

# Citizens Advice Reigate and Banstead Limited

Annual Report and Accounts  
2017/18



Reigate &  
Banstead

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# Report of the Directors and Trustees

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and financial statements for the year ended 31 March 2018. The provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective January 2015, and comply with the Charities Act 2011, the Companies Act 2006, and the Memorandum and the Articles of Association.

## 1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice Reigate and Banstead Limited (formerly known as Reigate and Banstead District Citizens Advice Bureaux)
Charity Registration:	1104970
Company Registration:	5107133
Data Protection Registration Number:	Z9103147
Registered Office:	The Horseshoe Banstead Surrey SM7 2BQ
Chair:	Richard Hoffman
Bank:	HSBC Bank plc 72 Station Road Redhill Surrey RH1 1PN
Independent Examiner:	David Wheeler FCCA Braidwood Wheeler & Co. Chartered Certified Accountants Goodman House 13a West Street Reigate Surrey RH2 9BL

The following people were directors/trustees of the charity during the year and/or on the date of approval of the report:

DIRECTORS/TRUSTEES	ROLE	DATE APPOINTED	DATE RESIGNED
J P Lavington	Trustee	29.09.04	
T A Stevens	Treasurer	15.02.12	
D Blayney	Trustee	16.05.12	
A Coady	Trustee	14.05.14	14.03.18
A Armstrong	Trustee	14.05.14	24.05.18
R Hoffman	Chair	14.05.14	
S Mason	Vice Chair	10.05.17	
J Thornton	Trustee	14.03.18	

#### COUNCIL REPRESENTATIVES

Cllr Simon Parnall Kingswood with Burgh Heath (RBBC)  
 Cllr Keith Foreman Chipstead, Hooley and Woodmansterne (RBBC)

## 2. STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing Document

Citizens Advice Reigate and Banstead Limited (CAR&BL) is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2018 the company had 6 Trustees and 4 members (2017 – 18). The Company is governed by its Memorandum and Articles of Association which were amended on 6th May 2016 when the name was changed.

CAR&BL was incorporated as a company limited by guarantee on 20th April 2004. The charity commenced operations in 1939 at which date the assets and liabilities of the predecessor of the unincorporated CAR&BL were acquired.

The organisation changed its name from Reigate and Banstead District Citizens Advice Bureau to Citizens Advice Reigate and Banstead Limited on 6th May 2016.

## **Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are appointed from the local community and must either reside or work in the UK. A Committee, made up of Trustees and chaired by the Chair is established to oversee the process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair. At least two thirds of the Trustees must be elected by the members; the remainder may be co-opted by the Trustees. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

## **Induction of Trustees**

Newly appointed Trustees are provided with a comprehensive induction through the provision of training courses both at a local and national level.

## **Organisational Structure**

CAR&BL is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for its conduct and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

CAR&BL fully updated its Information Assurance Policy in November 2017 (and annually thereafter on that date) in line with Citizen's Advice new guidance and an end of year review was performed. The Trustee Board is satisfied that CAR&BL is compliant with that policy and an acceptable level of risk has been achieved. Quarterly RAIDs (Risks, Assumptions, Issues and Dependency) are undertaken throughout the year.

## **Related Parties**

CAR&BL is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureau, 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 Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and government 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

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, CAR&BL is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources and costs being adjusted as far as possible to match income. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

## 3. OBJECTIVES AND ACTIVITIES

### Objects

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

### Aims, Objectives, Strategies and Activities for the Year

CAR&BL aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community.

CAR&BL aims to positively influence the development of research and campaigns actively to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

In addition to the continuing provision of high quality advisory services to the local community the primary objectives for the year were to extend the means of service provision to include webchat and email and to establish and retain our specialist debt quality mark at this year's Audit.

To obtain the necessary funding to provide the additional services, applications are made to various local and national funding providers as they arise.

### Public Benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by CAR&BL during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of CAR&BL remains the provision of free, confidential, independent and impartial advice, information and advice for members of the public. This is provided through 3 bureaux locations in the Borough at Redhill, Banstead and Horley with an outreach service provided in Tadworth in conjunction with the local food bank. In addition to generalist advice the following specialist advisory services were provided:

- i) Specialist Debt Provision
- ii) Welfare benefits advice
- iii) Employment advice

Advice services were provided through face-to-face consultations, appointments, telephone advice lines, email, webchat and postal correspondence at the main offices and various outreach services throughout the Borough.

### **Contribution of Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

Our 68 volunteers contributed 585 hours per week of volunteering work to the bureau and the wider community during the year. The economic value of this help is worth £559,438 (local salary scales – not Outer London) in respect of the year 2017-18.

## **4. ACHIEVEMENTS AND PERFORMANCE**

### **Charitable Activities**

The key achievements in the year include –

- The successful completion of the second year of the Surrey County Council (SCC) funded Healthwatch Surrey project to provide independent advice and support to clients who have health or social care issues with NHS services. This led to an extension of the Service Level Agreement to March 2019.
- We have also provided assistance through the SCC Local Assistance Scheme – 473 referrals were made to this scheme on behalf of CAR&BL residents. With the support of our local food banks, 701 referrals were made on behalf of our clients for grants from other charitable providers to assist some of our most vulnerable clients.
- We continue to support Raven Housing Trust tenants with debt advice and undertake Debt Relief Orders (DRO) often in conjunction with our DRO intermediaries.

- We continue to support residents in the Horley area using funding from Community Foundation for Surrey for the Older Persons Adviser. This is the second round of funding for this very valuable project which ended in June 2018. We offer our full range of advice services to those who qualify for support and who are often suffering from long term health conditions. We will also provide support to those who are carers for these residents. As many of these clients are unable to access the LCA offices, we offer a very popular Home Visiting service.
  
- Following the closure of the Redhill Law Courts we have been supporting clients from the R&B and wider East Surrey area who attend the Crawley Magistrates Court (under the Guildford Court at Crawley) via funding under the Access to Justice project which ran from June 2017 to May 2018. These clients do not have legal representation and our specialist volunteers provide this support for them at court. The main aim is to try and prevent homelessness within the area and the majority of these clients are private tenants. Many also have long term health conditions, mental health issues and the majority do not have any digital access or capability which puts them at a great disadvantage. There is a continuing need to expand video conferencing, or similar, as many clients find the accessibility of either court (Crawley or Guildford) very difficult to reach as they do not have access to their own transport and public transport is often prohibitively costly.
  
- We continue to offer Webchat and Email advice through our volunteer advisers.

In 2017-18 CAR&BL saw 3,999 new clients (2016-17 = 4,332) and 4,854 current cases (2016-17 = 5341), a total of 8,853 clients in the year (2016-17 = 9,673). The decrease in client numbers is partly because of i) the impact on available resources following the loss of various funding grants and ii) the concern regarding available premises which made the application for future funding and the recruitment of volunteers very difficult (although we now have temporary but suitable accommodation to at least the end of 2018).

However, the ability to resource client numbers was also impacted by welfare benefit casework which is now our main enquiry area, and which is often very lengthy and complex. An average Personal Independent Payment (PIP) appeal (where we did not make the original application) can often exceed 29 hours casework time and this does not include attendance at a tribunal. There is no other organisation in the borough that currently undertakes welfare benefit casework for local residents, unless they are Housing Association / Registered Social Landlord tenants.

37% of clients seen had long term health conditions (Census 2011 RBBC = 14%)

16% of clients were from the black, Asian and minority ethnics (BAME) communities (Census 2011 RBBC = 9%)



The main areas of advice issues are -

<b>Benefits and Tax Credits*</b>	3,132	<b>Housing</b>	1,135
<b>Benefits and Universal Credit*</b>	124	<b>Immigration and A</b>	194
<b>Consumer</b>	316	<b>Legal</b>	554
<b>Debt</b>	1,057	<b>Other</b>	1,311
<b>Discrimination</b>	84	<b>Relationship</b>	812
<b>Education</b>	35	<b>Tax</b>	113
<b>Employment</b>	989	<b>Travel and Transport</b>	159
<b>Financial services</b>	137	<b>Utilities</b>	118
<b>Health and Community Care</b>	868		
		<b>Total New Issues</b>	<b>11,138</b>

\*Top Benefit issues –

- Employment & Support Allowance
- Housing Benefit
- Personal Independent Payment
- Other welfare benefits
- Working and Child Tax Credits

The key housing issues are actual homelessness (57 new clients) and threatened homelessness (132 new clients). Rental costs continue to be a significant factor in the area of arrears, debt, loss or delay in the payment of welfare benefits which can lead to homelessness.

We undertook 110 debt relief orders and assisted 10 bankruptcy applications on behalf of clients and continue to manage a significant level of debt on behalf of clients.

### **Fundraising Activities**

Total income for the year was £163,278, a decrease of £24,502 from 2017. This decrease is attributable to reduced project income principally as some major projects from the previous year were not ongoing.

### **Investment Activities**

The charity does not currently hold material investments.

## Factors Affecting the Achievement of Objectives

The charity is only too well aware of the financial pressures being experienced by its major funders and in view of this is taking active measures to seek additional sources of funding for its services. However, funding for projects in Surrey and the South East in general are becoming increasingly difficult to source due to the misconception that residents in this area are in a financially secure position. Lack of secure premises in Redhill has also restricted the recruitment and training of new volunteers and thereby the lack of support available to the most vulnerable members of our local communities. We continue to be the only agency providing welfare benefit advice to both our clients and other charities in this area.

## 5. FINANCIAL REVIEW

### Financial Position

Incoming resources in the year were £ 163,278 (2017 - £187,780). Of this £54,725 (2017 - £81,508) related to restricted project activities.

A deficit of £6,250 was recorded for the year (2017 deficit - £11,119). At 31 March 2018 total reserves were £47,471 (2017 - £53,721) of which negative reserves of £98 (2017 - £Nil) is represented by restricted funds.

### Reserves Policy

CAR&BL is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. CAR&BL reviews a projection of income for the future year and beyond and will endeavour to see this continues to be derived from as wide a variety of sources possible. They will take all necessary steps to ensure that at no time within the future year would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined to aim that 'minimum free' reserves equivalent to at least 3 months operating expenditure should be maintained. At 31st March unrestricted reserves stood at £47,569 which equates to 4.7 months unrestricted operating expenditure.

### Principal Funding Sources

The Directors extend their gratitude to Reigate and Banstead Borough Council who continued to support the core operating capacity of the charity. Additionally, project-specific funding was received from:

- 1) Surrey County Council – Local Assistance Scheme
- 2) Surrey County Council - Healthwatch
- 3) Raven Housing Trust – Specialist Debt Caseworker
- 4) Community Foundation of Surrey – Older Persons Advice Project – Horley
- 5) Access to Justice Foundation – Court Desk provision

Reigate and Banstead Borough Council also provided the CAR&BL with premises at no financial cost to the charity. We moved to new premises in Redhill in April 2018 with an initial period of occupancy funded at a nominal value to us by The Cooperative Wholesale Society.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

### **Investment Policy**

Under its Memorandum and Articles of association and in furtherance of its objects and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law. The Bureau did not hold any such investments at the year end.

## **6. FUTURE PLANS**

CAR&BL aims to continually improve access to its service and intends wherever possible to extend its service to an even wider number in the community through the provision of an improved website, telephone advice, email and webchat advice and additional outreach locations.

Through the work of our Research and Campaigns Team we also intend to improve the opportunities for members of our local communities to highlight areas of concern to the appropriate authorities, with particular relevance to equalities.

We are currently looking to source funding for the continued demand for Welfare Benefit advice which has reached significant proportions.

CAR&BL is also continuing to assess income generating projects an example being advice on immigration matters.

## 7. DIRECTORS' RESPONSIBILITIES

The trustees (who are also directors of CAR&BL for the purposes of Company Law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently
- (b) observe the methods and principles in the Charities Statement of Recommended Practice (SORP),
- (c) make judgements and estimates that are reasonable and prudent,
- (d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements and
- (e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

The trustees are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity website.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance the provisions applicable to companies subject to the small companies' regime.

Signed 

Chair of trustees – Richard Hoffman, 3<sup>rd</sup> October 2018

# Independent Examiner's report to the Trustees of Citizens Advice Reigate and Banstead Limited

I report to the trustees on my examination of the accounts of the Citizens Advice Reigate and Banstead Limited for the year ended 31 March 2018.

## Responsibilities and basis of report

As the charity trustees of the Branch you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Branch's accounts as required under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## Independent examiner's statement

I have completed my examination. I confirm that no material 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 Branch as required by section 130 of the Act; or
2. That accounts do not accord with those records; or
3. That accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than the requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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 accounts to be reached.

Signed David Wheeler David Wheeler FCCA Date 26 October 2018  
Braidwood Wheeler & Co.  
Chartered Certified Accountants  
Goodman House  
13a West Street  
Reigate  
Surrey  
RH2 9BL

# Statement of financial activities for the year ended 31 March 2018

## Incorporating the Income and Expenditure Account

	Note	Unrestricted funds £	Restricted funds £	Total funds 2018 £	Total funds 2017 £
<b>Income</b>	1b			-	-
Donations and Legacies	2a	2,884	-	2,884	2,026
Income from charitable activities	3	105,655	54,725	160,380	185,576
Investment income	2b	14	-	14	58
Other income	4	-	-	-	120
Transfer of funds	12	7,277	(7,277)	-	-
<b>Total Income</b>		<u>115,830</u>	<u>47,448</u>	<u>163,278</u>	<u>187,780</u>
<b>Expenditure</b>					
Charitable activities	5	121,063	47,184	168,247	197,474
Governance costs	5	919	362	1,281	1,425
<b>Total Expenditure</b>	5	<u>121,982</u>	<u>47,546</u>	<u>169,528</u>	<u>198,899</u>
<b>Net income/(expenditure) and movement in funds for the year</b>	6	(6,152)	(98)	(6,250)	(11,119)
<b>Reconciliation of funds</b>					
Balances brought forward 01.04.17	12	53,721	-	53,721	64,840
Balances carried forward at 31.3.18	12	<u>47,569</u>	<u>(98)</u>	<u>47,471</u>	<u>53,721</u>

There are no recognised gains or losses in the year, other than those included in the statement of financial activities.

## Balance Sheet as at 31 March 2018

	Note	Unrestricted Funds	Restricted Funds	Total 2018 £	Total 2017 £
<b>Fixed Assets</b>					
Tangible Assets	8	2,424	-	2,424	3,636
<b>Current Assets</b>					
Debtors	9	7,569	-	7,569	1,784
Cash at bank and in hand		47,075	-	47,075	58,160
		54,644	-	54,644	59,944
<b>Liabilities</b>					
Creditors - falling due within one year	10	9,597		9,597	9,859
<b>Net Current Assets</b>		45,047	-	45,047	50,085
<b>Net assets</b>		47,471	-	47,471	53,721
Represented by:					
<b>Funds of the Charity</b>					
Unrestricted funds					
Accumulated funds	12	47,569	-	47,569	53,721
Restricted Funds	12	-	(98)	(98)	-
<b>Total charity funds</b>		47,569	(98)	47,471	53,721

All activities derive from continuing activities.

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

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

The directors acknowledge their responsibilities for:

- a. ensuring that the charitable company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006 and
- b. preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its profit and loss for each financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard 102.

The financial statements were approved by the Board on 3<sup>rd</sup> October 2018 and signed on their behalf by:

Chair  ..... Richard Hoffman

Treasurer  ..... Trevor Stevens



## Notes to the financial statements for the year ended 31 March 2018

### Statutory Information

The charitable company is registered in England and Wales as a company limited by guarantee. The registered office address and registration numbers are shown on page 3.

#### 1. Accounting policies

##### a) Accounting basis

The financial statements have been prepared in accordance with 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 (effective January 2015), the Charities Act 2011 and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The charitable company constitutes a public benefit entity as defined by FRS 102.

##### b) Income

###### i. Grants receivable

Grants made to finance the activities of the CAR&BL are credited to the income and expenditure account in the period to which they relate.

###### ii. Bank interest

Bank interest is included in the income and expenditure account on receipt.

###### iii. Other income

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.

###### iv. Gifts and Intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the directors' report.

v. Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

c) Expenditure

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between fundraising and publicity and management and administration as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time or floor space basis, as appropriate.

d) Fixed assets and depreciation

Fixed assets are included at cost. Items are capitalised if their value is over £1,000. Depreciation is charged on a straight line basis on the costs of the assets over their estimated useful lives as follows:

Computers - 4 years

e) Restricted funds

Income received for the restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

f) Designated funds

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

g) Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

h) Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

i) Irrecoverable VAT

The bureau is not registered for VAT and therefore unable to recover VAT.

j) Cash Flow Statement

The charitable company has taken advantage of the exemptions in the Statement of Recommended Practice: Accounting and Reporting by Charities, from the requirement to prepare a cashflow statement, as the charitable company qualifies as a small charity.

2. <b>Income</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2018 Total</b>	<b>2017 Total</b>
	£	£	£	£
<b>a. Donations and legacies</b>				
Donations	2,884	-	2,884	2,026
	<u>2,884</u>	<u>-</u>	<u>2,884</u>	<u>2,026</u>
<b>b. Investment income</b>				
Bank Interest received	14	-	14	58
	<u>14</u>	<u>-</u>	<u>14</u>	<u>58</u>
<b>3. Income from charitable activities</b>				
	£	£	£	£
Government and public authority contracts	105,655	-	105,655	104,068
Other paid advisory services	-	54,725	54,725	81,508
	<u>105,655</u>	<u>54,725</u>	<u>160,380</u>	<u>185,576</u>
<b>4. Other Income</b>				
	£	£	£	£
Shared training contribution	-	-	-	120
	<u>-</u>	<u>-</u>	<u>-</u>	<u>120</u>

5. Expenditure	General Advisory Services £	Raven £	Health- watch £	OPAH £	Other projects £	2018 Total £	2017 Total £
<b>Costs directly allocated to activities</b>							
Staff costs	68,670	15,621	3,458	6,324	3,808	97,881	122,350
Other direct costs	6,966	-	-	-	89	7,055	12,798
	<u>75,636</u>	<u>15,621</u>	<u>3,458</u>	<u>6,324</u>	<u>3,897</u>	<u>104,936</u>	<u>135,148</u>
<b>Support costs allocated to activities</b>							
Management Office, IT & communications	22,832	4,807	1,064	1,946	1,172	31,821	29,714
Premises & other	15,663	3,298	730	1,335	804	21,830	23,776
	6,932	1,460	323	590	355	9,660	8,836
	<u>45,427</u>	<u>9,565</u>	<u>2,117</u>	<u>3,871</u>	<u>2,331</u>	<u>63,311</u>	<u>62,326</u>
Charitable activities	121,063	25,186	5,575	10,195	6,228	168,247	197,474
Governance costs	919	194	43	78	47	1,281	1,425
<b>Total Expenditure</b>	<u>121,063</u>	<u>25,186</u>	<u>5,575</u>	<u>10,195</u>	<u>6,228</u>	<u>168,247</u>	<u>198,899</u>
<b>6. Income/(Expenditure) for the year</b>						<b>2018</b>	<b>2017</b>
						£	£
This is stated after charging:							
Depreciation						1212	2341
Operating lease costs						0	675
Examiners fees						1300	1400
<b>7. Information regarding Directors and Employees</b>						<b>2018</b>	<b>2017</b>
						£	£
Wages and salaries						115662	136365
Social security costs						6464	7885
Pension costs						5395	7351
						<u>127521</u>	<u>151601</u>
The average number of employees, analysed by function was:						<b>2018</b>	<b>2017</b>
Charitable purposes						4	6
Management and administration of charity						1	1
						<u>5</u>	<u>7</u>
No employee received remuneration of more than £60,000							

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8. <b>Fixed assets</b>	<b>Computer Equipment</b>	<b>Total</b>		
	£	£		
Cost	17,454	17,454		
Additions	-	-		
Disposals	-	-		
At 31 March 2018	<u>17,454</u>	<u>17,454</u>		
Depreciation				
At 1 April 2017	13,818	13,818		
Charge for the year	1,212	1,212		
Disposals	-	-		
At 31 March 2018	<u>15,030</u>	<u>15,030</u>		
Net book value 2018	<u>2,424</u>	<u>2,424</u>		
Net book value 2017	<u>3,636</u>	<u>3,636</u>		
<b>9. Debtors</b>	<b>2018</b>	<b>2017</b>		
	£	£		
Prepayments	2,272	1,131		
Accrued Income	5,297	653		
	<u>7,569</u>	<u>1,784</u>		
<b>10. Liabilities</b>	<b>2018</b>	<b>2017</b>		
<b>Creditors - falling due within one year</b>	£	£		
Deferred income (grants received in advance)	3,290	4,333		
Other creditors including tax and social security	5,008	4,126		
Accruals	1,300	1,400		
	<u>9,598</u>	<u>9,859</u>		
<b>11. Analysis of net assets between funds</b>	<b>General Funds</b>	<b>Designated Funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	£	£	£	
Tangible Fixed Assets	2,424	-	-	2,424
Current Assets	51,452	-	3,192	54,644
Current Liabilities	(6,307)	-	(3,290)	(9,597)
		-		
Net Assets	<u>47,569</u>	-	(98)	<u>47,471</u>

12. Movement in funds	At 1 April 2017	Incoming Resources	Outgoing Resources	Transfers	At 31 March 2018
	£	£	£	£	£
Restricted Funds					
OPAH	-	8,117	10,273	-	(2,156)
Raven Housing	-	26,000	25,380	(620)	-
Healthwatch	-	9,294	5,618	(3,676)	-
LAS	-	2,981	-	(2,981)	-
ATJ	-	8,333	6,275	-	2,058
<b>Total Restricted Funds</b>	<b>-</b>	<b>54,725</b>	<b>47,546</b>	<b>(7,277)</b>	<b>(98)</b>
Unrestricted Funds					
General funds	53,721	108,553	121,982	7,277	47,569
<b>Total unrestricted funds</b>	<b>53,721</b>	<b>108,553</b>	<b>121,982</b>	<b>7,277</b>	<b>47,569</b>
<b>Total funds</b>	<b>53,721</b>	<b>163,278</b>	<b>169,528</b>	<b>-</b>	<b>47,471</b>

Expenses amounting to £16 (2017 - £25) were reimbursed to 1 (2017 - 1) member of the Trustee Board. No trustee indemnity insurance was purchased.

The charitable company paid £2,003 in the year ended 31 March 2018 for various insurance services, including professional indemnity cover.

As stated in the trustees report, the charity receives valuable support from its 68 volunteers who contributed 585 hours per week, and the economic value of this work amounted to £559,438 at local salary rates.

### 13. Purposes of restricted funds

<b>Raven Housing Trust</b>	A restricted fund financed by this local housing association to provide a specialist debt caseworker, to work with tenants who have debt and rent arrears and could be facing homelessness.
<b>Healthwatch Surrey</b>	A restricted fund provided by Surrey County Council in collaboration with Citizens Advice Surrey to collect and collate views and concerns on health and social care. Then to provide evidence based feedback to commissioners and providers to influence, inform and challenge - if needed - decisions and plans.

### Purposes of restricted funds (continued)

<b>Local Assistance Scheme (LAS)</b>	A restricted Local Assistance fund via Citizens Advice Surrey from Surrey County Council.
<b>Older Persons Advice - Horley (OPAH)</b>	A restricted fund from the Community Foundation of Surrey to provide advice services to older residents and their carers in the Horley area.
<b>ATJ - Access to Justice</b>	A grant towards running the Court Desk service at Redhill with a secondary aim of trying to secure local ATJ via a new court service in the Reigate & Banstead area.

#### 14. Designated funds

There are no designated funds at the year end.

#### 15. Financial Commitments

<b>Capital Commitments:</b>	At the balance sheet date there were no capital commitments.
<b>Operating lease commitments</b>	At 31st March 2018 the company has no commitments under non-cancellable operating leases (2017 – nil).

#### 16. Related party transactions

There have been related party transactions in relation to insurance and information services between CAR&BL and Citizens Advice (Central).

#### 17. Taxation

The charity is exempt from corporation tax as all income is applied to charitable purposes.

#### 18. Pension costs

CAR&BL contributes to pension schemes for employees and is operated on a defined contributions basis. The scheme was changed on 1st February 2016 to comply with auto-enrolment regulations. This is open to all eligible employees at any time. Company contributions are 6% and employee contributions are 2% of eligible salary. The assets of the individual members' schemes are held separately from those of the company in independently administered funds. The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £5,395 (2017 - £7,351). There were contributions of £598 payable at the year end, relating to March 2018 deductions which were paid over to the pension fund in April 2017.

## 19. **Going concern**

The trustees have reviewed the results for the year and the projections for the forthcoming year, and whilst funding remains challenging, the charitable company continues to be able to meet its liabilities as they fall due. Consequently, the trustees believe that it is appropriate to continue to prepare the accounts on the going concern basis.