Welcomes Road, Kenley, Surrey, CR8 5HB.

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU
(A company limited by guarantee)

REPORT OF THE TRUSTEES

The trustees, who are also the directors for the purposes of company law, present their annual report and financial statements for the year ended 31st March 2017.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Caterham and Warlingham Citizens Advice ("the Bureau") is a registered charity and, until 31st March 2012, an unincorporated association governed by its constitution. On 1st April 2012 the Bureau transferred its assets to a company limited by guarantee with similar objects and the same name but with a new charity registration number. The Bureau is a member of the National Association of Citizens Advice Bureaux.

The Bureau is a membership organization. The business of the Bureau is managed by the trustees who are elected by the members from one of their number at the annual general meeting. The trustees have invited representatives from the Bureau and from Tandridge District Council to be observers at their meetings. The members of the Trustee Board who have served during and since the year under review are set out on page 1.

OBJECTIVES AND ACTIVITIES

The Bureau exists to provide Citizens Advice Bureau services and outlets supplying a free, independent, confidential and impartial service of advice, information and counsel for the public in the community of Tandridge and surrounding areas.

ACHIEVEMENTS AND PERFORMANCE

The Bureau has been fortunate in continuing to attract a rolling two year funding agreement with Tandridge District Council for its maintenance and upkeep, for which it is very grateful. It was granted £60,094 during this financial year, sufficient to enable it to maintain its high standards in advising and serving the public. Other grants and donations of £3,378 have been received, £1,700 of which has been received for the part-time employment of a specialist debt adviser.

The Bureau successfully moved, with the assistance of Surrey County Council, to well-furnished offices above the Caterham Valley Library. It was a smooth transition and the Bureau entered its new premises in December 2016. It has proven very positive for staff and clients, particularly those with mobility difficulties as there are lifts and an evacuation chair. The close proximity with the library has raised greater awareness of the CAB and given visitors the knowledge and opportunity to approach us. The need to re-locate from the Soper Hall had been anticipated for some time and funds had been set aside over the past few years to pay for the cost of moving.

Client contacts during the year were slightly higher at 2,511 and it is anticipated that there will be more than 3,000 during the coming financial year due to the ongoing problems with Universal Credit. Many enquiries require long in-depth interviews, shorter follow-up discussions or phone calls to progress particular aspects of a case. Enquiries mainly relate to benefits, debt, housing, relationship problems and employment, so advisers need to be aware of specific areas, how best to locate the information and if necessary refer the case to a fellow CAB or put the client in touch with an agency which may be able to assist. The Bureau could not operate without the dedication and commitment of our volunteer advisers.

The National Association can, and does, lobby the government about Universal Credit, but as things currently stand, we are only able to watch and wait and be here to assist our clients, whatever the outcome.

The value of our service in helping our clients secure financial entitlements, saving their families from homelessness and rescheduling their debts is considerable.

FINANCIAL REVIEW

Total income for the year was £63,472 and total expenditure for the year was £75,527 resulting in an excess of expenditure over income of £12,055 for the year. The shortfall arose from the cost of moving from the Soper Hall to the Library and was covered by the Accommodation Fund as shown in note 4 of the accounts.

The trustees' policy on reserves is to set aside sufficient funds to avert cash flow problems at the beginning of the next financial year and to provide for any contingencies. If for any reason the Bureau had to cease its activities it would be possible to meet its financial obligations until it was wound up.

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU
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REPORT OF THE TRUSTEES (continued)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charitable company and of its surplus or deficit for that period. In doing so the trustees are required to:

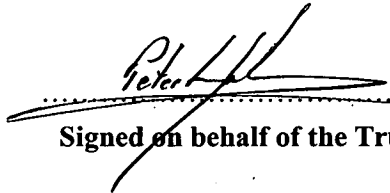
- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AUDIT EXEMPTION

The company has taken advantage of the exemption under section 477 of the Companies Act 2006 relating to small companies and these financial statements are therefore unaudited.

28th September 2017


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Signed on behalf of the Trustees

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2017

	<u>Notes</u>	<u>Unrestricted Funds</u> <u>General</u> £	<u>Designated</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2017</u> £	<u>Total</u> <u>2016</u> £
Income from						
Donations and legacies:-						
Tandridge District Council		60,094	-	-	60,094	56,199
Other grants and donations		1,678	-	1,700	3,378	15,293
Total	1(b)	61,772	-	1,700	63,472	71,492
Expenditure on						
Raising funds		36	-	-	36	661
Charitable activities:						
Rent and services		3,726	-	-	3,726	1
Salaries		44,191	-	1,700	45,891	54,006
Debt consultant		1,515	-	-	1,515	-
IT support		1,225	-	-	1,225	1,544
Travel to advice centres and meetings		691	-	-	691	1,120
Training expenses		491	-	-	491	862
Telephone and communications		1,871	-	-	1,871	1,937
Postage, stationery and literature		1,924	-	-	1,924	2,296
Cleaning		1,393	-	-	1,393	1,438
Insurance		1,220	-	-	1,220	1,194
Office furniture and equipment		170	-	-	170	987
Central Office Information Service		2,581	-	-	2,581	2,473
Publicity and website		165	-	603	768	25
Conferences and meetings		246	-	-	246	222
Sundries		657	-	-	657	761
Moving costs		-	11,122	-	11,122	-
Total	1(c)	62,102	11,122	2,303	75,527	69,527
Net income / (expenditure)		(330)	(11,122)	(603)	(12,055)	1,965
Transfers between funds		-	-	-	-	-
Net movement in funds		(330)	(11,122)	(603)	(12,055)	1,965
Reconciliation of funds						
Total funds brought forward		24,515	15,000	700	40,215	38,250
Total funds carried forward		24,185	3,878	97	28,160	40,215

The notes on page 6 form part of the financial statements.

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU

BALANCE SHEET
AT 31st MARCH 2017

	<u>Note</u>	<u>2017</u> £	<u>2016</u> £
CURRENT ASSETS			
Sundry debtors	2	4,838	1,713
Cash at bank and in hand		23,974	39,217
		<u>28,812</u>	<u>40,930</u>
CREDITORS: Amounts falling due within one year:			
Sundry creditors and accruals	3	(652)	(715)
TOTAL NET ASSETS		<u>28,160</u>	<u>40,215</u>
FUNDS			
<u>Unrestricted Funds</u>			
General Reserve		24,185	24,515
Designated Reserves:			
Accommodation Fund	4	3,878	15,000
		<u>28,063</u>	<u>39,515</u>
<u>Restricted Funds</u>	4	97	700
		<u>28,160</u>	<u>40,215</u>

The directors are of the opinion that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31st March 2017. The directors confirm that no member or members have requested an audit in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Section 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 company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as is applicable to the company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The Financial Statements were approved by the Trustees on 28th September 2017 and signed on their behalf by:-



Trustee

Registered company number: 1146060

The notes on page 6 form part of the financial statements.

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st MARCH 2017

1. ACCOUNTING POLICIES

- (a) The financial statements are prepared under the historical cost convention and in accordance with the Companies Act 2006 and follow the recommendations of the Charity Commission in "Charities SORP (FRS 102)".
- (b) Income is included under income and expenditure when receivable.
- (c) Expenditure is included under income and expenditure on an accruals basis. Items of equipment are fully charged in the year of purchase.
- (d) Restricted Funds:
The Branding Fund arose from a grant received for the new logo material.
The Debt Adviser Fund arose from a grant received for the employment of the debt adviser.
- (e) Unrestricted Funds:
The general reserve comprises those funds that the trustees are free to use in accordance with the Bureau's objects.
The designated reserve comprises funds that the trustees have set aside for
- the provision of alternative accommodation.

2. SUNDRY DEBTORS

	<u>2017</u>	<u>2016</u>
	£	£
Debtor	100	986
Prepayments	4,738	727
	<u>4,838</u>	<u>1,713</u>

3. CREDITORS: Amounts falling due within one year

	<u>2017</u>	<u>2016</u>
	£	£
Inland Revenue - PAYE	652	715
	<u>652</u>	<u>715</u>

4. FUNDS:

	Balance at 01.04.16	Incoming Resources	Resources Expended	Transfers between funds	Balance at 31.03.17
	£	£	£	£	£
<u>Unrestricted Funds</u>					
General Reserve	24,515	61,772	(62,102)	-	24,185
Designated Reserves - Accommodation Fund	15,000	-	(11,122)	-	3,878
	<u>39,515</u>	<u>61,772</u>	<u>(73,224)</u>	<u>-</u>	<u>28,063</u>
<u>Restricted Funds</u>					
Branding Fund	700	-	(603)	-	97
Debt Adviser Fund	-	1,700	(1,700)	-	-
	<u>40,215</u>	<u>63,472</u>	<u>(75,527)</u>	<u>-</u>	<u>28,160</u>

5. TRUSTEES:

No members of the trustee board received any remuneration for their services or expenses during the year under review or the previous year.