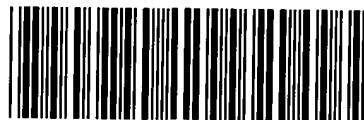


CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU

REPORT AND ACCOUNTS
31st MARCH 2018

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THURSDAY



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LD2 15/11/2018 #1
COMPANIES HOUSE

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 BOARDTrustees

Chairperson
Deputy Chairperson
Treasurer

Peter Longhurst
Rhett Leveridge
Mary Tomlin
Sylvia Berry (resigned 08.05.2017)
Andrew Francis (deceased 25.09.2017)
Mike Hoban
Andrew Kairu (appointed 28.09.2017)
Ingrid King (appointed 22.06.2017)
Roderick Stead (appointed 07.06.18)

Observers

Tandridge District Council
Tandridge District Council
Tandridge District Council

Alun Jones (from 24.05.18)
Roderick Stead (until 03.05.2018)
Cindy Steer

Bureau representatives

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 2018.

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 trustees are grateful for the continuing support of Tandridge District Council. £72,592 was granted during the financial year, sufficient to enable it to maintain its high standards in advising and serving the public. Other grants and donations of £6,904 have been received; £3,934 of which is restricted to our new Adviceline service and to the part-time employment of a specialist debt adviser. A successful Quiz evening also raised £1,017.

In December 2016 the Bureau successfully moved, with the assistance of Surrey County Council, to well-furnished offices above the Caterham Valley Library. 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.

Client contacts during the year were slightly higher at 2,599 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 £80,513 and total expenditure for the year was £74,884 resulting in an excess of income over expenditure of £5,629 for the year. The cost of moving from the Soper Hall to the Library had been anticipated for some years and funds had been set aside in the past to cover this possibility. In the event due to the support of Surrey County Council and our supporters, the cost was less than anticipated. There is a two-year break clause in the lease so the trustees are mindful that sufficient funds should be available to cover any obligations that arise should the lease be terminated.

In general, 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 statutory obligations on winding-up.

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

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:

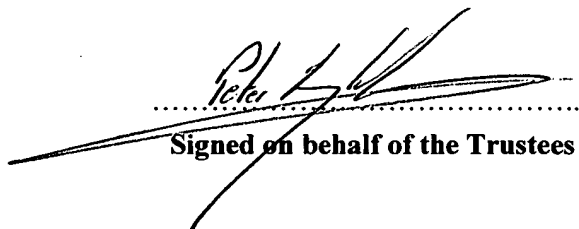
- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue to operate.

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.

30th August 2018


Signed on behalf of the Trustees

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2018

	<u>Notes</u>	<u>Unrestricted Funds</u>		<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		<u>General</u>	<u>Designated</u>	<u>Funds</u>	<u>2018</u>	<u>2017</u>
		£	£	£	£	£
Income from						
Donations and legacies:-						
Tandridge District Council		72,592	-	-	72,592	60,094
Other grants and donations		2,970	-	3,934	6,904	3,378
Fundraising		1,017	-	-	1,017	
Total	1(b)	76,579	-	3,934	80,513	63,472
Expenditure on						
Raising funds		20	-	-	20	36
Charitable activities:						
Rent and services		16,224	-	-	16,224	3,726
Salaries		40,882	-	-	40,882	45,891
Debt consultant		3,446	-	-	3,446	1,515
IT support		1,028	-	1,406	2,434	1,225
Travel to advice centres and meetings		186	-	-	186	691
Training expenses		76	-	-	76	491
Telephone and communications		2,123	-	532	2,655	1,871
Postage, stationery and literature		1,840	-	97	1,937	1,924
Cleaning		1,200	-	-	1,200	1,393
Insurance		1,230	-	-	1,230	1,220
Office furniture and equipment		999	-	336	1,335	170
Central Office Information Service		1,528	-	-	1,528	2,581
Publicity		-	-	-	-	743
Sundries		504	-	-	504	622
Moving costs		-	639	260	899	11,122
Governance		328	-	-	328	306
Total	1(c)	71,614	639	2,631	74,884	75,527
Net income / (expenditure)		4,965	(639)	1,303	5,629	(12,055)
Transfers between funds		-	-	-	-	-
Net movement in funds		4,965	(639)	1,303	5,629	(12,055)
Reconciliation of funds						
Total funds brought forward		24,185	3,878	97	28,160	40,215
Total funds carried forward		29,150	3,239	1,400	33,789	28,160

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

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU

BALANCE SHEET
AT 31st MARCH 2018

	<u>Note</u>	<u>2018</u> £	<u>2017</u> £
CURRENT ASSETS			
Sundry debtors	2	5,209	4,838
Cash at bank and in hand		29,371	23,974
		<u>34,580</u>	<u>28,812</u>
CREDITORS: Amounts falling due within one year:			
Sundry creditors and accruals	3	(791)	(652)
TOTAL NET ASSETS		<u>33,789</u>	<u>28,160</u>
FUNDS			
<u>Unrestricted Funds</u>			
General Reserve		29,150	24,185
Designated Reserves:			
Accommodation Fund	4	3,239	3,878
		<u>32,389</u>	<u>28,063</u>
<u>Restricted Funds</u>	4	1,400	97
		<u>33,789</u>	<u>28,160</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 2018. 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:

- a) ensuring that the company keeps accounting records which comply with Section 386 and 387 of the Companies Act 2006, and
- b) 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 30th August 2018 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 2018

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 Adviceline Fund arose from grants received for improving the telephone service.
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 had set aside for moving to new premises.

2. SUNDRY DEBTORS

	<u>2018</u>	<u>2017</u>
	£	£
Debtor	-	100
Prepayments	5,209	4,738
	<u>5,209</u>	<u>4,838</u>

3. CREDITORS: Amounts falling due within one year

	<u>2018</u>	<u>2017</u>
	£	£
Sundry creditors	128	-
Inland Revenue - PAYE	663	652
	<u>791</u>	<u>652</u>

4. FUNDS:

	Balance at 01.04.17	Incoming Resources	Resources Expended	Transfers between funds	Balance at 31.03.18
	£	£	£	£	£
<u>Unrestricted Funds</u>					
General Reserve	24,185	76,579	(71,614)	-	29,150
Designated Reserves - Accommodation Fund	3,878	-	(639)	-	3,239
	<u>28,063</u>	<u>76,579</u>	<u>(72,253)</u>	<u>-</u>	<u>32,389</u>
<u>Restricted Funds</u>					
Adviceline Fund	97	2,784	(2,631)	-	250
Debt Adviser Fund	-	1,150	-	-	1,150
	<u>28,160</u>	<u>80,513</u>	<u>(74,884)</u>	<u>-</u>	<u>33,789</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.