

**Citizens Advice Reigate and Banstead Limited**

**Financial Statements**

**Year ended 31 March 2023**

**Registered Charity Number: 1104970**

**Company Number: 5107133**

**Data Protection Registration Number: Z9103147**



# **Citizens Advice Reigate and Banstead Limited**

## **Financial Statements**

### **Year ended 31 March 2023**

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# **Citizens Advice Reigate and Banstead Limited**

## **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 2023. 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), 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 (CARB)

Charity Registration: 1104970

Company Registration: 5107133

Registered Office: The Horseshoe,  
Banstead,  
Surrey  
SM7 2BQ

Chair: Richard Hoffman

Bank: HSBC UK Bank plc

Independent Examiner: David Wheeler FCCA  
Cheeld Wheeler & Co  
Chartered Certified Accountants  
Redhill Chambers  
2d High Street  
Redhill  
Surrey  
RH1 1RJ

# Citizens Advice Reigate and Banstead Limited

## Report of the Directors and Trustees

### 2. DIRECTORS/TRUSTEES and COUNCIL REPRESENTATIVE

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
Geoffrey Leslie Anderson	Trustee	26-08-20	
David Blayney	Trustee	16-05-12	13-02-23
Richard Hoffman	Chair	14-05-14	
Stephen Jebson	Trustee	26-08-20	
Veronica Mihai	Trustee	26-08-20	13-02-23
Jan Thornton	Trustee	24-03-18	
David Woodley	Trustee	21-08-19	
Femi Yusoof	Trustee	21-08-19	13-02-23

#### REIGATE & BANSTEAD BOROUGH COUNCIL REPRESENTATIVE

Cllr Simon Parnall	Ward: Chipstead, Kingswood and Woodmansterne
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### 3. STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Governing document

Citizens Advice Reigate and Banstead Limited (CARB) is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2023 the company had 5 Trustees (2022: 8) and 9 members (2022:13). The Company is governed by its Memorandum and Articles of Association.

The charity commenced operations in 1939 and was incorporated as a company limited by guarantee on 20 April 2004.

#### 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 headed 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.

# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **3. STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)**

#### **Organisational structure**

CARB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policies 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 quarterly and delegate the day-to-day operation of the organisation to senior operational 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.

CARB fully updated its Information Assurance Policy in July 2022 in line with Citizen's Advice guidance. The Trustee Board is satisfied that CARB is compliant with that policy and an acceptable level of risk has been achieved. RAIDs (Risks, Assumptions, Issues and Dependency) reviews are undertaken.

#### **Pay policy for senior staff**

The CEO and the advice service manager constitute the key management personnel of the company. The pay and remuneration of the CEO is set at a rate significantly below market rates for equivalent roles because of lack of available funding for non-advice-giving roles. The pay and remuneration of the advice service manager is reviewed annually by the trustees having regard to their performance and market rates for equivalent roles.

#### **Related parties**

CARB is a member of Citizens Advice (CiTA), 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 Trustee Board 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 is a 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, CARB is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **3. STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)**

#### **Major risks (continued)**

Included in external risks is the loss of funding. The effects of this have been minimised by procedures in place which have resulted in funding being secured from wider sources and costs 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 charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **4. 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**

CARB aims to provide free, confidential, impartial, and independent advice and information for the benefit of the local community and to positively influence the development of research and campaigns activity to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The strategic priorities set for the year were:

**1. Accessibility.** Clear transparent information dispersed around RBBC on how people contact CARB. Develop a working 'Adviceline' that provides a good experience for volunteers and advisers. The majority of advice will be digital with face to face where necessary. More focus on RBBC clients, less contribution to clients from other areas.

**2. Operational efficiency.** Efficient and effective service making best use of staff and volunteer time. Efficiencies investigated and implemented when dealing with lengthy client casework so that resource capacity can be released to engage with more clients. Emphasis on effective first client engagement by preparing clients for appointments and reducing missed appointments.

**3. Funding.** Continue to seek more sustainable and diverse funding sources sufficient to secure adequate staff resources to operate the service and meet demand from RBBC clients.

# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **4. OBJECTIVES AND ACTIVITIES (continued)**

#### **Aims, objectives, strategies, and activities for the year (continued)**

**4. Outreach.** Deliver a general advice appointment service in the RBBC community for those who need face to face support. Video enabled service with specialist advisers where needed in the community.

**5. Agility.** Develop partnerships and pursue cost-free spaces where staff and volunteers can work together to improve and develop their advice skills to bring about service excellence and achieve volunteer comradeship leading to increased volunteer recruitment and engagement. Eliminate all paper storage by 31 March 2023 to maximise the opportunities from being agile.

**6. Leadership succession.** Planning and financing for future leadership change

#### **Public benefit**

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

The principal activity of CARB remains the provision of free, confidential, independent, and impartial advice and information for members of the public. Advice was provided through telephone, email, and webchat and through permanent offices in Redhill and Banstead

In addition to generalist advice CARB also provided specialist debt casework and welfare benefits advisory services. A panel of 3 (2022: 3) solicitors offered pro bono legal appointments.

#### **Contribution of volunteers**

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

43 (2022: 48) volunteers contributed 190 (2022: 222) hours per week to CARB during the year. The economic value of this help is estimated at £217,030 (2022: £230,700), (local salary scales – not Outer London), in respect of the year 2022-23.

#### **Charitable activities**

CARB had reduced capacity because some targeted funding had either ended by the start of the year, or concluded during the year, and led directly to a reduction in the number of skilled staff which adversely affected the number of clients we were able to support compared with previous years. Nonetheless, CARB achievements include:

# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **5. ACHIEVEMENTS AND PERFORMANCE**

#### **Clients**

- We helped 3,147 clients (2022: 5,562) with 12,705 issues (2022: 18,358). The decrease in client numbers is largely due to the ending of funding for Universal Credit: Help to Claim; the ending of funding for a paid supervisor; together with a reduction in the number of volunteers. A summary of client issues is shown on page 11.
- We assisted vulnerable clients by outreach activities around the Borough, steadfastly supporting our clients throughout the year, without any pause in service, despite challenges including:
  - various iterations of 'back to office' rotas after the easing of lockdown restrictions and incremental staff reductions,
  - the Redhill office move mid-year to premises requiring considerable refurbishment, the loss of skilled and long serving staff,
  - uncertainties of funding.

#### **Partnerships**

- We continued to work with local community organisations. We received referrals from, and made client referrals to, organisations as appropriate. We assisted client applications for assistance through the SCC Surrey Crisis Fund and other charities; we made referrals to local food banks, and for grants from other charitable providers to assist some of our most vulnerable clients. We worked with RBBC to distribute fuel poverty payments and Household Support supermarket vouchers to those in need. We attended community hubs and other local centres to meet with clients to provide face to face advice in person where it was most needed.

#### **Operational team**

- Despite the challenges, the morale and spirits of our operational team remained high, even as colleagues left the service and could not be replaced as funding ended. The team worked with enduring commitment when rotas were changed in response to office closures 2 days a week from 01 January 2023 arising from funding shortages. Our team prioritised service to our clients and worked with agility operating from home or office or outreach as conditions changed. The team showed resilience & endurance throughout the worsening circumstances and funding prospects
- Our operational team worked with skill and compassion as we supported clients in great distress and despair, facing housing hardships such as homelessness, evictions and threatened homelessness; clients displaying considerable anxiety as the cost-of-living increases caused hardship and income shortfalls such that household budgets could not be balanced; clients experiencing heightened and acute mental ill-health as their debts mounted and spiralled out of control; clients denied access to incapacity benefits and bewildered by the appeal process; clients without 'leave to remain' and 'not entitled to public funds' street-homeless and destitute with chronic mental ill-health.



# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **4. ACHIEVEMENTS AND PERFORMANCE (continued)**

#### **Operational team (continued)**

- We continued to develop our expertise through training and development of the operational team to enable them to help clients with the increasing length and complexity of client advice needed on welfare benefits, debt, and housing issues. We hold two full day operational team Training Days each year and held a Staff 'Away Day' on 15 March 2023, to review our operational procedures. Training of staff and volunteers is a priority; a dedicated Training Supervisor oversees all training and mentors' new recruits.
- Two staff employed as trainee debt case-workers advisers in 2021-22 became qualified Advisers and have been promoted to debt supervisors from 01 April 2023.
- From the outset of its introduction in 2021-22, CARB participated in the Kickstart Scheme introduced by the Department of Work and Pensions to fund 6 months' salary costs of employing young people under age 25 years who had been claiming Universal Credit. During the year ended 31 March 2023, CARB provided meaningful employment with training and development for one young person (2022: 8 people).
- The operational team responded in a flexible, supportive, and helpful way to the new office in Redhill. Several of the team dedicated part of a weekend to voluntarily paint the new premises.

#### **Sustainability and agility**

- Our sustainability initiatives & strategies continued during the year. 9,790 (2022: 7,675) historic client files and 375 (2022: 0) internal files had been scanned into our digital client record system and the original document shredded by 31 March 2023. CARB now operates a paperless filing regime. Many of the mobile phone contracts were terminated during the year and most staff and volunteers now operate the Webex phone system. The new Redhill office has been entirely furnished with pre-used office desks and chairs either independently donated or purchased from the Red Cross. All office waste is recycled. Purchasing of office and other supplies is on a 'just in time basis' to eliminate over-purchasing. This has resulted in a more agile organisation which facilitates decision making and situational responses.

#### **Equality, diversity, and inclusion**

Our values are clear. Equality, diversity, and inclusion is at the heart of all we do.

#### **Funding and operational targets**

- A difficult year with some grants ending and the associated staff no longer employed by CARB. We continue to search and apply for diverse funding from a range of sources to secure funding that we can deploy, to recruit and employ staff to meet growing client demand.

# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **5. ACHIEVEMENTS AND PERFORMANCE (continued)**

#### **Funding and operational targets (continued)**

- We completed year 1 and continued into year 2 of 5-year funding from The National Lottery. This funding expires 31 July 2026 and enabled the employment of 3 debt caseworkers or/and their replacements to be continued during the year.
- The 2-year funding from Nationwide Building Society received during 2021-22 enabled us to continue to employ part-time specialist housing advice supervisors.
- The third year of the Netherby Trust grant ended 30 April 2022. CARB is grateful that Netherby Trust have provided a new 2-year grant commencing 01 August 2022 which has enabled us to continue to provide advice services and continued support of clients living or working in Merstham.
- We completed the first year of a three year-contract for delivering debt advice to tenants of Raven Housing Association. The contract expires 31 March 2025.
- We received a grant of £15,000 from National Citizens Advice to contribute towards the salary of an Adviceline adviser. This will be utilised during 2023-24.
- We were bequeathed £5,000 from the estate of a former CARB volunteer adviser. This kind gesture enabled a contribution to core costs.
- The following grants ended at the start of the year or during the year:
  - The third year of the Henry Smith Charity grant, enabled us to continue to employ a full time Advice Services Supervisor and manage costs, until the grant ended 31 July 2022. The staff post has been suspended until replacement funding is secured.
  - The ending of the funding as of 01 April 2022, from the Department of Work and Pensions (DWP), which had paid the salaries of four part-time staff on the Universal Credit: Help to Claim project, was a serious challenge to CARB. Clients continue to need Universal Credit advice but the employment of key staff with expertise could not be continued without the associated funding.
- We continued to operate fully during the year, despite restricted face-to-face contact with clients during the early part of the year, the Redhill office being closed during July and August 2023 for an office move, combined with a cautious return to an office environment after lockdowns.
- Following the ending of funding in 2021-22 for dedicated staff to build Adviceline capacity, we have not been able to meet demand for 'live' telephone calls from local residents; we have instead offered local clients a 'call-back' service whereby advisers contact those clients leaving an answerphone message requesting a call back. We rely on a small team of volunteer advisers to answer Adviceline incoming calls. A key element of 'future prospects' is to seek funding to rebuild capacity.

# Citizens Advice Reigate and Banstead Limited

## Report of the Directors and Trustees

### 5. ACHIEVEMENTS AND PERFORMANCE (continued)

#### Leadership and governance

We received confirmation in December 2022 that CARB achieved a score of 43 out of a possible 45 points from an independent National Citizens Advice operational audit covering the following nine areas of leadership: governance; strategic planning; management of: risk, finance, people, operational performance; partnerships; research & campaigns; equality leadership.

#### Main areas of advice provided:

Advice issue	2022-23	2021-22	2020-21
Benefits and Tax Credits*	3,026	3,314	2,255
Universal Credit*	981	3,331	3,484
Charitable support and foodbanks (new category)	1,372	-	-
Consumer goods & services	281	483	513
Debt	1,268	1,909	1,441
Discrimination, hate & gender-based violence & abuse (GVA)	105	118	170
Education	67	90	77
Employment	618	1,589	2,120
Financial services & capability	245	282	225
Health & Community Care	278	853	1,059
Housing	1,867	2,288	2,157
Immigration & asylum	285	412	350
Legal	508	696	563
Other	212	1,182	758
Relationship & family	731	1,062	1,045
Tax	145	120	137
Travel & Transport	220	292	181
Utilities & communication	496	337	179
<b>Total issues dealt with</b>	<b>12,705</b>	<b>18,358</b>	<b>16,714</b>

Our client profile showed that 38% (2022: 35%) of clients had a disability and/or long-term health conditions (Census 2011 RBBC:14%); 20% (2022: 13%) of clients were from the black, Asian and minority ethnic communities (Census 2011 RBBC: 9%).

\*The main Benefit issues were:

Personal Independence Payments

Localised social welfare

Housing 'Element' & Housing Benefit

General benefit entitlement and calculation of earnings and income

Initial claim Universal Credit

Council Tax reduction

Attendance Allowance

Pension credit

# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **5. ACHIEVEMENTS AND PERFORMANCE (continued)**

#### **Main areas of advice provided (continued):**

Serious housing issues include actual homelessness 58 (of which RBBC: 32) (2022: 97 (RBBC: 28)) and threatened homelessness 123 (of which RBBC: 67) (2022: 170 (83)). Local rental costs, already high, have risen further during the year and continue to be a significant factor in rent arrears, which compounded with increases in cost of living, high energy costs, wages and/or welfare benefits that have not kept pace with inflation can lead to unmanageable debt and/or homelessness. The increases of 107% actual homelessness and 19% threatened homelessness during the year end 31 March 2023 is explained by a full year without the additional measures in place to prevent evictions during Covid-19 until October 2021.

We applied for 31 (2022: 22) Debt Relief Orders and continue to manage a significant level of debt on behalf of clients.

#### **Principal funding sources and grants**

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

The directors extend their gratitude to Reigate and Banstead Borough Council (RBBC) who continue to support the core operating capacity of the charity. In addition, CARB express their gratitude for project-specific funding received:

- Community Foundation Surrey – funding for essential running costs.
- Department of Work & Pensions (via National Citizens Advice) – funding of 3 month's salary of a 'Kickstart' employee
- National Citizens Advice – contribution towards the salary of an Adviceline Adviser to be utilised 2023-24
- Nationwide Building Society – contribution towards housing supervisor salary
- Netherby Trust – funding to provide advice and support to Merstham residents.
- Raven Housing Trust – a contract to work with tenants who have debt and/or rent arrears and/or tenancy issues and could be facing homelessness. The income from the contract contributes towards salaries.
- Surrey County Council – funding of an outreach service
- The Henry Smith Charity – funding of an advice session supervisor salary and costs up to 31 July 2022.
- The National Lottery – funding of two debt caseworkers and outreach caseworker salaries up to 31 July 2022, thereafter the funding of 3 debt caseworkers.

The charity did not have any borrowings from providers of funding or other sources at the Balance Sheet date.

# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **5. ACHIEVEMENTS AND PERFORMANCE (continued)**

#### **Donations and fundraising activities**

We are grateful for generous donations from Reigate Rotary, Redstone Rotary, Banstead United Church, and individuals who gave generous sums of money to be held by CARB and distributed to clients as small value non-repayable grants to help them with food, fuel, bus fares when they are in urgent and dire need. A 'walking team', consisting of CARB staff and volunteers, completed a challenge walk and raised £1,245 through sponsorship; this money was also held by CARB and distributed to clients. These monies have been rigorously controlled by financial procedures to ensure that equity, fairness, and need were the guiding principles for distribution. The unspent money is not recognised as income as CARB has no entitlement to it. The unspent monies are recognised as current liabilities in the Statement of Financial Position (Balance Sheet) at the year end.

#### **Investment activities**

The charity does not hold investments other than cash deposits with HSBC UK Bank Plc.

#### **Factors affecting the achievement of objectives**

CARB understands the financial pressures experienced by RBBC and is taking active measures to seek additional sources of funding. Attention has focused on building capacity through recruiting and training salaried advice-giving staff to meet the increased client demand and this continues to absorb management efforts. Progress continues to be hampered by the lack of funding to pay for non-operational staff which, were they in post, could make more applications for funding. The CEO, employed at 0.6FTE was the only non-operational staff during the year.

A number of experienced volunteer advisers with great skill and expertise retired during the Covid-19 pandemic and also during the year ended 31 March 2023 and have not been fully replaced by new entrants. CARB had set in motion a volunteer recruitment strategy to rebuild volunteer adviser numbers and the training team had been strengthened during 2021-22 but has since reverted to previous levels as funding does not permit continued investment in staff resource dedicated to upskilling and deploying new recruits at a faster pace.

During the year ended 31 March 2023, CARB helped 3,147 clients (2022: 5,562) with 12,705 issues (2022: 18,358) by carrying out 18,100 activities (2022:19,845). The reduction in activities 8.8% (2022: increase 11.9%) and reduction in issues 30.8% (2022: increase 9.8%) has been less than the decrease of 43.4% in clients (2022: increase 1.7%). This emphasises that clients are presenting with relatively more issues requiring relatively more activities to help them than in the previous year.

## **Report of the Directors and Trustees**

### **5. ACHIEVEMENTS AND PERFORMANCE (continued)**

#### **Factors affecting the achievement of objectives (continued)**

This represents multi-faceted problems that clients bring and require more problem assessment, more phone calls and emails and more follow up. There is an urgent and pressing need to raise funds to increase current operational staff levels and to recruit more volunteer advisers.

We continue to be the only agency providing welfare benefit and general advice in the local area.

### **6. FINANCIAL REVIEW**

#### **Financial position**

Incoming resources in the year were £350,838 (2022: £563,761) and of these £229,860 (2022: £429,334) related to restricted project activities.

A deficit of £2,247 was recorded for the year (2022: surplus £84,174); of this deficit £12,271 arose from restricted fund activities (2022: £76,445 of the surplus for the year was held in restricted funds). Restricted funds are provided to fund specific future activities and consequently funds were received in advance of the related expenditure.

At 31 March 2023 total reserves were £309,423 (2022: £311,670) of which £126,747 (2022: £139,018) represent restricted funds and £182,676 (2022: £172,652) represent unrestricted reserves.

CARB exercises careful control of all spending. However, the impact of the increase in energy costs during the year was significant and CARB spent £4,400 on electricity costs during the year.

#### **Reserves policy**

CARB is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. CARB reviews income projections and will endeavour to continue to do so from as wide a variety of sources as possible. Trustees will take all necessary steps to ensure that the cessation of one or more funding streams will not present so serious a challenge to the future of the organisation that it could compromise our ability 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. This will be reviewed again at the time of the next annual report, or earlier if considered

# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **6. FINANCIAL REVIEW (continued)**

#### **Reserves policy (continued)**

necessary. At 31 March 2023 unrestricted reserves stood at £182,676 (2022: £172,652) which is more than 3 months unrestricted operating expenditure and in compliance with the reserves policy.

#### **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. CARB did not hold any such investments at the year end.

### **7. FUTURE PLANS**

#### **Clients**

CARB aims to continually improve access to its service and intends wherever possible to extend its service to a wider participation and access in the community through the provision of website information, telephone, webchat and email advice and an outreach caseworker to support those with difficulties in accessing the service remotely or who struggle to attend the offices.

Face-to-face contact with clients is rationalised because of adviser resource issues. Meetings with clients will be restricted to clients with appointments and will only be offered 'on-demand' if the issues are urgent and essential. Clients presenting in person at CARB offices will initially be helped to seek advice through Adviceline, webchat or email; appointments will follow if necessary.

CARB will continue to take measures to build resource capacity to help clients in need of support to deal with unmanageable debts as long as funding permits this course of action.

#### **Partnerships**

CARB values its relationships with partners in the community and will seek to continue to work collaboratively with other organisations.

#### **Operational team**

In the short term most of the operational team will function via 'hybrid' working from home and office. It is important for staff wellbeing, when CARB is understaffed, that some quiet working time is possible during the week as the demand on supervisors could become overwhelming were every day to be client facing with no respite.

# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **7. FUTURE PLANS (continued)**

#### **Operational team (continued)**

The ongoing health and safety of our staff, volunteers and clients is of the utmost importance. Enabling staff to have quiet work time away from the office, if they wish, is designed to protect staff against burnout so they are best supported to work with clients. The Redhill and Banstead offices are open 3 and 3.5 days a week respectively.

When funding enables the recruitment of additional supervisory staff, the offices will be able to revert to opening 5 days a week. In the longer term, most of the client facing team will work from CARB offices or outreach in the community.

CARB will continue to work towards the highest quality advice and develop staff and volunteers through bespoke training that adds a wealth of transferable skills and development opportunities to each person in the team.

#### **Sustainability and agility**

CARB surrendered the lease on its Redhill office effective 24 June 2022. This created savings of rent and service charge payments of £12,358 per annum. On 01 July 2022 CARB entered into a licence to occupy 72-74 Station Road Redhill RH11PN as its new Redhill office, the terms of which are that either party is able to give 14 days' notice to terminate the arrangement. CARB is sufficiently agile to be able to manage should the licensor initiate such short notice. CARB pays rent including service charges of £3,600 per annum for the new premises. To use the premises for advice purposes, it was necessary for CARB to undertake some low-cost refurbishment work. CARB will continue to seek low-cost office premises going forwards.

CARB will work towards finding resources to upgrade and enhance its website and deliver a valuable social media contribution through communication of research and campaigning issues and other matters concerning social justice.

CARB will continue to exercise careful cost control over all expenditure

#### **Equality, diversity, and inclusion**

CARB will continue to promote equality, diversity, and inclusion in every facet of its operations and strategy.

#### **Funding and operational targets**

The demand for advice by telephone has become the preferred channel by most clients and as a consequence CARB will continue to build capacity in this workstream. The need to build sustainable capacity requires the deployment of dedicated paid staff.



# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **7. FUTURE PLANS (continued)**

#### **Funding and operational targets (continued)**

CARB will continue to seek funding to pay the salaries of advice-giving operational staff to carry out this vital work.

#### **Leadership and governance**

CARB continues to need more back-office capacity and continues to aim to obtain the funding and recruit a Deputy CEO.

### **8. DIRECTORS' RESPONSIBILITIES**

The Trustees (who are also Directors of CARB 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 charity and of the incoming resources and application of resources, including income and expenditure, of the charity for that period. In preparing these financial statements, the Trustees are required to:

- (a) select suitable accounting policies and 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 charity will continue in operation.
- (f) The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006.
- (g) The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

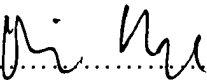
# **Citizens Advice Reigate and Banstead Limited**

## **Report of the Directors and Trustees**

### **DIRECTORS' RESPONSIBILITIES (continued)**

- (h) 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

21 July 2023

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

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2023, set out on pages 20 to 29.

### **Responsibilities and basis of report**

As the Charity's Trustees of the Company, (who are also the Directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of Charities Act 2011 (the Act), and the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your Charity's accounts as carried out under section 145 of the Charities Act 2011 (the 2011 Act).

In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)b of the 2011 Act.

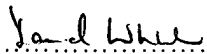
### **Independent examiner's statement**

As the Charity's income exceeded £250,000 an examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

- accounting records were not kept in accordance with section 130 of the Act and section 386 of the Companies Act 2006; and
- that the accounts do not accord with those records; or
- that the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in Charities (Accounts and Reports) Regulations 2008 and comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the accounts show a 'true and fair' view, which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities applicable to charities preparing their accounts in accordance with Financial reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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  D Wheeler FCCA

Date 24 July 2023

Cheeld Wheeler & Co  
Chartered Certified Accountants  
Redhill Chambers  
2d High Street  
Redhill  
Surrey  
RH1 1RJ

# Citizens Advice Reigate and Banstead Limited

## Statement of financial activities for the year ended 31 March 2023

### Incorporating the Income and Expenditure Account

	Note	Unrestricted funds £	Restricted funds £	2023 £	2022 £
<b>Income</b>	1b				
Income from charitable activities	2	115,060	229,860	344,920	561,184
Donations and legacies	3a	5,257	-	5,257	2,567
Investment income	3b	661	-	661	10
<b>Total income</b>	10	<b>120,978</b>	<b>229,860</b>	<b>350,838</b>	<b>563,761</b>
<b>Expenditure</b>					
Charitable activities	4	(113,805)	(237,600)	(351,405)	(478,207)
Governance costs	4	(544)	(1,136)	(1,680)	(1,380)
<b>Total expenditure</b>	4	<b>(114,349)</b>	<b>(238,736)</b>	<b>(353,085)</b>	<b>(479,587)</b>
<b>Net income/(expenditure)</b>	5	<b>6,629</b>	<b>(8,876)</b>	<b>(2,247)</b>	<b>84,174</b>
Transfer between funds		3,395	(3,395)	-	-
<b>Net movement in funds</b>		<b>10,024</b>	<b>(12,271)</b>	<b>(2,247)</b>	<b>84,174</b>
<b>Reconciliation of funds:</b>					
<b>Balances brought forward</b>	10	<b>172,652</b>	<b>139,018</b>	<b>311,670</b>	<b>227,496</b>
<b>Balances carried forward</b>	10	<b>182,676</b>	<b>126,747</b>	<b>309,423</b>	<b>311,670</b>

There are no recognised gains or losses in the year, other than those included in the Statement of Financial Activities.

All activities derive from continuing activities.

# Citizens Advice Reigate and Banstead Limited

Company Registration: 5107133

## Statement of financial position (Balance Sheet) as at 31 March 2023

	Note	Unrestricted funds £	Restricted funds £	2023 £	2022 £
<b>Fixed Assets</b>					
Tangible assets	7	-	-	-	-
<b>Current Assets</b>					
Debtors	8	560	6,750	7,310	6,379
Cash at banks and in hand		187,193	121,012	308,205	307,837
		<b>187,753</b>	<b>127,762</b>	<b>315,515</b>	<b>314,216</b>
<b>Current Liabilities</b>					
Creditors – falling due within one year	9	(5,077)	(1,015)	(6,092)	(2,546)
<b>Net assets</b>	10	<b>182,676</b>	<b>126,747</b>	<b>309,423</b>	<b>311,610</b>
<b>Represented by:</b>					
<b>Funds of the Charity</b>					
Unrestricted funds	11	182,676	-	182,676	172,652
Restricted funds	11	-	126,747	126,747	139,018
<b>Total charity funds</b>		<b>182,676</b>	<b>126,747</b>	<b>309,423</b>	<b>311,670</b>

### Approval of the financial statements by the directors:

The charity is entitled to exemption from Audit under section 477 of the Companies Act 2006 for the year ended 31 March 2023.

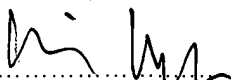
The members have not required the charity to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with section 476 of the Companies Act 2006.

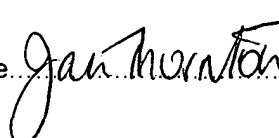
The directors acknowledge their responsibilities for:

- ensuring that the charity keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charity 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 21 July 2023 and signed on their behalf by:

Chair  Richard Hoffman

Trustee  Jan Thornton

# Citizens Advice Reigate and Banstead Limited

## Statements of Cash Flows year ended 31 March 2023

	Note	2023 £	2022 £
<b>Cash flows from operating activities</b>		<b>(293)</b>	<b>90,969</b>
Interest received		661	10
<b>Change in cash and cash equivalents in the year</b>		<b>368</b>	<b>90,979</b>
Cash and Cash equivalents 1 April		307,837	216,858
<b>Cash and Cash equivalents 31 March</b>		<b>308,205</b>	<b>307,837</b>

All of the cash flows are derived from continuing operations during the above two periods

### Reconciliation of net income/expenditure to net cash flow from operating activities

		2023 £	2022 £
Net income/(expenditure) for the year		<b>(2,247)</b>	<b>84,174</b>
Adjustments for:			
Interest received		(661)	(10)
(Increase)/decrease in debtors and other receivables		(931)	20,552
Increase/(decrease) in creditors		3,546	(13,747)
<b>Net cash provided by operating activities</b>		<b>(293)</b>	<b>90,969</b>

# **Citizens Advice Reigate and Banstead Limited**

## **Notes to the financial statements for the year ended 31 March 2023**

The charitable company is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office address can be found on page 3.

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

### **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, (Charities SORP (FRS 102), 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).

#### **b) Income**

##### **i) Grants receivable**

Grants made to finance the activities of the CARB 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**

Other income, including donations, gifts and covenants are included when received.

##### **iv) Gifts and Intangible income**

In addition, the charity receives help and support in the form of voluntary assistance to advise the public. The value of this is not included in the financial statements but it has been estimated and disclosed in section 4 of the Directors' report.

##### **v) Deferred income**

Grants received in advance of the period in which the funder requires the expenditure to be applied are reflected in deferred income within the balance sheet. In 2022-23 all grant funds were recognised in the year they were received.

#### **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 to activities as appropriate. Where such costs relate to more than one cost category, they have apportioned split on salary costs.

#### **d) Fixed assets and depreciation**

Where funding is secured to cover the cost of equipment and other assets the cost is written off to

# Citizens Advice Reigate and Banstead Limited

## Notes to the financial statements for the year ended 31 March 2023

### 1. Accounting policies (continued)

the Income and Expenditure account in the year of acquisition. Otherwise, individual assets with a cost in excess of £2,000 per item are capitalised and depreciated over their expected useful lives.

#### e) Restricted funds

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

#### f) 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.

#### g) Leases

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

#### h) Irrecoverable VAT

CARB is not registered for VAT and is therefore unable to recover VAT.

#### i) Going concern

The financial statements have been prepared on the assumption that the charity continues to operate as a going concern. The charity has secured core funding for the following financial year plus additional funding from other sources. The trustees are of the opinion that the charity is able to continue to operate and meet its financial obligations as they fall due.

### 2. Income from charitable activities

	Unrestricted £	Restricted £	2023 £	2022 £
<b>Government and public authority contracts</b>	115,060	50,000	165,060	392,084
<b>Other paid advisory services</b>	0	179,860	179,860	169,100
	<b>115,060</b>	<b>229,860</b>	<b>344,920</b>	<b>561,184</b>

### 3. Income from other sources

	Unrestricted £	Restricted £	2023 £	2022 £
<b>a. Donations and legacies</b>				
Donations	257	-	257	2,567
Legacies	5,000	-	5,000	-
<b>b. Investment income</b>	661	-	661	10
Bank interest received				
	<b>5,918</b>	<b>-</b>	<b>5,918</b>	<b>2,577</b>



# Citizens Advice Reigate and Banstead Limited

## Notes to the financial statements for the year ended 31 March 2023

### 4. Expenditure

	General Advisory Services	National Lottery Community Fund	Nationwide Building Society	Raven Housing Trust	Other projects	2023 Total	2022 Total
	£	£	£	£	£	£	£
<b>Costs directly allocated to activities</b>							
Staff costs	98,425	80,416	21,286	25,235	78,434	303,796	422,309
Other direct costs	-	-	-	-	-	-	2,248
<b>Total direct costs</b>	<b>98,425</b>	<b>80,416</b>	<b>21,286</b>	<b>25,235</b>	<b>78,434</b>	<b>303,796</b>	<b>424,557</b>
<b>Support costs allocated to activities</b>							
Office IT, Comms	9,932	8,148	2,152	2,551	7,963	30,746	34,343
Premises & other	5,448	4,469	1,180	1,400	4,366	16,863	19,307
<b>Charitable activities costs</b>	<b>113,805</b>	<b>93,033</b>	<b>24,618</b>	<b>29,186</b>	<b>90,763</b>	<b>351,405</b>	<b>478,207</b>
Governance costs	544	445	118	139	434	1,680	1,380
<b>Total expenditure</b>	<b>114,349</b>	<b>93,478</b>	<b>24,736</b>	<b>29,325</b>	<b>91,197</b>	<b>353,085</b>	<b>479,587</b>

Premises and other costs include Redhill office rent £6,158 (2022: £15,000)

Support and governance costs are allocated on a salary basis.

Salaries is stated after receipt of £5,000 Government grant towards National Insurance Contributions

### 5. Income (Expenditure) for the year

	2023 £	2022 £
Net income is stated after charging: Independent Examiner fees	1,680	1,380

### 6. Information regarding Directors and Employees

	2023 £	2022 £
Wages and salaries	270,312	375,423
Social security costs	18,755	26,458
Pension costs	14,729	20,427
	<b>303,796</b>	<b>422,308</b>
The average number of full-time equivalent employees analysed by function was:		
	2023	2022
Charitable purposes	5.9	11
Management and administration of the charity	0.6	1
	<b>6.5</b>	<b>12</b>

# Citizens Advice Reigate and Banstead Limited

## Notes to the financial statements for the year ended 31 March 2023

### 6. Information regarding Directors and Employees (continued)

Social security costs are stated after the Government Employment Allowance of £5,000

2 employees received remuneration in the range £30,001 to £35,000 (2022:2).

Staff numbers reduced significantly during the year because of loss of funding. There were 9 employees at the year-end (2022: 18). The full time equivalent of these 9 (2022: 18) employees at 31 March 2023 was 6.5FTE (2022: 12.1).

None of the trustees received any remuneration during the year (2022: 0), and none of the trustees were reimbursed for any expenses during the year (2022: 0). No trustee indemnity insurance was purchased.

The charity paid £961 during the year ended 31 March 2023 (2022: £1,099) for various insurance services. Insurance of the fabric of the Redhill office building is included in the payments to the landlord. Professional indemnity cover is provided through membership of National Citizens Advice amounting to £1,068 (2022: £1,572).

### 7. Fixed Assets

The charity has no fixed assets (2022: 0).

### 8. Debtors

	2023 £	2022 £
Prepayments	560	4,172
Accrued income	6,750	2,207
	<b>7,310</b>	<b>6,379</b>

Accrued income at 31 March 2023 is the 2022-23 fourth quarter fee income due from Raven Housing Association.

### 9. Liabilities: Creditors – falling due within one year

	2023 £	2022 £
Other creditors including balance of amounts received to be awarded to clients in need	<b>6,092</b>	<b>2,546</b>

### 10. Analysis of net assets between funds

	General funds £	Restricted funds £	Other funds £	2023 Total funds £	2022 Total funds £
Tangible fixed assets	-	-	-	-	-
Current assets	187,753	127,762	-	<b>315,515</b>	<b>314,216</b>
Current liabilities	(5,077)	(1,015)	-	<b>6,092</b>	<b>(2,546)</b>
<b>Net assets</b>	<b>182,676</b>	<b>126,747</b>		<b>309,423</b>	<b>311,670</b>

# Citizens Advice Reigate and Banstead Limited

## Notes to the financial statements for the year ended 31 March 2023

### 11. Movement in funds

	At 01-04-22 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-03-23 £
<b>Restricted reserves</b>					
The National Lottery	31,398	92,742	(93,478)	252	30,914
Surrey County Council	50,000	50,000	(30,752)	(19,248)	50,000
Nationwide Building Society	40,511	-	(24,736)	5,058	20,833
The Henry Smith Charity	14,992	-	(14,800)	(192)	-
The Netherby Trust	2,117	-	(2,117)	-	-
The Netherby Trust	-	30,000	(38,794)	18,794	10,000
Raven Housing Trust	-	27,000	(29,325)	2,325	-
National Citizens Advice	-	15,000	-	-	15,000
Community Foundation Surrey	-	10,000	(516)	(9,484)	-
DWP Kickstart	-	5,118	(4,218)	(900)	-
<b>Total restricted funds</b>	<b>139,018</b>	<b>229,860</b>	<b>(238,736)</b>	<b>(3,395)</b>	<b>126,747</b>
<b>Unrestricted funds</b>					
General funds	169,225	114,930	(114,349)	3,395	173,201
Surrey Crisis fund fee	686	-	-	-	686
DRO fee income	164	130	-	-	294
Donations & legacies	2,567	5,257	-	-	7,824
Investment income	10	661	-	-	671
<b>Total unrestricted</b>	<b>172,652</b>	<b>120,978</b>	<b>(114,349)</b>	<b>3,395</b>	<b>182,676</b>
<b>Total movement in funds</b>	<b>311,670</b>	<b>350,838</b>	<b>(353,085)</b>	<b>-</b>	<b>309,423</b>

Continued on page 28

# Citizens Advice Reigate and Banstead Limited

## Notes to the financial statements for the year ended 31 March 2023

### 12. Purposes of restricted funds

Funder	Purpose	Received during year ending 31 March 2023 £
The National Lottery	Funding of the salaries of 3 FTE debt case workers. This is a 5-year grant and ends 31 July 2026	92,742
Surrey County Council	1 FTE outreach worker & supporting costs. The funding of £50,000 was received during the year ended 31 March 2022 and was utilised during year end 31 March 2023. The grant was renewed and further funding of £50,000 was received during the year and will be utilised during year ended 31 March 2024.	50,000
Nationwide Building Society	Contribution for 2 years towards the salary of 1 FTE Housing Supervisor & supporting costs to help clients with housing issues including actual or threatened homelessness. The funding of £50,000 was received during the year ended 31 March 2022; half of the funding was utilised during the current year and the remainder will be utilised during year ending 31 March 2024	-
The Henry Smith Charity	Funding of an Advice Session Supervisor salary and costs. The grant was for three years & expired 31-07-22.	-
The Netherby Trust	Contribution towards salaries & costs to provide advice and support to Merstham residents. The grant was for three years & expired April 2022.	-
The Netherby Trust	Contribution towards salaries & costs to provide advice and support to Merstham residents. The grant is for two years at £30,000 each year and will expire 31 July 2025.	30,000
Raven Housing Trust project	Contribution towards a debt caseworker's salary and supporting costs to work with tenants who have debt and/or rent arrears and/or tenancy issues & could be facing homelessness.	27,000
National Citizens Advice	Contribution towards the salary of an Adviceline adviser to help meet demand for telephone advice. The funding will be utilised during year end 31 March 2023.	15,000
Community Foundation Surrey	Contribution towards essential running costs	10,000
Department of Work & Pensions Kickstart scheme	Funding towards the cost of employing a young person aged under 25 years and who had been claiming Universal Credit. The funding expired June 2022.	5,118
<b>Total</b>		<b>229,860</b>

# **Citizens Advice Reigate and Banstead Limited**

## **Notes to the financial statements for the year ended 31 March 2023**

### **13. Contribution of volunteers**

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

43 (2022: 48) volunteers contributed 190 (2022: 222) hours per week to CARB during the year. The economic value of this help is estimated at £217,030 (2022: £230,700), (local salary scales – not Outer London), in respect of the year 2022-23.

### **14. Financial Commitments**

#### **Capital Commitments**

At the balance sheet date there were no capital commitments.

#### **Operating lease commitments**

During the year the charity occupied premises in Redhill under a licence which enables each party to give 14 days' notice to terminate. Rent is payable in advance and at the year-end the charity had no commitments (2022: £0).

### **15. Related party transactions**

National Citizens Advice provided professional indemnity insurance to CARB amounting to £1,068.00 (2022: £1,572). This is part of the subscription levied. There were no other related party transactions during the year.

### **16. Taxation**

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

### **17. Pension costs**

CARB contributes to pension schemes for employees and is operated on a defined contributions basis. The scheme was changed on 1 February 2016 to comply with auto-enrolment regulations. This is open to all eligible employees at any time.

Employer 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 £14,730 (2022: £20,427).