

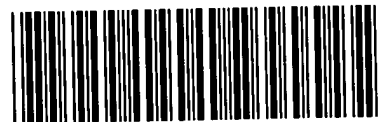
**Citizens Advice in North & West Kent**

**Unaudited Financial Statements**

**For the year ended 31 March 2020**

**Registered Charity No. 1082979  
Company No. 3960538**

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# **Citizens Advice in North & West Kent**

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## **Citizens Advice in North & West Kent**

### **CHAIR'S REPORT**

I started last year's report with the phrase "Well it's been quite a year". Little did I then envisage the extraordinary events that this year would bring us. The much over-used word "unprecedented" springs to mind and while we have certainly faced some extraordinary challenges it has been really good to see the way that the whole team at CANWK has responded to these challenges. Keeping an almost uninterrupted advice service going, as we went through the various stages of lockdown and adjusted to the constraints of social distancing and home working, is a huge achievement of which everyone should be very proud. Looking forward, I worry that the scale of the difficulties many people in our community are facing is only just becoming fully apparent and our clients are going to need our support more than ever in the coming months.

While tempting to focus this report solely on the response to the pandemic, I would like to look back at the year to 31 March 2020, which is of course the primary subject of this report.

I am very pleased to report that we remain in rude operational health. Across our five offices, we have dealt with over 29,500 different issues presented by 12,180 clients. This represents an increase of 18% in the number of issues albeit with a small reduction in the number of clients. This confirms the trend that we have seen in each of the past few years of clients presenting an increasingly complex set of issues. It is particularly pleasing in this context that we have maintained a client satisfaction score of close to [100%] and our quality remains comfortably in the top quartile of local CA offices across the country.

We have maintained our breadth of advice coverage with established specialists supporting clients in all the main advice areas – benefits, debt, housing, employment and family issues. The newly established Help to Claim service, supporting people applying for Universal Credit for the first time, has proved extremely successful. By placing advisers in each of the Job Centres in our area we have helped clients with over 5,600 issues in making their initial applications for UC.

We have also worked hard to restructure our approach to research and campaign work and I am pleased to report that we have raised 126 evidence forms in the year to March 2020 and supported four national and two local campaigns, lobbying for changes in government regulations.

Premises are a perennial issue and this year the focus was on our Sevenoaks office, where the core lease was due to expire in March 2020. I am pleased to report that KCC have kindly agreed to extend the current lease until May 2021 while we work with them and our colleagues at SDC to sort out a suitable long term solution. While we would very much like to retain our current base in central Sevenoaks, the changes introduced in response to the Pandemic with significant home working and a switch to providing advice primarily by telephone, e-mail and other digital forms, has opened up the potential for some alternative options. We will be exploring these over the coming months.

This is just one example of how our business is changing dramatically. We are in the middle of a wide ranging review of how we work, looking at: the type of advice our clients are going to be looking for; how we can best provide that; and what this means for our people, our premises and our technology support. The one certain thing is that we will need to continue to adapt our service to meet the constant changes that we face as new situations emerge both in terms of government policies that affect our clients and in how we can most cost effectively work to support them.

On that note I am pleased to confirm that we remain in relatively good shape financially. The extended Brexit debate significantly affected the funding market in 2019/20 with many major funders waiting to see the outcome before committing funds. This required us to alter the focus of our funding work towards more but smaller bids than in previous years. This, alongside careful cost management has allowed us to meet our financial targets for the year, which is a major achievement by those closely involved. Our reserves remain in

## **Citizens Advice in North & West Kent**

### **CHAIR'S REPORT**

line with our policy and allow continued investment in improving the way we deliver advice in a high quality but cost effective manner.

We are fortunate in the constancy of the support we have had from our main funders. This is both our local authority funders across the area, who provide the bedrock of our funding, as well as our project funders, who enable us to deliver the more specialist advice in all our advice areas. It is a complex funding model where each part supports the others and we are extremely grateful to all our funders, however big or small. Looking forward, we recognise that many of our funders are facing their own financial challenges and we will work closely with them to make sure that we make the best use of every pound that they grant to us.

I also want to express my sincere thanks to all our staff and volunteers. This has been the 80<sup>th</sup> anniversary year of the founding of Citizens Advice and I am very pleased that we have made the work of our brilliant staff and volunteers the focus of our celebrations. They have been magnificent this year, both in what they have delivered during the year to March 2020 and also in how they have responded to the Pandemic. It has been very humbling to see the way in which everyone has pulled together to maintain a high quality service at scale as we have undergone such huge constraints on how we can support clients. On behalf of my fellow trustees, we would like to thank you and salute your dedication.

There are two people that who have celebrated working 20 years with Citizens Advice this year, Jill Hinds and Angela Newey. Jill joined the Tonbridge office as an adviser in 1999 and has contributed to CA in many roles, most recently in setting up our Adviceline service and supporting our telephone advisers. Over the years and particularly recently, this has become an increasingly important channel of advice. Angela started as a volunteer adviser in the Sevenoaks office and has been at the heart of the amalgamations that have formed CANWK. She remains the driving force behind our organisation and demonstrated her leadership in designing and implementing the arrangements that have allowed us to continue operating throughout the Pandemic and to take great strides in adopting new technology and ways of working, many of which will make us more effective in the future.

Finally, I would like to thank my fellow trustees for their continuing support and dedication to maintaining CANWK as the leading provider of advice to all those in our community who need help with their day to day problems. It is a significant commitment and I really appreciate the input and expertise that all our trustees bring to the table. When combined with the skills and dedication of our staff and volunteers we remain in a strong position to support as many people as we can in today's increasingly uncertain world.



Robin Thompson

**Chair**

**Citizens Advice in North & West Kent**

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

#### **For the year ended 31 March 2020**

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the financial statements for the year ended 31 March 2020. The Trustees confirm that the report and financial statements of the charity comply with the current statutory requirements, the requirements of the company's governing document, and 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) (Charities SORP (FRS 102)).

#### **1. REFERENCE AND ADMINISTRATIVE DETAILS**

Charity Name: Citizens Advice in North & West Kent

Charity Registration: 1082979

Company Registration: 3960538

Registered Office: Tonbridge Castle  
Castle Street  
Tonbridge  
TN9 1BG

Chief Executive: Angela Newey

Company Secretary: Michael Darbyshire

Bank: CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

Independent Examiner: Lindeyer Francis Ferguson Limited  
North House  
198 High Street  
Tonbridge  
Kent TN9 1BE

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2020**

The following people were directors/trustees of the charity during the year:

<b>DIRECTORS/ TRUSTEES</b>	<b>ROLE</b>	<b>DATE ELECTED</b>	<b>DATE RESIGNED</b>
Robin Thompson	Chairman	06.12.2016	
Martin Miles	Hon Treasurer	24.07.2017	
Jeff Black		21.11.2013	
Selwan Yousif		25.03.2013	
Louise Bryant		24.07.2017	
Paul Drury		27.04.2015	
Nicola Samels		23.02.2016	
Christine Grosskopf		06.12.2016	
Gurvinder Sandher		26.03.2019	
Baljinder Rana		26.03.2019	

The following people were entitled to attend Board meetings but had no vote:

<b>EX OFFICIA MEMBERS</b>	<b>ROLE</b>	<b>ELECTED BY</b>	<b>DATE RESIGNED</b>
Cllr John Burrell		Dartford Borough Council	
Cllr Lauren Sullivan		Gravesham Borough Council	
Cllr Avril Hunter		Sevenoaks District Council	
Cllr Matt Boughton		Tonbridge & Malling Borough Council	
Ron Edwards	Volunteer representative	Tonbridge & Malling	
Jane Murray	Volunteer representative	Sevenoaks	
Jo Coll	Volunteer representative	Swanley	

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2020**

#### **2. STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing Document**

Citizens Advice in North & West Kent is a registered charity and a company limited by guarantee. Citizens Advice in North & West Kent is also known and referred to as CANWK. The maximum liability of each member is limited to £1. At 31 March 2020 the company had 10 members (2019: 11 members). Citizens Advice in North & West Kent is governed by its Memorandum and Articles of Association as amended in April 2015.

Citizens Advice in North & West Kent was incorporated as a company limited by guarantee on 30 March 2000. The charity commenced operations on that date at which date the assets and liabilities of the unincorporated Citizens Advice in North & West Kent were acquired.

Citizens Advice in North & West Kent's Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice North & West Kent 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 the General Data Protection Regulation and Data Protection Act 2018.

##### **Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community and usually reside or work in or have special knowledge of North and West Kent. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

##### **Induction of Trustees**

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice in North & West Kent through the provision of training courses and mentoring by established trustees.

##### **Organisational Structure**

Citizens Advice in North & West Kent is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice in North & West Kent and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

##### **Related Parties**

Citizens Advice in North & West Kent is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice in North & West Kent in order to fulfil its charitable objects and comply with the national membership requirements.

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

**For the year ended 31 March 2020**

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

#### **Major risks**

Citizen Advice in North & West Kent has worked on a Corporate Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice in North & West Kent is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources and our reserves policy as stated below. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **3. OBJECTIVES AND ACTIVITIES**

#### **Objects**

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the population resident in the Boroughs or Districts within Dartford, Gravesham, Sevenoaks and Tonbridge & Malling in the County of Kent also through partnership and other arrangements with other local Citizens Advice offices throughout the whole of the United Kingdom.

#### **Objectives, Strategies and Activities for the Year**

Citizens Advice in North & West Kent aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

In addition to the continuing provision of high quality advisory services to the local community the primary objectives for the year were to extend the means of service provision to include telephone advice and a specialist debt advisory service and to establish a Help to Claim service for those applying for Universal Credit staffed by appropriately qualified personnel.

To obtain the necessary funding to provide the additional services applications were made to various local and national providers of community finance. Advertisements were placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.



## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

**For the year ended 31 March 2020**

#### **Public Benefit Required**

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

The principal activity of Citizens Advice in North & West Kent remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through five local Citizens Advice centres in the Boroughs of Dartford, Gravesham, Tonbridge & Malling and Sevenoaks District. In addition to generalist advice the following specialist advisory services were provided:

- i) Welfare Benefit and Debt provision
- ii) Housing Advice
- iii) Immigration

Advisory services were provided through face-to-face consultations, telephone advice lines and various outreach services at community centres throughout the boroughs.

#### **Contribution of Volunteers**

Citizens Advice celebrated its 80<sup>th</sup> Anniversary this year. The service today is very different to the one which started back in 1939 the day after War was declared. From its beginnings in private houses to now being an organisation of over 300 local offices and 22,000 plus volunteers, it is testament to the fact that 80 years on, as an organisation, it is still as relevant and important to the clients we serve.

We currently have 150 volunteers providing face-to-face, email and telephone advice to clients within our geographical area across North & West Kent. This number is slightly slimmed down from last year due to volunteers retiring and moving away. As always, the work they do is invaluable and is key to the Citizens Advice ethos of "For everyone, for 80 years" which was the strap line for the 80<sup>th</sup> anniversary of the service celebrated this year. In addition, we have around 60 paid members of staff, mostly part-time.

## **4. ACHIEVEMENTS AND PERFORMANCE**

#### **Charitable Activities**

Citizens Advice in North and West Kent (CANWK) has assisted 12,180 people in 2019/20. Of these clients, 4,880 were given advice in the form of information to take away and think/act by themselves (quick client contacts), and 7,301 people we assisted with more detailed advice and holistic support.

<b>Year</b>	<b>No. of clients</b>	<b>No. of issues</b>
2016/2017	9,118	21,847
2017/2018	8,218	23,366
2018/2019	7,898	25,195
2019/2020	12,180	29,795

Compared with 2018/19, of those clients who shared details of their health conditions, there has been a small increase in the proportion of clients with long term health conditions, with a corresponding decrease in the proportion of clients categorising themselves as having no disability or long term health condition. This suggests we have made positive progress in our aim to reach out to the most vulnerable in our

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

#### **For the year ended 31 March 2020**

communities. Of these clients, 31% reported a mental health condition (an increase since last year) and 26% had multiple disabilities or health conditions.

Our data suggests, as in recent years, the proportion of CANWK clients with a monthly income of less than £1,000 has reduced slightly further in 2019/20, which is a positive development for our clients. However, with 45% of our clients in 2019/20 managing with less than £1,000/month, including 16% with less than £400/month and the effect of inflation on living costs, the profile of our clients remains focused upon those living on low incomes.

As in previous years, the ratio between female and male clients remains at 3:2 and a comparison with the previous year (2018/19) shows that the ethnicity profile of CANWK's clients has remained unchanged. We have however seen an increase in the proportion of our clients being of working age.

We have continued to operate a drop-in service throughout all our offices and outreaches in North & West Kent – that is to say in Tonbridge, Sevenoaks, Swanley, Dartford and Gravesham. We have had to close two outreaches in Aylesford and Swanscombe due to staff shortages and funding but continue to operate out of Larkfield, New Ash Green, Northfleet, Otford, Snodland and a weekly, evening session in the Gurdwara in Gravesend.

Our service delivery had to change during March with the onset of Covid 19 pandemic and the country being placed in lockdown. We had to adapt at speed to a new way of working remotely which we managed successfully from 23<sup>rd</sup> March.

#### **Generalist Advice**

As was headlined in the media, the new and additional service offered to clients was the Help to Claim service which is funded by the DWP. The service formally started in April 2019. There is a separate section later in this report setting out the statistics but it would be wrong not to mention the very real enhancement to the services offered by LCAs for clients who need to claim a benefit for the first time and for those who have had a change of circumstances, both of which trigger a claim for Universal Credit. This is reflected in the statistics with Universal Credit now being the largest issue presented over the year.

Of the various issues facing our clients, the following table is of interest:

<b>Type of Issue</b>	<b>Percentage</b>
Universal Credit	27.3
Other Benefits and Tax Credits	18.0
Debt	15.3
Housing	8.2
Employment	6.6
Relationships and Family	6.6
Legal	4.1
Other	13.9

Interestingly, figures for Housing, Relationships and Family and Employment remain relatively stable albeit they account for a smaller percentage of the workload overall. This year we have had the benefit of a specialist volunteer adviser for Relationship and Family work which has added another string to our bow in what we can offer clients. We have lost our Employment specialist, but we are fortunate to have volunteers who have an interest/experience dealing with Employment issues and are able to assist with this work.

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

#### **For the year ended 31 March 2020**

We are grateful as always to receive funding for energy work. This is a useful tool in debt work to help clients struggling with their household bills to be able to switch providers/tariffs to their advantage.

#### **Specialist Services and Projects**

Our core services are supported and enhanced by the specialist advice we are able to provide through funding from Projects identified and secured through the aegis of our Development and Project Teams. These are services available throughout our five offices in benefits, debt, housing and immigration subject areas.

##### Welfare Rights Team

Issues concerning benefits and now Universal Credit continue to be the largest enquiry area. All offices deal with this work and are supported by our three specialist advisers. Whilst it is to be expected that with the arrival of UC, enquiries into legacy benefits will eventually reduce, clients still need assistance with their existing benefit claims and applying for and very often appealing Personal Independent Payments (PIP). The need to seek mandatory reconsiderations and then appeal decisions to tribunals remains both for Employment and Support Allowance (ESA) and PIP and our advisers are able to provide knowledgeable advice and support to enable clients to receive the benefits they are entitled to. Over the year the team has achieved benefit income for clients of £716,221 which is tremendous.

##### Help to Claim

Help to Claim is a service that helps clients from when they make their initial Universal Credit claim up to receiving their first payment. It went fully live on 1<sup>st</sup> April 2019. CA advisers were working in the 3 local Jobcentres in Tonbridge, Dartford and Gravesend seeing clients face to face. We also have a national phone line and webchat service. All of these posts are fully staffed, with a reliable back up team for times of sickness and leave.

The national HTC service has assisted over 230,000 clients. Locally we have assisted 2,682 clients, with over 900 being by phone, 540 on the webchat and over 800 face to face. The team has achieved a staggering income gain of £872,525 for clients they have assisted.

At the end of the year from mid-March, with the arrival of the Covid 19 pandemic and the country being placed in lockdown, all advisers have been delivering the service from home. Immediately we saw an up-turn in calls and Webchat. This has been embraced along with maintaining the high quality of advice and keeping abreast with the many changes to the employment and benefit rules that have proved necessary.

##### Universal Credit Best Practice Lead

As part of the delivery of the UC Help to Claim Service DWP also funded Citizens Advice to set up a network of Best Practice Leads to (i) gather intelligence and insight on Universal Credit and the Help to Claim Service, and (ii) develop relationships and share best practice with local Citizens Advice, local and district Jobcentre Plus managers and other relevant stakeholders. There are 31 Best Practice Leads across England and Wales. In partnership with Citizens Advice Maidstone we have provided the Best Practice Lead role for the Kent Jobcentre district since April 2019.

##### Money and Pensions Service Debt Advice Project

Our MaPS contract was renewed and in addition, we secured extra funding from MaPS to expand our service and employ more staff both at adviser and administrative level. Over the last year, we have helped over 1,100 clients with more than 4,500 different debt issues and in fact exceeded our contract target. Clients frequently require help managing rent/mortgage payments and managing council tax arrears and overpayments of benefits. In addition, we helped 215 clients to obtain a Debt Relief Order and 80 clients go through bankruptcy

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

#### **For the year ended 31 March 2020**

proceedings. £128,000 worth of debt was written off for clients. As reported last year, the contract imposes rigorous requirements in the way debt advice is delivered. MaPS introduced a further requirement for a technical supervisor to review three cases a month for each debt adviser which involves a lot of work. In addition, our work is subject to Peer Review and following on from the previous year, we underwent a full Peer Review with Re Excellence in the autumn. Over the year, our quality score has increased. For the future, the Peer Review procedure has been overhauled with a view to make it more manageable for Participants (such as local CAs) to deliver high quality debt work for their clients.

#### Energy advice projects

We have continued to develop and extend our energy advice capability through delivery of a number of projects in 2019/20. With funding from both Citizens Advice and UK Power Networks we were able to provide energy advice direct to over 900 people across North and West Kent helping them to save money on their bills, claim financial help towards their energy costs and become more energy efficient.

#### Financial capability

With a second year of funding from the Shaw Trust we were able to extend the range of support we provide to people with mental health issues referred to us from Live Well Kent. Learning from the first year of the project identified that most people referred to the project had complex issues and needed support on those before they could move on to money management training. We are delighted that funding from the Shaw Trust for this project is continuing for a third year.

#### PATH (Prevention of Actual and Threatened Homelessness) funded by the National Lottery Community Fund (NLCF)

The PATH Project, led by CANWK, is made up of seven partner organisations offering complimentary specialist services and working together across North and West Kent to provide targeted support to those in crisis due to actual or threatened homelessness. The project is into its fourth year (of five) and, since it started, has helped over 2,800 people through their crises by keeping them in their homes or assisting them out of homelessness.

#### MISP - Migrant Integration and Support Partnership

We are in the fourth year of providing free immigration advice to the communities in North and West Kent. Our programme, MISP, is a multi-partner project, led by CANWK, with the aim of assisting migrants in our community to regularise their immigration status and secure their rights. Our partners include The Gr@nd, Rethink Sahayak, and the Kent Equality Cohesion Council. We have also been working with Citizens Advice in West Sussex to help them to establish a similar service. The MISP project has already delivered significant outcomes for individual clients in terms of advising on immigration applications, securing access to sources of financial and welfare support and improving the English language skills of participants. In this last year of its operation, we will be focussing particularly on using the project to develop and explore ways of providing a sustainable and good quality immigration advice to our local community. This is a much-needed service, and one where clients can easily be taken advantage of by providers charging high fees for their work.

#### Digital skills projects - Good Things Foundation

During the year we successfully delivered three digital projects funded by the Good Things Foundation, a social change charity helping people improve their lives through digital channels. In total we helped 250 people improve their digital skills, 200 people increase their confidence using HMRC online services and 102 people to access health information and services online. We are very pleased that our funding for both the digital skills and HMRC services projects has been extended for a third year and that we have been awarded a further digital project to help people improve their employment prospects.

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

**For the year ended 31 March 2020**

#### Scams awareness

With funding from both the Sevenoaks Lions Club and the Hendy Foundation we were again able to run group sessions targeting those groups who are particularly vulnerable to scams. We are very pleased to have funding from the Hendy Foundation, Sevenoaks Town Council and the Kent Community Foundation to continue this in-demand work in 2020/21.

#### Sevenoaks District Council Better Care Fund

Our 'Independence at Home in Sevenoaks' project was established in April 2018 to support the Sevenoaks District Council Better Care Funding initiative and increase access to the support services available for vulnerable Sevenoaks residents, enabling them to remain safe in their own homes. Through the project, we aimed to ensure that vulnerable Sevenoaks residents could access the advice and support they needed to maintain their independence and assist clients to apply for the help and financial support to which they are entitled. The project has proved to be a valued additional tool in reaching out to those who may not otherwise have been aware of Better Care Funding and its relevance to them.

#### KCC Suicide Prevention Innovation Fund

This funding from Kent County Council supports innovative approaches to preventing suicide and self-harm. With their support, CANWK established a 3-month pilot to test a new approach to supporting vulnerable people who find dealing with statutory services creates or exacerbates their emotional distress and increases their risk of suicide or self-harm. For this limited pilot we focused on working with Tonbridge Jobcentre to give people experiencing emotional distress caused by problems or perceived problems with benefits, debt, relationship issues etc. the hope and practical steps forward, at a time when they may feel overwhelmed by their circumstances.

Whilst the timescale of the pilot was too short to determine the longer term impact on incidences of suicide and self-harm amongst clients distressed by their interactions with statutory services, 86% of project clients reported feeling less distressed/anxious immediately following their interaction with the project and 41% of clients reported feeling more connected with local mental health/emotional support services. We can take this forward to anticipate that clients that are less anxious, with fewer practical problems and are more connected and supported are at lower risk of suicide or self-harm. We hope to expand this project in future.

#### Gatwick Foundation

This funding enabled us to establish a 9-month pilot project within our Tonbridge Advice Centre, to support our most vulnerable clients with mental health issues more effectively; enabling them to better engage with the Citizens Advice services available for everyone in our community. The Mental Health Support Coordinator created a team of 4 volunteers and together they implemented several new initiatives to engage with and support clients with mental health difficulties, including personalised practical support for individual clients in need and support for CANWK specialists in their casework with vulnerable clients with mental health difficulties, to ensure that more time could be spent with clients, delivering high quality advice.

Through evaluation of the pilot, we believe that the progress of client's cases was faster and the outcomes more positive than they would have been without the additional support given. This is because the majority of vulnerable clients have remained more actively engaged with the CANWK advice services available, attending appointments, responding to queries, engaging with statutory agencies etc. 94% of clients reported that the team was a helpful or very helpful part of the CANWK advice service and 73% reported that they felt less stressed or anxious following their involvement.

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

**For the year ended 31 March 2020**

#### Advice Together

We held a meeting in the autumn on the theme of Mental Health at the Bat & Ball Station in Sevenoaks. Four speakers addressed the meeting. Margaret Sargent who has had a long association with Citizens Advice as adviser, manager and trustee of local offices throughout North & West Kent as well as working with Mind and other charities working with mental health sufferers gave a moving account of how her life has been affected by tragedy and the work she undertakes to bring Mental Health issues to the forefront; Stevie Rice, CEO of West Kent Mind and Justin Bateman, CEO of North Kent Mind, gave separate talks about the work their respective organisations run and the initiatives they are involved with and Graham Turner provided a short talk about the work of the Samaritans.

#### **Training**

During the last year we have continued to provide training for both new and existing advisers and 23 new advisers were trained to undertake full advice. The fuller training programme has meant that new advisers are better prepared for when they start interviewing clients. We fully support our new advisers through supervised on-the-job training in interview skills as well as checking their work to reassure the adviser and our clients that nothing has been missed.

We ran a series of training sessions on benefits, employment and housing (which were attended by 55 volunteers) to allow those advisers who had previously only been trained to gateway level to move on to give more detailed advice. These were also made available to existing advisers who wanted a refresher in these subject areas.

We continue to offer training at our staff meetings, and this included training on disability appeals, family courts training, PIP form filling, and Energy advice. A number of advisers and supervisors spent some time shadowing staff at local Jobcentres to understand more about how the Universal Credit claiming process worked. In November 2019, all advisers and supervisors completed training on the Citizens Advice Quality of Advice Assessment system. This was to ensure that everyone was aware of how the process worked and to ensure that high levels of quality were maintained.

All staff and volunteers continue to complete a GDPR e-learning package each year to make us compliant with GDPR legislation introduced in May 2018. They have also completed the Senior Management Certification Regime (SMCR) e-learning package which is now an FCA requirement for our debt work.

Our traditional ways of training new and existing staff have been affected by the changes to the way we are currently working under the restrictions of the Covid-19 pandemic. We have therefore been undertaking some work to see how we can adapt our training programme. This will mean that initially more training can be done on-line while it is not possible for volunteers to come into local offices.

#### **Research and Campaigns**

Research and Campaigns (R&C) is one of the twin aims of the Citizens Advice Service. It aims to improve the policies and practices that affect people's lives. As a service we have a huge amount of insight and data about the problems our clients and their wider communities face. Through our R&C activity we use this insight to help us research issues further and influence decision makers and bring about change.

#### **Highlights from 2019/20:**

- We completed 126 evidence forms for Citizens Advice highlighting social policy issues impacting on our residents of which 70 related to benefits and 50 to housing.

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

#### **For the year ended 31 March 2020**

- We participated in four national research projects (three concerned issues around Universal Credit and the Help to Claim Service and one with the Home Office to improve the customer journey for immigration applicants) and two local research projects (one on access to legal aid for family law issues and one on IT capability amongst our clients in Sevenoaks and Swanley).
- We participated in a number of national campaigns including Scams Awareness fortnight in July 2019, Get Online Week in October 2019, and Big Energy Saving Week in January 2020. Participation in these campaigns enables us to deliver targeted help and advice to people as well as raising awareness of the wider work we do. Through outreach sessions, leaflets and posters in public places and concentrated social media campaigns we have the potential to reach around 500,000 people across our region.

Going forward we want to become better known for this aspect of our work. With our recently strengthened R&C capability we want to work more closely with service users and service user groups to produce solution led campaigns that bring about change for our residents

#### **Fundraising Activities**

In addition to the grants we receive from our local authorities that we work with, Dartford Borough Council, Gravesham Borough Council, Sevenoaks District Council and Tonbridge and Malling Borough Council, we have received further restricted grants.

We received funding from The Big Lottery for three projects:

- CANWK received £61,066 in 2019/20 to deliver the Preventing Actual and Threatened Homelessness (PATH) project. The total funding awarded from the 'Help through Crisis Fund' in 2016/17 for a period of 5 years was £500,000. Together with our partner organisations, West Kent Mediation, Porchlight, West Kent Debt Advice, West Kent Mind, Choices and the Samaritans we provide advice on housing, debt and benefits.
- CANWK received £69,434 in 2019/20 to deliver the Migrant Integration and Support Partnership (MISP) project. The total funding awarded from the 'Reaching Communities Fund' for a period of five years was £500,000. Together with our partner organisations, Kent Equality Cohesion Council (KECC), The Gr@nd Healthy Living (The Gr@nd) and Rethink Mental Illness we are improving access to and making increased use of immigration advice services by migrant communities. In addition MISP provides easy access to Rapid English courses to hasten integration and lessen isolation in communities and support vulnerable immigrants suffering mental health problems.
- CANWK received, as a partner, £16,461 in 2019/20 via the lead, Citizens Advice in West Sussex (CAWS) to deliver immigration advice under the Big Lottery's Crawley Connects Project. The total project funding for CANWK is £59,519 for a period of five years.

Numerous grants relating to ongoing projects were received from National Citizens Advice:

- £103,956 from the Money Advice Service funded Debt Advice Project to deliver debt services.
- £165,517 from the Help to Claim project to deliver face to face, phone and webchat advice on Universal Credit.
- £19,500 in the current year to deliver Best Practice in the Help to Claim project in conjunction with the lead partner Citizens Advice Maidstone. The total grant awarded in January 2019 was £25,225 and ran for 15 months to 31<sup>st</sup> March 2020.

New grants received this year from National Citizens Advice were as follows:

- £13,920 from the Energy Best Deal Extra Phase 2 programme to deliver face to face advice and assist clients in taking action in resolving energy issues.

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

#### **For the year ended 31 March 2020**

- £7,000 to deliver energy awareness and advice to front line workers and consumers. The funding was from the Department for Business, Energy and Industrial Strategy.
- £2,000 to deliver the 2019 Big Energy Saving Week winter campaign, developing resources and consumer education actions relating to energy usage and cost.
- £1,250 to cover the cost of installing and running BT broadband in all our offices

The Good Things Foundation (previously The Tinder Foundation) awarded various grants totalling £17,750 during the year as follows:

- £5,000 to support individuals in increasing their confidence in using HMRC online services
- £5,250 to support digital inclusion through Learn My Way courses
- £5,000 to support digital access to health information and resources
- £2,500 to support those using Learn My Way to engage in the Digital Skills Directory and complete learner surveys.

The UK Power Networks Power Partners Fund awarded us a grant of £14,600 to deliver a local energy advice project.

A grant of £10,000 was received from The London Legal Support Trust in recognition of our award as a Centre of Excellence for our advice service.

Big Lottery's Awards for All Scheme granted £9,800 towards the cost of maximizing our Adviceline capacity to meet increased demand for this service.

A grant of £5,000 was received from Kent County Council's Suicide Prevention Fund to deliver a pilot project supporting the vulnerable at risk of suicide or self-harm.

A grant of £5,000 was received from The Lawson Trust to deliver benefits advice training and support to our Advisors.

The Snodland partnership awarded a grant of £5,000 to allow us to run an Outreach service in Snodland.

Outreach services in Larkfield were funded by a £4,500 grant from Tonbridge & Malling Borough Council.

A grant of £4,000 was received from the Kent Community Foundation to deliver scams awareness to vulnerable women in 2020/21.

We received another year of grant funding of £4,000 from The Shaw Trust via the lead partner, Citizens Advice Tunbridge Wells to deliver financial capability sessions to those living with mental health and wellbeing issues.

The Hendy Foundation awarded us a grant of £1,500 to deliver scams awareness in Tonbridge.

Supported by the Skinners Company, Lady Sir Thomas Smythe Charity awards small grants to local welfare organisations in the Tunbridge Wells area and they awarded us grant funding of £1,000 per year for three years to assist with our specialist benefit work.

A grant of £500 was received from Sevenoaks Town Council to deliver scams awareness in Sevenoaks in 2020/21.

Swanley Town Council awarded us a grant of £211 to purchase office equipment for our Swanley office.



## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

#### **For the year ended 31 March 2020**

Donations were also received with gratitude from local parish councils, local community groups and organisations, the Friends of Sevenoaks and members of the public.

Citizens Advice in North & West Kent is very grateful to all those who donated funds to the Bureaux to enable us to provide a service to our community and to assist us in developing new services.

We received confirmation of the following grants being awarded for the 2020/21 period:

- Continued funding from The Department of Work and Pensions via central Citizens Advice of £170,829 to run the Help to Claim project and £19,824 towards the Help to Claim Best Practice project.
- Continued funding from the Money Advice Service of £96,762 to deliver a debt advice service.
- Renewal of both the HMRC Advice Service Grant of £6,000, the Digital Inclusion Grant of £5,000 and the Make it Click Grant of £2,500 from The Good Things Foundation.
- Renewal of the Kent County Council Suicide Prevention Grant of £5,000.
- Continued funding of £4,000 from the Shaw Trust via the lead partner Citizens advice Tunbridge Wells to assist the vulnerable with financial capability.
- Funding of £3,000 from the Kent Community Foundation to deliver scams awareness to the elderly and isolated.
- Grants to expand our Adviceline service and cover remote access costs due to the Coronavirus pandemic have been awarded as follows:
  - £8,500 from the Colyer-Ferguson Charitable Trust
  - £4,000 from the Kent Community Foundation Coronavirus Emergency Fund
  - £611 from Sevenoaks Town Council
  - £500 from the Tesco bags of Help Covid-19 Communities Fund

#### **Investment Activities**

The charity does not currently hold material investments.

#### **Factors Affecting the Achievement of Objectives**

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services

#### **5. FUTURE PLANS**

This year marked the 80<sup>th</sup> Anniversary of Citizens Advice opening its doors on 4<sup>th</sup> September 1939. The strapline to celebrate this was “For everyone, for 80 years” which ties in with the overall aim to give the people of our community the knowledge and confidence they need to find their way forward – whoever they are and whatever their problem.

Last year, when preparing the Annual Report, we were all concerned about the effect leaving the EU would have on the organisation and on the clients we see. Today, there is a very different worry and at the time of writing, with the onset of the Covid 19 pandemic in March, it is not possible to predict the future with any degree of certainty.

The onset of the pandemic has caused us to pause and evaluate how we would wish to work in the future. Following on from our goals as set out in last year’s report, in order to reach as many clients as possible we are working on the delivery of our remote advice within our three year strategic plan in our five operational categories of Advice, Advocacy, Technology, Sustainability and Culture. This spring and summer, with the

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2020**

country in full or partial lockdown, only our paid staff were working although we were able to extend this to include volunteer advisers once we could set up the necessary technology for them to work remotely as well. However, as will be appreciated, during that period we were not able to see any clients face to face but were able to rely on telephone and email.

To that end, working remotely has involved a re-think of how we deliver services across the geographical area of NW Kent in general in the future and we may be able to streamline these to be more effective and reach more clients. We are aware in the short time since the onset of the pandemic that more resource will be needed to develop specialist help to deliver employment and benefit advice. Although debt enforcement was on hold both with regard to repossessions of homes and bailiff action for a period, there will be a huge increase of clients requiring housing and debt advice.

Our focus will be on developing a smooth, seamless delivery for most of the clients seeking our help. There may well be some extremely vulnerable clients who will struggle to cope with the technology when seeking our help as we move more to telephone and remote advice and so we will look for alternative ways to provide support to them. This approach fits within our three-year plans set out in our report last year.

At the same time, we will use our voice to headline those areas of concern which need addressing. This is especially important now as we are in uncharted territory and almost on a daily basis, there are new initiatives being published on which CA has experience and can influence government policy. It is a time when the value of an organisation such as Citizens Advice comes to the fore and can be appreciated and it is an opportunity to demonstrate this fact to the nation as a whole.

#### **6. FINANCIAL REVIEW**

##### **Financial Position**

Incoming resources in the year were £986,449 (2018/19 £951,057). Of this £528,465 (£447,929) related to project restricted activities.

A deficit of £43,861 was incurred in the year which was made up of a deficit on unrestricted funds of £9,384 and a deficit on restricted funds of £34,477 (2018/19 surplus of £60,698: unrestricted funds surplus £39,893 and restricted funds surplus £20,805). Any surplus/deficit on restricted funds is a result of a difference in timing between when the cost is incurred and the recognition of the grant income.

At 31 March 2020 total reserves were £628,329 of which £67,191 represented restricted funds.

##### **Reserves Policy**

CANWK seeks to ensure that free funds are available in each financial year to meet any reasonably foreseeable contingency. CANWK maintains a projection of income for at least 3 years ahead and seeks to ensure this continues to be derived from as wide a variety of sources as possible. CANWK will take appropriate steps to ensure that at no time within this period would it be likely for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide the services for which it is established.

In reviewing the potential costs that could arise should a significant reduction in income arise, the Trustees have determined that 'free' reserves should be maintained to cover at least the following elements:

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

**For the year ended 31 March 2020**

- The estimated lease costs of any premises CANWK occupies through to the end of the contracted lease term, or such shorter period as the Trustees consider reasonable given the relationship with the respective landlords and/or the ability of CANWK to dispose of the residual lease interest
- Redundancy costs in respect of all contracted employees
- Un-depreciated Fixed Asset expenditure, except to the extent the Trustees consider the respective assets hold any material disposal value
- Any one-off expenditure yet to be incurred but which is contractually committed
- Four months' normal operating costs excluding the above elements, depreciation on Fixed Assets and costs directly attributable to restricted projects which are covered by the funding sources on those projects. These operating costs are based upon the latest current financial year forecast and the budget as adopted by the Trustees
- Any budgeted shortfall in the most recently budget approved by the Trustees

The General Fund stood at £561,138 at the end of the year. This represented a surplus over the policy described above of £49,600.

It is the Trustees' policy that the General Fund be designated over the four regions from which the opening funds brought into the merged organisation and to ensure that those funds are spent within the same respective regions.

#### **Principal Funding Sources**

Dartford Borough Council, Gravesham Borough Council, Sevenoaks District Council, Tonbridge & Malling Borough Council and The London Legal Trust all continued to support the core operating capacity of the charity. Additionally project-specific funding was received from Big Lottery, the Department of Work and Pensions, Kent County Council, the Money Advice Service, Energy Providers, Access to Justice, The Good Things Foundation, Kent Community Foundation, The Hendy Foundation, the Shaw Trust, the Sir Thomas Smythe's Charity and Central Citizens Advice. Local benefactors, town and parish councils have also contributed sums. The Trustees extend their sincere gratitude to all these bodies.

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

#### **Funds in Deficit**

No funds were in deficit at the balance sheet date.

#### **Investment Policy**

As required in its Memorandum paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

#### **7. DIRECTORS' RESPONSIBILITIES**

The Trustees (who are the directors of the company under company law) are responsible for preparing the Directors' and Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

## **Citizens Advice in North & West Kent**

### **REPORT OF THE DIRECTORS AND TRUSTEES**

**For the year ended 31 March 2020**

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them 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.

Citizens Advice North & West Kent's Trustee Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice North & West Kent 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 the General Data Protection Regulation and Data Protection Act 2018.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.



**Robin Thompson**  
**Chair of Trustees**

**Date: 24 November 2020**

## Citizens Advice in North & West Kent

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE IN NORTH & WEST KENT

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 the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, 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.



Samantha Wells FCA CTA  
Chartered Accountant

Date: 27 NOVEMBER 2020

Lindeyer Francis Ferguson Limited  
North House, 198 High Street  
Tonbridge, Kent TN9 1BE

## Citizens Advice in North & West Kent

### STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME & EXPENDITURE ACCOUNT) For the year ended 31 March 2020

	Note	2020 Restricted £	2020 Unrestricted £	2020 Total £	2019 Total £
<b>Income from:</b>					
Donations & legacies	2	-	8,084	8,084	5,112
Charitable activities	3	528,465	419,322	947,787	895,537
Other (including fundraising)	4	-	30,578	30,578	50,408
<b>Total Income</b>		<b>528,465</b>	<b>457,984</b>	<b>986,449</b>	<b>951,057</b>
<b>Expenditure on:</b>					
Raising funds	5	-	22,168	22,168	8,332
Charitable activities	5	562,942	445,200	1,008,142	882,027
<b>Total expenditure</b>		<b>562,942</b>	<b>467,368</b>	<b>1,030,310</b>	<b>890,359</b>
<b>Net (expenditure)/income before transfers</b>	6	<b>( 34,477)</b>	<b>( 9,384)</b>	<b>( 43,861)</b>	<b>60,698</b>
Transfers between funds	12	( 8,981)	8,981	-	-
<b>Net movement in funds for the year</b>		<b>( 43,458)</b>	<b>( 403)</b>	<b>( 43,861)</b>	<b>60,698</b>
<b>Reconciliation of funds</b>					
Total funds brought forward	12	110,649	561,541	672,190	611,492
<b>Total funds carried forward</b>		<b>67,191</b>	<b>561,138</b>	<b>628,329</b>	<b>672,190</b>

## Citizens Advice in North & West Kent

### BALANCE SHEET as at 31 March 2020

	Note	2020 £	2019 £
<b>Fixed assets</b>			
Tangible assets	8	91,119	119,575
		<u>91,119</u>	<u>119,575</u>
<b>Current assets</b>			
Debtors	9	55,303	75,579
Cash at bank and in hand		507,976	519,964
		<u>563,279</u>	<u>595,543</u>
Creditors: amounts falling due within one year	10	( 26,069)	( 42,928)
<b>Net current assets</b>		<u>537,210</u>	<u>552,615</u>
<b>Net assets</b>		<u><u>628,329</u></u>	<u><u>672,190</u></u>
<b>Funds of the Charity</b>			
Unrestricted funds			
General funds	12	561,138	561,541
Restricted funds	12	67,191	110,649
		<u><u>628,329</u></u>	<u><u>672,190</u></u>

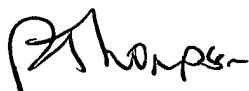
For the year ending 31st March 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476.

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

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

The financial statements were approved by the Board of Directors on .....24/11/2020.....  
and signed on the board's behalf by:



**Robin Thompson**  
Chair of trustees

**Company Registration No: 3960538**

## Citizens Advice in North & West Kent

### STATEMENT OF CASH FLOWS

For the year ended 31 March 2020

	Note	2020 £	2019 £
<b>Cash flows from operating activities:</b>			
Net cash (used in)/provided by operating activities	A	( 5,131)	79,879
<b>Cash flows from investing activities</b>			
Interest received		2,124	1,853
Capital Expenditure - Swanley Buildings		( 8,981)	( 63,264)
Net cash used in investing activities		( 6,857)	( 61,411)
<b>Change in cash and cash equivalents in the year</b>		( 11,988)	18,468
Cash and cash equivalents at the beginning of the year		519,964	501,496
<b>Cash and cash equivalents at the end of the year</b>		507,976	519,964

#### A. Reconciliation of net (expenditure)/income to net cash flow from operating activities

Net (expenditure)/ income for the year	( 43,861)	60,698
<i>As per the Statement of Financial Activities</i>		
<b>Adjustments for:</b>		
Interest receivable	( 2,124)	( 1,853)
Decrease/(Increase) in debtors	20,276	( 23,923)
(Decrease)/increase in creditors	( 16,859)	9,316
Depreciation	37,437	35,641
<b>Net cash (used in)/provided by operating activities</b>	<b>( 5,131)</b>	<b>79,879</b>



# **Citizens Advice in North & West Kent**

## **NOTES TO THE FINANCIAL STATEMENTS**

**For the year ended 31 March 2020**

### **1 ACCOUNTING POLICIES**

#### **1.1 General information**

Citizens Advice in North & West Kent is a charitable company limited by guarantee and incorporated in England and Wales (charity number 1082979, company number 3960538). In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member. The address of the registered office is Tonbridge Castle, Castle Street, Tonbridge, TN9 1BG.

Citizens Advice in North & West Kent meets the definition of a public benefit entity under FRS 102 and its principal activity is to provide free, confidential, independent and impartial advice, information and counsel for members of the public.

#### **1.2 Basis of preparation**

The financial statements have been prepared in accordance with "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) - (Charities SORP (FRS 102)), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

In preparing the financial statements, the trustees have considered the effects of Covid-19 on the Charity's activities. During the lockdown period from 22 March 2020, the charity continued to provide support and advice to clients with all staff and volunteers working remotely and complying with the government's social distancing guidelines. Advice has been provided by e-mail and telephone only as it has not been possible to deliver face to face advice in a manner that is suitable in the current environment. Since the lockdown has been eased, the majority of staff and volunteers have continued to work remotely; however, where necessary, a limited number of employees have been able to return to working from the office. The financial impact has been mitigated by the constancy of the majority of our funders, who have continued to meet their grant obligations. While expected funding for some new projects has not been forthcoming, a number of new short-term sources have become available, which have allowed us to expand our advice service in some specific areas. This, combined with the financial reserves held by the charity, lead the Trustees to believe that Covid-19 will not affect our ability to continue operating in the medium term and therefore the going concern basis of accounting has been adopted.

The financial statements are prepared in pounds sterling, which is the functional currency of the Charity, and rounded to the nearest £1.

#### **1.3 Income**

Income from donations and grants is recognised when the Charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal offer is made in writing, unless the grant contains terms and conditions outside of the Charity's control which must be met before the Charity is entitled to the funds.

Income from charitable activities is recognised to the extent that the Charity has provided contracted services. Sales of services are included in the income and expenditure account in the period to which they relate. Bank interest is recognised when it is receivable.

# Citizens Advice in North & West Kent

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2020

### 1 ACCOUNTING POLICIES (CONTINUED)

#### 1.3 Income (continued)

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the directors' report.

Grants received in advance of the period in which the funder requires the expenditure to be applied, will be reflected within deferred income in the balance sheet.

#### 1.4 Expenditure

Liabilities, and related expenditure, are recognised when a present legal or constructive obligation exists at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be measured or estimated reliably.

All expenditure is accounted for on an accruals basis, and has been classified under expense categories that aggregate costs for allocation to an activity.

All expenditure directly related to the provision of advice services is included within charitable expenditure. Support costs incurred have been allocated between fundraising and publicity, and charitable activities as appropriate. Such costs have been allocated to Generalist Advice except where grant agreements permit them to be charged to projects funded by the grants.

#### 1.5 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £5,000 are capitalised and included at cost including any incidental expenses of acquisition less depreciation. Depreciation is provided at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Office equipment	over 3 years
Computer equipment	over 3 years
Leasehold property improvements	over 5 years

#### 1.6 Financial Instruments

The charity only has financial instruments which are classified as basic financial instruments. Short-term debtors and creditors are measured at the settlement value. Any losses from impairment are recognised in the Statement of Financial Activities.

#### 1.7 Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are recognised at the invoiced cost prepaid.

#### 1.8 Creditors

Creditors are recognised when a present legal or constructive obligation exists at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be estimated reliably. Creditors are recognised at the settlement amount.

# Citizens Advice in North & West Kent

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2020

### 1 ACCOUNTING POLICIES (CONTINUED)

#### 1.9 Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

#### 1.10 Operating leases

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

#### 1.11 Irrecoverable VAT

Irrecoverable VAT is charged to the expense category for which it was incurred.

#### 1.12 Fund accounting

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors which have been raised by the company for particular purposes. Income received for restricted purposes is included in a separate restricted fund against which the appropriate expenditure is allocated. The use of each restricted fund is set out in the notes to the financial statements.

### 2 DONATIONS & LEGACIES

	2020	2020	2020	2019
	Restricted	Unrestricted	Total	Total
	£	£	£	£
Grants and Donations	-	8,084	8,084	5,112

Comparative figures include no restricted funds.

## Citizens Advice in North & West Kent

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2020

3	INCOME FROM CHARITABLE ACTIVITIES	2020 Restricted £	2020 Unrestricted £	2020 Total £	2019 Total £
	<b>Grants funding CA services:</b>				
	Dartford BC	-	106,750	106,750	106,750
	Gravesham BC	-	97,990	97,990	115,990
	Sevenoaks DC	-	72,697	72,697	75,897
	Tonbridge & Malling BC	-	99,500	99,500	106,000
	<b>Grants funding Housing &amp; Money Advice:</b>				
	Gravesham BC	-	7,000	7,000	7,000
	Sevenoaks DC & WKHA	-	18,000	18,000	18,000
	Money Advice Service	103,956	-	103,956	76,058
	<b>Big Lottery:</b>				
	Awards for All - Adviceline	9,800	-	9,800	-
	Awards for All - Swanley Relocation	-	-	-	9,535
	PATH - Help through Crisis	61,066	-	61,066	60,577
	MISP - Reaching Communities	69,434	-	69,434	67,518
	Crawley Connects CAWS	16,461	-	16,461	-
	<b>Grants from Cita</b>				
	Broadband	1,250	-	1,250	1,750
	Energy Advice (EBDx)	13,920	-	13,920	16,650
	BESN and BESW	9,000	-	9,000	6,000
	Universal Credit Best Practice	19,500	-	19,500	5,726
	Universal Credit	165,517	-	165,517	64,384
	<b>Other:</b>				
	Local Parish Councils	-	3,910	3,910	3,130
	Local Trusts & Community Grants	5,000	-	5,000	5,000
	Sevenoaks DC - Better Care	-	-	-	40,000
	UK Power Network	14,600	-	14,600	-
	The London Legal Trust	-	10,000	10,000	10,000
	The Good Things Foundation	17,750	-	17,750	13,750
	Gatwick Foundation	-	-	-	9,000
	KCC - Suicide Prevention	5,000	-	5,000	-
	KCC - Tonbridge	-	-	-	1,000
	KCC - Dartford CAB Relocation	-	-	-	4,444
	KCF - Vulnerable Adults	4,000	-	4,000	5,000
	London Legal Trust	-	-	-	3,000
	Sevenoaks Town Council	500	-	500	650
	Swanley Town Council	211	-	211	-
	Swanscombe & Greenhithe Town Council	-	-	-	400
	Lawson Trust	5,000	-	5,000	-
	Hendy Foundation	1,500	-	1,500	-
	Comic Relief	-	-	-	23,475
	BEIS: Energy BESN	-	-	-	5,000
	Smart Energy	-	-	-	7,160
	Access to Justice	-	-	-	10,000
	Kent Police	-	-	-	7,852
	Sir Thomas Smythe Charity	1,000	-	1,000	-
	Shaw Trust: Live Well	4,000	-	4,000	4,000
	Charges to local charities for Nellbooker	-	3,475	3,475	4,841
		<b>528,465</b>	<b>419,322</b>	<b>947,787</b>	<b>895,537</b>

Comparative figures include restricted funds of £447,929.

## Citizens Advice in North & West Kent

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2020

4	OTHER INCOME	2020 Restricted £	2020 Unrestricted £	2020 Total £	2019 Total £
	<b>Activities for generating funds</b>				
	Room Hire	-	19,604	19,604	21,701
	Friends of Sevenoaks CA & 200 Club	-	769	769	1,019
	Consultancy Income	-	3,466	3,466	20,357
	Fundraising		4,615	4,615	5,478
	<b>Investment Income</b>				
	Bank interest received	-	2,124	2,124	1,853
		-	30,578	30,578	50,408

## Citizens Advice in North & West Kent

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2020

5 ANALYSIS OF EXPENDITURE	Fundraising & Bidding Development team	Generalist Advice & Information	Specialist Debt & Benefit Advice	MAS Project	Energy projects	MISP project	PATH project	Universal Credit project	Other projects	2020	2019
	£	£	£	£	£	£	£	£	£	£	£
<b>RAISING FUNDS</b>											
Management & Accounting (see detailed support costs below)	22,168	-	-	-	-	-	-	-	-	22,168	8,332
<b>Total Expenditure on Raising Funds</b>	<b>22,168</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22,168</b>	<b>8,332</b>
<b>CHARITABLE ACTIVITIES</b>											
Direct staff costs (note 7)	-	169,787	30,426	90,794	30,553	76,136	55,612	138,938	60,555	652,801	479,825
Other direct costs	-	122,228	2,914	162	992	5,137	7,842	8,802	5,779	153,856	219,356
Support costs (see detail below)	-	124,845	-	13,000	5,975	4,473	7,855	37,277	8,060	201,485	182,846
<b>Total Expenditure by activity</b>	<b>-</b>	<b>416,860</b>	<b>33,340</b>	<b>103,956</b>	<b>37,520</b>	<b>85,746</b>	<b>71,309</b>	<b>185,017</b>	<b>74,394</b>	<b>1,008,142</b>	<b>882,027</b>
<b>TOTAL EXPENDITURE</b>	<b>22,168</b>	<b>416,860</b>	<b>33,340</b>	<b>103,956</b>	<b>37,520</b>	<b>85,746</b>	<b>71,309</b>	<b>185,017</b>	<b>74,394</b>	<b>1,030,310</b>	<b>890,359</b>

Comparative figures include restricted funds of £415,329.

#### DETAILED SUPPORT COSTS (in Raising Funds and Charitable Activities)

Governance	-	13,223	-	4,000	-	2,813	5,554	2,260	-	27,850	25,663
Management & Accounting*	22,168	64,979	-	5,000	2,475	-	-	8,127	4,272	107,021	99,972
Office, IT & communication costs	-	9,206	-	4,000	3,500	1,660	2,301	26,890	3,788	51,345	29,902
Depreciation	-	37,437	-	-	-	-	-	-	-	37,437	35,641
<b>Total Support Costs</b>	<b>22,168</b>	<b>124,845</b>	<b>-</b>	<b>13,000</b>	<b>5,975</b>	<b>4,473</b>	<b>7,855</b>	<b>37,277</b>	<b>8,060</b>	<b>223,653</b>	<b>191,178</b>
-of which staff costs (note 7)										85,377	89,220
-other costs										138,276	101,958
										<b>223,653</b>	<b>191,178</b>

\*Support Costs are allocated to restricted projects in accordance with the respective grant agreements. Otherwise they are charged to Generalist Advice

# Citizens Advice in North & West Kent

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2020

<b>6</b>	<b>NET (EXPENDITURE)/ INCOME FOR THE YEAR</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
	This is stated after charging:		
	Depreciation	37,437	35,641
	Operating lease costs	77,273	75,648
	Independent examiner's remuneration		
	IE services	4,080	4,050
	Accounting services (payroll)	2,538	2,010
		<u>738,178</u>	<u>569,045</u>
<b>7</b>	<b>INFORMATION REGARDING TRUSTEES, DIRECTORS AND EMPLOYEES</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
	Wages and salaries	689,533	532,850
	Social security costs	38,622	30,948
	Pension costs	10,023	5,247
		<u>738,178</u>	<u>569,045</u>
	The average number of employees, analysed by function was:		
	Charitable purpose	22	20
	Fundraising & publicity	2	2
	Management & administration of charity	5	5
		<u>29</u>	<u>27</u>

No member of staff earned over £60,000 for the financial year (prior year - Nil).

No trustee was remunerated for any services, neither were they reimbursed for expenses, nor did they accrue any benefits under pension schemes.

Citizens Advice in North & West Kent paid £5,831 (2019: £5,645) in the year ended 31 March 2020 for various insurance services, including professional indemnity cover.

# Citizens Advice in North & West Kent

## NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 March 2020

### 8 FIXED ASSETS

	Leasehold Property improvements
<b>Cost</b>	
At 1 April 2019	178,204
Additions	8,981
At 31 March 2020	<u>187,185</u>
<b>Depreciation</b>	
At 1 April 2019	58,629
Charge for the year	37,437
At 31 March 2020	<u>96,066</u>
<b>Net Book Value</b>	
At 31 March 2020	<u>91,119</u>
At 31 March 2019	<u>119,575</u>

### 9 DEBTORS

	2020 £	2019 £
Grants and donations due not yet received	39,864	46,229
Other debtors	934	7,664
Prepayments	14,505	21,686
	<u>55,303</u>	<u>75,579</u>

### 10 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Accruals	22,664	38,827
Deferred Income	-	1,000
Other taxes, social security costs, pension	2,040	1,186
Other Creditors	1,365	1,915
	<u>26,069</u>	<u>42,928</u>

All deferred income carried forward in 2019 was released in the year ended 31 March 2020.

### 11 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted 2020 £	Unrestricted 2020 £	Total 2020 £	Total 2019 £
Fixed assets	-	91,119	91,119	119,575
Current assets	67,191	496,088	563,279	595,543
Current liabilities	-	( 26,069)	( 26,069)	( 42,928)
	<u>67,191</u>	<u>561,138</u>	<u>628,329</u>	<u>672,190</u>

Total funds for 2019 included restricted funds of £110,649 all of which were current assets.



## Citizens Advice in North & West Kent

### NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 March 2020

12	MOVEMENT IN FUNDS	Opening £	Income £	Expenditure £	Transfers £	Closing £
	<i>Year to 31 March 2020</i>					
	<b>Restricted Funds</b>					
	Energy Advice(EBDx)	-	13,920	( 13,920)	-	-
	MISP - Reaching					
	Communities	57,170	69,434	( 85,746)	-	40,858
	PATH - Help through Crisis	19,421	61,066	( 71,309)	-	9,178
	MASDAP	-	103,956	( 103,956)	-	-
	Broadband	580	1,250	( 970)	-	860
	Kent Community Foundation					
	Vulnerable Adults		4,000		-	4,000
	The Good Things Foundation	-	17,750	( 16,385)	-	1,365
	Snodland Partnership	-	5,000	( 5,000)	-	-
	Access to Justice	8,276	-	( 8,276)	-	-
	Gatwick Foundation	5,667	-	( 5,667)	-	-
	UK Power Network	-	14,600	( 14,600)	-	-
	BEIS - Energy BESN/BESW	-	9,000	( 9,000)	-	-
	Awards for All - Swanley					
	Relocation	9,535	-	( 554)	( 8,981)	-
	Sevenoaks DC -Better Care	10,000	-	( 10,000)	-	-
	Sevenoaks Town Council	-	500	-	-	500
	Crawley Connects - CAWS	-	16,461	( 15,207)	-	1,254
	KCC - Suicide Prevention		5,000	( 5,000)	-	-
	Lawson Trust	-	5,000	( 5,000)	-	-
	Awards for All Adviceline	-	9,800	( 1,749)	-	8,051
	Shaw Trust: Live Well	-	4,000	( 4,000)	-	-
	Universal Credit Best					
	Practice	-	19,500	( 19,500)	-	-
	Universal Credit	-	165,517	( 165,517)	-	-
	Hendy Foundation	-	1,500	( 375)	-	1,125
	Sir Thomas Smythe Charity		1,000	( 1,000)	-	
	Swanley Town Council		211	( 211)	-	
	<b>Total Restricted Funds</b>	<b>110,649</b>	<b>528,465</b>	<b>( 562,942)</b>	<b>( 8,981)</b>	<b>67,191</b>

## Citizens Advice in North & West Kent

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2020

#### 12 MOVEMENT IN FUNDS (CONTINUED)

	Opening £	Income £	Expenditure £	Transfers £	Closing £
<b>Unrestricted Funds</b>					
General Fund - Gravesham	129,288	105,152	( 80,458)	-	153,982
General Fund - Tonbridge & Malling	171,404	102,331	( 82,952)	-	190,783
General Fund - Sevenoaks & Swanley	( 22,604)	98,092	( 146,590)	8,981	( 62,121)
General Fund - Dartford	155,202	109,125	( 101,860)	-	162,467
General Fund - CANWK	128,251	43,284	( 55,508)	-	116,027
<b>Total General Funds</b>	<b>561,541</b>	<b>457,984</b>	<b>( 467,368)</b>	<b>8,981</b>	<b>561,138</b>
<b>Carried forward</b>					
Total Restricted Funds	110,649	528,465	( 562,942)	( 8,981)	67,191
Total General Funds	561,541	457,984	( 467,368)	8,981	561,138
<b>Total Movement</b>	<b>672,190</b>	<b>986,449</b>	<b>( 1,030,310)</b>	<b>-</b>	<b>628,329</b>
<b>Year to 31 March 2019</b>					
Total Restricted Funds	89,844	447,929	(415,329)	(11,795)	110,649
Total General Funds	521,648	503,128	(475,030)	11,795	561,541
Total designated reserves	-	-	-	-	-
<b>Total Movement</b>	<b>611,492</b>	<b>951,057</b>	<b>( 890,359)</b>	<b>-</b>	<b>672,190</b>

#### 13 PURPOSES OF RESTRICTED FUNDS

Energy Advice Programme (EBDX)	A restricted fund provided by Citizens Advice to deliver face to face advice and assist clients in taking action in resolving energy issues
Migrant Integration and Support (MISP) project	A restricted fund to improve access to and increased use of immigration advice services by migrant communities, provide easy access to Rapid English courses to hasten integration and lessen isolation in communities and support vulnerable immigrants suffering mental health problems
Preventing Actual and Threatened Homelessness (PATH) project	A restricted fund to provide advice on housing, debt and benefits.
MASDAP	A restricted fund provided by Citizens Advice to deliver a debt advice service

## Citizens Advice in North & West Kent

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2020

#### 13 PURPOSES OF RESTRICTED FUNDS (CONTINUED)

Broadband Grant	A restricted fund to allow for the switching of providers and installation of BT Broadband in all our offices
Kent Community Foundation's Vulnerable Adults Theme	A restricted fund to deliver a scams awareness project for vulnerable women through delivery of group sessions to specific targeted womens'groups, including hard to reach organisations such as those with long term health conditions, the socially isolated, carers, new migrants, young mothers and older women
The Good Things Foundation - HMRC Advice Service	A restricted fund provided by the Good Things Foundation (previously Tinder Foundation) to assist the public in gaining confidence to use the HMRC online services
The Good Things Foundation - Digital Inclusion Fund	A restricted fund provided by the Good Things Foundation (previously Tinder Foundation) to assist the public in improving their digital skills over a 5 year period using Learn My Way courses. This programme is funded by The Department of Education.
The Good Things Foundation - Widening Digital Participation 2019/20 Digital Health Hubs Fund	A restricted fund provided by the Good Things Foundation (previously Tinder Foundation) to build sustainable relationships with health practitioners, support patients to digitally access online health information and resources, train digital health champions and deliver a Get Online Week event
The Good Things Foundation - Everyone Thrives Online- Portsmouth and South East Fund	A restricted fund provided by the Good Things Foundation (previously Tinder Foundation) to support individuals using Learn My Way to engage with the Digital Skills Directory and completing the Learner survey.
Snodland Partnership re Snodland outreach service	A restricted fund provided by the Snodland Partnership to provide an outreach service in Snodland
The Access to Justice Foundation	A restricted fund provided by The Access to Justice Foundation to cover the cost of a housing barrister to represent clients with urgent and complex cases in court who are not covered by legal aid
The Gatwick Foundation's Benefits Support project	A restricted project funded by The Gatwick Foundation to provide a comprehensive advice service for vulnerable adults including preparing and representing clients at tribunals
The Gatwick Foundation's Mental Health Supporters project	A restricted project funded by The Gatwick Foundation to provide a support service for vulnerable adults (Mental Health) including support in understanding advice, help with paperwork and on-referrals to other agencies.

## Citizens Advice in North & West Kent

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2020

#### 13 PURPOSES OF RESTRICTED FUNDS (CONTINUED)

The UK Power Networks Power Partners Fund	A restricted fund provided by UK Power Networks Power Partners to support vulnerable communities with income maximisation, tariff switching, energy efficiency improvements, heating upgrades through an energy advice project.
Big Energy Saving Network BESN	A restricted fund provided by BEIS (Department for Business, Energy and Industrial Strategy) to deliver energy awareness and advice to front line workers and consumers
Big Energy Saving Week Winter Campaign 2019	A restricted fund for the development of resources and consumer education relating to energy usage and cost by minimising cost and maximising efficiency.
Awards for All - Swanley Office Expansion Project	A restricted fund from Big Lottery to provide office chairs, desks, TV screen and laptop in the new Swanley premises
Sevenoaks District Council - Better Care project	A restricted fund to make homes safer from category 1 hazards through the provision and adaptation of equipment, to reduce hospital/GP admissions and improve the lives of vulnerable people through links between the health and third sector organisations and enabling more independent living.
Sevenoaks Town Council - Scams awareness project	A restricted fund to deliver a scams awareness sessions to the vulnerable in Sevenoaks
Crawley Connects Project	A restricted fund from Big Lottery led by Citizens Advice West Sussex. As a partner in the project our role is to deliver immigration advice
Suicide Prevention Project (KCC)	A restricted fund provided by Kent County Council's Suicide Prevention Innovation Fund to support vulnerable people who find dealing with statutory services creates or exacerbates their emotional distress and increases their risk of suicide or self-harm
Advancing Welfare Rights in Dartford and Gravesham	A restricted fund provided by the Lawson Trust to increase the skills and confidence of our volunteer Advisors through benefits advice training and support
Maximising CANWK Adviceline Capacity project	A restricted fund from the National Lottery Awards for All Community Fund to train additional volunteers and provide more work space and computers for the additional volunteers
Live Well Kent project	A restricted fund from The Shaw Trust via Citizens Advice Tunbridge Wells (lead partner) to deliver money management sessions to people living with mental health and wellbeing issues

## Citizens Advice in North & West Kent

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2020

#### 13 PURPOSES OF RESTRICTED FUNDS (CONTINUED)

Help to Claim: Best Practice	A restricted fund from the Department for Work & Pensions (DWP) via Citizens Advice Maistone (lead partner) to gather and share information about the performance of Universal Credit and Help to Claim, build local relationships and to develop and share best practice
Help to Claim project	A restricted fund from the Department for Work & Pensions (DWP) via National Citizens Advice to provide the advice and support people needing to make and complete their initial Universal Credit claim and be ready for when they receive their first payment.
Scams Awareness Programme in Tonbridge	A restricted fund from The Hendy Foundation to deliver deliver scams awareness sessions in Tonbridge
Benefits Specialist Services	A restricted fund from Lady Sir Thomas Smythe's Charity, supported by the Skinners Company, to support out benefits specialist workers
Office equipment	A restricted fund from Swanley Town Council to provide a filing cabinet, suspension files and documents wallets for our Swanley office.

#### Transfers

Transfers include grants allocated to capital expenditure for the Swanley office relocation

#### 14 FINANCIAL COMMITMENTS

##### Capital commitments

There were no capital commitments at the balance sheet date (previous year NIL)

##### Operating lease commitments

At 31 March 2020 the charity had total future commitments under non-cancellable operating leases as follows:

	2020	2019
	£	£
Due not later than one year	54,240	54,173
Due later than one year and not later than five years	76,684	119,611
Due later than 5 years	33,000	49,500

#### 15 RELATED PARTY TRANSACTIONS

The Charity's key management personnel are the Trustees, the Chief Executive and the Deputy Chief Executives. Total emoluments, including employer's NI and pension contributions, paid to key management personnel were £113,376 (2019: £114,608). No emoluments or expenses were paid to the Trustees and there are no other related party transactions to disclose.

## **Citizens Advice in North & West Kent**

### **NOTES TO THE FINANCIAL STATEMENTS**

**For the year ended 31 March 2020**

#### **16 PENSION COSTS**

A pension scheme for employees is operated on a defined contribution basis. The scheme is open to all employees at any time. The company contributes 3% of pensionable earnings and the employees 5%. The assets of the scheme are held separately from those of the company in an independently administered fund. The scheme is NEST (National Employment Savings Trust). The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £10,023 (2019: £5,247). There were contributions payable or outstanding totalling £2,040 at the year end.