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*Community
Legal Service*



Epsom & Ewell Citizens Advice Bureau

Financial Statements

For the year ended 31 March 2009

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, also known as
Citizens Advice Epsom & Ewell.
Charity Registration: 1085779
Company Registration: 4079521
Principal Office: The Old Town Hall
The Parade
Epsom Surrey KT18 5AG
Manager: Nigel Dear
Company Secretary: John G.W. Phipps ACIS to 30th April 2009
Shaun A Jones from 1st May 2009
Bankers: Lloyds TSB PLC
National Counties Building Society
Charities Aid Foundation
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	
Lady Diana Unwin	
Councillor Eber Kington	
Barbara Meredith	
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	Rosebery Housing Association nominee
Michael H Smith	appointed 28 May 2009
Mark L Tiley	appointed 28 May 2009
Neil Davison	appointed 10 September 2009
Lindsay J Cornell	resigned 16 th April 2008
William T. Hender	resigned 17 th September 2008
John G.W. Phipps	resigned 30 th April 2009
Jean Woodhead	resigned 28 th May 2009
Adrian P Davies	resigned 10 August 2009

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 2008-9 mayoral year was Councillor Alan Winkworth. 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 purpose of Company Law) present their annual report and unaudited financial statements for the year ended 31 March 2009.

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Epsom & Ewell Citizens Advice Bureau is a registered charity and a company limited by guarantee. Epsom & Ewell Citizens Advice Bureau is also known and referred to as Citizens Advice Epsom & Ewell. The maximum liability of each member is limited to one pound. At 31 March 2009 the company had 31 members. Citizens Advice Epsom & Ewell is governed by its Memorandum and Articles of Association as amended on 30th June 2004.

Citizens Advice Epsom & Ewell was incorporated as a company limited by guarantee on 27th September 2000. 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

Trustees, who are also Directors of the Company, are elected from the local community. Applicants for the position of Trustee are interviewed by the Manager and by the Chair and are appointed by a 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. The Council of Epsom and Ewell Borough is asked to recommend two trustees for appointment and Rosebery Housing Association is invited to recommend one trustee. North East Surrey College of Technology (NESCOT) 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.

Organisational Structure

Citizens Advice Epsom & Ewell 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 Citizens Advice Epsom & Ewell and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least four times per year. The Financial Sub-committee meets at least twice 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 (Friends of Epsom and Ewell CAB) meets at least twice a year. There is a committee which reviews the

operations of the bureau including representatives from all sections of staff and of trustees. This meets as required. There is a committee which reviews IT strategy which meets on a regular basis. There is a Human Resources committee which meets as necessary. These committees include paid staff and other non-board members co-opted for the purpose

Day-to-day operation of the organisation is delegated to the paid manager of the Bureau. In 2008, a new post of Advice Services Manager was created, reporting to the Bureau Manager.

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.

Related Parties

Citizens Advice Epsom & Ewell 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 Citizens Advice Epsom & Ewell 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.

A full risk analysis was carried out during the course of the year as part of the Business and Development Plan process, and this has informed a change of reserves policy and the adoption of a new target range for reserves

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

Citizens Advice Epsom & Ewell 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.

The principal activity of Citizens Advice Epsom & Ewell 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.

In addition to generalist advice, a specialist unit funded by the Big Lottery Fund provides an accessible advice service for people with mental health issues. The grant from Big Lottery Fund is for a three year period which expires in September 2009.

In addition the bureau 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. Funding for administrative support is given by Epsom & Ewell Borough Council's Housing Department through a grant provided by the Office of the Deputy Prime Minister (now the Department for Communities and Local Government) towards the prevention of homelessness.

During the year a small working party, comprising bureau staff and trustees and representatives of the borough council and Rosebery Housing Association, worked on the development of a new paid Debt Adviser post to be put in place in 2009.

Contribution of Volunteers

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

38 volunteers working in more than 8 different roles last year worked an average of 274 hours per week. The approximate annual value of this contribution would be £207,708 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

Citizens Advice Epsom & Ewell made a total of 8,424 (8,637) client contacts and 3,795 (3,996) contacts with third parties. Figures in brackets are for the year 2007/8. Benefit, debt, housing and employment enquiries between them formed 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 has held a surgery once per month at the Bureau for assisting clients entitled to Legal Aid.

Client gains of £166,850 were achieved by the bureau as a whole. Of this sum £125,996 was in relation to assistance with Benefit problems and Appeals and £27,737 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

- Renewal of our grant from Epsom and Ewell Borough Council and of the licence for our premises in the Old Town Hall for a three year period.
- Completion of a review of bureau services and performance which made positive recommendations for changes in telephone answering and hours of opening
- Continued funding for the Epsom County Court Desk
- In the last four months of the financial year a significant increase in the number of prospective volunteer advisers, resulting in greater resources to handle increased demand as we come into 2009/10.

Fundraising

The Mayor of Epsom and Ewell, Cllr Alan J. Winkworth nominated our bureau as one of his three supported charities for his 2008-9 mayoral year. Many of our staff and volunteers, and their families, were involved in associated fundraising events which raised more than £6,000 for the Mayor's Charity Fund (our share of this was received subsequent to the year end).

We are grateful to the National Counties Building Society for their continued support, and their donation of £1500 towards the costs of producing our Annual Review.

The Friends sub-committee organised a curry night and a garden party which together raised £1125, and a street collection which raised £560.

4. FINANCIAL REVIEW

Financial Position

The bureau's unrestricted General Fund realised a surplus of £25018 for the year (last year surplus £9213), which has been added to the reserves. £10,000 has been transferred from the General Fund to the Debt Advice restricted fund, and £7,000 of General Fund reserves has been designated as a fund for replacement of IT Equipment.

The bureau did not have any borrowings from any providers or other sources at 31st March 2009.

No funds were in deficit at 31st March 2009.

Reserves Policy

The bureau general fund has a balance carried forward of £63522 in addition to which there are funds of £7,000 which are designated for IT equipment replacement. Net assets total £87794 of which £17272 represent restricted funds. The board have reviewed the financial risks facing the bureau 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 £47,000 to £78,000. The board have 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 also received from Surrey County Council in respect of new office furniture.

Mental Health Outreach

A grant from the Big Lottery Fund financed the Mental Health Outreach project which provides a full Citizens Advice service to clients with mental health problems.

County Court Desk

The Department for Communities and Local Government provided finance towards the administrative support for the County Court Desk, via the borough council's housing department. .

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 response for the work undertaken each bureau received £9,689 in March 2009 and a similar sum is to be received in March 2010 (referred to as PSA monies)

Debt Advice

With the provision of PSA monies for 2008/09 and 2009/10 and the commitment of Epsom & Ewell Borough Council to fund Debt Advice to the extent of £12k in 2009/10 and a similar sum in 2010/11 we went ahead in March 2009 and advertised for a part time (22.5 hrs) Specialist Debt Adviser. Following an external and internal recruitment campaign a candidate was appointed to the post in May 2009 and took up their duties later that month. The role 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.

IT Development

Epsom & Ewell Borough Council provided funding of £6,000 in '08/'09 to implement an IT strategy for the bureau. This included the upgrading of a number of computers, replacement of obsolete equipment and purchase of new laptops, printers, software and licences. Steps were also taken to improve the area allocated for taking telephone enquiries, principally by the introduction of sound deadening screens.

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 runs Feb'09 to 31st March 2010. This bureau was successful in securing £19,202 under this project and from June '09 has a new advice appointments service running Tuesday/Wednesday and Thursday afternoons.

Rosebery Housing Association

The bureau has a memorandum of understanding with Rosebery Housing Association in respect of contributions in return for bureau services. £2,000 was contributed by RHA in the year.

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 2009-10 is to secure the long-term sustainability of our successful and long running Mental Health Outreach service, for which Big Lottery funding will come to an end in September 2009. If alternative funding cannot be found then we will have to manage an orderly transition to alternative sources of advice and support for 250 clients.

We want to improve access to our core advice service. A volunteer recruitment drive has been underway since the beginning of 2009, aimed at building up the resource of trained and certified advisers in order to allow us to open the bureau for more hours, to improve the telephone service, and to offer outreach advice services in the future. We will also be using information technology, building on web resources such as AdviceGuide <http://www.adviceguide.org.uk/> and our own website <http://www.epsomewellcab.org.uk/> .

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 VII of the Companies Act 1985 relating to small companies.

In the directors' opinion the company was entitled under section 249A (1) of the Companies Act 1985 to exemption from the audit of its financial statements for the year ended 31st March 2009. No member of the company has deposited any notice under section 249B (2) requiring an audit of these financial statements.

A handwritten signature in black ink, appearing to read 'SA' followed by a stylized flourish.

Shaun Jones

Chairman
by Order of the Board

10 September 2009



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of Charity Name
EPSOM & EWELL CITIZENS ADVICE BUREAU

On accounts for the year ended 31st MARCH 2009 **Charity no (if any)**
108 5779

Set out on pages 1 to 9 (remember to include the page numbers of additional sheets)

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 *)

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 Act have 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: David C Evans **Date:** 25th August 2009

Name: DAVID C EVANS

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

Address: 2 THE OAKS, EPSOM, SURREY KT18 5HH

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Epsom & Ewell Citizens Advice Bureau

**Statement of Financial Activities for the Year Ended 31 March 2009
Incorporating the Income and Expenditure Account**

	Note	Unrestricted funds £	Restricted funds £	Total funds 2009 £	Total funds 2008 £
Incoming resources:					
Income from charitable activities	2a	84,468	78,066	162,534	132,196
Voluntary income: donations	2b	4,786	-	4,786	5,450
Investment income	2c	2,282	-	2,282	2,249
Other incoming resources	2d	8,915	-	8,915	2,220
Total incoming resources		<u>100,451</u>	<u>78,066</u>	<u>178,517</u>	<u>142,115</u>
Resources expended:					
Charitable activities		74,123	69,997	144,120	125,864
Costs of generating voluntary income		40	-	40	60
Other costs of generating funds		-	397	397	-
Governance costs		1,270	400	1,670	1,114
Total resources expended	3	<u>75,433</u>	<u>70,794</u>	<u>146,227</u>	<u>127,038</u>
Net incoming/(outgoing) resources before transfers		25,018	7,272	32,290	15,077
Transfers between funds		(10,000)	10,000	-	-
Net movement in funds for the year		<u>15,018</u>	<u>17,272</u>	<u>32,290</u>	<u>15,077</u>
Fund balances brought forward		55,504	-	55,504	40,427
Fund balances carried forward		<u>70,522</u>	<u>17,272</u>	<u>87,794</u>	<u>55,504</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.

Epsom & Ewell Citizens Advice Bureau

Balance Sheet as at 31 March 2009

	Note	2009 £	2008 £
Current assets			
Debtors	4	2,952	3,312
Cash at bank, building society and in hand	5	<u>102,583</u>	<u>66,471</u>
		<u>105,535</u>	<u>69,783</u>
Liabilities			
Creditors: amounts falling due within one year	6	(17,741)	(14,279)
Net assets	7	<u>87,794</u>	<u>55,504</u>
Represented by:			
Funds of the charity			
Unrestricted funds:			
General fund		63,522	55,504
Designated funds		7,000	-
Restricted Funds		17,272	-
Total funds	8	<u>87,794</u>	<u>55,504</u>

The financial statements have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies and with the Financial Reporting Standard for Smaller Entities.

The financial statements were approved by the Board on 10 September 2009 and signed on their behalf by:



Shaun Jones, Chairman



David Rosen, Treasurer

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2009

1. Accounting policies

a) Accounting basis

The financial statements have been prepared under the historical cost convention and are in accordance with the Companies Act 1985, 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 £1,500. No such capital expenditure has been incurred.

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2009

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 2009

2. Incoming resources

	Unrestricted £	Restricted £	2009 Total £	2008 Total £
a. Incoming resources from charitable activities				
Epsom & Ewell Borough Council	72,779	23,984	96,763	82,549
Big Lottery Fund (see note below)	-	49,696	49,696	47,647
Public Service Agreement	9,689	-	9,689	-
Rosebery Housing Association	2,000	-	2,000	2,000
National Citizens Advice	-	4,386	4,386	-
	<u>84,468</u>	<u>78,066</u>	<u>162,534</u>	<u>132,196</u>
Note: Total funding received from the Big Lottery Fund was £50,828 (2008: £48,379) , of which £1,132 (2008: £732) was not expended in the year and is shown as deferred income on the balance sheet.				
b. Voluntary income: donations				
National Counties Building Society	1,500	-	1,500	1,500
Fund-raising events	1,125	-	1,125	529
Street collection	560	-	560	538
Other donations	1,601	-	1,601	2,883
	<u>4,786</u>	<u>-</u>	<u>4,786</u>	<u>5,450</u>
c. Investment income				
Bank and building society interest received	<u>2,282</u>	<u>-</u>	<u>2,282</u>	<u>2,249</u>
d. Other incoming resources				
Release of provisions	6,788	-	6,788	-
Parking refunds from Epsom & Ewell Borough Council	2,127	-	2,127	1,954
Tax refund	-	-	-	266
	<u>8,915</u>	<u>-</u>	<u>8,915</u>	<u>2,220</u>

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2009

3. Resources expended

	Unrestricted £	Restricted £	2009 Total £	2008 Total £
Charitable activities:				
Staff costs	57,562	43,254	100,816	88,558
Other costs	16,561	26,743	43,304	37,306
	<u>74,123</u>	<u>69,997</u>	<u>144,120</u>	<u>125,864</u>
Costs of generating voluntary income	40	-	40	60
Other costs of generating funds	-	397	397	-
Governance costs	1,270	400	1,670	1,114
	<u>75,433</u>	<u>70,794</u>	<u>146,227</u>	<u>127,038</u>

Natural classification of resources expended:

	2009 Total £	2008 Total £
Staff costs	102,486	89,672
Office rental and service costs	24,181	22,810
Travelling and training	2,090	1,869
Subscriptions and insurance	2,279	2,351
IT	5,181	2,385
Advertising for debt adviser	1,333	-
General	1,392	959
Telephone	1,771	1,574
Postage and other office costs	3,352	3,464
Staff car parking	2,162	1,954
	<u>146,227</u>	<u>127,038</u>

The average number of employees during the year was 9 (2008: 9), of whom 8 (2008: 8) were part-time and all of whom are management, support staff and case workers.

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 £34.

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2009

4. Debtors

	2009	2008
	£	£
Epsom & Ewell Borough Council	2,952	3,312
	<u>2,952</u>	<u>3,312</u>

5. Cash at bank, building society and in hand

	2009	2008
	£	£
Lloyds TSB	61,237	29,045
Birmingham Midshires Building Society	28,007	26,330
National Counties Building Society	11,275	11,064
CAF Bank	1,987	-
Cash in hand	77	32
	<u>102,583</u>	<u>66,471</u>

6. Creditors: amounts falling due within one year

	2009	2008
	£	£
Epsom & Ewell Borough Council	10,194	4,713
Other creditors	1,991	5,142
Deferred income	5,556	4,424
	<u>17,741</u>	<u>14,279</u>

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2009

7. Analysis of net assets between funds

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Current assets	74,261	7,000	24,274	105,535
Current liabilities	(10,739)	-	(7,002)	(17,741)
Net assets	<u>63,522</u>	<u>7,000</u>	<u>17,272</u>	<u>87,794</u>

8. Movement in funds

	At 1 April 2008 £	Incoming Resources £	Outgoing Resources £	At 31 March 2009 £
Unrestricted funds:				
General fund	55,504	100,462	(92,444)	63,522
IT hardware replacement fund	-	7,000	-	7,000
Total unrestricted funds	<u>55,504</u>	<u>107,462</u>	<u>(92,444)</u>	<u>70,522</u>
Restricted funds:				
Mental health outreach project	-	49,696	(49,696)	-
Epsom County Court desk	-	11,984	(11,984)	-
Debt advice project	-	16,000	(4,357)	11,643
IT systems improvement project	-	6,000	(2,575)	3,425
Extra hours project	-	4,386	(2,182)	2,204
Total restricted funds	<u>-</u>	<u>88,066</u>	<u>(70,794)</u>	<u>17,272</u>
Total funds	<u>55,504</u>	<u>195,528</u>	<u>(163,238)</u>	<u>87,794</u>

Incoming and outgoing resources include the following transfers between funds:

£7,000 from general fund to IT hardware replacement fund;

£10,000 from general fund to debt advice project.

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2009

9. Purposes of restricted funds

- | | | |
|--------------------------------|---|--|
| 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. |
| Debt advice project | | A restricted fund financed by Epsom and Ewell Borough Council and the Bureau general fund to pay for a dedicated debt adviser. |
| 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. |
| 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. |
|-------------------------|---|--|

11. Financial commitments

At 31 March 2009, 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.