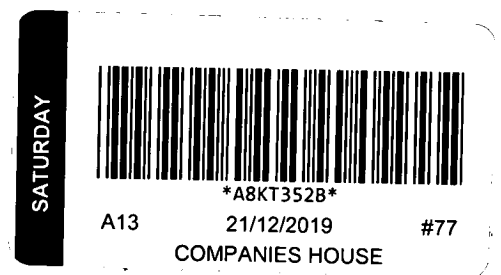


Ash Citizens Advice Bureau
Financial Statements
For the year ended 31 March 2019



Registered Charity No. 1153321
Company No. 07756226

Ash Citizens Advice Bureau

Financial Statements
For the year ended 31 March 2019

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Ash Citizens Advice Bureau

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 the financial statements for the year ended 31 March 2019. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Ash Citizens Advice Bureau

Charity Registration: 1153321

Company Registration: 07756226

Registered Office: The Ash Centre, Ash Hill Road, Ash, Surrey, GU12 5DP

Chairman: Peter Simpson

Company Secretary: Wendy Blakley, Quorum

Bank: NatWest Bank Ltd, Aldershot, Hants

Independent Examiner: Chris Hymas ACA, 264 Vale Road, Ash Vale, Hants , GU12 5JQ

Report of the Directors and Trustees continued ...

The following people were directors/trustees of the charity on the date of approval of the report:

DIRECTORS/ TRUSTEES	ROLE	ELECTED BY	DATE ELECTED	DATE RESIGNED
Peter Simpson	Chair		19 Jul 2018	
Angela Harbor	Vice Chair		30 Jun 2016	
Richard Tolley	Treasurer		30 Aug 2011	
Sharon Tatton	Trustee		27 Sep 2017	
Alex Bliss	Trustee		21 Jan 2015	
Simon Nowroz	Trustee		4 Apr 2019	
Graham Eyre	Trustee	Ash Parish Council	4 Jul 2019	

*Members of Trustee Board who are in paid employment in the Citizens Advice Service

^Members of Trustee Board who are volunteers in the local Citizens Advice

The following people additionally served as directors/trustees during the year:

EX OFFICIA MEMBERS	ROLE	ELECTED BY	DATE ELECTED	DATE RESIGNED
Gordon Jackson	Chair		22 Oct 2012	3 Jul 2019
Pat Scott	Vice Chair		30 Aug 2011	2 May 2019
Pauline Baxter	Trustee		19 Jul 2018	8 Jul 2019
Paul Spooner	Trustee		16 Oct 2013	17 Jun 2019

Ash Citizens Advice Bureau

Report of the Directors and Trustees continued ...

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Ash Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2019 the company had 9 members (2018 = 9). Ash Citizens Advice Bureau Limited is governed by its Memorandum and Articles of Association as amended on 31 August 2013

Ash Citizens Advice Bureau Limited was incorporated as a company limited by guarantee on 31 August 2013. The charity commenced operations on 1st September 2013 at which date the assets and liabilities of the unincorporated Ash Citizens Advice Bureau were acquired.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community. A Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the process for Board appointments.

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to Ash Citizens Advice through the provision of training courses and mentoring by established trustees and the Chief Officer.

Organisational Structure

Ash Citizens Advice Bureau 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 the conduct of Ash Citizens Advice 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 Ash Citizens Advice Bureau 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.

Ash Citizens Advice Bureau

Report of the Directors and Trustees continued ...

Related Parties

Ash Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Ash Citizens Advice 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 social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks

Ash Citizens Advice Bureau has worked on a Corporate Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. 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 Citizens Advice Ash 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. 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 Ash, Ash Vale, Tongham, Normandy and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Ash Citizens Advice Bureau

Report of the Directors and Trustees continued ...

Objectives, Strategies and Activities for the Year

Ash Citizens Advice Bureau aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Independent and impartial advice, information and counsel for members of the public is provided at premises at the Ash Centre, Ash. Advisory services were provided through face-to-face consultations, telephone advice lines, home visits and via email. The Charity has a Web site www.ashcab.org.uk. This is intended to increase awareness in the local community of the advice services available to local residents and has a pro forma for clients to access email advice.

Grants were received from Guildford Borough Council and from the Guildford Voluntary Grants Panel (supported by Guildford Borough Council and Surrey County Council) to fund employment of an Independent Living Adviser. This aimed to provide a home visiting service and to work with elderly and disabled members of the local community to support them in their own home and to help them access services that would help them maintain their independence and improve their quality of life.

Contribution of Volunteers

The Charity is largely comprised of volunteers, with paid staff mainly for management and supervision. Volunteers who receive stringent and detailed training over a 12-month period provide most of the advice and help given to clients. The volunteers come from within the community, which then benefits from the significant experience and skills of the volunteers, gained from different life experiences. The benefits to the volunteers can be that they are able to continue to share their considerable experience and skills beyond retirement or that they gain new skills which enable them to find paid employment at a later date.

Public Benefit Required

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

The principal activity of Ash Citizens Advice Bureau Limited remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. In addition to generalist advice the following specialist advisory services were provided:

- i) Money Adviser
- ii) Money Adviser for Homeless Prevention
- iii) Independent Living Adviser / Specialist Welfare Benefit and Debt provision
- iv) Help to Claim

4. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

Ash Citizens Advice Bureau saw a total of 7,018 client contacts dealing with 7,308 issues. The local Citizens Advice assisted in the financial gain for clients (including benefit take up and debt write off of £864,478).

Investment Activities

The charity does not currently hold material investments.

Factors Affecting the Achievement of Objectives

There are no factors that are affecting the achievement of these objectives.

5. FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £ 167,692 (2017/2018 £142,303). Of this £76,945 (2016/2018 £60,981) related to project restricted activities.

A surplus of £1,924 was made in the year (2016/2018, deficit of £1,747. At 31 March 2019 total reserves were £ 112,442 all of which represented unrestricted funds.

Reserves Policy

Ash Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves should be maintained to be at least equal 6 months normal operating expenditure, at the end of each financial year.

Principal Funding Sources

The Directors extend their gratitude to Guildford Borough Council who continued to support the core operating capacity of the charity. Additionally project-specific funding was received from the Guildford Voluntary Grants Panel which includes funding from Surrey County Council.

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

Funds in Deficit

No funds were in deficit at the balance sheet date.

6. FUTURE PLANS

Ash Citizens Advice aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice and additional outreach locations.

7. DIRECTORS' RESPONSIBILITIES Company Law and Charity Law require the directors to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of Ash Citizens Advice and of the surplus or deficit for that period. In preparing those financial statements, the directors are required to:

- (a) select appropriate accounting policies and then apply them consistently
- (b) make judgements and estimates that are reasonable and prudent,
- (c) state whether applicable accounting standards have been followed, and explain where they haven't been followed, and
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Citizens Advice Ash and to enable them to ensure that the financial statements comply with the Companies Acts 1985 to 2006.

The directors are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

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

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

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

Signed 
Peter Simpson
Chair of Trustees

Date 9 December, 2019

Independent examiner's report to the trustees of Ash Citizens Advice Bureau

I report on the accounts of the company for the year ended 31 March 2019, which are set out on pages 11 to 20

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for the year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, is it my responsibility to:

- examine the accounts under section 43 of the 1993 Act
- to follow the procedures laid down in the general directions given by the Charity Commission under section 43 (7)(b) of the 1993 Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my explanation, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect, the requirements:
 - a. to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

Signed: 

Date: 9 December, 2019

Name: Christopher Hymas

Relevant professional qualification or body: Chartered Institute of Accountants in England & Wales

Address: 264 Vale Road, Ash Vale, Hampshire, GU12 5JQ

Ash Citizens Advice Bureau

**Statement of financial activities for the year ended 31 March 2019
Incorporating the Income and Expenditure Account**

		Unrestricted	Restricted	Total Funds	Total Funds
			Funds	2019	2018
Income from :					
Donations and legacies	1b	1,447	0	1,447	1,492
Charitable activities		83,564	76,945	160,510	138,577
Other (including fundraising)		5,735	0	5,735	2,234
Total		<u>90,746</u>	<u>76,945</u>	<u>167,692</u>	<u>142,303</u>
Expenditure on:					
Raising funds		0	0	0	0
Charitable activities		80,706	85,061	165,767	144,050
Other		0	0	0	0
Total Expenditure		<u>80,706</u>	<u>85,061</u>	<u>165,767</u>	<u>144,050</u>
Net Income / (Expenditure) before transfers	2	10,040	(8,116)	1,924	(1,747)
Transfers between funds		(8,116)	8,116	0	0
Net Movement in funds for the year		1,924	0	1,924	(1,747)
Reconciliation of funds:					
Balances brought forward 2019	8	<u>110,519</u>	<u>0</u>	<u>110,519</u>	<u>112,266</u>
Balances carried forward 2019	8	<u>112,442</u>	<u>0</u>	<u>112,442</u>	<u>110,519</u>

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 operations.

**Ash Citizens Advice Bureau
Balance Sheet as at 31 March 2019**

	Note	Unrestricted Funds	Restricted Funds	Total 2019	Total 2018
Fixed Assets					
Tangible Fixed Assets	4	<u>10,936</u>	<u>0</u>	<u>10,936</u>	<u>0</u>
Current Assets					
Debtors	5	0	0	0	0
Short term deposits		78,102	0	78,102	97,684
Cash at bank and in hand		<u>23,405</u>	<u>0</u>	<u>23,405</u>	<u>13,014</u>
		<u>101,507</u>	<u>0</u>	<u>101,507</u>	<u>110,698</u>
Creditors - amount falling due within one year	6	0	0	0	180
Net Current Assets	7	<u>101,507</u>	<u>0</u>	<u>101,507</u>	<u>110,518</u>
Net Assets		<u>112,443</u>	<u>0</u>	<u>112,443</u>	<u>110,518</u>
Represented by :					
Funds of the Charity					
Unrestricted funds					
General funds	8	112,443	0	112,443	110,518
Designated funds	8				
Restricted funds	8	0	0	0	0
		<u>112,443</u>	<u>0</u>	<u>112,443</u>	<u>110,518</u>

For the year ending 31st March 2019 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board on 9 December 2019 and signed on their behalf by:

Chair Peter Simpson
Peter Simpson

Treasurer Richard Tolley
Richard Tolley

Company Registration No: 07756226
Charity Registration No: 1153321

Ash Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2019

1. Accounting policies

a) Accounting basis

The financial statements have been prepared under the historical cost convention and are in accordance with the Companies Acts 1985 to 2006, applicable accounting standards and the Charities Statement of Recommended Practice (FRSSE) 2015.

b) Incoming resources

i) Grants receivable

Grants made to finance the activities of the local Citizens Advice 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.

Ash Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2019

1. Accounting policies (continued)

c) Resources expended

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 £500. Depreciation is charged on a straight line basis on the costs of the assets over their estimated useful lives as follows:

Fixtures, fittings and equipment	-	3 years
Computers	-	3 years

The depreciation policy has been reviewed in accordance with FRS 15 and no change has been made from the previous year.

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 did not operate any group personal pension plan for its employees but this changed with the requirements of auto-enrolment – implementation date for Ash CAB November 2016.

h) Leases

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

Ash Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2019

1. Accounting policies (continued)

i) Irrecoverable VAT

The local Citizens Advice is unable to recover VAT.

j) Cash Flow

The local Citizens Advice has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

Ash Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2019

2 Net Income / (Expenditure) for the year

	2019 £	2018 £
This is stated after charging :		
Depreciation	2,523	0
Operating lease costs	0	0
Auditors' remuneration		
Audit Services	0	0
Consultancy work	0	0
	<u>2,523</u>	<u>0</u>

3 Information regarding Trustees, Directors and Employees

	2019 £	2018 £
Wages and Salaries	100,676	98,120
Social Security Costs	16,766	16,340
Pension Costs	1,288	1,255
Benefits		
Temporary Staff		
	<u>118,729</u>	<u>115,715</u>

The average number of employees, analysed by function was:

Charitable purposes	5	5
Fundraising and publicity		
Management and administration of charity	2	2
	<u>7</u>	<u>7</u>

No Trustee was remunerated for any services. All payments were by way of reimbursement of expenses.

Ash Citizens Advice Bureau

4 Fixed assets

	Freehold land and buildings	Computer Equipment	Fixture, fittings and ...	Total
Cost				
At 1 April 2018	0	0	0	0
Additions	0	12,645	815	13,460
Disposals	0			
At 31 March 2019	<u>0</u>	<u>12,645</u>	<u>815</u>	<u>13,460</u>
Depreciation				
At 1 April 2018	0	0	0	0
Charge for the year	0	2,371	153	2,524
Disposals	0	0	0	0
At 31 March 2019	<u>0</u>	<u>2,371</u>	<u>153</u>	<u>2,524</u>
Net book value 2018	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net book value 2019	<u>0</u>	<u>10,274</u>	<u>662</u>	<u>10,936</u>

5 Debtors

	2019	2018
	£	£
Trade Debtors	0	0
Other Debtors	0	0
Prepayments	0	0
Accrued Income	0	0
	<u>0</u>	<u>0</u>

6 Creditors - amounts falling due within one year

	2019	2018
	£	£
Loans and overdrafts		
Trade creditors		
Other creditors including tax and social security		
Accruals	0	180
Deferred Income (i.e. grants in advance)		
	<u>0</u>	<u>180</u>

Ash Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2019

7 Analysis of net assets between funds

	General Funds	Designated Funds	Restricted Funds	Total Funds
Tangible Fixed Assets	10,936	0	0	10,936
Current Assets	101,507	0	0	101,507
Current Liabilities	0	0	0	0
Net Assets	<u>112,443</u>	<u>0</u>	<u>0</u>	<u>112,443</u>

8 Movement in Funds	At 1 April 2018 £	Income £	Expenditure £	Transfers £	At 31 March 2019 £
Restricted Funds					
Money Adviser	0	29,000	35,051	6,051	0
PHF Money Adviser	0	34,000	34,378	378	0
Independent Living Adviser	0	11,977	12,907	930	0
Help to Claim	0	1,968	2,725	757	0
LAS	0	-	-	-	0
Total Restricted Funds	<u>0</u>	<u>76,945</u>	<u>85,061</u>	<u>8,116</u>	<u>0</u>
Unrestricted Funds	110,519	90,746	80,706	(8,116)	112,443
Total Unrestricted Funds	<u>110,519</u>	<u>90,746</u>	<u>80,706</u>	<u>1,924</u>	<u>112,443</u>
Total Funds	<u>110,519</u>	<u>167,692</u>	<u>165,767</u>	<u>1,924</u>	<u>112,443</u>

Ash Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2019

9 . Purposes of restricted funds

- | | | |
|--|---|---|
| <i>Money Adviser</i> | - | A restricted fund provided by Guildford Borough Council to support the local Citizens Advice in its work with clients who are at risk of homelessness. |
| <i>PHF Money Adviser</i> | - | A restricted fund provided by Guildford Borough Council to support the local Citizens Advice in its work with clients who are at risk of homelessness. |
| <i>Independent Living Adviser</i> | - | A restricted fund financed by the Guildford Voluntary Grants Panel to fund ILA salary. |
| <i>Help to Claim</i> | - | A restricted fund provided by National Citizens Advice to support the local Citizens Advice to deliver the Help to Claim service, which helps clients to make a Universal Credit Claim. |

Ash Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2019

10 Designated funds

Ash Citizens Advice Bureau does not currently have any Designated Funds.

11 Financial commitments

Capital Commitments

There were no capital commitments at 31st March.

12 Operating lease commitments

There are no operating lease commitments at 31st March

13 Related party transactions

There are no related party transactions identified in accordance with FRS8.

14 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

15 Pension costs

Ash Citizens Advice has provided a pension scheme for 6 eligible paid staff members Since November 2016 with B & CE Pension – The People's Pension