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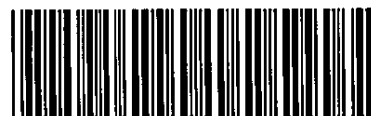
Epsom & Ewell Citizens Advice Bureau

Annual Report and Financial Statements

For the year ended 31 March 2010

Registered Charity No. 1085779

**Company limited by guarantee
Registered in England 4079521**



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Reference and Administrative Information

Charity Name	Epsom & Ewell Citizens Advice Bureau
Charity Registration	1085779
Company Registration	4079521
Principal Office	The Old Town Hall The Parade Epsom Surrey KT18 5AG
Manager	Nigel Dear to 30 April 2010 Thomas Sheriff from 4 May 2010
Company Secretary	John G W Phipps ACIS to 30 April 2009 Shaun A Jones from 1 May 2009
Bankers	Charities Aid Foundation Lloyds TSB PLC National Counties Building Society Investec PLC
Independent Examiner	David C Evans FCA 2 The Oaks Epsom Surrey KT19 5HH

The following people were directors/trustees of the charity on the date of approval of the report or had been directors/trustees during the course of the year

Shaun A Jones	Chairman
Robin Cornell	Vice Chair
David Rosen	Treasurer
Colin MD Bird	retired 7 October 2010
Barbara Meredith	retired 7 October 2010
Lady Diana Unwin	
Councillor Nigel Petrie	Epsom & Ewell Borough Council nominee until June 2009
Councillor Ruby E Smith	Epsom & Ewell Borough Council nominee
Councillor Alan F Winkworth	Epsom & Ewell Borough Council nominee appointed 10 September 2009
Sebastian Taylor	
Michael H Smith	appointed 28 May 2009
Mark L Tiley	appointed 28 May 2009
Neil Davison	appointed 10 September 2009
John G W Phipps	resigned 30 April 2009
Jean Woodhead	resigned 28 May 2009
Adrian P Davies	resigned 10 August 2009
Jeremy Slater	appointed 18 March 2010
Councillor Eber Kington	resigned 15 April 2010

Epsom & Ewell Citizens Advice Bureau has an honorary President, a position that is customarily offered to the incoming Mayor of Epsom & Ewell for the term of his or her mayoral year. The President for the 2009/10 mayoral year was Councillor Jan Mason. The position of President is unpaid and non-voting.

The fundraising Sub-Committee of Epsom & Ewell Citizens Advice Bureau, known as the Friends of Epsom & Ewell Citizens Advice Bureau, also has an honorary President, Mr Chris Grayling MP. This position is unpaid and non-voting.

Epsom & Ewell Citizens Advice Bureau Report of the Directors and Trustees

The Trustees (who are also Directors for the purposes of Company Law) present their annual report and unaudited financial statements for the year ended 31 March 2010

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Epsom & Ewell Citizens Advice Bureau is a registered charity and a company limited by guarantee incorporated on 27th September 2000. The maximum liability of each member is limited to one pound. At 31 March 2010 the company had 38 members. Epsom & Ewell Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended on 30th June 2004.

The charity commenced operations on 27th September 2000 at which date the assets and liabilities of the unincorporated Association of Epsom & Ewell Citizens Advice Bureau were acquired.

A register of members' interests is maintained at the registered office, and is available to the public. A register of advisers' interests is also so maintained.

Recruitment, Appointment of Trustees

Our Trustees, who are also Directors of the Company, are drawn from the local community. Volunteers for the position of Trustee are interviewed by the Manager and by the Chair and if selected are proposed for appointment by resolution of the Board. The Chair is elected annually at the next Board Meeting following the date of the Annual General Meeting. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board. Epsom and Ewell Borough Council is invited to recommend two trustees for appointment and Rosebery Housing Association is invited to recommend one trustee. The people appointed in this way are appointed in a personal capacity and not as representatives of their organisations and are not required to resign if they leave the body which recommended them or cease to hold office. The Mayor of Epsom and Ewell is by consent appointed as President of the Bureau for his or her term of office.

As part of their induction, new Trustees are encouraged to sit in on client interviews to help develop their understanding of the work of the bureau, and to attend the short induction course conducted by the National Association of Citizens Advice Bureaux. New Trustees are expected to take an active role in sub-committee work at an early stage.

Organisational Structure

Epsom & Ewell 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 Epsom & Ewell Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least four times per year. A Finance committee meets at least three times a year. The Finance committee is responsible for recommending to the board disposition of funds and investments, and a target range for reserves. A Fundraising committee (known as the Friends of Epsom and Ewell CAB) meets at least twice a year. There is a Bureau

Services Review committee which reviews the strategy and operations of the bureau and includes representatives from all sections of staff and of Trustees. This meets as required. There is a committee which reviews Information and Communications Technology strategy which meets on a regular basis. There is a Human Resources committee which is convened as necessary. These committees include paid staff and other non-board members co-opted for the purpose.

Day-to-day strategic management and operation of the organisation is delegated to the Bureau Manager. An Advice Services Manager reports to the Bureau Manager.

Related Parties

Epsom & Ewell 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 Epsom & Ewell Citizens Advice Bureau 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.

Risk Management

Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. External risk to funding is not manageable but is perceived to be a low risk in view of recent legislation and the commitments made by local and national government to this sector of the community. Health and safety is a key risk area and policies have been implemented governing, inter alia, home visits and excursions. Internal control risks are minimised by the implementation of financial controls and procedures for authorisation of transactions. The quality of our advice is managed through use of centralised national information systems, rigorous training and supervision, and is audited regularly under the terms of our membership agreement with Citizens Advice.

A financial risk analysis is performed regularly by the Finance sub-committee and this informs the Board's consideration of an appropriate target range for cash reserves. Reserves targets at any point in time are calculated by reference to a rolling three-year forward financial outlook and a risk weighting of potential exposures, with the aim of ensuring that the core advice service is sustainable and that early action can be taken to deal with forecast surpluses and deficits.

2. OBJECTIVES AND ACTIVITIES

Objects

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

Aims, Objectives, Strategies

Epsom & Ewell Citizens Advice Bureau provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

How our Activities Deliver Public Benefit

Our main activities and who we try to help are explained below. We primarily aim to benefit the whole community in Epsom & Ewell but our drop-in and telephone advice services are open to all.

General Advice: the principal activity of Epsom & Ewell Citizens Advice Bureau remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. Advisory services are provided through face-to-face consultations, and by telephone. We refer to this as our core bureau service.

Mental Health a specialist unit provides an accessible advice service for mental health patients.

Debt Advice another specialist team provides debt advice, both to individuals and to community groups. The work of this team is split between counselling clients who have already got into financial difficulties and giving talks and presentations and running workshops training people to avoid getting into serious debt.

County Court Desk the bureau also operates, in conjunction with other bureaux in the surrounding area, a County Court advice desk for persons threatened with homelessness attending before the Epsom County Court. This advice desk is managed by the Bureau and staffed by volunteers.

Online Advice our external website <http://www.epsomewellcab.org.uk/> provides information and links to online advice. It also provides an online volunteering facility.

Social Policy and Campaigning as well as providing an advice service to the public, an important aspect of our work concerns the identification of the many incidents of injustice and unfair practices that come to our attention. We identify and record specific issues, take up local issues with relevant agencies and companies, keep in close contact with our Member of Parliament, network with other Citizens Advice Bureaux to address wider issues, and work with Citizens Advice at a national level to influence government, agencies and businesses.

Contribution of Volunteers

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

58 volunteers working in more than 8 different roles last year worked an average of 380 hours per week. The approximate annual value of this contribution would be £334,652 at market rates. In addition our 8 part time staff (whose hours total just over 3 full time equivalents) work unpaid hours voluntarily.

3. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

Epsom & Ewell Citizens Advice Bureau made a total of 8,672 (8,412) client contacts and 4,088 (3,809) contacts with third parties. Figures in brackets are for the year 2008/9. Benefit, debt, housing and employment enquiries between them formed 70% (66%) of the enquiries handled by the bureau. The complexity of cases is increasing and a number of volunteers have special interests in particular areas who willingly share their expertise with others in the team.

We have access to other specialist services such as Surrey Welfare Rights Unit, Surrey Law Centre, North Surrey Domestic Abuse Outreach Service, Citizens Advice specialist support units, Shelter and Employment solicitors. We have successfully referred some clients to the Bar Free Representation Unit for assistance at Tribunals and Appeals. Surrey Law Centre and local solicitor Mark Hussey have regularly attended surgeries at the bureau to assist clients on specific legal issues.

Client gains of £134,281 were achieved by the bureau as a whole which figure does not include a number of appeals and tribunals where the amount involved is yet to be confirmed. Of the total sum £90,102 was in relation to assistance with Benefit problems and Appeals and £9118 to Employment enquiries. Many clients do not report the outcome of the work carried out by advisers and the true amount would be much greater if such feedback were received.

Other achievements during the year were

- Launch of our specialist debt advice service, with two advisers now in place
- A funding agreement with Surrey NHS for our specialist mental health team
- Additional hours of opening for the main bureau, with a special focus on telephone advice
- Major progress towards the creation of a virtual call centre for East Surrey and early participation in the national Adviceline service to be launched in 2010
- Installation of a touchscreen information console in our waiting room
- Enhancements to our website. The website now receives over 4,000 visits a year, of which 3,000 are unique (new) visitors, and we have a very low "bounce rate" of around 20%. This means that 80% of visitors to the site stay with it and do not immediately leave. On average, each visitor spends more than 3 minutes on the site and views 5 pages.
- Continued funding for the Epsom County Court Desk
- A significant increase in the number of trained volunteer advisers, resulting in greater resources to handle increased demand
- Recruitment and training of a number of "gateway assessors" to help us deal with clients more quickly and efficiently
- Agreement with other Surrey bureaux on a framework for joint working

Fundraising

We received £2,150 from Epsom & Ewell Mayors Charity Committee following Cllr Alan Winkworth's mayoral year. Our thanks to Cllr Winkworth for nominating our bureau as one of his supported charities.

We are grateful to the National Counties Building Society for their continuing support, and their donation of £1,500

We are also grateful to Ewell Court Residents Association which raised £250 for the bureau at a charity quiz night

The Friends sub-committee organised a curry night which raised £180, and a street collection which raised £489

We received a number of unsolicited donations from individuals and our thanks go to all who have given

4. FINANCIAL REVIEW

Financial Position

The bureau's unrestricted General Fund realised a surplus of £35,112 for the year (last year surplus £25,018) £10,000 of this has been transferred to the Debt Advice restricted fund, £6,854 has been transferred to the Mental Health restricted fund, £6,321 has been transferred to the Extra Hours restricted fund. A further £1,000 has been added to the designated fund for replacement of IT Equipment, leaving £10,937 which has been added to General Fund reserves

The bureau did not have any borrowings from any providers or other sources at 31st March 2010

No funds were in deficit at 31st March 2010

Reserves Policy

The bureau general fund has a balance carried forward of £74,459 in addition to which there are funds of £8,000 which are designated for IT equipment replacement. Net assets total £146,796 of which £64,337 represents restricted funds. The Board has reviewed the financial risks facing the bureau (see Risk Management section above) and quantified both the probability and magnitude of various risks. The Board has resolved as a policy to set both an upper and a lower limit to reserves to be maintained for such purposes and to act to increase or decrease expenditure if the reserves fall outside those limits. At present the range of reserves is set at £60,000 to £94,000. The Board has passed a resolution adopting a formal reserves policy to this effect.

Principal Funding Sources

Core Bureau Service

The directors extend their gratitude to Epsom and Ewell Borough Council which continues to support the core operating capacity of the bureau and which also provides office accommodation and services at no financial cost to the bureau. The Council also funds the 20% of business rates which would otherwise be payable and reimburses the parking costs of volunteers. A grant was received from Surrey County Council in respect of the new touchscreen console in our waiting room.

Mental Health Outreach

For 6 years to September 2009, grants from the Big Lottery Fund financed our Mental Health Outreach project which provided a full Citizens Advice service to clients with mental health problems. At the end of that project, Lloyds TSB Foundation for England & Wales gave funding which enabled the bureau to continue to provide a somewhat scaled down service and subsequently Surrey NHS came forward with funding which enabled us to restructure and strengthen the service.

County Court Desk

Funding for administrative support is given by Epsom & Ewell Borough Council's Housing Department through a grant provided by the Department for Communities and Local Government towards the prevention of homelessness.

Communities and Local Government Public Service Agreement

Over a three year period 2005/08 this bureau worked in partnership with the other Surrey Bureaux to provide data to the Benefits & Charging Consultancy Team on income maximisation and gains to clients on Pension Credit, Attendance Allowance, Council Tax Benefit and Carers Allowance. In recognition of the work undertaken, the bureau received £9,689 in March 2009. In April 2010 a further £21,273 was received in respect of the data collected and assistance given to clients in respect of the above allowances and benefits.

Debt Advice

Our first specialist debt adviser was appointed in the spring of 2009, partly funded by a grant from Epsom and Ewell Borough Council. Later in the year we were able to appoint a second debt advisor, with the aid of funding from Rosebery Housing Association, a grant from MSEcharity.com, a contribution from Smith and Byford Ltd, and further support from the Department for Communities and Local Government. This second debt adviser focuses on Court and Ruxley wards, which are perceived as areas of particular need.

Additional Hours Project

In November 2008 the government announced the injection of £10m into Citizens Advice to help fund the cost to bureaux across the country of extending the hours they are open to the public. This programme ran from Feb 2009 to 31st March 2010. This bureau was successful in securing £14,400 under this project and from June 2009 has a new advice appointments service running Tuesday/Wednesday and Thursday afternoons.

Rosebery Housing Association

The Memorandum of Understanding with Rosebery Housing Association in respect of contributions in return for bureau services was terminated by the agreement to part fund our second debt adviser post. £2,000 was contributed by RHA in the year as its final payment under the MoU.

Investment Policy and Objectives

Funds which are not immediately required for operational purposes are held on deposit. The Finance sub-committee periodically reviews the deposit account arrangements having regard to the best available market rates of interest, flexibility, accessibility, and risk.

5. AIMS FOR THE FUTURE

A key objective for 2010/11 is to secure the long-term sustainability of our successful and long running Mental Health Outreach service, for which Big Lottery funding came to an end in September 2009. We were fortunate in subsequently obtaining short term funding from Lloyds TSB Foundation for England & Wales and more recently have received support from Surrey NHS but there is the need to secure medium to longer term funding to give confidence and commitment to our clients, their professional health referrers and to the mental health advisers.

In an effort to improve access to our core advice service we recruited in 2009 a significant number of volunteer trainee advisers. This has now placed us in a stronger position to deal with the increasing numbers of clients calling at the bureau for help and the greater degree of complexity of their cases. To reduce the waiting time for clients a "Gateway Assessment" approach is being introduced in 2010. This is similar to the hospital triage system where clients are assessed as to their need and priority. By this means it is intended that some clients will be given appointments for a later date, others where the case is urgent will be immediately taken through for an interview with an adviser and others may need no more than basic information, a leaflet or referral to another agency.

In addition to the above it is acknowledged that there is a real need to improve the telephone service, and to offer outreach advice services in the future. To improve the telephone service we are introducing in 2010 a virtual call centre in partnership with 6 other East Surrey bureaux, which it is expected other Surrey CABs will in due course join, and which will become part of the national Adviceline service being set up by Citizens Advice.

We will also be further developing our own website <http://www.epsomewellcab.org.uk/> to provide greater interactivity with our community.

6. 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 Citizens Advice and of the surplus or deficit for that period. In preparing those financial statements, the directors are required to

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

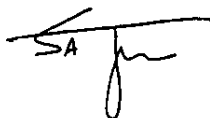
The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Citizens Advice Epsom and Ewell, to enable them to ensure that the financial statements comply with the Companies Act 1985-2006

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

This report has been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies

Approved by the Board on 7 October 2010

Shaun Jones
Director
By Order of the Board

A handwritten signature in black ink, appearing to be 'SA Jones', written over a horizontal line.



Independent examiner's report on the
accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

EPSOM & EWELL CITIZENS ADVICE BUREAU

On accounts for the year
ended

31st MARCH 2010

Charity no
(if any)

108 5779

Set out on pages

1 to 10

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. It is 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 statement

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 any 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 examination, no matter has come to my attention ~~(other than that disclosed below)~~ *ACE*

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements
 - to keep accounting records in accordance with section 41 of the 1993 Act, and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Acthave not been met, or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

* Please delete the words in the brackets if they do not apply

Signed:

Daniel C Evans

Date

5th July 2010

Name:

DAVID C EVANS

Relevant professional
qualification(s) or body
(if any)

FCA

Address:

2 THE OAKS, EPSOM, SURREY KT18 5HY

IER

April 2009

Epsom & Ewell Citizens Advice Bureau

**Statement of Financial Activities for the Year Ended 31 March 2010
Incorporating the Income and Expenditure Account**

	Note	Unrestricted funds £	Restricted funds £	Total funds 2010 £	Total funds 2009 £
Incoming resources:					
Income from charitable activities	2a	97,271	140,819	238,090	162,534
Voluntary income donations	2b	5,963	-	5,963	4,786
Investment income	2c	898	-	898	2,282
Other incoming resources	2d	1,922	-	1,922	8,915
Total incoming resources		106,054	140,819	246,873	178,517
Resources expended:					
Charitable activities		69,672	115,239	184,911	144,120
Costs of generating voluntary income		-	-	-	40
Other costs of generating funds		-	-	-	397
Governance costs		1,270	1,690	2,960	1,670
Total resources expended	3	70,942	116,929	187,871	146,227
Net incoming/(outgoing) resources before transfers		35,112	23,890	59,002	32,290
Transfers between funds		(23,175)	23,175	-	-
Net movement in funds for the year		11,937	47,065	59,002	32,290
Fund balances brought forward		70,522	17,272	87,794	55,504
Fund balances carried forward		82,459	64,337	146,796	87,794

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

Epsom & Ewell Citizens Advice Bureau

Balance Sheet as at 31 March 2010

	Note	2010 £	2009 £
Current assets			
Debtors	4	21,417	2,952
Cash at bank, building society and in hand	5	<u>143,178</u>	<u>102,583</u>
		164,595	105,535
Liabilities			
Creditors amounts falling due within one year	6	(17,799)	(17,741)
Net assets	7	<u>146,796</u>	<u>87,794</u>
Represented by			
Funds of the charity			
Unrestricted funds			
General fund		74,459	63,522
Designated funds		8,000	7,000
Restricted Funds		64,337	17,272
Total funds	8	<u>146,796</u>	<u>87,794</u>

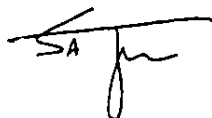
Audit Exemption Statement

For the year ending 31 March 2010 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies

Directors' responsibilities

- 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

Shaun Jones
Director
By Order of the Board



7 October 2010

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2010

1. Accounting policies

a) Accounting basis

The financial statements have been prepared under the historical cost convention and are in accordance with the provisions of the Companies Act 2006 relating to small companies, applicable accounting standards, and the Statement of Recommended Practice on Accounting by Charities published in March 2005

b) Incoming resources

i) Grants receivable

Grants made to finance the activities of the bureau 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, is included in the income and expenditure account on receipt

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 are reflected in deferred income within the balance sheet

c) Resources expended

Expenditure is accounted for on an accruals basis. All expenditure related to the provision of advice services, including management support, is included within charitable activities. Other costs incurred have been allocated between governance costs (costs associated with directors' meetings and audit), costs of generating voluntary income, and other costs of generating funds. Where costs cannot be directly

attributed to particular activities, they have been allocated on an estimated basis consistent with the use of resources

d) Fixed assets

Items are capitalised if their cost is over £2,000. No such capital expenditure has been incurred.

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2010

1. Accounting policies (continued)

e) General funds

General funds are unrestricted funds that are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

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) Restricted funds

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

h) Pensions

The bureau offers its employees a stakeholder pension plan. The bureau makes no contribution to the pension funds of its employees.

i) Irrecoverable VAT

Expenditure included in the accounts includes VAT as the bureau does not recover VAT.

j) Cash Flow

The bureau 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.

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2010

2. Incoming resources

	Unrestricted £	Restricted £	2010 Total £	2009 Total £
a. Incoming resources from charitable activities				
Epsom & Ewell Borough Council	73,998	38,711	112,709	96,763
Big Lottery Fund (see note below)	-	31,492	31,492	49,696
Public Service Agreement	21,273	-	21,273	9,689
Rosebery Housing Association	2,000	10,000	12,000	2,000
Surrey NHS	-	23,000	23,000	-
Lloyds TSB Foundation	-	15,000	15,000	-
Smith and Byford	-	500	500	-
Capacity Builders	-	6,100	6,100	-
Surrey County Council	-	1,000	1,000	-
Money Saving Expert	-	5,000	5,000	-
National Citizens Advice	-	10,016	10,016	4,386
	<u>97,271</u>	<u>140,819</u>	<u>238,090</u>	<u>162,534</u>
b. Voluntary income donations				
National Counties Building Society	1,500	-	1,500	1,500
Fund-raising events	213	-	213	1,125
Street collection	489	-	489	560
Other donations	3,761	-	3,761	1,601
	<u>5,963</u>	<u>-</u>	<u>5,963</u>	<u>4,786</u>
c. Investment income				
Bank and building society interest received	898	-	898	2,282
d. Other incoming resources				
Release of provisions	-	-	-	6,788
Parking refunds from Epsom & Ewell Borough Council	1,922	-	1,922	2,127
	<u>1,922</u>	<u>-</u>	<u>1,922</u>	<u>8,915</u>

Note: Income from the Big Lottery Fund comprises £25,936 received during the year and deferred income of £5,556 (which was included in creditors at 31 March 2009)

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2010

3. Resources expended

	Unrestricted £	Restricted £	2010 Total £	2009 Total £
Charitable activities				
Staff costs	40,928	95,565	136,493	100,816
Other costs	28,744	19,674	48,418	43,304
	<u>69,672</u>	<u>115,239</u>	<u>184,911</u>	<u>144,120</u>
Costs of generating voluntary income		-	-	40
Other costs of generating funds	-	-	-	397
Governance costs	1,270	1,690	2,960	1,670
	<u>70,942</u>	<u>116,929</u>	<u>187,871</u>	<u>146,227</u>

Natural classification of resources expended:

	2010 Total £	2009 Total £
Staff costs	139,453	102,486
Office rental and service costs	24,181	24,181
Travelling and training	2,693	2,090
Subscriptions and insurance	3,063	2,279
IT	8,996	5,181
Advertising for paid staff	1,769	1,333
General	61	1,392
Telephone	2,311	1,771
Postage and other office costs	3,414	3,352
Staff car parking	1,930	2,162
	<u>187,871</u>	<u>146,227</u>

The number of people employed during the year was 9 (2009 9), of whom 8 (2009 8) were part-time and all of whom are management, support staff and case workers

The average number of people employed was 4.5

No employee received remuneration of more than £60,000 during the year

No director received any remuneration in the year

Expenses reimbursed to directors during the year in respect of bureau business were £26

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2010

4. Debtors

	2010	2009
	£	£
PSA from Surrey Strategic Partnership	21,273	-
Epsom & Ewell Borough Council	144	2,952
	<u>21,417</u>	<u>2,952</u>

5. Cash at bank, building society and in hand

	2010	2009
	£	£
Lloyds TSB	17,029	61,237
Birmingham Midshires Building Society	-	28,007
Investec Bank	50,000	
National Counties Building Society	11,349	11,275
CAF Bank	64,794	1,987
Cash in hand	6	77
	<u>143,178</u>	<u>102,583</u>

6. Creditors: amounts falling due within one year

	2010	2009
	£	£
Epsom & Ewell Borough Council	17,727	10,194
Other creditors	72	1,991
Deferred income	-	5,556
	<u>17,799</u>	<u>17,741</u>

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2010

7. Analysis of net assets between funds

	General Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Current assets	92,258	8,000	64,338	164,596
Current liabilities	(17,799)	-	-	(17,799)
Net assets	<u>74,459</u>	<u>8,000</u>	<u>64,338</u>	<u>146,797</u>

8. Movement in funds

	At 1 April 2009	Incoming Resources	Outgoing Resources	At 31 March 2010
	£	£	£	£
Unrestricted funds.				
General fund	63,522	106,054	(95,117)	74,459
IT hardware replacement fund	7,000	1,000	-	8,000
Total unrestricted funds	<u>70,522</u>	<u>107,054</u>	<u>(95,117)</u>	<u>82,459</u>
Restricted funds				
Big Lottery Fund MHO project	-	38,348	(38,348)	-
Epsom County Court desk	-	11,411	(11,411)	-
Debt advice project	11,643	22,300	(20,009)	13,934
Second debt advice project	-	30,500	(11,303)	19,197
Lloyds TSB/NHS MHO project	-	38,000	(11,942)	26,058
IT systems improvement project	3,425	7,100	(5,376)	5,149
Extra hours project	2,204	16,338	(18,542)	-
Total restricted funds	<u>17,272</u>	<u>163,997</u>	<u>(116,931)</u>	<u>64,338</u>
Total funds	<u>87,794</u>	<u>271,051</u>	<u>(212,048)</u>	<u>146,797</u>

Incoming and outgoing resources include the following transfers between funds
 £1,000 from general fund to IT hardware replacement fund,
 £10,000 from general fund to debt advice project,
 £6,854 from general fund to Big Lottery Fund MHO project for close-out costs,
 £6,322 from general fund to extra hours project to cover grant reduction

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2010

9. Purposes of restricted funds

Mental health outreach project	-	A restricted fund supported by the Lloyds TSB Foundation for England and Wales and the Surrey NHS to support the bureau in its work with the outreach project for those with mental health issues
Big Lottery mental health outreach project	-	A restricted fund provided by the Big Lottery to support the bureau in its work with its outreach project for those with mental health issues. Funding ceased September 2009
Debt advice projects	-	Two restricted funds financed by Epsom and Ewell Borough Council , Money Saving Expert, Rosebery Housing, Smith and Byford and the Bureau general fund to pay for 2 dedicated debt advisers
Epsom County Court desk	-	A restricted fund paid through Epsom and Ewell Borough Council to reduce homelessness by supporting the work of the Bureau to ensure that advisers are available at the Epsom County Court This activity also involves other Citizens Advice bureaux in the surrounding area
IT systems improvement project	-	A restricted fund provided by Epsom and Ewell Borough Council to help improve the Bureau's IT systems and by the Building Capacity fund to further the use of a common phone system with other Citizens Advice bureaux
Extra hours project	-	A restricted fund provided by National Citizens Advice using funding from the Department of Local Government to permit the office to be open longer and to take arranged appointments as well as a drop-in service

10. Purpose of designated fund

IT hardware replacement	-	A fund designated by the Trustees for the purpose of replacing obsolete IT hardware over the period to 2013
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11. Financial commitments

At 31 March 2010, the bureau had no capital commitments or commitments under operating leases

12. Related party transactions

There have been related party transactions identified in accordance with Financial Accounting Standard No 8. There were transactions between Epsom & Ewell Citizens Advice Bureau and Citizens Advice in relation to insurance, information services and consultancy services

13 Taxation

The bureau is exempt from taxation as all income is applied for charitable purposes