

**WAVERLEY HOPPA COMMUNITY TRANSPORT**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2017**

**9. SUPPORT COSTS**

	Transport £	Total 2017 £	Total 2016 £
Net finance expense on defined benefit pension	3,000	3,000	6,000
Establishment costs	12,945	12,945	13,609
Staff related costs	5,176	5,176	3,966
Telephone	8,223	8,223	7,076
Postage & stationery	6,570	6,570	4,091
Advertising and marketing	2,235	2,235	2,622
IT development and maintenance	3,957	3,957	5,168
Accountancy & bookkeeping	9,274	9,274	8,480
Entertainment	3,030	3,030	3,496
Health & safety and professional fees	2,388	2,388	6,234
Sundry costs	10,321	10,321	6,412
Public relations	5,195	5,195	-
Wages and salaries	147,362	147,362	159,394
National insurance	15,499	15,499	12,755
Pension cost	32,983	32,983	28,918
Depreciation and (profit)/loss on disposal	3,079	3,079	3,511
	<u>271,237</u>	<u>271,237</u>	<u>271,732</u>

**10. GOVERNANCE COSTS**

	Restricted funds 2017 £	Unrestricted funds 2017 £	Total funds 2017 £	Total funds 2016 £
Audit fees	<u>1,286</u>	<u>3,514</u>	<u>4,800</u>	<u>4,885</u>

**11. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE**

	Staff costs 2017 £	Depreciation 2017 £	Other costs 2017 £	Total 2017 £	Total 2016 £
Transport services	669,975	87,005	211,567	968,547	952,063
Governance	-	-	4,800	4,800	4,885
	<u>669,975</u>	<u>87,005</u>	<u>216,367</u>	<u>973,347</u>	<u>956,948</u>

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2017**

**12. NET INCOMING RESOURCES/(RESOURCES EXPENDED)**

This is stated after charging:

	2017	2016
	£	£
Depreciation of tangible fixed assets:		
- owned by the charity	59,357	60,091
- held under finance leases	27,647	24,284
Auditors' remuneration - audit	4,800	4,885
	4,800	4,885

During the year, no Trustees received any remuneration (2016 - £NIL).

During the year, no Trustees received any benefits in kind (2016 - £NIL).

During the year, no Trustees received any reimbursement of expenses (2016 - £NIL).

**13. STAFF COSTS**

Staff costs were as follows:

	2017	2016
	£	£
Wages and salaries	585,929	572,271
Social security costs	38,242	34,564
Other pension costs (Note 24)	45,805	44,426
	669,976	651,261

The average number of persons employed by the company during the year was as follows:

	2017	2016
	No.	No.
Management and administration	1	1
Dispatches	3	3
Drivers	39	35
	43	39

No employee received remuneration amounting to more than £60,000 in either year.

The total employee benefits including employer pension contributions of the key management personnel were £70,807 (2016: £62,744)

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2017**

**14. OTHER FINANCE COST**

	2017 £	2016 £
Interest income on pension scheme assets	30,000	26,000
Interest on pension scheme liabilities	(33,000)	(32,000)
	(3,000)	(6,000)

**15. TANGIBLE FIXED ASSETS**

	Freehold property £	Vehicles and equipment £	Total £
<b>Cost</b>			
At 1 April 2016	153,934	682,551	836,485
Additions	-	165,815	165,815
Disposals	-	(31,500)	(31,500)
At 31 March 2017	153,934	816,866	970,800
<b>Depreciation</b>			
At 1 April 2016	36,935	383,557	420,492
Charge for the year	3,078	85,595	88,673
On disposals	-	(30,170)	(30,170)
At 31 March 2017	40,013	438,982	478,995
<b>Net book value</b>			
At 31 March 2017	113,921	377,884	491,805
At 31 March 2016	116,999	298,994	415,993

The net book value of assets held under finance leases or hire purchase contracts, included above, are as follows:

	2017 £	2016 £
Motor vehicles	141,709	72,851

**WAVERLEY HOPPA COMMUNITY TRANSPORT**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2017**

**16. FIXED ASSET INVESTMENTS**

	<b>Shares in group undertakings £</b>
<b>Cost</b>	
At 1 April 2016 and 31 March 2017	<u><u>1</u></u>

**Subsidiary undertakings**

The following were subsidiary undertakings of the company:

<b>Name</b>	<b>Holding</b>
Hoppa Limited	100%

The aggregate of the share capital and reserves as at 31 March 2017 and of the profit or loss for the year ended on that date for the subsidiary undertakings were as follows:

<b>Name</b>	<b>Aggregate of share capital and reserves £</b>	<b>Profit/(loss) £</b>
Hoppa Limited	<u><u>1</u></u>	<u><u>-</u></u>

**17. DEBTORS**

	<b>2017 £</b>	<b>2016 £</b>
Trade debtors	77,414	64,870
Other debtors	28,926	16,626
Prepayments and accrued income	25,721	23,688
	<u><u>132,061</u></u>	<u><u>105,184</u></u>

**WAVERLEY HOPPA COMMUNITY TRANSPORT**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2017**

**18. CREDITORS: Amounts falling due within one year**

	2017	2016
	£	£
Net obligations under finance leases and hire purchase contracts	34,896	17,502
Trade creditors	6,764	46,712
Other taxation and social security	-	27
Other creditors	4,208	3,554
Accruals and deferred income	69,683	43,090
	115,551	110,885
		£
<b>Deferred income</b>		
Deferred income at 1 April 2016		-
Resources deferred during the year		33,854
		33,854

Income from grants received in advance of the charity having entitlement to the grant have been deferred.

The net obligations under finance leases and hire purchase contracts are secured over the leased assets.

**19. CREDITORS:**  
**Amounts falling due after more than one year**

	2017	2016
	£	£
Net obligations under finance leases and hire purchase contracts	99,424	52,567
Obligations under finance leases and hire purchase contracts, included above, are payable as follows:		
	2017	2016
	£	£
Between one and five years	99,424	52,567

The net obligations under finance leases and hire purchase contracts are secured over the leased assets.

**WAVERLEY HOPPA COMMUNITY TRANSPORT**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2017**

**20. STATEMENT OF FUNDS**

	Brought Forward £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Carried Forward £
<b>Unrestricted funds</b>						
General Funds	380,647	735,572	(706,061)	(21,600)	-	388,558
Pension reserve	(106,000)	-	(8,000)	-	22,000	(92,000)
	<u>274,647</u>	<u>735,572</u>	<u>(714,061)</u>	<u>(21,600)</u>	<u>22,000</u>	<u>296,558</u>
<b>Restricted funds</b>						
Property Grant	146,932	-	-	-	-	146,932
Hospital Hoppa Demand	-	10,000	(60,906)	50,906	-	-
Responsive Capital Grant	12,945 5,000	186,309 24,306	(198,380) -	- (29,306)	- -	874 -
	<u>164,877</u>	<u>220,615</u>	<u>(259,286)</u>	<u>21,600</u>	<u>-</u>	<u>147,806</u>
Total of funds	<u><u>439,524</u></u>	<u><u>956,187</u></u>	<u><u>(973,347)</u></u>	<u><u>-</u></u>	<u><u>22,000</u></u>	<u><u>444,364</u></u>

The property grant of £150,000 was provided by Surrey County Council to purchase the company's current premises. The grant is repayable if the charity ceases to trade.

The Hospital Hoppa and Demand Responsive funds comprise grant funding for costs in connection with these services. Costs have been apportioned in relation to mileage.

The capital grant is funds collected for the purchase of new buses.

Any excess of expenses over income has been met from unrestricted funds and is shown by transfer.

**SUMMARY OF FUNDS**

	Brought Forward £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Carried Forward £
General funds	274,647	735,572	(714,061)	(21,600)	22,000	296,558
Restricted funds	164,877	220,615	(259,286)	21,600	-	147,806
	<u>439,524</u>	<u>956,187</u>	<u>(973,347)</u>	<u>-</u>	<u>22,000</u>	<u>444,364</u>

**WAVERLEY HOPPA COMMUNITY TRANSPORT**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2017**

**21. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Restricted funds 2017 £	Unrestricted funds 2017 £	Total funds 2017 £	Total funds 2016 £
Tangible fixed assets	146,932	344,873	491,805	415,993
Fixed asset investments	-	1	1	1
Current assets	874	258,659	259,533	292,982
Creditors due within one year	-	(115,551)	(115,551)	(110,885)
Creditors due in more than one year	-	(99,424)	(99,424)	(52,567)
Provisions for liabilities and charges	-	(92,000)	(92,000)	(106,000)
	<u>147,806</u>	<u>296,558</u>	<u>444,364</u>	<u>439,524</u>

**22. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2017 £	2016 £
Net expenditure for the year (as per Statement of financial activities)	(17,160)	(54,797)
<b>Adjustment for:</b>		
Depreciation charges	88,673	83,698
(Profit)/loss on the sale of fixed assets	(1,669)	677
Non-cash movement on pension liability	8,000	14,000
(Increase)/decrease in debtors	(26,878)	55,203
(Decrease)/increase in creditors	(12,728)	41,857
<b>Net cash provided by operating activities</b>	<u>38,238</u>	<u>140,638</u>

**23. ANALYSIS OF CASH AND CASH EQUIVALENTS**

	2017 £	2016 £
Cash in hand	127,472	187,798
Total	<u>127,472</u>	<u>187,798</u>

**WAVERLEY HOPPA COMMUNITY TRANSPORT**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2017**

**24. PENSION COMMITMENTS**

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £1,937 (2016 - £nil). Employee and employer contributions totalling £306 (2016 - £nil) were payable to the fund at the balance sheet date and are included in creditors.

The company operates a Defined benefit pension scheme.

The charity participates in a multi-employer defined benefits pension scheme, Surrey County Council's Occupational Pension Scheme.

The contributions paid during the year were £37,560 (2016: £36,426). Contributions totalling £3,882 were payable to the fund (2016: £3,554) at the balance sheet date and are included in creditors.

The most recent full actuarial valuation was carried out for the year ended 31 March 2017 by Hymans Robertson LLP.

Principal actuarial assumptions at the Balance sheet date (expressed as weighted averages) :

	2017	2016
Discount rate at 31 March	2.50 %	3.50 %
Future salary increases	2.70 %	3.70 %
Future pension increases	2.40 %	2.20 %

The amounts recognised in the Balance sheet are as follows:

	2017 £	2016 £
Present value of funded obligations	(1,125,000)	(941,000)
Fair value of scheme assets	1,033,000	835,000
Net liability	<u>(92,000)</u>	<u>(106,000)</u>

The amounts recognised in the Statement of financial activities incorporating income and expenditure account are as follows:

	2017 £	2016 £
Current service cost	(43,000)	(45,000)
Interest on obligation	(33,000)	(32,000)
Expected return on scheme assets	30,000	26,000
Total	<u>(46,000)</u>	<u>(51,000)</u>



**WAVERLEY HOPPA COMMUNITY TRANSPORT**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2017**

**24. PENSION COMMITMENTS (continued)**

Movements in the present value of the defined benefit obligation were as follows:

	2017 £	2016 £
Opening defined benefit obligation	941,000	976,000
Current service cost	43,000	45,000
Interest cost	33,000	32,000
Contributions by scheme participants	10,000	9,000
Actuarial losses/(gains)	125,000	(97,000)
Benefits paid	(27,000)	(24,000)
	<u>1,125,000</u>	<u>941,000</u>

Changes in the fair value of scheme assets were as follows:

	2017 £	2016 £
Opening fair value of scheme assets	835,000	817,000
Expected return on assets	30,000	26,000
Actuarial gains and (losses)	147,000	(30,000)
Contributions by employer	38,000	37,000
Contributions by scheme participants	10,000	9,000
Benefits paid	(27,000)	(24,000)
	<u>1,033,000</u>	<u>835,000</u>

The major categories of scheme assets as a percentage of total scheme assets are as follows:

	2017	2016
Equities	75.00 %	74.00 %
Bonds	15.00 %	16.00 %
Property	5.00 %	7.00 %
Cash	5.00 %	3.00 %

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2017**

**24. PENSION COMMITMENTS (continued)**

Amounts for the current and previous period are as follows:

Defined benefit pension schemes

	2017 £	2016 £
Defined benefit obligation	(1,125,000)	(941,000)
Scheme assets	1,033,000	835,000
Deficit	<u>(92,000)</u>	<u>(106,000)</u>
Experience adjustments on scheme liabilities	(125,000)	97,000
Experience adjustments on scheme assets	<u>147,000</u>	<u>(30,000)</u>

**25. OPERATING LEASE COMMITMENTS**

At 31 March 2017 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2017 £	2016 £
<b>Amounts payable:</b>		
Within 1 year	798	798
Between 1 and 5 years	997	1,795
Total	<u>1,795</u>	<u>2,593</u>

**26. RELATED PARTY TRANSACTIONS**

No transactions with related parties were undertaken such as are required to be disclosed under Financial Reporting Standard 102.

**GODALMING TOWN COUNCIL**

**Application for Grant Aid**

RECEIVED  
04 APR 2018

1. Name of Voluntary Organisation: **Godalming office of Citizens Advice Waverley**
2. Contact Name, Address and Telephone Number:

**Phil Davies, Chief Executive,  
Citizens Advice Waverley, 36 Bridge Street  
Godalming, Surrey GU7 1HP  
(01483 869599 / 07816 453698)**

3. Details of Organisation; is it

- |                                     |  |
|-------------------------------------|--|
| a) A Charity?                       | <b>Yes (Charity number 1098859)</b>  |
| b) A Trust?                         | <b>No</b>  |
| c) A Private Limited Company?       | <b>Yes (Company number 04823693)</b>   |
| d) Affiliated to any National Body? | <b>Yes, member of Citizens Advice</b>  |
| e) Any other official registration? | <b>Authorised and Regulated by the<br/>Financial Conduct Authority (FRN 17568)</b> |

4. What are the aims and objectives of the Organisation?

**Our aim:** To provide local people the advice they need to overcome their problems and  
To campaign on the big issues that affect their lives.

**Our principles:** To provide everyone with free and easy access to independent, confidential and impartial advice on their rights and responsibilities  
To value diversity, promote equality and challenge discrimination

**Our values:** To provide high quality, inclusive services that focus on local people's needs  
Use research and campaigning to challenge disadvantage and barriers to social inclusion  
Provide sound governance through a Trustee Board working with integrity and transparency  
Recognise the value of our staff and volunteers and develop their full potential  
Participate in County and national Citizens Advice work  
Build positive working relationships with key local organisations  
Minimise our environmental impact

5. Apart from general fund raising events, does the Organisation obtain revenue from any direct trading activity? If YES, please provide full details.

**£1,700 from partial subletting of the Godalming office premises to Pensionwise service and the Surrey Law Centre.**

11. What level of financial assistance are you seeking from Godalming Town Council? State:

- a) Amount **£28,000**
- b) Whether you have received a previous grant from the Town Council
  - Amount **£28,000**
  - Date **2016-17**
  - Project **As above**

12. What benefits do you anticipate will be derived by the Godalming Community from your project?


**Our project will benefit the people of Godalming, and contribute to achieving Godalming Town Council's aims, by:**

- **increasing incomes in Godalming through helping local people to access their full financial entitlements - money that will be spent in Godalming – and thereby helping to improve social inclusion;**
- **reducing the number of Godalming children living in poverty through maximising family incomes and improving young parents' ability to manage their own finances;**
- **reducing anxiety, stress, depression and its associated ill-health effects through helping Godalming people to resolve issues relating to low income, debt, employment, housing and relationship problems;**
- **reducing homelessness and improving housing conditions in Godalming through helping resolve disputes between landlords and tenants and helping clients to manage housing debt and access grants for housing repairs;**
- **reducing indebtedness to local authorities by helping people apply for their full financial entitlements;**
- **helping Godalming people to access redress where they have experienced discrimination, unfair dismissal or received faulty goods and services;**
- **reducing the number of Godalming people entering the court system, and so incurring further debt, by negotiating with creditors;**
- **providing access to our services to the widest possible number of Godalming people by 'phone, drop-in, self-help through a kiosk and our website, appointments and via outreach; and**
- **contributing to the Godalming community planning process by using data collected in the course of our work.**

**Through using volunteers to deliver our service we also:**

- **enable a wide range of Godalming people, including those recovering from physical and mental health problems, to participate in a voluntary group and activity;**
- **more effectively meet the needs of Godalming people experiencing social and economic difficulties; and**
- **ensure there is equality of access and opportunity for Godalming residents.**

I submit this application on behalf of the stated Organisation and believe all statements made or enclosed to be true.

Signed  Date 3 April 2018

Capacity in which signed Chief Executive Officer

Complete and return to: The Town Clerk, Godalming Town Council, Municipal Buildings, Bridge Street, Godalming, Surrey, GU7 1HR.

CITIZENS ADVICE WAVERLEY

Citizens Advice Waverley

Annual Budget  
2018/19

INCOME

4001 - Waverley Borough Council	210,000
4002 - Farnham Town Council	17,500
4003 - Godalming Town Council	28,000
4004 - Haslemere Town Council	11,500
4005 - Cranleigh Parish Council	8,750
4006 - Parish Councils	4,000
<b>GRANTS</b>	<b>279,750</b>

4102 - Unrestricted Funds	10,000
4103 - Training Grants	1,000
<b>PROJECT FUNDING</b>	<b>11,000</b>

4201 - General Donations	10,000
4202 - Client Donations	1,750
4204 - Gift Aid	2,000
<b>DONATIONS</b>	<b>13,750</b>

4400 - Fund Raising Events	10,000
<b>DONATIONS AND FUNDRAISING</b>	<b>23,750</b>

4601 - Rents	0
4602 - Other Service Income	250
4800 - Other income	1,500
	<b>1,750</b>

**TOTAL INCOME** 318,250

EXPENSES

7000 - Governance	2,000
7101 - Salaries	193,000
7103 - Travel	9,000
7104 - Parking	9,000
<b>SALARIES</b>	<b>211,000</b>

7200 - Recruitment & Training	3,500
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**PEOPLE COSTS** 214,500

7301 - Rent & Service Charges	64,000
7302 - Insurances	2,500
7303 - Repairs & Maintenance	1,500
7320 - Utilities	10,000

**PREMISES COSTS** 78,000

7340 Office Equip and Furniture	4,000
7400 - Communications	6,000
7500 - Membership & Info Services	12,000
7600 - Office Consumables	3,500
7750 - Depreciation	3,300
7900 - Other Expenses	700

**OFFICE AND OTHER** 29,500

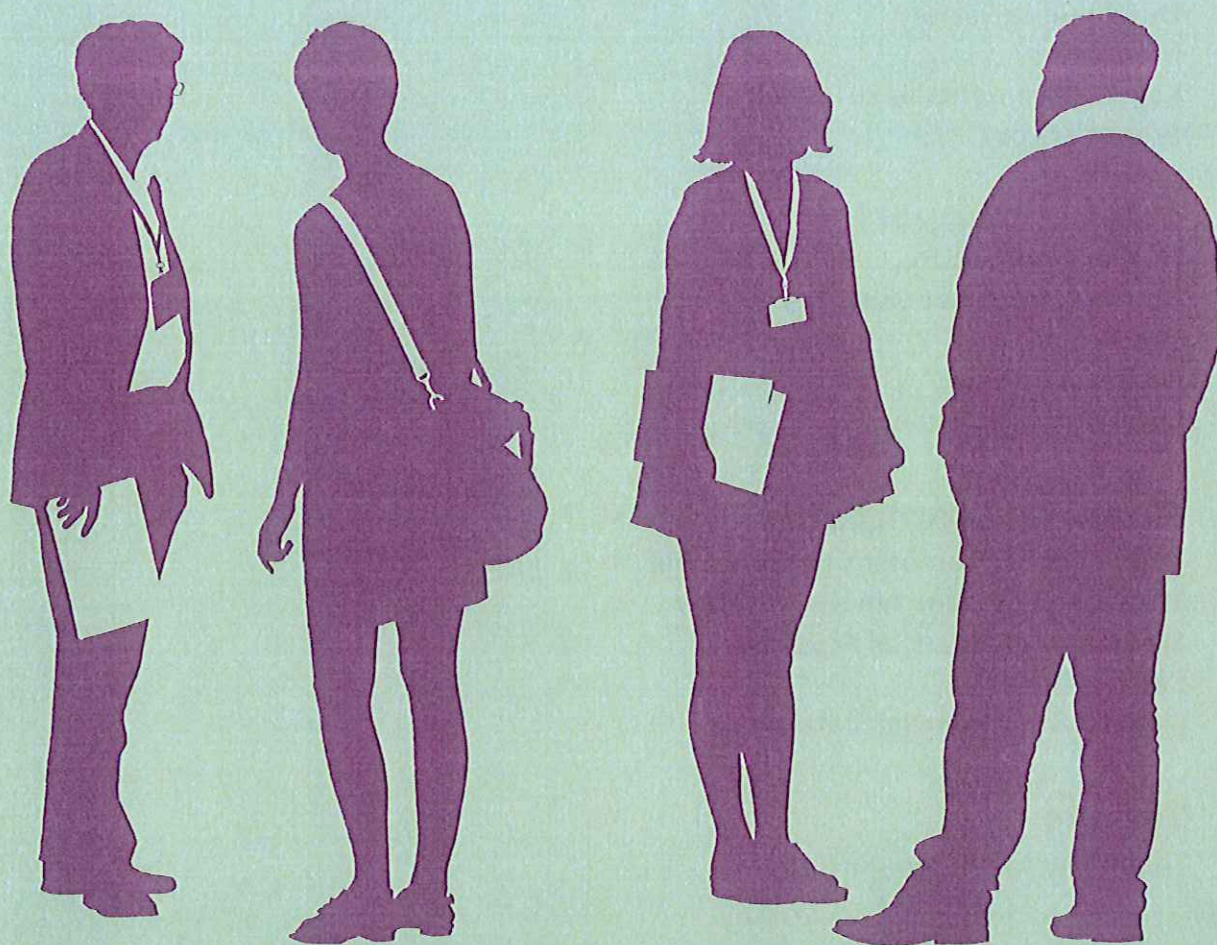
7950 - Fundraising Expenses	0
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**TOTAL EXPENSES** 324,000

**NET INCOME** -7,750

# Citizens Advice Waverley

## Annual Report and Accounts



Waverley

2016-17

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# Chair's Introduction

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Citizens Advice Waverley has been providing high quality advice and support to local people on a wide range of issues for over 10 years now. I am very proud to have been part of its work for nearly half of that time.

During that time I have been constantly impressed by the skills, dedication and professionalism of my fellow trustees, the paid staff team and our volunteers.

I would like to give my personal thanks to the Trustees who have left the Board during the last year. Jo Reynolds, a Trustee for over 9 years retired at last year's AGM. She made a significant contribution as Chair of the HR Committee and with her regular presence at our office in Cranleigh as well as being a very active member of the Board.

It is also with great regret that I must report that Michael Taylor our treasurer for over 9 years passed away after a short illness. His support and guidance to the Board over these years will be sorely missed. Our ability to continue to operate at the current levels over this period is largely down to the good financial discipline that he brought to the organisation.

During the year we have signed a new Membership Agreement with our national organisation. Over the last couple of years we and other Local Citizens Advice have

been working on the development of the Agreement to ensure that it helps provide the support we need so that we can continue to improve the professionalism of our organisations.

Looking forward we are coming to the end of our current funding agreements and are in discussion with all of our key stakeholders about the level of support they can provide going forward. Further, by the 31 March 2018 unless we can secure additional funding we will have reached the minimum level of reserves recommended by the Charities Commission.

We are therefore currently engaged on a fundamental review of all our operations to see whether there are any further ways to reduce our running costs and to ensure that we are accessing all possible income sources. But for the first time in many years we face the real possibility that such running cost reductions may only be achievable by significantly reducing the level of service that we can provide to the residents of Waverley.



Paul Rees  
Chair of Trustee Board



## Our Year at a Glance

### The people we helped



**5,944**

people helped through our face to face, telephone and email service, and online advice sought through our website



**1,927**

people helped through our Webchat and Email Pilot project

### How people contacted us



**63%**

Face to Face



**30%**

Adviceline / Telephone



**7%**

Email / Letter

### Our workload



**16,195**

issues handled



**20,891**

client, third party & casework contacts



**1.8 million**

in income gains

### What people came to us about (top 4 categories)



**30%**

Benefits



**15%**

Debt



**10%**

Housing



**8%**

Employment

### Our resources



**140**

volunteers providing 58,500 hours of advice



**4**

advice centres



**9,869**

visitors to our website

## Overview from our Chief Executive

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Last year our volunteers once again supported many thousands of local people through the often challenging processes and procedures associated with issues such as job loss, debt, housing, relationship breakdowns or changes in carer responsibilities. Helping them to find a way forward and regain control of their lives.

For many years this work has enjoyed the support of our key funders, including through a series of three-year funding agreements. This has enabled us to plan our service with some confidence.

As these agreements come up for renewal we face some of our greatest challenges, including:

- the impending local roll-out of Universal Credit, which will affect around half of all families with children
- increasing levels of debt and homelessness
- an ageing local population
- greater complexity in the issues people bring to us
- new national regulations on charities, including changes to the terms of our membership of Citizens Advice's national organisation.

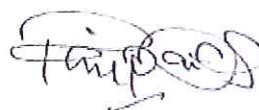
Our participation in the two year nationally funded pilot of advice provision by email and webchat has also shown that more people want to be able to access our services more quickly, and in different ways, including online.

To respond positively to these changes we will need to:

- be flexible in the services we offer and how we offer them
- make best use of the opportunities that new technology provide
- maintain constant downward pressure on our running costs, including through building on our partnership working with other local Citizens Advice offices.

The shape and nature of our services going forward may look different but our key aim, to provide local people with the help they need to find a way through their problems, will remain the same.

I believe that the strong foundations we have built over the last ten years, and the professionalism of our staff and volunteers, will ensure that our services will continue to be fit for people and society's current needs.



Phil Davies  
Chief Executive

# About Us

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Citizens Advice Waverley is a local charity that helps people to solve their problems and find ways forward. It is run by volunteers, supported by a small team of paid staff.

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We run four advice centres, in Cranleigh, Farnham, Godalming and Haslemere from which we provide free, confidential, high quality, impartial information and advice. We also use the evidence we collect to campaign for social improvements.

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## Our aims

- To provide local people the advice they need to overcome their problems and
- To campaign on the big issues that affect their lives

## Our principles

- To provide everyone with free and easy access to independent, confidential and impartial advice on their rights and responsibilities
- To value diversity, promote equality and challenge discrimination

## Our values

- To provide high-quality, inclusive services that focus on local people's needs particularly the vulnerable, disenfranchised and socially excluded
- Use research and campaigning to challenge disadvantage and barriers to social inclusion
- Provide sound governance through a Trustee Board working with integrity and transparency
- Recognise the value of our staff and volunteers and develop their full potential
- Participate in County and national Citizens Advice work
- Build positive working relationships with key local organisations
- Minimise our environmental impact

# Changing Lives

## What We Do

We change people's lives by giving them the information and advice they need to find a way forward. We do this on the phone, by email, webchat and face to face at our four offices in Cranleigh, Farnham, Godalming and Haslemere. We also use our influence to ensure that local people don't suffer from lack of knowledge or inability to express their needs.

"You gave me hope and reassurance, and the courage to face decisions that lay ahead of me."

Client quote, June 2017

We work with Surrey County Council to deliver Local Assistance Scheme (LAS) payments to local people facing severe financial crisis and with Healthwatch Surrey to improve local health and care services. We deliver money-management training to people at risk of financial exclusion. We provide locally-based advice services in Waverley's most deprived areas as well as a home-visiting services for older or disabled people who can't get into our advice centres.



**2 in every 3**  
clients have their  
problem solved



**4 in 5**  
clients said advice  
improved their  
lives, including  
reducing stress  
and improving  
finances



**90%**  
of our clients  
reported  
satisfaction with  
the overall  
service

## How We Benefit Everyone



**Reducing social exclusion** by securing nearly £1.9 million in unclaimed financial entitlements, helping to manage nearly £2.4 million of debt and helping with over 16,000 issues.



**Supporting working people** with nearly 2,000 employment related issues.



**Saving taxpayers money** by preventing 141 local families from losing their homes.



**Improving people's lives** by highlighting 361 examples of poor or ineffective policy or services; by providing volunteer opportunities for more than 140 volunteers, handling over 1,500 family and relationship issues and 500 consumer related issues.

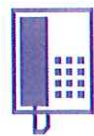
"Your patience, kindness and encouragement went a long way to helping me at a particularly challenging time."

Client quote, December 2016

# Advice and Support



**63%**  
Face to Face

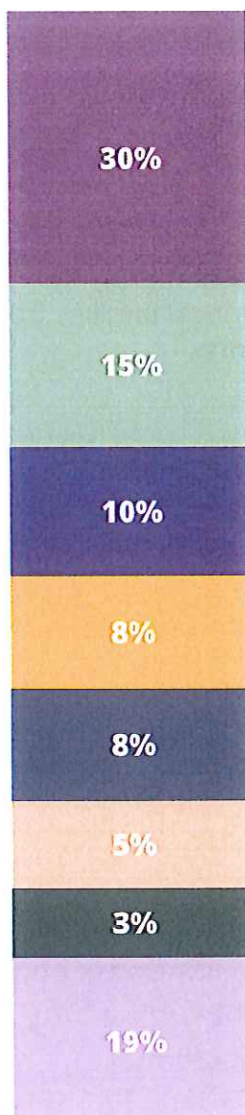


**30%**  
Adviceline /  
Telephone



**7%**  
Email / Letter

16,195 issues  
dealt with



- Benefits and Tax Credits
- Debts
- Housing
- Employment
- Relationship
- Legal
- Consumer
- Other

Top issues in each  
category

- Personal Independence Payment
- Credit and Store Card Debts
- Private Sector Rental Property
- Pay and Entitlements
- Divorce, Separation & Dissolution
- County and High Court Proceedings
- Building Repairs and Improvements
- Charitable Support (Foodbanks)

## Our workload

The problems people face are becoming more complex. They require a far greater intervention to help them find a way forward.



**20,891**  
client and third party  
contacts generated:-



**7,691**  
face to face  
contacts



**4,534**  
telephone  
contacts



**4,148**  
third party  
contacts



**1,836**  
letter contacts



**1,746**  
email contacts



**936**  
casework  
preparation

# Our Value to Society

In 2016/17, for every £1 invested\* in Citizens Advice Waverley we generated at least:



£4.29

in fiscal benefits

**Savings to government**

Reduction in health service demand, local authority homelessness services, and out-of-work benefits for clients and volunteers.

**Total: £1,380,261**

£23.77

in additional public value

**Wider economic and social benefits**

Improvements in participation and productivity for clients and volunteers.

**Total: £7,645,356**

£25.93

in benefits to individuals

**Value to our clients**

Income gained through benefits gained, debts written off and consumer problems resolved.

**Total: £8,337,714**

\*Treasury approved model

## Tackling the big issues

Because we help thousands of people a year we have our finger on the pulse of what's happening in society. We use the evidence we collect to campaign for social improvements. This year we identified and reported on:



**361**

total social policy issues such as evidence based:-



**145**

benefit issues



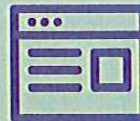
**46**

housing issues



**29**

health and community care issues



See what people are searching for and trending content on Citizens Advice website. Live traffic and searches at:

[advicetracker.devops.citizensadvice.org.uk](http://advicetracker.devops.citizensadvice.org.uk)

"Thank you very much for sorting out the mess I'm in. You're help has made a huge difference to putting me on the right road."

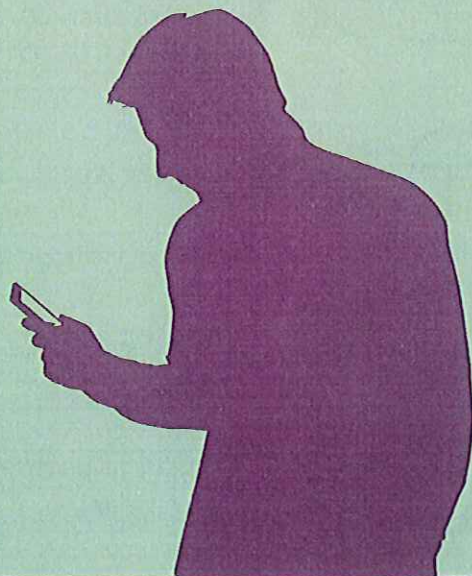
Client quote, September 2016

## Mike's story

Mike lost both of his legs in a road traffic accident. For the last 10 years he has depended on his mobility car to get him to and from work. However when he was moved from Disability Living Allowance (DLA) to the new Personal Independence Payment (PIP) he wasn't awarded enough points to keep his car. This significantly limited Mike's ability to get around, not least to get to his part-time job.

We supported Mike through the Mandatory Reconsideration process with the Department of Work and Pensions (DWP), but unfortunately this was unsuccessful and he had to return his mobility car. Unable to go back to work, we then supported Mike in making a formal appeal. The appeals hearing overturned the original decision and reinstated his payment for his mobility car. Mike is now back at work and receiving his full mobility allowance.

"The whole process was very hard for me but because of your kindness and patience I was able to achieve what I never thought I would."



# Key Achievements in 2016/17

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As well as continuing to help and support many thousands of local people, this year we also started to review and improve our processes to ensure that they are fit for the future and robust enough to meet the challenges we face going forward.

## Improving Access to Service

### Email and Webchat

We continued our involvement with Citizens Advice's national project piloting the delivery of advice through email and webchat. This was a very popular initiative, with demand remaining high in the second year of the pilot. This year our advisers helped nearly 2,000 people visiting the national Citizens Advice website. Whilst the national funding supporting this project ended at the beginning of this financial year, it has provided us with the technology to continue to provide advice through this new channel.

### Adviceline

Since May 2014 we have worked with other Citizens Advice local offices in Surrey to provide a virtual call-centre (the "East Surrey Adviceline"). Working together like this enables local people to contact an adviser more quickly and at more times, whilst maintaining the important elements of the local service that people like.

This year two new Citizens Advice local offices (Caterham and Oxted) joined our the East Surrey Adviceline, bringing its total membership up to five. This year this group answered nearly 5,000 calls from local people in Surrey, with Citizens Advice Waverley advisers answering more than 1,700 of these.

## Providing a voice for local people

### Healthwatch Surrey

We are one of five Citizens Advice local offices in Surrey contracted to provide Healthwatch Surrey with anonymised data about our clients' experiences of health and social care provision. This enables Healthwatch Surrey to make local people's voices heard by those commissioning, managing and delivering those services.

This year we provided reports detailing 183 different issues, including a number concerning difficulties people had experienced accessing mental health services, long waiting times at GP surgeries and confusion over eligibility for free dental care.

### Campaigning for change

Living in an affluent area does not necessarily lessen the impact on local people of poor administration, injustice or unfair practices. An important part of our work is identifying such issues, raising public awareness of them and taking action to address them where possible.

We do this locally, taking up issues with relevant local agencies and companies, keeping in contact with our Members of Parliament, networking with other Citizens Advice offices to address wider



# Key Achievements in 2016/17

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issues, and nationally through contributing evidence gathered from our clients to support national campaigning.

Last year we contributed 361 such pieces of evidence to Citizens Advice's national organisation. In addition we published regular articles in local publications, highlighting current issues, such as changes to legislation and ensuring that local people affected by these are aware of the help that Citizens Advice can offer them.

## Raising Funds

### Local community support

This was another very successful year for our volunteer-led fundraising team. Through organising, running and taking part in more than 10 different local fundraising events, they helped to raise over £27,000 from the local community in ticket sales, sponsorship and donations.

Events this year included ever-popular quiz nights, music concerts, bridge teas, sponsored bike rides and a charity Golf Day at Farnham Golf club, supported by many local businesses.

We are very grateful for the fundraising team's continued support and in particular to Nina Howells for leading their work so well.

## Assuring High Quality Services

### New Membership Agreement

Citizens Advice Waverley is a member of the National Association of Citizens Advice Bureaux ("Citizens Advice"), which provides support to our work, and ensures that it meets nationally agreed standards. Our relationship is regulated through a Membership Agreement. At Citizens Advice's 2016 AGM members voted in favour of a new membership agreement. This new package was designed to help the network of Citizens Advice offices to continue to provide better services and be more sustainable and effective in a rapidly changing world. It went live on 1 April 2017.

As well as clarifying the role of the national organisation in supporting local offices this new package introduced a number of new monitoring processes that Citizens Advice will use to manage performance and quality of the services that local offices provide. These cover client experiences, quality of advice, leadership, people management and financial health.

This year saw us undertaking a significant amount of the preparatory work necessary to ensure that we would be fully compliant with these new standards when they came into effect.

# Key Achievements in 2016/17

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## **Meeting the Financial Conduct Authority standards**

As part of their new quality framework for debt advice, the Money Advice Service (MAS) introduced new requirements this year on organisations providing debt advice (including charities such as ours). These are designed to improve the quality and consistency of debt advice through accreditation of debt advice training and qualification.

In order to ensure that we met these new requirements when they came into effect on 1 April 2017 we undertook a major training and accreditation exercise. This involved lengthy and rigorous testing of the debt advice knowledge and skills of all of our advice staff. It is a huge tribute to the skills of these people that all of them met the required standards at first testing.

This accreditation provides us with a national debt advice quality mark higher than that available from Citizens Advice's nationally.

## **Developing our volunteers**

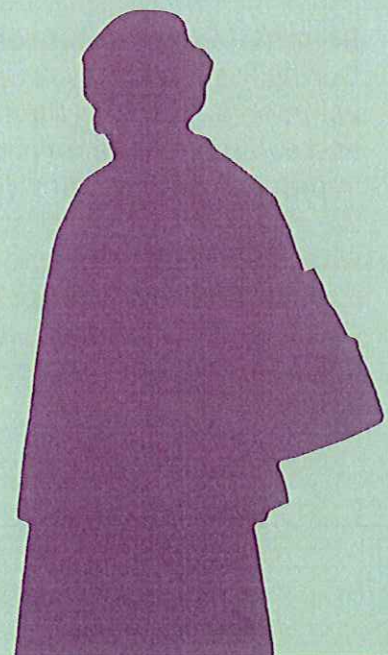
During the year we took on 39 new volunteers, providing them all with a full and comprehensive training programme in preparation for their roles as advisers. We also provided our existing volunteers with continuing training to ensure that their skills and knowledge remained up to date, including through running a whole day training course on domestic abuse issues.

## Brenda's story

Brenda, who has learning difficulties, needed some dental treatment. When she visited the dentist she was asked if she was on welfare benefits as this might mean she was eligible for free treatment. As Brenda was a pensioner, she wrongly assumed that she was on Pension Credit and proceeded to have her treatment carried out free-of-charge. She later realised that this was not the case and with the help of a friend, paid all the charges with monthly payments. Nonetheless she received a letter from a debt collection agency saying the dental surgery had sold the debt onto them. A 36p shortfall on the first monthly payment had incurred a £100 interest charge and a £50 surcharge, amounting to a bill of £150.36.

We wrote to the debt agency explaining Brenda's initial confusion, her learning difficulties, her poor health and how she needed a friend to help her make the monthly payments. In response they agreed to remove all the penalty charges and surcharges.

"I was so stuck and didn't know what to do. I'm so lucky to have had your guidance and support."



# Planning Our Future

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People's lives and society are changing, and we need to adapt our services, and the ways in which they are delivered, to fit in with these changes. The new advice framework that Citizens Advice is rolling out this year provides us with new opportunities and flexibilities to do this.

## Supporting people in new ways

Client needs and expectations are constantly changing. We will use the opportunities and flexibilities that Citizens Advice's new advice framework provides to adapt our services to meet these changes. This includes ensuring that people can access them more quickly and in more ways, and providing more facilitation and self-help services for those who prefer them.

## Publicising our work

To retain local people's support we need to ensure that as many as possible recognise its value to individuals and to wider society. We will step up this work over the coming year, taking new opportunities to publicise our work and using our fundraising events to raise public awareness.

## Supporting our volunteers

To do their best work our volunteers need the right tools. Citizens Advice launched a new national client database ("Casebook"), with a significantly improved user interface and reporting tools. We will use this to support more flexible service delivery, and improved reporting to funders.

## Welfare reform

Welfare Reform continues to drive much of our work, with increasing numbers of local people seeking our support on benefit related issues. In particular the local roll-out of Universal Credit in June 2018 is likely to increase demand as people learn to manage its complex claims processes and adapt to its new financial realities.

## Homelessness Reduction Act 2017

New legislation coming into force in Spring 2018 will introduce the biggest changes in housing law for many years, with significant new requirements on homelessness prevention falling on local authorities. We will work with Waverley Borough Council to help manage this transition in the best possible way for them and our clients.

## Managing our money

Tough economic times and continuing public spending cuts are placing new pressures on our limited resources. We will continue regularly to review all of our expenditure to ensure that we only ever spend what is absolutely required to deliver the services people need. We will also continue to seek to diversify our income sources.

# Planning Our Future

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## **Streamlining our HR processes**

Running an organisation with more than 140 volunteers and 16 paid staff involves us keeping and maintaining a large number of HR records. This year we will work to streamline our HR record keeping systems, using the Salesforce CRM system, kindly provided by the system owners free of charge to charities like ours. This will help to make us more efficient.

housing, consumer rights, debt and money, employment and pensions, welfare rights and public services.

## **Improving health outcomes**

It is well established that the timely provision of advice can improve people's health outcomes. We will continue to take opportunities wherever they arise to work more closely with health and social care providers and try to embed advice provision more fully into their processes.

## **Research and Campaigns**

Our work provides us with a greater understanding of the wide range of problems local people experience than perhaps any other local charity, helping us to identify and spot emerging problems early and to identify policies or services that are failing to deliver their intended results.

We will continue to use this unique insight and evidence to campaign for better policies and delivery for everyone, both at a local level and through contributing evidence to support Citizens Advice's policy research areas, including

# How our organisation works

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Citizens Advice Waverley comprises more than 140 trained and highly-skilled volunteers providing a range of advice services to local people. They freely donate more than 58,500 hours of their time each year. This is estimated to be worth more than £1 million. Their work is supported, monitored and quality assured by a small team of paid staff.

## Who we work with

We work with a range of other voluntary organisations, both locally and nationally, to provide people with the help they need.

We are also a member of Citizens Advice (the operating name of the National Association of Citizens Advice Bureaux). Citizens Advice provides us with a range of support, including for local fundraising, specialist information services, and research to use in our campaigning work. It also provides a range of infrastructure services to support the smooth running of our business.

We have a three-year Service Level Agreement with Waverley Borough Council that establishes our working relationship with them and similar contractual arrangements with other funders.

## Our Governance and Management

Our Trustee Board sets our vision and strategic direction. It is currently made up of eight individuals who are trustees under charity law and directors of the charitable company. The Trustee Board meets at least four times each year.

It delegates some of its responsibilities to its committees. Terms of reference and membership of these committees are published on our website. Each

committee includes at least one Trustee who reports to the full Board.

Our Chief Executive, working with our management team, is responsible for delivering the Trustee Board's vision and for the day to day operation of the organisation.

## Legal and administrative details

Citizens Advice Waverley is a company limited by guarantee. We are also a charity registered with the Charity Commission and authorised by the Financial Conduct Authority.

Our charitable aim is defined as "To promote any charitable purpose for the benefit of the community in Waverley and the surrounding area by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress."

We are governed by Directors, who are also the Charity Trustees for the purposes of Charity law. Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit.

# Our Organisation

## Trustee Board



**HR  
Committee**

**Finance,  
Operations  
and Risk  
Committee**

**Fundraising  
Committee**

**Research  
and  
Campaigns  
Committee**

Trustees	Role	Date Appointed	Date Reappointed	Date Ended
Paul Rees	Chair	19.10.12	23.10.15	
Michael Taylor	Treasurer	27.10.10	14.11.13	29.09.17
Larry Westland		09.10.09	23.10.15	
Andy Briscoe		14.11.14		01.09.17
Craig Evans		14.11.13	21.10.16	
Zoe Collier		23.10.15		
Jane Moore	Company Secretary	23.10.15		
Rachel Page		21.10.16		
Iain Adams-Cairns		21.10.16		
Matthew Evans		21.10.16		01.09.17

# Our Organisation

## Staff and volunteers

### Chief Executive



### Service Manager



### Service Manager



### District Training Supervisor



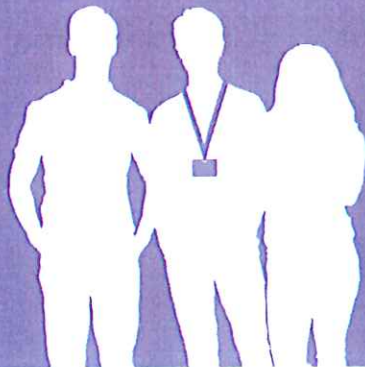
### Advice Session Supervisor Cranleigh

### Advice Session Supervisor Godalming

### Advice Session Supervisor Farnham

### Advice Session Supervisor Haslemere

### Volunteers: Advisers, Gateway Assessors, Campaigners, Admin Support, Fundraisers, Receptionists



"Volunteering at Citizens Advice has given me vital real-world work experience. I know this will aid me greatly in my future career."

Volunteer, Citizens Advice Waverley



# Our People



# Financial Review

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## General

The accounts below show the financial results for the year. In summary, we incurred an operating deficit of £33,000 which represents a significant deterioration from the previous year which showed an operating surplus of £21,000. This deterioration comprises a £20,000 reduction in income, due primarily to lower services and rental income and a £34,000 increase in expenditure due primarily to an increase in both the demand for and complexity of the advice services that we provide. A similar deficit position is forecast for the current financial year. Unrestricted reserves at the year end at £103,000 were close to the minimum of three months expenditure recommended by the Trustees.

## Funds and Reserves

It is the Trustees' view that the balance on our Unrestricted Funds should be equivalent to three months' operating expenditure. At 31 March 2017, unrestricted funds just met this target. The Trustees have been prudent in their management of all expenditure over the last few years due to the climate of financial uncertainty. The Trustees also recognise a need for continued support and training for both our volunteers and paid staff.

## Funding

The Trustees are grateful to all our local councils for their continuing financial support.

In addition to the funding from our local councils, we also receive funding from various Borough wide organisations. Other funds are received for specific projects and details are shown in the accounts. We are very grateful to all of these donors and to the many individuals who have made donations and supported our community fundraising.

## Trustees' Responsibilities in respect of these Accounts

Company law requires Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company at the year-end and of the net incoming resources of the charitable company for the year then ending. In preparing these financial statements, Trustees are required to:

- select suitable accounting policies;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare financial statements on a going-concern basis unless it is inappropriate to assume that the company will continue on that basis.

Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company, and to enable it to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board on 17 November 2017 and signed on their behalf:



Paul Rees - Chair of Trustee Board

# Local Authority Grants

The chart below outlines the grants made by Waverley Borough Council (WBC) and our towns and parishes. The WBC grant has a three-year term (ending April 2018).

