

CITIZENS ADVICE GUILDFORD

A Company Limited by Guarantee

REPORT AND FINANCIAL STATEMENTS

**For the Year Ended
31 March 2020**

**Charity no: 1061067
Company no: 03258272**

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LEGAL AND ADMINISTRATIVE INFORMATION

REGISTERED OFFICE AND BUSINESS ADDRESS

15-21 Haydon Place
Guildford
GU1 4LL

INDEPENDENT EXAMINER

Alliotts LLP
Friary Court
13-21 High Street
Guildford
Surrey
GU1 3DL

BANKERS

Bank of Scotland plc
The Mound
Edinburgh
EH1 1Y

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME79 4JQ

CHIEF OFFICER

Rebecca Jeffrey (from 17 August 2020)
Julia Tymukas (to 31 December 2019)

PATRONS

Barrie Hill
Tom Sharp CBE

DIRECTORS/TRUSTEES

The following people are or have been directors for the purposes of the Companies Act 2006. Unless otherwise stated, they have served as directors throughout the year, and up to the date of the signing of these accounts.

Dorothy Chalkin	
Andrea Ellison	(appointed 13 May 2019)
Paul Jarrett (Joint acting chair)	
Clare Johns (Treasurer)	(appointed 9 September 2019)
Jocelyn Prudence	
George Rushton	(appointed 12 May 2020)
Fiona White *	(appointed 9 September 2019)
Norman Wren (Joint acting chair)	(appointed 13 May 2019)
Philip Brooker *	(resigned 4 May 2019)
Colin Byrne	(resigned 14 May 2019)
Louise Curd (Chair)	(resigned 3 December 2019)
Eddie Farrell	(resigned 3 December 2019)
Geraint Thomason	(resigned 3 December 2019)

* Nominated by Guildford Borough Council

None of the directors who held office during the year had a disclosable interest in the company.

REPORT OF THE TRUSTEES

The trustees present their report and the accounts for the year ended 31 March 2020. This report also serves as a directors' report as required by company law. The accounts have been prepared in accordance with the Companies Act 2006 and 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).

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

Citizens Advice Guildford is a charitable company limited by guarantee incorporated on 2 October 1996 and registered as a charity on 5 March 1997 (Company no: 03258272; Charity no: 1061067). The company was established under a Memorandum of Association, which sets out the objects of the company, and is regulated by the provisions of its Articles of Association. Under the Articles, the trustees are elected at the annual general meeting, nominated by member organisations or co-opted by the trustee board. None of the Trustees has any beneficial interest in the company. All trustees are members of the company and guarantee to contribute £1 in the event of the winding up.

The company serves as an advice agency; it is a member of Citizens Advice, the operating name of The National Association of Citizens Advice Bureaux.

TRUSTEES

The trustees who are also directors for the purposes of Company Law and who served during the year to 31 March 2020 are listed on page 3.

RECRUITMENT AND APPOINTMENT OF TRUSTEES

Trustees are recruited from the local community; two trustees, one of whom will normally be the Chair or Vice Chair, meet potential trustees and recommend suitable candidates to the board for election. Trustees are elected for a period of three years following which they may stand for re-election; nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may then be elected or re-appointed. The Chair is elected annually at the first board meeting following each annual general meeting. The Reference and Administrative details above identify the trustees who were nominated by Guildford Borough Council. The trustees are also the directors of the company.

INDUCTION OF TRUSTEES

Newly appointed trustees are provided with an induction to Citizens Advice Guildford by the Chair of Trustees and through the provision of training courses and mentoring by established trustees.

MANAGEMENT STRUCTURE

Citizens Advice Guildford is governed by its Trustee board which is responsible for:

- Setting the key strategic objectives of the organisation;
- Determining the policy of the charity
- Making the major decisions about the organisation's finances; and
- Setting a framework for human resources policy

The trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal and contractual obligations. The trustee board, which is independent of management, meets at least five times a year and delegates the day-to-day operation of the organisation to senior management including the Chief Officer.

The trustees also operate a number of sub-committees. These may vary depending on the current needs of the charity but normally include a Finance Committee and Governance and Compliance Committee. In May 2020 a COVID-19 working group was created.

A register of members' interests is maintained at the registered office and is available for public inspection.

Citizens Advice Guildford is staffed by a Chief Officer, a Deputy Chief Officer, 4 advice staff and 2 administrators (total 7.8FTE). The office has 47 volunteers overall; 27 trained advisers, 4 trained assessors, 10 trainee assessors, 6 receptionists and 1 research and campaigns co-ordinator. We also have 8 trustees who assist in a variety of practical roles such as IT support, reception, administration and fundraising, which includes some of the trustees who, in addition to their board responsibilities, provide essential operational support.

RELATED PARTIES

Citizens Advice Guildford is a member of Citizens Advice, which provides a framework for the standards of advice and casework management, as well as monitoring progress against these standards. The trustee board determines the operating policies in order to fulfil the office's charitable objectives and to comply with the national membership requirements.

The charity co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

MAJOR RISKS

A review of corporate risks is carried out on a regular basis and a risk management strategy and risk register have been established by the board. The major risks to which the charity is exposed are assessed and systems put in place to mitigate those risks. The Citizens Advice Performance Quality Framework and the Quality of Advice (QAA) system also assist in identifying and assessing risks.

Currently the key risks to the organisation have been identified as:

Risk	Impact	Mitigation
Loss of resources due to the COVID-19 pandemic	Unable to deliver full service	Business continuity plan in place, homeworking arrangements, regular communications with staff, volunteers and funders. Working party established.
Unable to recruit and keep quality staff, volunteers and Trustees	Unable to meet requirements for the advice function due to lack of numbers and skills	Defined role specifications and organisation chart, regular appraisals, training plans, succession planning
Loss of funding	Impact on ability to provide core or other services	Regular reporting to and dialogue with funders, fundraising strategy, reserves policy in place to ensure orderly shutdown if necessary
Unable to secure tenure of premises	Unable to deliver face to face service	Engagement of a property consultant to advise on lease and alternative properties, maintain relationship with Guildford Borough Council as landlord and funder.

2. OBJECTIVES AND ACTIVITIES

OBJECTS

The charity's objects are to promote any charitable purpose for the benefit of the community in Guildford and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

OBJECTIVES

As a member of Citizens Advice, the objective of Citizens Advice Guildford is to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and to ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively.

PUBLIC BENEFIT STATEMENT

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

ACTIVITIES

Advice services are mainly provided at Haydon Place. People can access the service either by face to face interview, by telephone, online or by email. As well as general advice, the office also provides specialist advisory services:

- Macmillan Welfare Rights Service to people affected by cancer and end of life issues
- People with acute mental health problems
- People at risk of homelessness due to financial issues
- People who need support to make a Universal Credit claim

3. ACHIEVEMENTS AND PERFORMANCE

CHARITABLE ACTIVITIES

In 2019/2020, Citizens Advice Guildford has helped 3,608 individuals (a 17% increase against 2018/19 when 3,072 clients were seen) and advised on 9,799 issues (a decrease of 9% from 2018/19: 10,764). During the year, we have had 11,035 contacts with clients and third parties on their behalf (2018/19: 12,684). The contacts per client continues to fall which indicates that client issues are being resolved with fewer repeat contacts.

The service helps clients to secure successful outcomes to their problems. During 2019/20, Citizens Advice Guildford achieved annualised income gains totalling more than £1.8 million (2018/19: £2.6 million). One of the factors contributing to the reduction in income gains was the loss of key staff in the Macmillan and Mental Health projects and the difficulty that was faced in recruiting suitability qualified replacements. However, we now have suitable staff in place.

These great results for our clients are due to the ongoing dedication and commitment of the staff and volunteers. Despite a reduction in volunteer numbers more clients have been supported this year than in the previous 2 and this is an excellent achievement by all the staff and volunteers.

The annual Leadership Self Assessment took place in September and Citizens Advice Guildford were accredited with a Green rating, again the first time that this has been achieved.

RESOURCES

At the end of December 2019 the Chief Officer, Julia Tymukas, left the company. The initial recruitment campaign identified a suitable replacement but unfortunately the candidate did not accept the offer. A second campaign has been successfully completed and a new Chief Officer, Rebecca Jeffrey, started in August 2020.

Rebecca has a wealth of Citizens Advice experience, starting as a volunteer in her home town in Shropshire and then in York. She then joined Citizens Advice York as a Research and Campaign and Project Coordinator before moving in 2015 to national Citizens Advice in London. She has been heavily involved in the roll out of the Universal Credit – influencing the roll out of the policy, and then securing funding for and leading the implementation of a new funded service to support people making a claim. Following the successful roll out she was then responsible for establishing a new function of continuous improvement. In 2019 Becky left Citizens Advice and joined Camden Borough Council as a strategy and change lead. We believe that her skills of strategic development and project delivery, coupled with her experience of Citizens Advice, make her an ideal Chief Officer for us.

The absence of a Chief Officer, at the beginning of 2020 left a significant gap to fill. In addition to fulfilling her duties as Deputy Chief Officer, Rachel Saffrett, took on the additional responsibilities of Chief Officer and it is to her enormous credit that there has been no deterioration in the service. Rachel was ably supported by the Advice Services Manager, Andy Ballard, and all the staff and volunteers. Given that this coincided with the outbreak of COVID-19 (see below) then the commitment and expertise demonstrated by Rachel and all the team has been outstanding.

In addition to the Chief Officer there had been a number of roles which had been unfilled during the year to 31 March 2020. This had been due to a number of factors, however by the time that the new Chief Officer joined in August 2020 the staff headcount was back to full strength.

The Chair, Louise Curd, advised the Board in September of her intention to step down and resign from the Board with effect from the AGM in December. There was no application forthcoming to take over and Paul Jarrett and Norman Wren agreed to share the role for an interim period until a new Chair could be appointed. Paul, in the role of acting Chair, managed the recruitment of the new Chief Officer and provided the oversight support to Rachel.

IMPACT OF COVID-19

As a result of the COVID-19 pandemic the office in Haydon Place was forced to close on 23rd March 2020 and staff and volunteers switched to working from home where possible. Whilst no longer able to hold face to face meetings with clients the paid team, together with 26 of our volunteers continued to support clients from home over the phone and by email.

The Trustees formed a working group with staff in May 2020 to review how the Charity could further adapt to the new situation and establish when and how staff and clients could return to Haydon Place. The charity is in the fortunate position that the majority of its income has been unaffected by the COVID crisis and therefore the Trustees are content that it remains a going concern.

However, there will be additional costs associated with adapting to new ways of working and applications for additional funding have been made since the year end.

IMPROVING OUR SERVICE FOR CLIENTS

Partnership working

During the year Citizens Advice Guildford worked in partnership with the following organisations:

- Macmillan Cancer Support – Macmillan Welfare Rights Service helps people affected by cancer in Guildford, Waverley, Surrey Heath and East Surrey. Whilst case work is focused on securing benefit entitlement, which accounts for the majority of problems, it is an holistic service offering advice on debt, employment and family issues. The project, now in its 12th year has had a series of extensions to its funding and is currently funded to 31

December 2020. Macmillan were hoping to share the outcome of their service review early in 2020/21 however this has been delayed due to COVID-19 so they have offered us a further 12 month extension to 31 December 2021 which we have accepted,

- The newly created Surrey Heartlands CCG continue to fund the provision of a specialist outreach mental health advice service at Farnham Road Hospital, Guildford and Berkeley House, Godalming and includes an in-patient service at Farnham Road as well as out-patients service at both location. This service is delivered by our specialist mental health caseworker. The current funding runs to March 2022.
- Guildford Borough Council – Voluntary Grants Panel - In addition to the CCG funded service, we provide a community mental health service where vulnerable clients can access advice by appointment often referred by other charities and outreach services. This service is funded by Guildford Borough Council via the Guildford Voluntary Grants Panel. Funding is sought annually and has been secured until 31 March 2021.
- Surrey County Council – Citizens Advice Guildford has been a delivery partner for the Surrey Local Assistance Scheme which is a discretionary fund run by Surrey County Council. Financial help is provided to Surrey residents who have nowhere else to turn in an emergency or after a disaster. This support ended on 31 March 2020.

New volunteering opportunities developed

Due to a lack of trainer resource the training of new volunteers was placed on hold. The appointment of a new Advice Services Manager facilitated a new trainee program with seven trainee assessors. Although the pandemic meant that the training had to be completed remotely. Five have now started assessing clients and two have suspended training until lockdown eases. A further training program is scheduled for later in the year.

The training platform has been updated to Docebo which will provide better monitoring of training needs and courses completed.

The volunteer panel, with representation from each working day, meets regularly with the deputy Chief Officer to improve communication between management and the volunteer workforce.

IMPROVING PRACTICES AND POLICIES THAT AFFECT PEOPLE'S LIVES

Contribution of Volunteers

The charity can only function with the major contribution of volunteers. Volunteers provide the majority of the personal contact that takes place with clients. Receptionists initially greet the clients and in many cases perform a first level triage. For many clients it is the first time that they have found themselves in need of independent advice and appreciate receiving sympathetic support in that initial contact.

Some cases can be resolved in that initial visit, but many can be complex involving many third parties eg. the local council, landlords, government departments etc. Recording the possibly many actions that are undertaken to resolve a case is critical to not only evidence that the client has been given the right advice but also to identify any improvements that can be made to the processes that are used to support the client.

Research and Campaigns

In addition to using the output from the case notes to highlight potential improvements internally, evidence forms are used to identify any trends in the type of cases that are being seen. Capturing the base information and quickly consolidating it into meaningful analysis can be an early warning that there may be issues with local and national policies. A dedicated volunteer is responsible for gathering the data and escalating the findings to the appropriate authority.

4. FINANCIAL REVIEW

The financial results of the company for the year are set out in detail on pages 11 to 23. Total income in the year was £376,150 (2018/19 £371,960). Of this £147,057 (2018/19 £136,543) related to project restricted activities.

A surplus of £23,059 was made in the year (2018/2019: surplus £1,142). At 31 March 2020, total reserves were £307,401 (2018/19: £284,342) of which £218,923 represented unrestricted funds (2019: £242,562).

PRINCIPAL FUNDING SOURCES

The trustees extend their gratitude to Guildford Borough Council who continue to support the core operating capacity of the organisation, but which unfortunately do not meet the entire operating costs of the charity.

To meet these costs in full Citizens Advice Guildford is dependent upon the receipt of additional project-specific funding from other sources, or donations, in order to supplement local authority funding. The trustees believe that at present the charity has sufficient resources to fulfil its charitable obligations. However, they appreciate there is an unfulfilled need for the charity's services.

DESIGNATED FUNDS

The trustees had previously agreed to designate the funds relating to a legacy, which was received in 2016, for the long-term development of the organisation. At the start of 2020 the trustees reviewed the requirements for development of the organisation and identified three key areas: renewal of staff computer equipment, updating of the website and moving the office from Haydon Place to more suitable accommodation. The Trustees agreed that the designated fund balance should be increased to £87,000 to cover the anticipated cost of these projects. The impact of COVID means that these funds may not be spent in the coming year but the three projects remain a priority of the organisation

RESERVES POLICY

The trustees have established a policy which is reviewed annually, whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should represent the equivalent of 5-6 months of annual expenditure, equates to approximately £172k to £206k (2019: £154k to £185k). At this level, the trustee board feel that they would be able to continue, at least temporarily, the current activities of the charity in the event of a significant drop in funding. In these circumstances it would obviously be necessary to consider how additional funding could be secured or alternatively the organisation's activities restricted in order to reduce expenditure.

Total funds held at year end are £307,401 (2019: £284,342) comprising unrestricted reserves £218,923 (2019: £242,562), restricted reserves £1,478 (2019: £6,685) and designated reserves £87,000 (2019: £35,095). Free reserves at the year end, as described above, are £215,404 (2019: £238,830). Although this is higher than the target it is anticipated that the surplus will be utilised in the year ended 31.3.21.

Restricted reserves held at the year-end represent funding for on-going projects in accordance with agreements with funders. The use of any unspent funds at the end of a project has to be agreed with funders and may have to be repaid.

PROPOSED DIVIDENDS

The Memorandum of Association does not permit the payment of a dividend.

TAXATION STATUS

The company is a registered charity and, as such, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988.

5. FUTURE PLANS

Citizens Advice Guildford aims to continually improve access to its services and meet the needs of its clients whilst maintaining a high-quality service. Requirements under the Citizens Advice membership agreement, and the Citizens Advice One Service strategy are being delivered including the Performance Quality Framework, provision of telephone advice services through Adviceline and digital services (online advice, webchat and email). The impact of those changes will continue to be monitored with the focus being on maintaining a high-quality, sustainable service. We will continue to remain flexible and embrace improvement in order to achieve this aim.

At their annual Strategy meeting held in January 2020 the Board of CAG recognised that the staff and volunteers had performed exceptionally well over the previous 12 months. This had been demonstrated by regularly meeting the national standard for our Quality of Advice ("QAA") and being awarded a green rating for the annual Leadership Self-Assessment ("LSA").

However, the recent departure of the Board's Chair and the company's Chief Officer has understandably created uncertainty for all staff and volunteers. The Board therefore believed that we need a period of stability to enable us to consolidate the excellent progress of the last 12 months.

This will allow breathing space for the new Chief Officer and Chair to be appointed and to become effective in their new roles. The recruitment for the senior positions is an operational task rather than a strategic objective therefore by focussing on stabilising the company in 2020 the strategy is to continue to develop the objectives from 2019-2022.

STRATEGIC PRIORITIES

We have four strategic priorities which are set out below:

1. Improve the quality of and access to our services.
2. Be a sustainable and effective organisation.
3. Foster a culture that is collaborative and generous and promotes well-being and empowerment to communicate effectively within the organisation.
4. Increase our profile.

The particular areas of focus for the year to 31 March 2021 have been identified as:

- 1) Our current premises are not fit for purpose. Planning to ensure that our premises are fit for purpose will be a key activity in the next 12 months, ensuring that we are Operate from premises which are accessible to our clients and promote a positive working environment.
- 2) Due to staff shortages we have been unable to support a formal training program for new volunteers. The existing team have been performing well and there has been a big improvement in the Quality of Advice that CAG delivers, as recognised by the most recent QAA results. However, the recruitment and training of new volunteers is required to ensure that this is maintained.

POTENTIAL ENHANCEMENTS AND NEW SERVICES

Although this has been designated a year of stability for the Advice Service, this does not mean that we will not be seeking to implement new functionality and capability.

Examples of these are Recruiting and Training a dedicated Digital team to Improve the quality of and access to our services. A 3-year plan to support our funding strategy to ensure that we remain a sustainable and effective organisation.

6. RESPONSIBILITIES OF DIRECTORS

The directors 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 and Charity law requires the trustees, who are the directors, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources, including income and expenditure, for the financial year. In preparing those financial statements, the trustees should follow best practice and:

- a. select suitable accounting policies and then apply them consistently;
- b. make judgments and estimates that are reasonable and prudent;
- c. state whether applicable accounting standards have been followed, subject to any material departures disclosed in the financial statements, and
- d. prepare financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

Company law requires the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the profit and loss of the charitable company for that period.

The board of trustees is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Guildford Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the requirements of the Companies Act 2006. The board of directors is 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.

In accordance with company law, as the company's directors, we certify that:

- so far as we are aware, there is no relevant information of which the company's independent examiner is unaware, and
- we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.



Norman Wren (Acting joint-chair)

Date 17/9/2020 .

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CITIZENS ADVICE GUILDFORD

I report to the trustees on my examination of the financial statements of Citizens Advice Guildford (the charity) for the year ended 31 March 2020.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

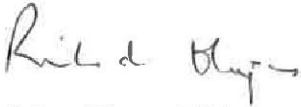
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act;
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Richard Hopes FCA

Alliotts LLP
Friary Court
13-21 High Street
Guildford
Surrey

Dated: 15 September 2020

**STATEMENT OF FINANCIAL ACTIVITIES
 INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT CURRENT YEAR**

	2020 Restricted Funds £	2020 Designated Funds £	2020 Unrestricted Funds £	2020 Total £	2019 Total £
INCOME FROM:					
Donations and Legacies	-	-	7,901	7,901	6,634
Charitable activities*	147,057	-	218,683	365,740	353,223
Other			2,509	2,509	12,103
TOTAL INCOME	147,057	-	229,093	376,150	371,960
EXPENDITURE ON:					
Charitable activities	154,724	-	198,367	353,091	370,818
TOTAL EXPENDITURE	154,724	-	198,367	353,091	370,818
NET (EXPENDITURE)/INCOME	(7,667)	-	30,726	23,059	1,142
Transfer Between Funds	2,460	51,905	(54,365)	-	-
NET MOVEMENT IN FUNDS	(5,207)	51,905	(23,639)	23,059	1,142
Total Funds Brought Forward	6,685	35,095	242,562	284,342	283,200
TOTAL FUNDS CARRIED FORWARD	1,478	87,000	218,923	307,401	284,342

No separate statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with above. The results for the year derive from continuing activities.

STATEMENT OF FINANCIAL ACTIVITIES
INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT PRIOR YEAR

	2019 Restricted Funds £	2019 Designate d Funds £	2019 Unrestricted Funds £	2019 Total £	2018 Total £
INCOME FROM:					
Donations and Legacies			6,634	6,634	10,847
Charitable activities	136,543	-	216,680	353,223	369,504
Other	-	-	12,103	12,103	5,004
TOTAL INCOME	136,543	-	235,417	371,960	385,355
EXPENDITURE ON:					
Charitable activities	152,355	-	281,463	370,818	333,613
Other					
Governance costs	-	-	-	-	15,155
Grants repayable	-	-	-	-	59,459
TOTAL EXPENDITURE	152,355	-	218,463	370,818	408,227
NET (EXPENDITURE)/INCOME	(15,812)	-	16,954	1,142	(22,872)
Transfer Between Funds	15,653	-	(15,653)	-	-
NET MOVEMENT IN FUNDS	(159)	-	1,301	1,142	(22,872)
Total Funds Brought Forward	6,844	35,095	241,261	283,200	306,072
TOTAL FUNDS CARRIED FORWARD	6,685	35,095	242,562	284,342	283,200

BALANCE SHEET CURRENT YEAR

	Notes	2020 £	2019 £
FIXED ASSETS			
Tangible fixed assets	7	3,674	3,732
CURRENT ASSETS			
Debtors	8	47,832	56,130
Cash at bank		367,908	318,371
		<u>415,740</u>	<u>374,501</u>
CREDITORS: amounts falling due within one year	9	<u>(112,013)</u>	<u>(93,891)</u>
NET CURRENT ASSETS		<u>303,727</u>	<u>280,610</u>
TOTAL NET ASSETS		<u><u>307,401</u></u>	<u><u>284,342</u></u>
FUNDS			
Unrestricted income funds	11	218,923	242,562
Designated funds	11	87,000	35,095
Restricted Income funds	11	<u>1,478</u>	<u>6,685</u>
TOTAL CHARITY FUNDS	12	<u><u>307,401</u></u>	<u><u>284,342</u></u>

For the year ended 31 March 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with s476 of the Act. At the last Annual General Meeting on 20 November 2019 the members required the company to obtain an independent examination in accordance with section 145 of the Charities Act 2011. The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the 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 company. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board of trustees on 15 September 2020
 and signed on its behalf by:



N Wren – Acting joint-chair



C Johns – Treasurer

STATEMENT OF CASH FLOWS

	2020	2019
	£	£
Net cash used in operating activities		
Net movement in funds for the reporting period	23,059	1,142
Adjustments for:		
Depreciation Charges	1,686	3,400
Decrease/(increase) in debtors	8,298	(15,931)
(Decrease)/increase in creditors	<u>18,122</u>	<u>62,110</u>
Net cash (used by)/provided by operating activities	51,165	50,721
Cash flows from investing activities		
Purchase of office equipment	(1,628)	(4,240)
	<u>(1,628)</u>	<u>(4,240)</u>
Total net cash (used by)/provided by operating and investing activities	49,537	46,481
Cash and cash equivalents at the beginning of the year	<u>318,371</u>	<u>271,890</u>
Total cash and cash equivalents at the end of the year	<u><u>367,908</u></u>	<u><u>318,371</u></u>

NOTES TO THE FINANCIAL STATEMENTS

1. LEGAL STATUS

Guildford Citizens Advice Bureau is a charitable company limited by guarantee and has no share capital. The registered address is 15-21 Haydon Place, Guildford, GU1 4LL. The company was incorporated in England and Wales and meets the definition of a public benefit entity under FRS 102.

2. ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities SORP (FRS102) and the Companies Act 2006. The financial Statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Preparation of the Accounts on a Going Concern Basis

At the time of approving the financial statements, based on the projections for at least the next 12 months, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Income

All grants and donated income are accounted for where there is entitlement, probability of receipt and the amount can be measured with reliability. Such income is only deferred when (i) the donor has imposed conditions which must be met before the charity has unconditional entitlement, or (ii) when the donor specifies that the grant or donation must only be used in future accounting periods.

Investment Income

Interest has been accounted for on a receivable basis.

Expenditure

Direct charitable expenditure comprises all expenditure directly relating to the charity's objectives. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Support costs (including Governance costs) have been apportioned on the basis of direct staff and volunteer's time as shown in note 6a.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Fixed Assets

Fixed assets are included at cost and depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets by equal instalments over their estimated useful lives as follows:

Leasehold improvements	unexpired period of lease
Fixtures, fittings and furniture	5 years
Office equipment	4 years

Expenditure below £500 on an individual asset is not capitalised and impairment reviews are considered annually.

Pension Costs

The pension costs represent the contributions made to personal pension schemes for staff members. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due. The pension cost for the year was £6,718 (2019: £8,097).

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. Designated funds are unrestricted funds which the trustees have decided to set aside to use for a specific purpose. Restricted funds comprise income received for a restricted project and against which appropriate expenditure is allocated.

Critical judgements

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

It is considered that a critical judgement having the most significant effect on amounts recognised in the financial statements is in relation to the allocation of support costs across general advice services and projects. Support costs are allocated in proportion to the direct charitable activity costs.

3. INCOME FROM CHARITABLE ACTIVITIES

	Restricted	Unrestricted	2020	2019
	£	£	£	£
Guildford Borough Council	-	213,910	213,910	213,910
Local Assistance Scheme	-	4,573	4,573	2,770
Macmillan Welfare Rights Service	84,292	-	84,292	83,756
Mental Health Project	38,000	-	38,000	49,100
Help to Claim - From National Citizens Advice	24,765	-	24,765	3,687
Other	-	200	200	-
Total income from charitable activities	147,057	218,683	365,740	353,223

Local authority grants were received from Guildford Borough Council who continue to support the core operating capacity of the charity.

4. OTHER INCOME

	Restricted	Unrestricted	2020	2019
	£	£	£	£
Other unrestricted income	-	118	118	8,980
Investment income				
Bank interest received	-	618	618	423
Rent	-	1,773	1,773	2,700
	-	2,509	2,509	12,103

5. ANALYSIS OF EXPENDITURE

Charitable Activity	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
	£	£	2020 £	£	£	2019 £
General Advice (Core)	-	198,367	198,367	1,424	218,463	219,887
Mental Health	42,359	-	42,359	2,839	-	2,839
MacMillan	87,099	-	87,099	99,409	-	99,409
Help to claim	25,266	-	25,266	48,683	-	48,683
	154,724	198,367	353,091	152,355	218,463	370,818

5a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR

	General Advice (Core) £	Mental Health £	MacMillan £	Help to claim £	Total 2020 £
Direct costs					
Allocation – direct costs					
Salaries (including temp staff)	59,357	24,380	61,163	15,355	160,255
Staff & volunteers	17,269	2,338	1,449	619	21,675
Office costs	2,029	27	266	162	2,482
Other Costs	76	-	-	-	76
	<u>78,729</u>	<u>26,745</u>	<u>62,878</u>	<u>16,136</u>	<u>184,488</u>
Support Costs					
Allocation – staff and volunteer hours					
Salaries (including temp staff)	43,090	4,972	8,866	3,200	60,128
Staff & volunteers	2,153	226	443	163	2,985
Office costs	27,258	2,925	5,788	2,041	38,012
Governance costs	4,309	574	708	309	5,900
Other Costs	42,828	6,917	8,416	3,417	61,578
	<u>119,638</u>	<u>15,614</u>	<u>24,221</u>	<u>9,130</u>	<u>168,603</u>
Total Expenditure on charitable activities	<u>198,367</u>	<u>42,359</u>	<u>87,099</u>	<u>25,266</u>	<u>353,091</u>

5a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR continued

	Direct Charitable Activities £	Support Activities £	2020 Total £	2019 Total £
Expenditure on Charitable Activities				
General Advisory Services and Debt	78,729	115,329	194,058	213,713
Macmillan Welfare Rights Service	62,878	23,513	86,391	96,948
Mental Health Project	26,745	15,040	41,785	47,585
Help to claim	16,136	8,821	24,957	2,839
Total Expenditure on Charitable Activities	<u>184,488</u>	<u>162,703</u>	<u>347,191</u>	<u>361,084</u>
Governance Costs			5,900	9,734
TOTAL			<u>353,091</u>	<u>370,818</u>

NATURAL CLASSIFICATION OF RESOURCES EXPENDED

	2020	2019
	£	£
Staff	220,383	233,831
Premises	59,610	51,010
Telephone	4,337	5,020
Travel	459	538
Training	3,871	4,011
Other	51,210	58,449
Depreciation	1,686	3,400
IT	11,535	14,559
TOTAL	<u><u>353,091</u></u>	<u><u>370,818</u></u>

GOVERNANCE COSTS

	2020	2019
	£	£
Independent Examiner's Fee	3,920	3,600
AGM and Other Expenses	1,980	6,134
Total Governance	<u><u>5,900</u></u>	<u><u>9,734</u></u>

6. TANGIBLE FIXED ASSETS

	Unrestricted Funds Office Equipment	Restricted Funds Office Equipment	Total
	£	£	£
Cost 1 April 2019	5,019	-	5,019
Additions	1,629	-	1,629
Disposals	-	-	-
Cost 31 March 2020	<u><u>6,648</u></u>	<u><u>-</u></u>	<u><u>6,648</u></u>
Depreciation 1 April 2019	1,287	-	1,287
Charge for the year	1,686	-	1,686
Disposals	-	-	-
Depreciation 31 March 2020	<u><u>2,974</u></u>	<u><u>-</u></u>	<u><u>2,974</u></u>
NBV as at 31 March 2020	<u><u>3,674</u></u>	<u><u>-</u></u>	<u><u>3,674</u></u>
NBV as at 31 March 2019	<u><u>3,732</u></u>	<u><u>-</u></u>	<u><u>3,732</u></u>

7. DEBTORS

	2020	2019
	£	£
Debtors	46,112	53,301
Prepayments	1,220	2,101
Other Debtors	500	728
	<u>47,832</u>	<u>56,130</u>

8. CREDITORS

	2020	2019
	£	£
Accruals	109,114	80,829
Other	-	9,195
Taxes and Social Security Costs	2,899	3,857
	<u>112,013</u>	<u>93,891</u>

9. INFORMATION REGARDING TRUSTEES, DIRECTORS AND EMPLOYEES

No employee (2019: 0) received remuneration in excess of £60,000. The average weekly number of employees paid by the organisation during the year was 6 (2019: 6), calculated on the basis of full-time equivalents. The total weekly number of employees paid by the organisation was 8 (2019: 11).

	2020	2019
	£	£
Wages and Salaries	201,323	189,428
Social security costs	12,343	13,483
Pension costs	6,718	8,097
Temporary Staff	-	22,823
	<u>220,383</u>	<u>233,831</u>

Pension costs are allocated between restricted and unrestricted funds according to the employee's role within the organisation.

	2020	2019
	£	£
Pension Costs Allocation to Funds:		
Unrestricted	3,436	4,599
Restricted	3,282	3,498
	<u>6,718</u>	<u>8,097</u>

The key management personnel comprise the trustees, Chief Officer, deputy managers, office administrator and supervisors. The total employee benefits of the key management personnel were £139,611 (2019: £137,145).

None of the trustees/directors received any remuneration during the period for their services to the Charity. However, two trustees have claimed a total of £175 (2019: £330) for reimbursement of travel costs incurred when performing services for the Charity.

10. MOVEMENT IN FUNDS

	Balance at 31/03/2019 £	Income £	Expenditure £	Transfer £	Balance at 31/03/2020 £
Restricted funds:					
Macmillan Welfare Rights Service	-	84,292	87,099	2,807	-
Mental Health Project	5,837	38,000	45,359	-	1,478
Help to Claim (National Citizens Advice)	848	24,765	25,266	(347)	-
Total Restricted Funds	6,685	147,057	154,724	2,460	1,478
Designated Funds	35,095	-	-	51,905	87,000
Unrestricted Funds	242,562	229,093	198,367	(54,365)	218,923
TOTAL FUNDS	284,342	376,150	353,091	-	307,401

£347 surplus on Help to Claim was transferred from 2018/19 with the agreement of the funder (National Citizens Advice).

Restricted Funds: grants and donations given for specific purposes.

Macmillan Welfare Rights Service: advice to cancer patients and their families.

Mental Health Project: provision of advice to people with mental health problems.

Local Assistance Scheme: administration of the scheme for clients managed through core services

Designated Funds

The trustees had previously agreed to designate the funds relating to a legacy, which was received in 2016, for the long-term development of the organisation. In the current year the Trustees revisited the requirements for development of the organisation and identified three key areas, renewal of staff computer equipment, updating of the website and moving the office from Haydon Place to more suitable accommodation. The estimated cost of these three projects totals £87,000, therefore a further £51,905 was allocated to designated funds at the year end.

Unrestricted Funds

The core service income includes funding from Guildford Borough Council for the provision of a general advice service in the Guildford area.

11. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2020 Total £	2019 Total £
Funds are represented by:					
Tangible fixed assets	3,674	-	-	3,674	3,732
Current assets	327,262	87,000	1,478	415,740	374,501
Current liabilities	(112,013)	-	-	(112,013)	(93,891)
	218,923	87,000	1,478	307,401	284,342

12. TAXATION

The company is a registered charity and, as such, for taxation purposes, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988 and may recover income tax deducted from its investment income.

13. RELATED PARTY TRANSACTIONS

There have been related party transactions during the year between Guildford Citizens Advice Bureau and Citizens Advice in relation to information services. None of the trustees received any remuneration during the year, but two trustees have claimed reimbursement of travel expenses totalling £175 (see note 10).

14. MEMBERS' LIABILITY

The company is limited by guarantee – all members having a liability not exceeding £1 per member.

15. OPERATING LEASE COMMITMENTS

At the reporting date, the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2020	2019
	£	£
Within one year	<u>-</u>	<u>-</u>

A total of £41,400 (2019: £41,400) was expensed in the year relating to the lease of Haydon Place, Guildford.

At 31st March 2018 the lease of the Charity's premises at Haydon Place, Guildford expired. The Charity continues to remain in occupation of Haydon Place, Guildford while the trustees and representatives of Guildford Borough Council decide on the most suitable premises for the charity's operations going forward.

16. CONTINGENT LIABILITIES

There were no contingent liabilities on 31 March 2020 or 31 March 2019.

