

Citizens Advice South West Surrey

Annual Report and Accounts 2023-24



**South West
Surrey**

For the Year Ended 31 March 2024

A Company Limited by Guarantee

Charity no: 1061067

Company no: 03258272

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Legal and Administrative Information

Charity Name: Citizens Advice South West Surrey (CASWS)
Charity number: 1061067
Company number: 03258272

Authorised & regulated by the Financial Conduct Authority FRN: 617618

Registered office: 15-21 Haydon Place
Guildford
GU1 4LL

Trustee Directors:

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.

- Paul Jarrett (Chair)
- Clare Johns (Treasurer) (Resigned as Trustee Director 09.11.23)
- Norman Wren (Appointed as Treasurer 10.11.23)
- George Rushton
- John Tonks
- Richard Smith (Appointed as Trustee Director 01.06.23)
- Alex Kundert (Appointed as Trustee Director 15.04.24)
- Robert Lanyon (Appointed as Trustee Director 15.04.24)
- Nigel Jewkes (Resigned as Trustee Director 06.11.23)
- Janet Edwards (Resigned as Trustee Director 29.01.24)
- Jocelyn Prudence (Resigned as Trustee Director 01.06.23)
- Alexandra Bliss (Resigned as Trustee Director 01.06.23)
- Graham Eyre (Resigned as Trustee Director 01.06.23)
- Richard Tolley (Resigned as Trustee Director 01.06.23)

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

**Senior management team:
(2023/24)**

Rebecca Jeffrey	Chief Officer
Rachel Saffrett	Business Support Manager
Anna Rogerson	Advice Services Manager
Emma Scanlon	Macmillan Project Manager
Catherine Rogan	Service Manager
Lou Danaher	People and Culture Manager
Lucy Harris	Surrey Adviceline Co-ordinator
Lewis Green	Casework Services Manager (Resigned on 11.12.23)

Auditor: Brewers Chartered Accountants
 Bourne House, Queen Street
 Gomshall
 GU5 9LY

Bankers:	Bank of Scotland plc	CAF Bank Ltd
	The Mound	25 Kings Hill Avenue, Kings Hill
	Edinburgh	West Malling
	EH1 1YZ	ME79 4JQ

Report of the trustees

The trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and audited consolidated financial statements for the year ended 31 March 2024.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), 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

Governing document

Citizens Advice South West Surrey (CASWS) 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.

Recruitment and appointment of trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 2. The Articles of Association provide for a minimum of 4 and a maximum of 15 trustees. The trustees meet at least 4 times per year with additional quarterly meetings for the sub-committees listed below.

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 to the Board for a three-year period and are appointed by a resolution of its members at an Annual General Meeting (AGM). The Board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The trustees are also the directors of the company. The Board is supported by a network of sub-committees, covering Finance, Governance and Compliance, HR and Remuneration. 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.

Following the resignation of 3 Trustees from the Board in November 2023 a Trustee recruitment process was initiated. In April 2024 2 new Trustees were appointed. Further appointments are planned.

In June 2023 Citizens Advice Guildford and Ash (CAGA) incorporated the assets and liabilities of Citizens Advice Waverley (CAW), the details of which are covered in more detail later in this report, and the company was renamed as Citizens Advice South West Surrey.

The organisation is co-ordinated from its office in Haydon Place, Guildford.

Trustee induction and training

Newly appointed trustees were provided with an induction to CASWS by the Chair of Trustees and are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the business plan and the recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

A skills audit with the updated Board will be undertaken in the summer of 2024. This will include the completion of a governance questionnaire that will allow us to assess the effectiveness of the Board, to identify areas of weakness and associated actions and training to address those weaknesses.

Organisation Structure

CASWS is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Trustees in order to fulfil its charitable objectives and comply with the national membership requirements.

CASWS is governed by the 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 trustees also operate a number of sub-committees and working groups. These may vary depending on the current needs of the charity but normally include a Finance Committee, Governance and Compliance Committee, an HR Committee and a Remuneration Committee.

The Working Party established to manage the merger with Citizens Advice Waverley continued to meet until the merger was formally approved by both Boards. A shadow board with membership from Boards was established to develop the Business Plan for CASWS.

The Premises and Delivery Model working party was suspended as the premises requirements for CASWS are a key output of the new Operational Model for CASWS that will be implemented following the Service Review, more details below.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the Trustee Board in line with the Business Development Plan and are reviewed at least annually. The Chief Officer continues to demonstrate sound leadership of the team, good communication channels both internally and externally

remain in place and strong ties with new and existing partners and funders continue to be developed. One of the key objectives of the Business Plan developed by the Shadow Board was to use the first year of the merger in getting to know each other and to undertake a service review of the new organisation. Fundamental to that objective was that nothing significant would change in terms of service delivery in the first year. Therefore, the Management Teams and staff for CAGA and CAW were combined with no fundamental changes to the organisation's roles and responsibilities.

The combined Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues. Reports and recommendations are taken to the full board for approval, and their implementation is organised by the Chief Officer and the staff team. There are regular staff, volunteer meetings and Senior Management team meetings which ensure that progress is being made against targets. There is an AGM, which involves the staff team, Trustee Board, members, and other stakeholders.

As at 31/3/24, the Senior Management Team was 7 strong and reported to the Chief Officer. The specific roles and the number of direct reports was as follows.

- Advice Services Manager – 11 staff including Advice Session and Training Supervisors, as well as advisers and caseworkers
- Service Manager – 8 staff including Advice Session Supervisors
- Casework Services Team Leader (vacant) – 6 staff in our Mental Health, Homelessness Prevention and Money Advice services
- Macmillan Project Manager – 2 staff in our Cancer Services
- People and Culture Manager – 4 staff including Research and Campaigns Officer
- Business Support Manager – 2 staff including the Admin Officer and Service, Finance and People Manager
- Surrey Adviceline Coordinator

In addition, a Transition Manager was appointed for six months to support the Service Review and an Interim Business Support Manager was also in place to support the premises and IT activities as a result of the merger.

There was a total of 174 volunteers which included 133 Advisers, 18 Assessors, 17 Reception and Administrators, 3 outreach and community engagement workers, 2 research and campaigns volunteers and a Friends of CASWS coordinator.

Pay and Remuneration of Key Management Personnel

The trustees consider that the Board of Trustees and the Senior Management Team (SMT) comprise the key management personnel of the charity. The charity's Senior Management Team are all paid in accordance with salary scales agreed by the trustee board. Any increases to these scales are approved by the trustee board. A pay review of remuneration for all non-transferring staff was completed and the adopted pay policy was implemented for the salary reviews in April 2023

Related parties

The charity co-operates and liaises with a number of other advisory services, local charities and statutory service 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.

Key Risks and uncertainties

A review of corporate risks is carried out on a regular basis and a risk register has 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.

The key risks to the organisation are reviewed by the Governance and Compliance sub-committee every 6 weeks and are presented to the Board at the quarterly Board meetings. As at 9/4/24, the following risks have a net risk score of 15 or more. Many of these risks have been impacted by the merger and in addition to the mitigation in place, the implementation of the new Operating Model as a result of the Service Review should have a positive impact on the risk register.

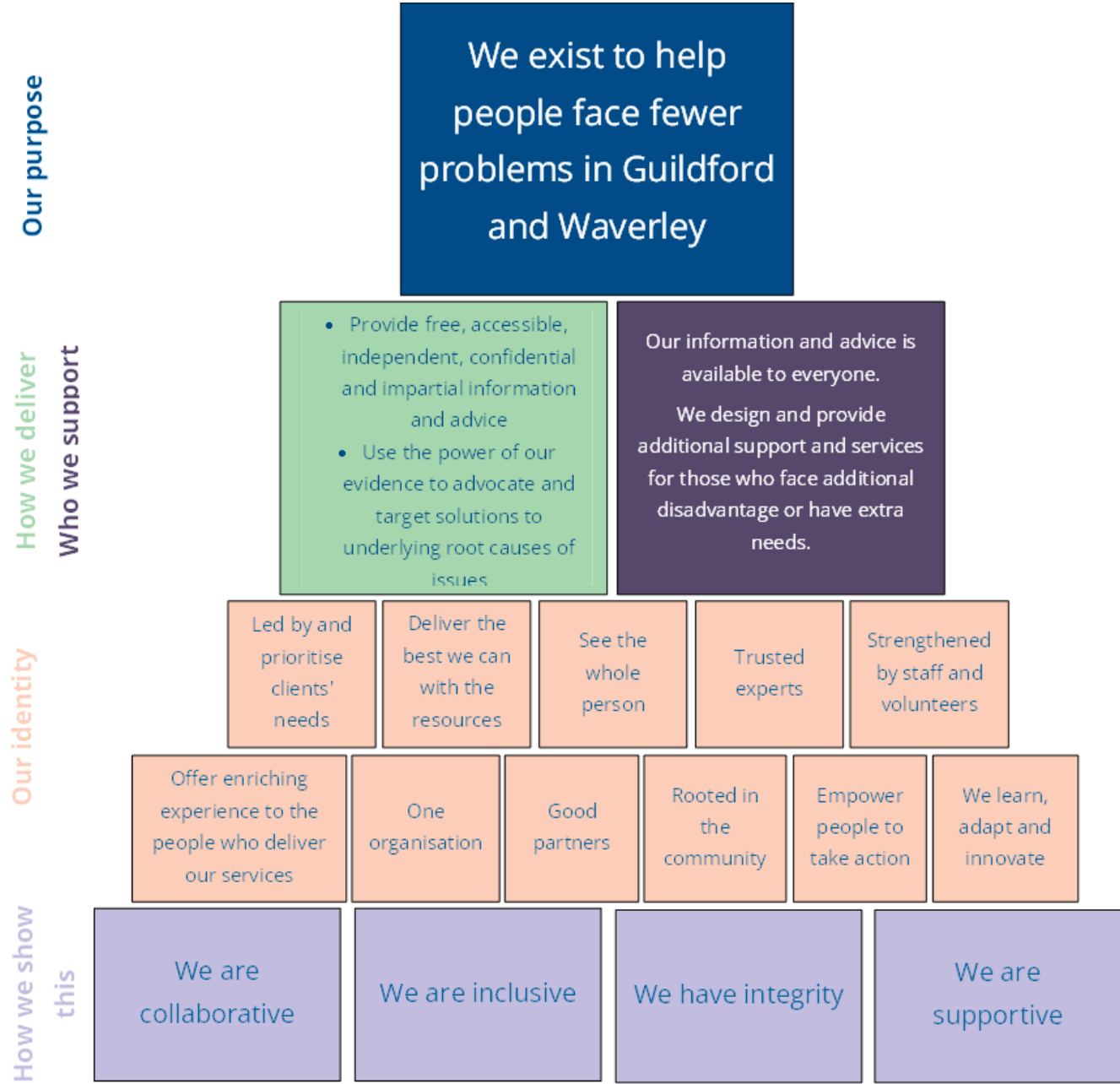
Risk	Impact	Mitigation
Unable to recruit and keep quality staff, volunteers and Trustees	Unable to meet requirements for the advice function due to lack of numbers and skills	Defined role specifications and organisation chart, regular appraisals, training plans, succession planning
Compromised performance due to workplace tensions	Additional management time, lost adviser time resulting in reduced service to clients	a) define acceptable behaviour through HR policies and values and behaviour framework b) improved communication through Volunteer Forum and regular team meetings c) staff and volunteer reps in place
Loss of IT systems or loss of data	Unable to provide advice as data is either unavailable or corrupt due to an IT failure	a) implement an agreed IT recovery plan b) develop and implement a backup and recovery policy c) implement security measures d) create a disaster recovery plan e) discuss additional support available for IT helpdesk support
HR issues	Management time and resource diverted from elsewhere impacting ability to deliver priorities, additional spend	a) legal expenses cover b) employment helpline c) XpertHR and HR department d) additional management training e) review of performance, appraisal and behaviour policies f) review of recruitment and probation process

2. Objectives and Activities

Objects

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and relief of poverty, sickness and distress in particular, without limitation, for the benefit of the community in Guildford and surrounding areas.

Following our merger earlier in the year, we will be updating our objectives and area of benefits to better reflect our new service area of Guildford, Waverley and surrounding areas. This year, we also reviewed our fundamentals as an organisation, working with staff, volunteers and trustees to do this. These refreshed fundamentals are set out below.



Ensuring our work delivers our aims

We review our aims, objectives, and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review, we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

As part of the merger process, the Merger Working Party reviewed the strategic objectives for both CAW and CAGA to ensure that they were aligned and set out new objectives for our merged organisation. These are set out in the table below.

CAW's Business Development Plan	CAGA's Strategic Business Plan
Accessibility Advice Sustainability Management Governance Communications Research and Campaigns	1. Advice - We will radically improve the experience people have when they come to us for help, so everyone leaves with the knowledge and confidence they need to find a way forward. 2. Research and Campaigns - We will be a stronger voice on the issues that matter most to the people who come to us for help. 3. Sustainability - We will be a sustainable, efficient, collaborative, and effective organisation. 4. People and culture - We will foster a culture that is collaborative, generous, & empowering. Through this we will promote well-being, champion equality, diversity and inclusion, and challenge discrimination.

Whilst there are understandably some minor differences in the terminology and emphasis between the previous business plans of CAGA and CAW, they were broadly similar and remained in place ahead of the wider work planned as part of the Service Review in the second part of the year.

Whilst these goals underpin everything that CASWS does, the Shadow Board recognised that in addition to these goals there were a number of merger objectives that needed to be met if the merger was to be a success. These four merger objectives were identified as follows.

1. Coming together so it feels like one organisation (People and Culture, Management, Communications, Governance)
2. Continue to improve services – learning from each other and developing a shared delivery model for local communities (Advice, Accessibility)
3. Build our community profile and relationships as CASWS (Research and Campaigns)
4. Improve our financial security through securing funding and bringing together a seamless back office (Sustainability)

As in previous years, detailed work plans were developed to support the objectives. Every activity within the work plans is referenced back to at least one of the merger objectives. Progress against the work plans is updated regularly by the Senior Management Team and reviewed quarterly by the Board.

Completion of the merger

As reported in last year's report, the original target date for the merger of 31/3/23 slipped to 1/6/23 as we were unable to secure the leases on the four Waverley offices until that date. In addition to securing the premises, there were three other criteria which had to be resolved before the merger could take place. These were:

- the TUPE process completed in full with staff;
- the separation of the Domestic Abuse service from CAW to its own standalone charity; and
- securing the provision of additional resources to support the transition period.

These criteria were all completed to the original timetable.

We committed not to make significant changes to service delivery in the first year post merge. However, there were some functions which needed to be brought together from Day 1, including financial management, governance and communications. All these tasks were completed without any delays. See 'Progress against objectives' below for more detail.

How our activities deliver public benefit

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 have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

3. Achievements and Performance

Advice and Information Services

The main areas of charitable activity are:

- the provision of general advice and information services; and
- the provision of specialist advice and casework services in the debt, employment, and welfare benefits categories of social welfare law.

Throughout the year we have continued to offer Advice and Information in the following ways:

- **By phone** – The phone line is available between the hours of 10am and 4pm from Monday to Friday and is provided as part of the Surrey Adviceline service. Outside of these times or if an adviser is not available, clients can call the national Adviceline number.
- **In person** – clients are offered a face-to-face appointment where we are providing full advice and this can be at any of our six offices. We also operate a drop-in service for advice and information across the offices in Waverley and for emergencies or those who can't access phone/email at the offices in Guildford and Ash

- **Online** – clients can complete a webform on our website. We will then either respond to them through email or, where we have permission, call them back to do a more detailed assessment ahead of giving advice.
- **Information and full advice from partner referrals** - general and specialist advice through our team of trained advisers and paid staff.

Delivering a balanced means of access for all CASWS clients across our 6 locations, on the phone and online, has been a key element of the Service Review (see below).

As well as general advice, we also provide the following specialist and targeted services.

- **Cancer Welfare Benefits** (Macmillan Welfare Rights Service and Fountain Centre) – gives welfare benefits advice and casework to people affected by cancer.
- **Mental Health** – gives advice and casework to people under or recently discharged from secondary mental health services.
- **Homelessness Prevention** – provides advice and casework to people at risk of homelessness in Guildford.
- **Money Advice** – provide advice and casework support in communities to relieve poverty and provides specialist debt support to help clients manage money and debts.
- **Community Engagement** - provide services out in the community so that those people, who would otherwise not be able to access our services, are able to get the help they need.

Progress against Objectives

Progress against the four key merger objectives is set out below.

1. Coming together so it feels like one organisation

This work focused largely on the implementation of the technical merge. This included branding roll out, developing an interim business plan and communications plan and bringing together the financial management and governance (including regulatory and legal compliance). We completed a merge of the IT systems on 1 July 2023 which brought all of our data into one CASWS platform and updated all emails and sites to the new @casws.org.uk domain. This IT work also included bringing together Waverley and Guildford and Ash on the national systems (Casebook and Skillbook) to enable us to work as one organisation

We had an away day to bring the organisation together to get to know each other, build a better understanding of what the different parts of the organisation do and to focus on the objectives for the first year post merge. This has been supported by a number of organisation -wide meetings which have developed into a communication plan implemented in the latter part of the year.

2. Continuing to improve services

The majority of this work started in Q3 with the Service Review which was facilitated by the Transition Manager and included consultation with staff and volunteers, research into local client and community need, research into best practice across other LCAs and extensive discussion with the Chief Officer and the Board (see below).

Whilst the day-to-day service delivery continued as it was prior to the merge, there were some small-scale improvement including streamlining of the task lists facilitated by the IT merge and better provision for clients with casework staff able to meet clients locally across our 6 offices.

There were other improvements which were achieved including agreeing a referral process, agreeing an SLA with GBC for their core funding, and working on recommissioning the Mental Health Service for the next five years.

3. Build our community profile and relationships as CASWS

We brought together our research and campaigns work under one part of the organisation which involved joining up the active team of volunteers from Waverley with the paid resource and volunteer coordinator from Guildford and Ash, as well as other volunteers. There was a focus on community engagement through the Waverley Levelling Up project which enabled us to conduct research into our most deprived communities to better understand their needs and how we might be best placed to help them solve their problems through outreach information, signposting and advice. This also involved developing partnerships which facilitate internal referrals such as NHS social prescribers and Barnado's family support workers.

We implemented a communications plan post merge to inform our key stakeholders about the new organisation and have engaged our key stakeholders further in our service review. Throughout the year we have also been actively engaged with our borough, county, health and VCSE partners through the Guildford and Waverley Alliance, including sitting on the board, taking part in partnership meetings, and operational work such as looking at gaps in mental health provision.

4. Improve our financial security through securing funding and bringing together a seamless back office

We completed a review of the back office and management duties to reallocate responsibilities and avoid duplication in roles and achieve greater efficiency. As part of bringing the financial management together, we were about to review our contract arrangements for services to our premises and we were able to combine and streamline these to reduce our costs.

There were a few items that were not completed but sufficient progress has been made that they will be managed under BAU activity for next year.

Service Review and Operational Model

Although all the tasks completed above were important, the most significant was the completion of the Service Review and the development of a future operating model.

Unfortunately, the resource identified to lead this was unable to continue due to ill health but we were very fortunate to secure the services of a retired CO from another LCA who had successfully completed a similar process previously.

The process started with the agreement of our vision and fundamentals. This involved all the staff and volunteers and provided the base that underpins everything that we do. At the top it defined our purpose as existing to help people face fewer problems in Guildford and Waverley. Supporting this we defined:

- who we support;
- how we deliver;
- our identity; and
- how we show this.

The review then mapped out the Client Journey, what initial and subsequent access channels our clients need and candidly assessed where services can be provided better by others and how we can build two-way referral relationships. By defining our service delivery vision and what locations were needed to deliver that vision, we were able to define how our operating model should look. Understandably, our current model would need to change to support the new vision.

A business case for change was prepared. It recommended changes to the service and operating model to prioritise the client service and address the operational and financial challenges that we are facing in the next year and beyond.

The main drivers for change were summarised as follows.

- **Client demand** - Increasing demand driven by the cost-of-living crisis, coupled with inability to meet that demand based on current resource levels.
- **People** - There is strong evidence of unacceptable workload and pressures on staff, with insufficient capacity to undertake necessary work on quality and supervision. This has a related impact on sickness levels.
- **Phone demand is not being met** - Dissatisfaction expressed by clients on not being having calls answered. This indicates the need to review allocation of resources by channel, and find new ways of reaching marginalised or minoritised people.
- **Funding** - Reductions and/or flat levels (i.e. with no inflation increases) of ongoing funding from core funders, the ending of some key projects and the increasing costs driven by energy and salaries, are all leading to significant budget deficit forecasts for 2023-24, and 2024-25.
- **Quality** - Maintaining quality to the agreed levels and standards to meet both internal and external requirements (including in relation to funding and service sustainability).
- **Volunteers** - Recruiting, training and retaining sufficient volunteers to provide the desired level and quality of service.

The business case proposed a new staff structure and a change to our premises strategy with the introduction of new Community Information Points (CIP) with the replacement of some of our existing core offices to CIPs.

The new staff and premises proposals are expected to deliver some savings this year though some reserves have been set aside to fund the transformation costs.

The business case was presented to the Board on 15/04/24 and was unanimously approved. The implementation of the new model, its impact on staff, volunteers and premises will be the critical objective for 2024/25.

Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

Throughout 2023/24 the service employed 41 paid workers (27 FTEs) (2022/23: 24 paid workers, 17.9 FTE), and had 175 volunteers (2022/23: 45 volunteers).

Our volunteers give their valuable time to help people through life's problems and challenges –and our services would not be the same without them. The volunteers contribute, on average, just over 1,000 hours per week (2022/23: 270) This may be expressed as an annualised value of £596,376 (2022/23: £160,540). However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

CASWS are working hard to review our approach to attracting and keeping volunteers, including through our partnership with the University of Surrey, University of Reading and University of Law. It is our intention to consistently monitor our approach to training, to provide an accessible and welcoming place to volunteer. We have agreed a student volunteer agreement with all the universities to improve welfare and accountability and have had our first student placement with the University of Surrey who volunteered for over 1000 hours and now have 3 further placements lined up for September onwards.

Who used and benefited from our services?

During the reporting year 7,900 clients (2022/23: 4,343) benefited from the services of CASWS generating 42,934 contacts (2022/23: 26,197). We supported people with 31,256 (2022/23: 14,923) and advise on any issue that they may face. Through our partnerships with other Citizens Advice (like Surrey Adviceline), this meant 5,609 Guildford and Waverley residents received support from Citizens Advice in 2023/24. The most common issue CASWS support clients with is benefits (making up 41% of all enquiries), which mirrors the key issues faced by Guildford and Waverley residents.

The service helps clients to secure successful outcomes to their problems. During 2023/24, Citizens Advice South West Surrey achieved annualised income gains totaling more than £7 million (2022/23: £9.1 million). For every £1 invested this represented £2.41 in fiscal benefits, £15.90 in public value and £9.03 in value to the people we help.

Clients continue to present with multiple problems and on average clients are presenting with 4 issues each. On average clients have 5.4 contacts each before their issues are resolved.

Factors Affecting the Achievement of Objectives

Clearly the effort required to deliver not one but two mergers, and to then undertake a major service review is enormous. Given the confidentiality that surrounds these activities the workload has fallen to a handful of staff and trustees, primarily to the Chief Officer. Maintaining a service under these circumstances, completing so many of the workplan tasks and delivering the outcomes above has required a huge commitment. This has been a challenging period for all of us but we are now well placed to look forward positively.

4. Financial Review

The availability of funding in the charity sector remains difficult in a period of austerity. The charity is focussed on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholder at local and national level. CASWS is working hard to deliver a cost-effective service that genuinely meets the needs of our clients.

The financial results of the company for the year are set out in detail on pages 23 to 39. Total income in the year was £1,545,866 (2022/23 £722,268) and expenditure was £1,034,467 (2022/23: £709,294). A surplus of £511,399 was made in the year (2022/23: surplus £12,974). At 31 March 2024 total reserves were £1,091,440 (2022/23: £580,041) of which £599,560 represented unrestricted funds (2022/3: £367,427). The surplus is made up of £319,339 of assets transferred from CA Waverley and £225,354 funds received in advance for project spend in future years. This means that CASWS made a small operating loss of £33,294.

Principal funding sources

The total income for the year of £1,545,866 represents an increase of £823,598 compared to 2022/23. Income of £841,831(2022/23 £420,246) related to restricted project and donated funds and £319,339 relates to the transfer of assets from Citizens Advice Waverley as a result of the merger. The trustees extend their gratitude to Guildford Borough Council, Waverley Borough Councils, Farnham, Godalming and Haslemere Town Councils, and Cranleigh Parish 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, CASWS is dependent upon the receipt of additional project-specific funding from other sources or donations in order to supplement local authority funding. The trustees also extend their gratitude to: Surrey County Council, Surrey Heartlands Health and Care Partnership, Guildford and Waverley Healthcare Alliance, The Money and Pensions Service, Macmillan Cancer Support, the Fountain Centre, The Brain Tumour Charity, Guildford Number Five Project and Citizens Advice. The trustees believe that at present the charity has sufficient resources to fulfil its charitable obligations. However, they appreciate there remains an unfulfilled need for the charity's services.

Designated funds

The trustees regularly review the requirements for the development of the organisation. The designated funds are used to where specific key areas of development expenditure have been identified. The current areas for investment are investment in the development and implementation of our revised Service Model, including upgrading our information technology infrastructure and finding more suitable accommodation. Information on the movement in the designated funds is included in note 11 to the accounts. It is expected that these funds will be spent over the coming year.

Reserves policy

CASWS is required to ensure that free monies are available each financial year to meet any reasonable, foreseeable contingency. 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. This equates to approximately £517k to £621k (2023: £304k to £365k) based on 2024/25 budgeted expenses. 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 £1,091,440 (2023: £580,041), comprising unrestricted reserves £599,560 (2023: £367,427), restricted reserves £387,479 (2023: £53,903) and designated reserves £104,401 (2023: £158,711). Unrestricted funds at the year end, as described above, are £599,560 (2023: £367,427). Free reserves at the year end, as described above, are £596,167 (2022/23 £366,619). This is slightly below the upper end of the Reserves Policy but remains within the current reserve policy range. 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.

Investments

As required in its Articles of Association, paragraph 5.11, in furtherance of its objects, and for no other purposes, the company has the power to invest or deposit funds.

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.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

5. Future Plans

The completion of the Service Review and the agreement of the new operating Model demonstrates CASWS's commitment to continually improve access to its services and meet the needs of its clients whilst maintaining a high-quality service. Developing a sustainable service that meets the needs of our clients remains the priority of the trustee board for 2024/25.

To achieve this, the charity has developed a clear plan and business strategy, including setting the following two key objectives for the coming year.

Objective 1: Deliver a better service for clients with the resources we have
Develop and implement our new CASWS service delivery model, putting this into practice improve our services for clients, volunteers, staff, and partners.
We'll have succeeded if we have:
<ul style="list-style-type: none">▪ made significant progress towards our new service delivery model▪ understood the levels of service delivery we can achieve for the resources we have▪ a greater range of volunteer roles and understanding of gaps▪ developed partnerships and relationships with other organisations▪ more than 1 type of presence in communities▪ Improved and standardised our technology infrastructure
Objective 2: Improving our sustainability
Improve our leadership and culture and shift to a path of long-term financial sustainability, managing our costs and diversifying our income.
We'll have succeeded if we:
<ul style="list-style-type: none">▪ have built and freed up capacity and skills for securing further funding and ability to manage subcontracting▪ secure new funding, including sub granting/contracting to other organisations▪ increase the number and range of skills of our trustee board▪ have a greater number of people involved in our funding and fundraising work▪ resecured our core service funding across both local authorities, and other key funding partnerships▪ reduced our costs and be on track for a balanced (or small deficit) for 2026/27

The specific activities to achieve these objectives have been described in detailed workplans that are updated regularly by the management team and reviewed by the Board at their quarterly meetings.

The annual report was approved by the trustees of the charity on 13 August 2024 and signed on its behalf by


Paul Jarrett (Aug 20, 2024 15:46 GMT+1)
.....
Paul Jarrett
Chair of Trustees

Statement of trustees' and directors' responsibilities

The trustees and directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law requires the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards have been followed subject to any material departures disclosed and explored in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;
- e) that the trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act;
- f) that the trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the Trustees have taken advantage of the small company's exemptions provided by section 415A of the Companies Act 2006.

Approved by the trustees of the charity on 13 August 2024 and signed on its behalf by:


Paul Jarrett (Aug 20, 2024 15:46 GMT+1)
.....
Paul Jarrett
Chair of Trustees

Auditor's Report

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CITIZENS ADVICE SOUTH WEST SURREY

Opinion

We have audited the financial statements of Citizens Advice South West Surrey (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other matter

The company was eligible for audit exemption for the comparative period ended 31 March 2023. Accordingly, the financial statements for that year, which are the corresponding figures for the period to 31 March 2024, were not subject to audit.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or

- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Discussions were held with, and enquiries made of, management and those charged with governance with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity.

Based on our discussions with the charity's management and the Trustees, we identified that the following laws and regulations are significant to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards and Charity Law.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the charity and therefore may have a material effect on the financial statements include compliance with the charitable objectives, public benefit, safeguarding and health and safety legislation. These matters were discussed amongst the engagement team at the planning stage and the team remained alert to non-compliance throughout the audit.

Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquires of management and the Trustees as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of relevant legal correspondence; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities from error. As explained above there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



AM Skilton ACA
Brewers, Chartered Accountants
Bourne House, Queen Street, Gomshall, Surrey GU5 9LY
Date: 13 August 2024

Statement of Financial Activities

Incorporating the income and expenditure account current year

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.

		2024	2024	2024	2024	2023
	Notes	Restricted Funds £	Designated Funds £	Unrestricted Funds £	Total £	Total £
INCOME FROM:						
Donations and Legacies	3	134,464	-	199,845	334,309	9,680
Charitable activities	4	698,393	-	451,652	1,150,045	707,669
Unrealised gains	5	-	-	36,028	36,028	-
Other	5	8,974	-	16,510	25,484	4,919
TOTAL INCOME		841,831	-	704,035	1,545,866	722,268
EXPENDITURE ON:						
Charitable activities		523,734	54,310	456,423	1,034,467	709,294
TOTAL EXPENDITURE	6	523,734	54,310	456,423	1,034,467	709,294
NET (EXPENDITURE)/INCOME		318,097	(54,310)	247,613	511,399	12,974
Transfer Between Funds		15,479	-	(15,479)	-	-
NET MOVEMENT IN FUNDS		333,576	(54,310)	232,134	511,399	12,974
Total Funds Brought Forward		53,903	158,711	367,427	580,041	567,067
TOTAL FUNDS CARRIED FORWARD		387,479	104,401	599,560	1,091,440	580,041

Statement of financial activities

Incorporating the income and expenditure account prior year

		2023	2023	2023	2023	2022
		Restricted	Designated	Unrestricted	Total	Total
	Notes	Funds	Funds	Funds		
		£	£	£	£	£
INCOME FROM:						
Donations and Legacies	3	-	-	9,680	9,680	128,716
Charitable activities	4	420,074	-	287,595	707,669	547,732
Other	5	172		4,747	4,919	17,144
TOTAL INCOME		420,246	-	302,022	722,268	693,592
EXPENDITURE ON:						
Charitable activities		399,544	34,562	275,188	709,294	507,579
Other		-	-	-	-	-
TOTAL EXPENDITURE	6	399,544	34,562	275,188	709,294	507,579
NET (EXPENDITURE)/INCOME		20,701	(34,562)	26,834	12,974	186,013
Transfer Between Funds		(26)	46,651	(46,625)	-	-
NET MOVEMENT IN FUNDS		20,675	12,089	(19,791)	12,974	186,013
Total Funds Brought Forward		33,228	146,621	387,218	567,067	381,054
TOTAL FUNDS CARRIED FORWARD		53,903	158,710	367,427	580,041	567,067

Statement of cash flows

	2024 £	2023 £
Net cash used in operating activities		
Net movement in funds for the reporting period	511,399	12,974
Adjustments for:		
Depreciation Charges	600	677
Decrease/(increase) in debtors	(35,668)	8,978
(Decrease)/increase in creditors	(64,752)	(50,007)
	<hr/>	<hr/>
Net cash (used by)/provided by operating activities	411,579	(27,379)
Cash flows from investing activities		
Acquisition of investments on merger	(225,857)	-
Transfer of fixed assets	(3,185)	-
Proceeds of fixed asset disposals	-	-
	<hr/>	<hr/>
	(3,185)	-
	<hr/>	<hr/>
Total net cash (used by)/provided by operating and investing activities	182,537	(27,379)
Cash and cash equivalents at the beginning of the year	<hr/> <hr/> 671,309	<hr/> <hr/> 698,687
Total cash and cash equivalents at the end of the year	<hr/> <hr/> 853,846	<hr/> <hr/> 671,309

Balance sheet current year

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible fixed assets	7	3,393	808
CURRENT ASSETS			
Investments		225,857	
Debtors	8	73,468	37,800
Cash at bank		853,846	671,309
		<u>1,153,171</u>	<u>709,109</u>
CREDITORS: amounts falling due within one year	9	<u>(65,123)</u>	<u>(129,876)</u>
NET CURRENT ASSETS		<u>1,088,047</u>	<u>579,233</u>
TOTAL NET ASSETS		<u><u>1,091,440</u></u>	<u><u>580,041</u></u>
FUNDS			
Unrestricted Income funds	11	599,560	367,427
Designated funds	11	104,401	158,711
Restricted Income funds	11	<u>387,479</u>	<u>53,903</u>
TOTAL CHARITY FUNDS	11	<u><u>1,091,440</u></u>	<u><u>580,041</u></u>

For the year ended 31 March 2024, the members have required the charitable company to obtain an audit of its accounts in accordance with section 475 of the Companies Act 2006. At the last Annual General Meeting on 06/11/2023 the members required the company to obtain an audit in accordance with section 144 of the Charities Act 2011. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

Paul Jarrett
Paul Jarrett (Aug 20, 2024 15:46 GMT+1)

P Jarrett – Chair

Company Registration No. 03258272

Charity Registration No. 1061067

NED Wren
Norman Wren (Aug 27, 2024 18:03 GMT+1)

N Wren – Treasurer

NOTES TO THE FINANCIAL STATEMENTS

1. LEGAL STATUS

Citizens Advice South West Surrey 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.

Investments and Income

Current asset investments are initially recognised at cost and subsequently measured at their fair value as at the Balance Sheet date. All gains and losses are taken to the SOFA as they arise. 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 £1,000 (2023: £1,000) 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 £20,060 (2023: £11,091).

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. DONATIONS AND LEGACIES

	Restricted	Unrestricted	2024	2023
	£	£	£	£
Donations and Legacies				
Donations and gifts	134,464	199,845	334,309	9,860
	<u>134,464</u>	<u>199,845</u>	<u>334,309</u>	<u>9,860</u>

2024 donated goods and services included £319,339 of assets that were donated to the charity from Citizens Advice Waverley.

	Restricted	Unrestricted	2024	2023
	£	£	£	£
Donations and gifts				
Transfer of net assets from Citizens Advice Waverley	134,033	185,306	319,339	-
	<u>134,033</u>	<u>185,306</u>	<u>319,339</u>	<u>-</u>

On 1 June 2023, the assets and liabilities of Citizens Advice Waverley were transferred over to Citizens Advice Guildford and Ash. The assets transferred were as follows:

Tangible Fixed Assets	3,185
Current Assets	439,672
Current Liabilities	(123,518)
Provisions	-
Total Assets Transferred	<u>319,339</u>

The breakdown of funds transferred were as follows:

Unrestricted Funds (including Designated)	185,306
Training	10,000
Client Funds	9,368
No One Left Behind	7,527
Waverley Cost of Living	7,138
Godalming Office Projects	100,000
	<u>319,339</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Restricted	Unrestricted	2024	2023
	£	£	£	£
Generalist Advice	1,000	451,652	452,652	297,595
Cancer Support	135,443	-	135,443	135,621
Mental Health Support	68,000	-	68,000	68,000
Money Advice	194,044	-	194,044	95,767
Homelessness Prevention	213,000	-	213,000	109,861
Help to Claim - From National Citizens Advice	-	-	-	825
Waverley Cost of Living	17,000	-	17,000	-
Surrey Adviceline	59,906	-	59,906	-
Other	10,000	-	10,000	-
Total income from charitable activities	698,393	451,652	1,150,045	707,669

Local authority grants totalling £275k were received from Guildford Borough Council who continue to support the core operating capacity of the charity.

5. OTHER INCOME

	Restricted	Unrestricted	2024	2023
	£	£	£	£
Other unrestricted income	8,974	6,654	15,628	2,927
Investment income				
Bank interest received	-	9,856	9,856	1,992
Unrealised gain	-	36,028	36,028	-
	8,974	52,538	61,512	4,919

Other income includes income from fundraising activities such as the Legal Walk and quiz night.

6. ANALYSIS OF EXPENDITURE

Charitable Activity	Restricted	Unrestricted	Total 2024	Restricted	Unrestricted	Total 2023
	£	£	£	£	£	£
General Advice	6,911	456,318	463,229	4,829	309,750	314,578
Cancer Support	129,596	-	129,596	125,592	-	125,592
Mental Health Support	66,846	-	66,846	67,227	-	67,227
Money Advice	156,810	-	156,810	93,592	-	93,592
Homelessness Prevention	67,072	-	67,072	108,305	-	108,305
Waverley Cost of Living	21,413	-	21,413	-	-	-
Surrey Adviceline	41,848	-	41,848	-	-	-
Other	55,612	32,041	87,653	-	-	-
	546,108	488,359	1,034,467	399,544	309,750	709,294

Expenditure above includes the following from designated funds:

Reserves investment (Unrestricted)	£31,936
Merger costs (Restricted)	£22,374
Total	£54,310

6a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR

	Allocation* /Apportionment** Basis	General Advice	Cancer Support	Mental Health Support	Money Advice	Homelessness Prevention	Waverley Cost of Living	Surrey Adviceline	Godalming Projects	Other	2024
		£	£	£	£	£				£	£
Direct costs											
Salaries (including temp staff)	Direct*	155,552	82,425	40,696	74,688	42,195	11,461	24,028	-	55,008	486,051
Staff & volunteers	Direct*	25,022	2,133	1,391	1,095	608	-	1,065	-	6,636	37,952
Office costs	Direct*	(19,985)	98	293	8,353	-	-	-	-	19,758	8,517
Governance costs	Direct*	-	-	-	-	-	-	-	-	375	375
Other Costs	Direct*	(44,550)	-	3	-	-	55	-	-	2,036	(42,455)
		116,039	84,655	42,383	84,136	42,803	11,517	25,093	-	83,814	490,440

Citizens Advice South West Surrey
Annual Report and Accounts
For the Year Ended 31 March 2024

Support Costs

Salaries (including temp staff)	Staff & volunteer hours**	171,421	23,403	12,646	33,854	12,706	5,790	5,964	-	3,147	268,931
Staff & volunteers	Staff & volunteer hours**	11,061	1,804	986	2,992	978	490	834	-	146	19,293
Office costs	Staff & volunteer hours**	51,849	5,255	2,827	7,446	2,946	1,224	1,428	-	498	73,472
Governance costs	Staff & volunteer hours**	7,305	643	346	997	317	196	236	-	37	10,076
Other Costs	Staff & volunteer hours**	105,554	13,837	7,658	27,386	7,322	2,196	8,293	-	10	172,256
		347,190	44,941	24,463	72,675	24,269	9,896	16,755	-	3,839	544,027

**Total Expenditure on
charitable activities**

463,229	129,596	66,846	156,810	67,072	21,413	41,848	-	87,653	1,034,467
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	Direct Charitable Activities	Support Activities	2024 Total	2023 Total
	£	£	£	£
<u>Expenditure on Charitable Activities</u>				
General Advice	116,039	339,885	455,924	304,699
Cancer Support	84,655	44,298	128,953	124,719
Mental Health Support	42,383	24,117	66,501	66,725
Money Advice	84,136	71,678	155,814	92,679
Homelessness Prevention	42,803	23,952	66,755	107,449
Waverley Cost of Living	11,517	9,700	21,216	-
Surrey Adviceline	25,093	16,519	41,611	-
Other	83,439	3,802	87,241	-
Total Expenditure on Charitable Activities	490,065	533,951	1,024,016	696,270

ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR continued

Other

Governance Costs	10,451	13,024
TOTAL	1,034,467	709,294

NATURAL CLASSIFICATION OF RESOURCES EXPENDED

	2024	2023
	£	£
Staff	757,507	532,040
Premises	128,715	80,834
Telephone	6,791	6,922
Travel	9,157	1,350
Training	15,799	5,541
Other	70,288	47,078
Depreciation	600	677
IT	45,610	34,852
TOTAL	1,034,467	709,294

GOVERNANCE COSTS

	2024	2023
	£	£
Strategic Management	2,943	7,580
Auditor's remuneration	6,990	4,840
AGM and Other Expenses	518	604
TOTAL	10,451	13,024

7. TANGIBLE FIXED ASSETS

	Unrestricted Funds Office Equipment £	Unrestricted Funds Fixtures & Fittings £	Total £
Cost 1 April 2023	7,823	-	7,823
Additions	-	-	-
Transfer of Fixed Assets at 1 June 2023	78,329	54,993	133,322
Disposals	-	-	-
Cost 31 March 2024	86,152	54,993	141,145
Depreciation 1 April 2023	7,015	-	7,015
Charge for the year	422	179	600
Transfer of Depreciation at 1 June 2023	77,893	52,243	130,137
Disposals	-	-	-
Depreciation 31 March 2024	85,330	52,422	137,752
NBV as at 31 March 2024	822	2,571	3,393
NBV as at 31 March 2023	808	-	808

8. DEBTORS

	2024 £	2023 £
Debtors	54,867	29,116
Prepayments	5,786	2,340
Other Debtors including accrued income	12,815	6,343
	73,468	37,800

9. CREDITORS

	2024	2023
	£	£
Accruals	42,805	48,025
Other	9,389	80,140
Taxes and Social Security Costs	12,929	1,710
	<u>65,123</u>	<u>129,876</u>

10. INFORMATION REGARDING TRUSTEES, DIRECTORS AND EMPLOYEES

No employees (2023: 0) received remuneration in excess of £60,000. The average weekly number of employees paid by the organisation during the year was 37 (2023: 24), calculated on the basis of full-time equivalents this is 28 (2023:19). The total weekly number of employees paid by the organisation was 53 (2023:31).

	2024	2023
	£	£
Wages and Salaries	690,853	486,711
Social security costs	46,593	34,237
Pension costs	20,060	11,091
	<u>757,507</u>	<u>532,040</u>

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

	2024	2023
	£	£
Pension Costs Allocation to Funds:		
Unrestricted	9,368	3,963
Restricted	10,692	7,128
	<u>20,060</u>	<u>11,091</u>

The key management personnel comprise the trustees, Chief Officer, Business Support Manager, Advice Services Manager, Services Manager, People and Culture Manager, Casework Services Manager, Macmillan Project Manager and Surrey Adviceline Co-ordinator. The total employee benefits of the key management personnel were £246,454 (2022: £167,211).

None of the trustees/directors received any remuneration during the period for their services to the Charity. However, trustees claimed a total of £201 (2023: £32) for reimbursement of expenses incurred while performing services for the Charity.

11. MOVEMENT IN FUNDS

	Balance at 31/03/2023 £	Income £	Expenditure £	Transfer £	Balance at 31/03/2024 £
Restricted funds:					
General Advice	5,240	9,974	6,911	-	8,303
Cancer Support	35,618	135,443	129,596	-	41,465
Mental Health Support	2,837	68,000	66,846	-	3,991
Mental Health Project: CFS	-	-	-	-	-
Money Advice: MaPS	1,704	52,638	66,383	12,041	-
Money Advice: Other	6,948	148,933	90,427	-	65,453
Homelessness Prevention	1,556	213,000	67,072	-	147,484
Waverley Cost of Living	-	24,138	21,413	-	2,725
Surrey Adviceline	-	59,906	41,848	-	18,058
Godalming Project	-	100,000	-	-	100,000
Other	-	29,800	33,238	3,438	-
Restricted Funds	53,903	841,831	523,734	15,479	387,479
Designated Funds	158,711	-	54,310	-	104,401
Unrestricted Funds	367,427	704,035	456,423	(15,479)	599,560
TOTAL FUNDS	580,041	1,545,866	1,034,467	-	1,091,440

Restricted Funds: grants and donations given for specific purposes.

Cancer Support: advice to cancer patients and their families funded by Macmillan Cancer Support and The Fountain Centre.

Mental Health Project: provision of advice to people with mental health problems funded by Surrey Heartlands CCG, Guildford and Waverley Integrated Care Partnership and the Community Foundation for Surrey.

Money Advice: increased capacity funding to train a specialist debt adviser funded by MaPS and support to people at risk of homelessness funded by Guildford Borough Council.

Designated Funds

In previous years the trustees reviewed the requirements for development of the organisation and identified three key areas, investment in developing our research and campaigning activity, succession planning for advice resources and a move from the office at Haydon Place to more suitable accommodation. The estimated cost of these three projects totalled £146,621.

In the year to 31 March 2024 there was a total of £54,310 of expenditure on these projects. It is expected that expenditure on these projects will continue in the following year.

Unrestricted Funds

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

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestrict ed Funds £	Designated Funds £	Restrict ed Funds £	2024 Total £	2023 Total £
Funds are represented by:					
Tangible fixed assets	3,393			3,393	808
Current assets	657,003	104,401	391,768	1,153,171	709,109
Current liabilities	(60,835)		(4,288)	(65,123)	(129,876)
	<u>599,560</u>	<u>104,401</u>	<u>387,479</u>	<u>1,091,440</u>	<u>580,041</u>

13. 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.

14. RELATED PARTY TRANSACTIONS

There have been related party transactions during the year between Citizens Advice South West Surrey and Citizens Advice in relation to information services. None of the trustees received any remuneration during the year and any expenses incurred while performing services for the Charity are outlined in note 10.

15. MEMBERS' LIABILITY

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

16. 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:

	2024 £	2023 £
Within one year	<u>46,600</u>	<u>53,400</u>

A total of £94,922 (2023: £43,400) was expensed in the year relating to the leases of Haydon Place, Guildford, the Ash Centre, Ash, Bridge Street, Godalming, South Street, Farnham and Well House, Haslemere. Village Way is leased at peppercorn rent.

The lease at Haydon Place is occupied under a tenancy at will following the end of the lease on 1 January 2024. The lease at the Ash Centre was renewed on 1 January 2022 for a five-year term with a break clause allowing us to serve six months' notice after 18 months. The office in Village Way is leased from Cranleigh Parish Council on a one-year lease from 1 June 2024. The office in Bridge Street is leased from Waverley Borough Council on a

three-year lease from 1 June 2023 with a break clause allowing us to serve six months' notice. The office in South Street is leased from Waverley Borough Council on a five-year lease from 1 June 2023 with a break clause allowing us to serve six months' notice. The office in Well House is out of lease with a temporary relocation due to building works and a new lease is currently being negotiated.

17. CONTINGENT LIABILITIES

There were no contingent liabilities on 31 March 2024 or 31 March 2023.

18. FINANCIAL INSTRUMENTS

At the balance sheet date the Charity held the following financial instruments:

	2024 £	2023 £
Financial assets measured at amortised cost		
Investments	225,857	-
Net Trade Debtors	54,867	29,116
Other Debtors	18,600	6,343
Cash at bank and in hand	853,846	671,309
Financial liabilities at amortised cost		
Trade creditors	-	-
Accruals	42,805	48,025
Other creditors	4,288	80,140

Income, expense, gains and losses in respect of these financial instruments were:

	2024			2023		
	£	£	£	£	£	£
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
Financial assets at amortised cost						
Interest on cash balances	9,856	-	-	1,992	-	-
Unrealised gains/(losses)	36,028					












CASWS final audited accounts

Final Audit Report

2024-08-27

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