

REGISTERED COMPANY NUMBER: 04770945 (England and Wales)
REGISTERED CHARITY NUMBER: 1099626

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2020
for
Citizens Advice Mole Valley**

**Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF**

Citizens Advice Mole Valley

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for the Year Ended 31 March 2020**

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**Report of the Trustees
for the Year Ended 31 March 2020**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims for the Public Benefit

The objectives of the charity are to provide free, impartial, comprehensive, confidential and professional information, advice, and advocacy services to all in Mole Valley and surrounding areas. The aims and principles of the service are to provide the advice people need for the problems they face; and to improve the policies and practices that affect people's lives.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Citizens Advice Mole Valley (the Company) carries out these objectives by providing the advice service in the following office-based ways:

- by letter and email
- to personal callers on a drop-in basis
- by face to face appointments
- by telephone

The Company provides free, confidential and impartial advice to everybody regardless of race, gender, sexuality or disability.

STATEMENT OF INTERNAL CONTROL

The Company's trustee board oversees the information security of all personal information that is processed about our clients, staff, funders and strategic partners. Citizens Advice Mole Valley holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service.

An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018.

**Report of the Trustees
for the Year Ended 31 March 2020**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Company continues to provide a high standard of service to all clients and successfully maintains membership of the National Association of Citizens Advice Bureaux. Our offices have disabled access to the waiting rooms and interview rooms and can offer home visits by prior arrangement. Going forward, provision of services to home and face to face in the office is subject to ongoing safety reviews in the light of the coronavirus pandemic.

The Company received £100,000 core funding from Mole Valley District Council being the third year of a 3-year funding agreement.

We were delighted to have been awarded a 5-year grant totalling £297,485 from the Big Lottery Fund starting on 1 January 2017. The total received in 2019/20 was £59,806. A grant of £12,000 was received from Clarion Futures to provide advice to Clarion customers. A further grant for the same amount has been agreed for the year from 1 April 2020 from Clarion Futures.

The Company received funding of £25,937 from Sutton and East Surrey Water Company to assist with the administration of the Water Support scheme.

Citizens Advice has been awarded a grant to provide access to help clients claim Universal Credit across the country. Citizens Advice Mole Valley received £25,177 in 2019/20 for Help to Claim face to face service and a further grant of £55,312 for Help to Claim phone and webchat as part of a consortium serving Surrey.

As a member of Citizens Advice Surrey (CAS) a grant was awarded to the Company for projects where CAS had obtained grant funding at a County level:

Surrey Crisis Fund (previously called Local Assistance Grant) an allocation of £3,969 to facilitate client access to the Surrey County Council scheme which provides cash payments and goods for people in crisis.

Grant have also been received from:

Dorking Foodbank provided funds to enable an adviser to attend the foodbank.

Dorking Quakers provided £400, Armada Probus £400, RASASC £875.

Alok Agarwal for his generous donation of IT support services.

The Trustees wish to thank all our funders for their support. Building up additional funding streams to provide additional related services and help cover our costs remains a priority of the Company.

Areas of advice covered by the Company include welfare benefits, money advice, employment, housing, personal relationships and consumer issues. The Company uses IT based case recording and reporting systems and web-based information systems to help deliver these services.

In the year 2019/20 the Company dealt with 19,114 issues raised by 3,836 new clients with 10,247 clients in total contacting the Company by letter, telephone, emails, home visits and visits to the Company offices. The issues being raised are increasingly complex and time consuming. (2018/19: 14,091 issues by 3,490 clients). This service is provided by our staff including around 60 volunteers who are recruited locally and thoroughly trained to provide quality assured advice with an estimated value of volunteering of £334,900.

We would like to thank all our staff and volunteers for their loyal support throughout the year to enable us to deliver these valuable services.

FINANCIAL REVIEW

Financial position

Incoming resources in the year 2019/20 were £299,789 (2018/19 £251,483).

A surplus of £7,322 arose in the current year, compared with a deficit of £1,044 in 2018/19. As at 31 March 2020, total reserves were £147,670 of which £105,000 were designated funds, leaving general funds of £42,670.

Principal funding sources

The Directors extend their thanks to Mole Valley District Council for their continued support and for providing our core funding (£100,000), and also for the provision of rent-free accommodation and support services for Dorking. Our thanks also for the award of a further 3 year grant starting in April 2020 for the period 2020-2023.

Thanks also to our other grant funders who this year provided a total of £182,615 project funding. In addition, donations, interest, fundraising and related activities raised a further £15,527.

Citizens Advice Mole Valley did not have any borrowings outstanding, either during the financial year or at the balance sheet date.

**Report of the Trustees
for the Year Ended 31 March 2020**

FINANCIAL REVIEW

Reserves policy

Citizens Advice Mole Valley is dependent on MVDC for the provision of the bulk of the funding for core operating expenses. The Company also receives income from project grants that contributes significantly towards operating expenses as well as from minor grants and donations. The Trustees recognise that they are dependent upon MVDC and that this presents a particular risk to the Company's ongoing operation were MVDC forced to cut significantly or terminate the annual grant.

The Trustees continue to explore initiatives to bring income and expenditure into line each year and this has been largely successful in the year 2019-20 with income running slightly ahead of the Company's expenditure.

The Trustees have carried out a thorough review of the Designated Fund reserves and have determined the amount required at 31 March 2020 to be £105,000 (2019: £118,100) should funding be unexpectedly withdrawn and the charity need to be wound up. This reflects primarily outstanding contractual lease obligations on the Leatherhead office and operating and staff costs during any wind up period.

Going concern

The Directors have not identified any significant material uncertainty which would cast doubt about the ability of the Company to continue as a going concern, subject to continuing receipt of the core grant, and adapting services to changes in funding.

FUTURE PLANS

The Trustees have in place a Business and Development Plan covering the period from April 2020 to March 2023, implementation of which seeks an overall objective to ensure, assuming continuation of adequate funding, that the Company continues to provide services to meet the needs of the local community (both residential and business), particularly the most vulnerable, and that resources are used efficiently and to best effect for that purpose.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Mole Valley is a company limited by guarantee incorporated on 20 May 2003 and is a registered charity. The maximum liability of each member is limited to one pound.

The activities are governed by the Memorandum and Articles of Association.

Recruitment and appointment of new trustees

Trustees, who are also directors of the Company, are appointed in accordance with procedures set out in the company's Articles, being individuals from the local community able and willing to assist the Company in furthering its objects, in particular the maintenance of the Company as a centre to provide a free, confidential, independent and impartial service, information and counsel.

Trustee induction

Trustees are given appropriate induction training to enable them to assume their corporate responsibility and to contribute to the strategic direction of the Company.

**Report of the Trustees
for the Year Ended 31 March 2020**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

A local Citizens Advice has been providing advice and support to people of the large mixed urban/rural area covering North and Mid Surrey including Dorking and Leatherhead, called Mole Valley, for 81 years since 1939.

In its current form, Citizens Advice Mole Valley has been operating for over 17 years, serving the people of Leatherhead, Dorking and the surrounding districts.

It is an independent, voluntary organization offering a service that is available by visiting in person or by telephone, email or letter. We also participate in a regional 'Adviceline' whereby we and 5 other Local Citizens Advice charities in Surrey pool resources to field telephone enquiries more efficiently.

The charity is staffed predominantly by volunteers who give their time for free and are committed not only to the provision of the service to the public but also to a rigorous schedule of training to keep up to date with a constantly changing legislative and regulatory environment. Our small team of paid staff manages and administers the charity on a day-to-day basis and ensures that a high quality service is provided.

The members of the voluntary Board of Trustees are the directors of the Company and govern the organisation, making overall policy and defining future strategy. They also monitor the work of the Company management.

A register of members' interests is maintained and reviewed quarterly to ensure there is no potential conflict of interest.

The Company considers the wider impact of advice is just as important; that is what we achieve as a result of solving problems and providing support. Maximising the income for those clients we advise, helps to prevent more costly intervention and helps reduce financial difficulty, promotes inclusion and benefits the economy.

The Company believes that if problems are left unsolved, they do not simply affect the individual but impact on the wider community and solving them creates considerable value to society.

Citizens Advice facilitates an HM Treasury approved model to evidence the Company's added value.

For every £1 invested in our service in 2019/20, the Company generated:

£5.72 in savings to government and public services (fiscal benefits)

£35.95 in wider economic and social benefits (public value)

£27.39 in financial value to the people we help (specific outcomes to individuals)

All clients are invited to provide feedback and this evidences high levels of client satisfaction with 82% of clients agreeing that advice made a positive difference to their lives, 78% that they could not have solved their problem without our advice and 95% of clients would recommend the service.

Related parties

Citizens Advice Mole Valley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which operates a framework for standards of advice and casework management as well as monitoring progress on a regular basis against those standards. However, the actual day-to-day operating procedures are determined locally within the requirements of the national membership requirements.

The Company also works closely with many local charities and other advisory services on behalf of its clients.

Citizens Advice Mole Valley is a member of Citizens Advice Surrey, a company limited by guarantee incorporated on 23rd February 2011 and which is a registered charity representing the interests of all 14 Local Citizens Advice charities operating in Surrey. The maximum liability of each member is limited to one pound.

Mr. Steven Phillips is a director of Citizens Advice Mole Valley and of Citizens Advice Surrey.

Risk management

The Board of Trustees has conducted its own review of the major risks to which the charity is exposed, and systems have been established to mitigate those risks, this includes the financial Reserve Policy. Internal risks are minimized by the implementation of procedures detailed in the Office Manual 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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04770945 (England and Wales)

**Report of the Trustees
for the Year Ended 31 March 2020**

Registered Charity number

1099626

Registered office

Lyons Court
Dorking
Surrey
RH4 1AB

Trustees

	First appointed	Next 3-year anniversary
Mr Alok Agarwal	29 September 2009	29 September 2021
Mrs Bridget Mary Carr	13 September 2015	Resigned 01 November 2019
Mr Ronald Joseph Delnevo	5 June 2014	Resigned 05 April 2019
Mr Keith Hutton	21 May 2018	21 May 2021
Mrs Alison Jane Lippiatt	15 June 2016	15 June 2022
Mr Ian Lovelock	26 October 2017	26 October 2020
Mr Steven Charles Phillips	28 February 2017	28 February 2020
Mr Timothy Richard Prideaux	26 October 2017	26 October 2020
Mr Matthew Cowlard	18 November 2019	18 November 2022

Retirement of Trustees

There were two resignations of trustee directors in 2019/20, Mr Ronald Delnevo and Mrs Bridget Carr.

Trustee Status

One new trustee director, Mr Matthew Cowlard joined the trustee board in 2019/20. One trustee director, Alison Lippiatt had her appointment renewed at the AGM in December 2019 for a further 3 years. Three trustees will reach the end of their three-year trustee appointment during 2020/21, Mr Tim Prideaux, Mr Steven Phillips and Mr Ian Lovelock. These trustees will be subject to reappointment at the next trustee board AGM in December 2020.

Company Secretary

Mr Ian James Lovelock

Independent Examiner

Mrs Margaret Brett
FCA

Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Bankers

HSBC
67 West Street
Dorking
Surrey
RH4 1BW

EVENTS SINCE THE END OF THE YEAR

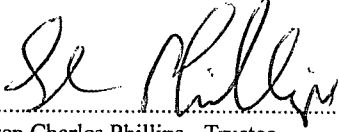
Information relating to events since the end of the year is given in the notes to the financial statements.

Citizens Advice Mole Valley (Registered number: 04770945)

**Report of the Trustees
for the Year Ended 31 March 2020**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on16/11/2020..... and signed on its behalf by:



.....
Mr Steven Charles Phillips - Trustee

**Independent Examiner's Report to the Trustees of
Citizens Advice Mole Valley**

Independent examiner's report to the trustees of Citizens Advice Mole Valley ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2020.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

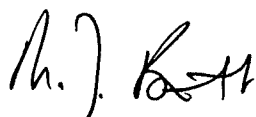
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of FCA which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mrs Margaret Brett
FCA
Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Date: 17th December 2020

Citizens Advice Mole Valley

**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2020**

	Notes	Unrestricted funds £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	15,571	-	15,571	19,700
Charitable activities					
General Advice	6	100,981	-	100,981	114,130
Mole Valley CAB Outreach (Big Lottery Fund)		-	59,806	59,806	58,553
Clarion Housing (formerly Circle Housing)		-	12,000	12,000	12,000
Local Assistance Scheme		-	3,969	3,969	6,475
Sutton and East Surrey Water		-	25,937	25,937	24,961
UC H2C f2f		-	25,177	25,177	2,762
UC H2C phone & webchat		-	55,312	55,312	5,029
Other activities	4	-	-	-	6,981
Investment income	5	1,036	-	1,036	892
Total		117,588	182,201	299,789	251,483
EXPENDITURE ON					
Charitable activities					
General Advice	7	108,618	-	108,618	141,929
Mole Valley CAB Outreach (Big Lottery Fund)		-	59,806	59,806	58,553
Clarion Housing (formerly Circle Housing)		-	12,000	12,000	12,000
Local Assistance Scheme		-	3,969	3,969	6,475
Sutton and East Surrey Water		-	25,937	25,937	24,961
UC H2C f2f		-	25,177	25,177	2,762
UC H2C phone & webchat		-	55,312	55,312	5,029
Other activities		1,648	-	1,648	818
Total		110,266	182,201	292,467	252,527
NET INCOME/(EXPENDITURE)		7,322	-	7,322	(1,044)
RECONCILIATION OF FUNDS					
Total funds brought forward		140,348	-	140,348	141,392
TOTAL FUNDS CARRIED FORWARD		147,670	-	147,670	140,348

The notes form part of these financial statements

Citizens Advice Mole Valley (Registered number: 04770945)

**Balance Sheet
31 March 2020**

	Notes	Unrestricted funds £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
CURRENT ASSETS					
Debtors	13	6,805	-	6,805	16,640
Cash at bank and in hand		152,230	-	152,230	132,524
		<u>159,035</u>	<u>-</u>	<u>159,035</u>	<u>149,164</u>
CREDITORS					
Amounts falling due within one year	14	(11,365)	-	(11,365)	(8,816)
		<u>147,670</u>	<u>-</u>	<u>147,670</u>	<u>140,348</u>
NET CURRENT ASSETS					
		<u>147,670</u>	<u>-</u>	<u>147,670</u>	<u>140,348</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>147,670</u>	<u>-</u>	<u>147,670</u>	<u>140,348</u>
NET ASSETS					
		<u>147,670</u>	<u>-</u>	<u>147,670</u>	<u>140,348</u>
FUNDS					
	16				
Unrestricted funds:					
General fund				42,670	22,248
Designated Fund				105,000	118,100
				<u>147,670</u>	<u>140,348</u>
TOTAL FUNDS					
				<u>147,670</u>	<u>140,348</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.

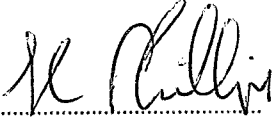
The trustees acknowledge their responsibilities for

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

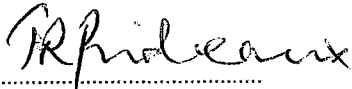
Balance Sheet - continued
31 March 2020

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 16/11/2020 and were signed on its behalf by:



Mr Steven Charles Phillips - Trustee



Mr Timothy Richard Prideaux - Trustee

Citizens Advice Mole Valley

Notes to the Financial Statements for the Year Ended 31 March 2020

1. STATUTORY INFORMATION

The Company is limited by guarantee, registered in England and Wales and also a registered charity. The Charitable Company's registered numbers and registered office address can be found on page 4 in the administrative details of the Trustees report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Other than reliance on core funding, as mentioned in the Trustees report, there are no material uncertainties about the Company's ability to continue.

Financial reporting standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified. Donations and fundraising are recognised in the accounts on receipt. No amounts are included in the accounts for the services donated by volunteers.

IT support services donated during the year by a trustee are included in donations received and expensed in IT support.

Grants have been recognised in the accounts in the period in which they are receivable and are reflected in restricted or unrestricted funds depending on the conditions attached to them.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of resources. Management and administration costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements.

Governance costs

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to Independent Examination and legal fees.

Allocation and apportionment of costs

Overhead and support costs have been allocated between charitable activities on a time basis and are analysed in Notes 7 and 8.

Taxation

The Company is a registered charity and is exempt from United Kingdom income and corporation tax on its charitable activities. No trading activities are undertaken by the Company.

Fund accounting

The general fund is an unrestricted fund which is available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which has not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Citizens Advice Mole Valley

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

2. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated services

The offices at Dorking are provided by Mole Valley District Council at a peppercorn rent until October 2021.

3. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
Donations	15,571	-	15,571	18,176
Gift aid	-	-	-	1,524
	<u>15,571</u>	<u>-</u>	<u>15,571</u>	<u>19,700</u>

4. OTHER ACTIVITIES

	Unrestricted funds £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
Fundraising events	-	-	-	6,981
	<u>-</u>	<u>-</u>	<u>-</u>	<u>6,981</u>

5. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
Deposit account interest	1,036	-	1,036	892
	<u>1,036</u>	<u>-</u>	<u>1,036</u>	<u>892</u>

6. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.20 £	31.3.19 £
Grants	General Advice	100,981	114,130
Grants	Mole Valley CAB Outreach (Big Lottery Fund)	59,806	58,553
Grants	Clarion Housing (formerly Circle Housing)	12,000	12,000
Grants	Local Assistance Scheme	3,969	6,475
Grants	Sutton and East Surrey Water	25,937	24,961
Grants	UC H2C f2f	25,177	2,762
Grants	UC H2C phone & webchat	55,312	5,029
		<u>283,182</u>	<u>223,910</u>

Grants received, included in General Advice above, are as follows:

	31.3.20 £	31.3.19 £
Mole Valley District Council	100,000	110,000
Other	981	4,130
Total General Advice	<u>100,981</u>	<u>114,130</u>

Citizens Advice Mole Valley

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
General Advice	133,304	(24,686)	108,618
Mole Valley CAB Outreach (Big Lottery Fund)	39,308	20,498	59,806
Clarion Housing (formerly Circle Housing)	-	12,000	12,000
Local Assistance Scheme	-	3,969	3,969
Sutton and East Surrey Water	16,719	9,218	25,937
UC H2C £2f	11	25,166	25,177
UC H2C phone & webchat	24,258	31,054	55,312
	<u>213,600</u>	<u>77,219</u>	<u>290,819</u>

8. SUPPORT COSTS

	Management £	Expenses cross charged £	Governance costs £	Totals £
General Advice	65,722	(97,936)	7,528	(24,686)
Mole Valley CAB Outreach (Big Lottery Fund)	1,940	18,558	-	20,498
Clarion Housing (formerly Circle Housing)	-	12,000	-	12,000
Local Assistance Scheme	-	3,969	-	3,969
Sutton and East Surrey Water	163	9,055	-	9,218
UC H2C £2f	-	25,166	-	25,166
UC H2C phone & webchat	1,865	29,189	-	31,054
	<u>69,690</u>	<u>1</u>	<u>7,528</u>	<u>77,219</u>

Support costs, included in the above, are as follows:

Governance costs

	31.3.20 General Advice £	31.3.19 Total activities £
Insurance	3,016	2,978
Accountancy and Payroll	4,112	5,110
Management committee costs	325	837
Bank charges	75	114
	<u>7,528</u>	<u>9,039</u>

Citizens Advice Mole Valley

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.20	31.3.19
	£	£
Independent examiners fee	1,820	3,400
Accountancy and payroll services	2,292	1,710
	<u> </u>	<u> </u>

10. TRUSTEES' REMUNERATION AND BENEFITS

During the year Mr Alok Agarwal donated £11,500 (2019 - £11,000) of IT support services.

Trustees' expenses

£325 of trustees' expenses were paid to 2 trustees during the year to 31 March 2020

11. STAFF COSTS

	31.3.20	31.3.19
	£	£
Wages and salaries	189,424	158,924
Social security costs	8,640	7,703
Other pension costs	2,726	1,680
	<u> </u>	<u> </u>
	<u>200,790</u>	<u>168,307</u>

The average monthly number of employees during the year was as follows:

	31.3.20	31.3.19
Advisors (voluntary)	47	42
Administrative staff (voluntary)	10	20
Trustees (voluntary)	7	8
Staff (paid)	15	13
	<u> </u>	<u> </u>
	<u>79</u>	<u>83</u>

No employees received emoluments in excess of £60,000.

Most individuals worked part time, the full time equivalent in 2019-20 was 17 staff (2018-19: 16 staff)

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2018-19)

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	19,700	-	19,700
Charitable activities			
General Advice	114,130	-	114,130
Mole Valley CAB Outreach (Big Lottery Fund)	-	58,553	58,553
Clarion Housing (formerly Circle Housing)	-	12,000	12,000
Local Assistance Scheme	-	6,475	6,475
Sutton and East Surrey Water	-	24,961	24,961
UC H2C £2f	-	2,762	2,762
UC H2C phone & webchat	-	5,029	5,029
Other activities	6,981	-	6,981
Investment income	892	-	892

Citizens Advice Mole Valley

Notes to the Financial Statements - continued
for the Year Ended 31 March 2020

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2018-19) - continued	Unrestricted funds £	Restricted funds £	Total funds £
Total	141,703	109,780	251,483
EXPENDITURE ON			
Charitable activities			
General Advice	141,929	-	141,929
Mole Valley CAB Outreach (Big Lottery Fund)	-	58,553	58,553
Clarion Housing (formerly Circle Housing)	-	12,000	12,000
Local Assistance Scheme	-	6,475	6,475
Sutton and East Surrey Water	-	24,961	24,961
UC H2C f2f	-	2,762	2,762
UC H2C phone & webchat	-	5,029	5,029
Other activities	818	-	818
Total	142,747	109,780	252,527
NET INCOME/(EXPENDITURE)	(1,044)	-	(1,044)
Transfers between funds	2,500	(2,500)	-
Net movement in funds	1,456	(2,500)	(1,044)
RECONCILIATION OF FUNDS			
Total funds brought forward	138,892	2,500	141,392
TOTAL FUNDS CARRIED FORWARD	140,348	-	140,348
13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		31.3.20	31.3.19
		£	£
Other debtors		1,930	15,950
Prepayments and accrued income		4,875	690
		6,805	16,640

Citizens Advice Mole Valley

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.20	31.3.19
	£	£
Social security and other taxes	3,715	2,847
Other creditors	900	748
Accrued expenses	6,250	5,221
Grants received in advance	500	-
	<u>11,365</u>	<u>8,816</u>

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.20	31.3.19
	£	£
Within one year	19,500	19,500
Between one and five years	-	19,500
	<u>19,500</u>	<u>39,000</u>

16. MOVEMENT IN FUNDS

	At 1.4.19	Net movement in funds	Transfers between funds	At 31.3.20
	£	£	£	£
Unrestricted funds				
General fund	22,248	7,322	13,100	42,670
Designated Fund	118,100	-	(13,100)	105,000
	<u>140,348</u>	<u>7,322</u>	<u>-</u>	<u>147,670</u>
TOTAL FUNDS	<u>140,348</u>	<u>7,322</u>	<u>-</u>	<u>147,670</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	117,588	(110,266)	7,322
Restricted funds			
Clarion Housing (formerly Circle Housing)	12,000	(12,000)	-
Mole Valley CAB Outreach (Big Lottery Fund)	59,806	(59,806)	-
Local Assistance Scheme	3,969	(3,969)	-
Sutton and East Surrey Water	25,937	(25,937)	-
UC H2C f2f	25,177	(25,177)	-
UC H2C phone & webchat	55,312	(55,312)	-
	<u>182,201</u>	<u>(182,201)</u>	<u>-</u>
TOTAL FUNDS	<u>299,789</u>	<u>(292,467)</u>	<u>7,322</u>

Citizens Advice Mole Valley

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.18 £	Net movement in funds £	Transfers between funds £	At 31.3.19 £
Unrestricted funds				
General fund	6,342	(1,044)	16,950	22,248
Designated Fund	132,550	-	(14,450)	118,100
	<u>138,892</u>	<u>(1,044)</u>	<u>2,500</u>	<u>140,348</u>
Restricted funds				
Training	2,500	-	(2,500)	-
	<u>2,500</u>	<u>-</u>	<u>(2,500)</u>	<u>-</u>
TOTAL FUNDS	<u>141,392</u>	<u>(1,044)</u>	<u>-</u>	<u>140,348</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	141,703	(142,747)	(1,044)
Restricted funds			
Clarion Housing (formerly Circle Housing)	12,000	(12,000)	-
Mole Valley CAB Outreach (Big Lottery Fund)	58,553	(58,553)	-
Local Assistance Scheme	6,475	(6,475)	-
Sutton and East Surrey Water	24,961	(24,961)	-
UC H2C f2f	2,762	(2,762)	-
UC H2C phone & webchat	5,029	(5,029)	-
	<u>109,780</u>	<u>(109,780)</u>	<u>-</u>
TOTAL FUNDS	<u>251,483</u>	<u>(252,527)</u>	<u>(1,044)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.18 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	6,342	6,278	30,050	42,670
Designated Fund	132,550	-	(27,550)	105,000
	<u>138,892</u>	<u>6,278</u>	<u>2,500</u>	<u>147,670</u>
Restricted funds				
Training	2,500	-	(2,500)	-
	<u>2,500</u>	<u>-</u>	<u>(2,500)</u>	<u>-</u>
TOTAL FUNDS	<u>141,392</u>	<u>6,278</u>	<u>-</u>	<u>147,670</u>

Citizens Advice Mole Valley

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	259,291	(253,013)	6,278
Restricted funds			
Clarion Housing (formerly Circle Housing)	24,000	(24,000)	-
Mole Valley CAB Outreach (Big Lottery Fund)	118,359	(118,359)	-
Local Assistance Scheme	10,444	(10,444)	-
Sutton and East Surrey Water	50,898	(50,898)	-
UC H2C f2f	27,939	(27,939)	-
UC H2C phone & webchat	60,341	(60,341)	-
	<u>291,981</u>	<u>(291,981)</u>	<u>-</u>
TOTAL FUNDS	<u>551,272</u>	<u>(544,994)</u>	<u>6,278</u>

The funding from Clarion Housing provides help for local Clarion residents.

The fund donated by the Big Lottery Fund provided for a caseworker in North Leatherhead and South Dorking and administrative support.

The grant from Sutton and East Surrey Water funded an administrator for their water support and watersure scheme.

The Designated Fund is a provision against redundancy costs and the cost of the rent, management and insurance fees and end of lease repairs relating to the lease of the Leatherhead office.

17. CAPITAL COMMITMENTS

	31.3.20 £	31.3.19 £
Contracted but not provided for in the financial statements	-	-
	<u>-</u>	<u>-</u>

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2020.

19. POST BALANCE SHEET EVENTS

Since the pandemic began, Citizens Advice Mole Valley has continued to offer services to Mole Valley through remote delivery systems such as phone, email and website channels. Demand for our services has, as expected, been high despite the difficulties of not being able to meet face to face.

Mole Valley District Council has approved our Core service grant application for 2020-23 at an enhanced level of £120,000 annually.

We have also been able to secure important additional funding from HM Government to support the local Citizens Advice offices during the pandemic to buy equipment and technology needed to support a more effective remote delivery system.

We have purchased laptops, headsets and are exploring software to assist with better remote delivery. As we move forward and increase our advice delivery channels across telephone, email as well as limited in person options, we will train current and new advisers to work both remotely and in the offices.

We have also successfully secured some additional funding from The Big Lottery for a limited period to support our work during the pandemic crisis and from the HM Government to increase our Money Advice capacity by training a new money adviser.

Our other funded projects from The Big Lottery, SES Water, CA for Help to Claim and Clarion Housing all remain in place.

Citizens Advice Mole Valley

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2020**

20. COMPANY LIMITED BY GUARANTEE

Every member of the company undertakes to contribute such amount as may be required, not exceeding £1, to the company's assets if it should be wound up while they are a member or within one year after they cease to be a member

- for the payment of the Company's debts and liabilities contracted before they ceased to be a member
- for the costs, charges and expenses of winding up, and
- for the adjustment among themselves of the rights of persons who have contributed to the Company's assets