

Citizens Advice in North & West Kent

Financial Statements

For the year ended 31 March 2021

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



Citizens Advice in North & West Kent

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Citizens Advice in North & West Kent

CHAIR'S REPORT

And so it goes on – another year of dramatic change. When I look back at my reports over the past few years each one has reflected on a year of significant change. This year has of course been no different. We have been not allowed to do simple things that we would normally take for granted, such as meeting up with friends and family. It has been challenging for all of us both in a personal and a business capacity. For many in our community it has been especially challenging as we have seen many new clients coming to us for advice as the pandemic restrictions hits people who would not be affected by a normal economic slowdown. It has challenged many in our community, but it has also been wonderful to see how different parts of the community have pulled together to help and support each other.

Overall, it has been an extraordinary year in which we have advised 12,878 clients with 34,202 issues. This is a magnificent achievement considering the challenges of operating under the pandemic restrictions. In summary, we have:

- Maintained an advice service throughout the year despite the various working restrictions
- Moved to telephone and e-mail being the primary method of contact for clients
- Set up procedures that have allowed us to work remotely in a consistent way across all five offices with no drop in quality
- Engaged a team of full-time staff to focus on the initial calls from clients with a slimmed down group of volunteers handling the resultant telephone appointments.
- Maintained our client satisfaction at 98%

We have only been able to achieve this because of the tremendous group of staff and volunteers that Angela and her team have so excellently marshalled. So first and foremost, I want to convey a heartfelt thank you to all our staff and volunteers for your steadfast support during these difficult times. The flexibility you have shown in adapting how you work to support our clients has been wonderful to see. I would like to draw particular attention to three groups of people.

First those long-term staff members who have left us during the year; although I am pleased to say that none have gone very far. Sian Hillier has moved to our neighbouring CA office, Edenbridge & Westerham, Evelyn Cook has retired as staff member but joined us as trustee and Louise Lancaster is taking a year's sabbatical but we hope to welcome her back soon. All have provided many years of excellent service and deserve our thanks and best wishes.

Second to those volunteers that have not been able to work as result of the pandemic restrictions and have decided that now is suitable time to devote their energies elsewhere. Thank you for your many years of dedication to supporting the vulnerable in our community and making our offices such interesting and supportive places to work.

Third to Angela and her key support team of Sarah Speller, leading the advice service and Helen Beckerson, taking control of operations. They have done a magnificent job in leading all our people through the many changes required to cope with the pandemic working restrictions and in developing a new way of working across our five offices that will stand us in good stead as we emerge from the pandemic. A key aspect to this has been much greater use of technology both in providing advice to clients but also in our internal working arrangements. Huge thanks for all their support on this should go to Mike Dutton and Scott Harris, who have been tireless in getting the various technologies set up and working in a way that suits us.

We would not be able to achieve any of this were it not for the steadfast support of our funders. We are very appreciative of the support of our four local authority funders, Dartford Borough Council, Gravesham Borough Council, Sevenoaks District Council and Tonbridge & Malling Borough Council, who have all maintained their

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CHAIR'S REPORT

grants despite the difficult financial environment. We are also grateful to all our other grant funders, small and large, and a special mention to the National Lottery Team for their support as we look to develop and extend our Housing and Immigration projects. I can assure all of you that we think very hard about how we spend every single pound in support of those in our communities who need our help.

Finally, I would like to thank my fellow trustees for their support over the year. I know I say this every year, but it is a team effort and the well-known saying "a problem shared...." is as true in our organisation as anywhere else. During the year we sadly said goodbye to Nicola Samels, who has been a trustee since 2015, and has provided excellent support particularly with her expertise in information and risk management. We are also pleased to welcome Evelyn Cook to our trustee board who, with her previous role being the Deputy CEO, knows all the ins and outs of the organisation. It has been a challenging year with some difficult priorities to balance so thank you all for your support in this.

I believe we are ending the year in a good position. The changes we have implemented during the year have set us up well to cope with the challenges and uncertainties that will inevitably follow the winding down of the pandemic restrictions. As we enter a period of even greater financial and economic uncertainty, I expect that our new way of working will enable us to provide more effective support to a greater number of people across the various communities in the North and West Kent area.



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 2021

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 2021. 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

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

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REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2021

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

DIRECTORS/ TRUSTEES	ROLE	DATE ELECTED	DATE RESIGNED
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	13.12.2020
Nicola Samels		23.02.2016	11.12.2020
Christine Grosskopf		06.12.2016	
Gurvinder Sandher		26.03.2019	
Baljinder Rana		26.03.2019	
Evelyn Cook		24.11.2020	

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

EX OFFICIA MEMBERS	ROLE	ELECTED BY	DATE RESIGNED
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	

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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 2021 the company had 9 members (2020: 10 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 UK 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

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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.

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

Citizens 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

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both as paid employees and volunteers; induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

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) Specialist debt advice
- ii) Specialist benefits advice
- iii) Specialist housing advice
- iv) Specialist immigration advice
- v) Specialist energy advice

Advisory services were provided mainly through telephone and e-mail consultations in line with the Pandemic social distancing restrictions. As these restrictions are lifted we are looking to reintroduce some limited face to face consultations at our local offices.

Contribution of Volunteers

This year has obviously been dominated by the Covid-19 pandemic, with the first lockdown starting just before the end of the last financial year. The pandemic has created many challenges to how we deliver our advice services whilst ensuring that our volunteers remain at the heart of our service, and we are incredibly grateful for the continued efforts of our volunteers in such challenging circumstances.

CANWK has supported all volunteers wishing to continue delivering advice during the pandemic. We have provided IT equipment and telephony along with remote supervision via Teams for all volunteers who felt able to answer live Adviceline calls from clients remotely from their homes. An email advice service was also established, which not only provided a valued alternative to telephone advice for local people, but has also enabled those volunteer Advisers who did not feel able to give live telephone advice to stay engaged with us and maintain their advice-giving skills.

Understandably during this time, there have been some of our volunteers who have been unable to continue, often due to other commitments such as caring for relatives and home-schooling their children. In order to ensure that we could continue to meet the needs of clients during this period of reduced volunteer capacity, we have accessed emergency Covid-19 funding from several funding sources to employ full-time paid Adviceline Advisers for the first time. The team has quickly gained experience and are maintaining high standards of advice, while meeting impressive performance targets. We therefore intend to retain this team beyond the pandemic as a way to maintain our capacity to answer Adviceline calls whilst ensuring we can offer our volunteer Advisers the flexibility to deliver advice in ways they find rewarding.

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We currently have 60 active volunteers providing telephone and email advice, either from home or from one of our offices as permitted by Covid-19 restrictions. We have taken the opportunity to review and plan how we will support volunteers as we emerge from the pandemic, and are looking forward to a large recruitment and training programme later in 2021.

4. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

Citizens Advice in North and West Kent (CANWK) has assisted 12,878 people in 2020/21. Of these clients, 2,563 were given advice in the form of information to take away and think/act by themselves (quick client contacts and simple queries) and 10,315 people were assisted with more detailed advice and holistic support.

These numbers, when compared to last year, not only show a small increase in the number of clients assisted, but also demonstrate that the people we help are facing more complex problems, needing more detailed advice and support to find solutions – we supported 41% more clients with detailed advice than last year, with 15% more issues raised and 30% more cases created on our Casebook recording system. This is a huge achievement for CANWK in such challenging circumstances and reduced capacity of Advisers, and reflects positive impact of efficiency changes and the enormous efforts of the whole CANWK team.

Year	No. of clients	No. of issues
2016/2017	9,118	21,847
2017/2018	8,218	23,366
2018/2019	7,898	25,195
2019/2020	12,180	29,795
2020/2021	12,878	34,204

Understandably the channels we have used to deliver our advice services have been skewed by the pandemic restrictions in place. 61% of people assisted received advice through our Adviceline telephone service. The goal on Adviceline is to take the client as far as possible in that first call, giving full advice aimed at providing the client what they need to go away and put our advice into action. Further follow up advice and detailed appointments are then given to those with complex issues or who need additional support to achieve a positive outcome. 32% of clients assisted this year received additional advice and support via telephone and 29% were supported via email, either through the email advice service or with a follow-up email confirming advice and website links for clients supported on Adviceline.

As would perhaps be expected this year, given the scale of our work in advising people of working age who have been dealing with the practical impact of Covid-19 on their employment and self-employment, we have seen a change in our client age demographic when compared to previous years, with 93% of clients being under age of 65, compared with 89% of clients in the previous year. We will continue to monitor this as we move forward out of Covid-19 restrictions, to ensure that we neither lose the progress that has been made in reaching out to younger people in our community, nor become inaccessible to older people who have often preferred to use our face-to-face services in the past. The balance between male and female clients remains at a ratio of 3:2 and there has been little change in the ethnic profile of CANWK's clients.

There is perhaps a silver lining to the enforced change in delivery of advice in that we were able to respond to the increase in demand for our services by the adoption of our remote working model referred to above. We found that remote advice sessions had the advantage of concentrating on the issues and allowed for more

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efficient working practices. Time was not lost if a client failed to answer a telephone call in the same way it was if a client failed to attend a face-to-face appointment and along with a number of businesses elsewhere, it is expected that the office will run a hybrid model for delivering advice with an emphasis on telephone and email advice for the majority of clients, with face-to-face advice for those clients and cases where it is really needed and wanted.

Generalist advice

We are extremely proud of the way we have successfully adapted our advice services through the pandemic, to enable us to meet the increased demand from clients, with a reduced number of Advisers.

CANWK has been able to benefit from the generosity of many local and national funders who opened up additional emergency Covid-19 grants to support organisations through the challenges of the pandemic in 2020/21. We used this funding to cover the additional expenses of establishing remote working capacity for staff and volunteers (laptops, headsets, mobile phones etc.), and to enable us to bridge the gaps in our advice capacity by employing generalist and specialist Advisers. We have moved to a freephone number for our local Adviceline, which means that cost of call will never be a barrier for a client to access our service. We have also joined a number of national Citizens Advice initiatives including the single queue Adviceline, national email advice service and a pilot to develop video advice; each aimed at ensuring we use our limited resources most effectively to achieve maximum impact for our clients.

As was reported by national Citizens Advice and in the media, we saw a dramatic increase in the number of clients seeking advice on employment issues and claiming Universal Credit. In CANWK, we supported 1,504 clients with 3,637 separate employment issues – an increase of 47% from 2019/20. The number of Universal Credit issues faced by our clients also increased by 16% on the previous year. Enquiries relating to housing and relationships and family matters also significantly increased, again mirroring trends reported nationally.

In terms of the percentage share of the issues addressed, the numbers look like this.

Type of Issue	Percentage 2019/2020	Percentage 2020/2021
Universal Credit	27.3	27.6
Other Benefits	18.0	14.9
Debt	15.3	10.3
Housing	8.2	10.6
Employment	6.6	10.6
Relationships and Family	6.6	6.9
Legal	4.1	3.9
Other	13.9	15.2

Interestingly the percentage share for benefit cases has reduced which reflects the steps taken during lockdown by the DWP to extend disability awards and to carry out assessments by telephone (as opposed to in person). Similarly, the demand for debt advice did dip in the summer months, again because of action taken by government to suspend evictions and bailiff enforcement of debts. Figures for housing did show an increase despite no possession actions being permissible; this was due to an increase in homelessness applications, the ending of temporary accommodation and other types of occupation not caught by the Coronavirus legislation.

As always, we are very grateful to all our funders for the help they provide our clients, particularly during this last year. It is recognised that steps taken by national and local government to support income and prevent

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financial hardship have been reflected in the year's figures and it will be interesting to see what the picture looks like in a year's time. In addition, monies to provide extra help for council tax and winter food and fuel vouchers have been of great assistance to clients.

Quality of our Advice

Our work is assessed by national Citizens Advice through the QAA process (Quality of Advice Assessments) and by Recognising Excellence in respect of our debt advice. At the end of the last quarter, we were achieving above 70% across our range of work and meeting our targets, which means that we continue to perform very well.

Specialist Services and Projects

As in previous years, we are able to support and enhance our services with specialist advice funded through our various project initiatives. Our Development team work tirelessly to identify and secure funding opportunities to allow us to continue to provide specialist advice in benefits, debt, housing, immigration and energy subject areas. This year we have been greatly assisted by emergency funding opportunities which have allowed us to work remotely, and to expand capacity to meet increased demand.

Specialist Debt Advice

Money and Pensions Service Debt Advice Project

Over the year, of the 18 participants (providers of MaPS funded debt advice) in the Southeast, CANWK was positioned 2nd and despite the lack of cases during the first lockdown, we exceeded our annual target of cases with a performance of 104%.

Achieving this performance was more remarkable because as a consequence of the pandemic and the government legislation and guidance, it did mean that for many months, there was no debt enforcement and no possession actions/evictions. In common with a number of agencies delivering debt advice, we did see a significant drop-off of debt clients during the summer months which we addressed by putting out a leaflet with details of the service available. We distributed this widely throughout the boroughs and sent it to the Councils, housing associations, partner agencies and the courts. We are very grateful to all our funders for help sending this out to all residents with their council tax bills.

There have been some innovations over the last year. We moved to remote technical supervision. Advisers have a resource they can consult as and when required and all work is reviewed on a monthly basis.

In addition, MaPS made extra funding available under its MaPS Increasing Capacity project for local CAs to recruit a new debt adviser who had not had any previous experience of delivering debt advice. This was a full-time position, initially for 6 months but which has been extended now for 12 months.

Specialist Benefits Advice

Welfare Rights Team

As in previous years, issues concerning benefits and now Universal Credit continue to be the largest enquiry area. We have a Help to Claim Universal Credit team which has been fully stretched this year with a lot of

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people accessing the service who have never before had to claim benefits. The DWP relaxed the procedure for applying for and renewing disability benefits which resulted in slightly fewer enquiries in this area. However the need to seek mandatory reconsiderations and then appeal decisions to tribunals remains both for Employment and Support Allowance (ESA) and PIP. The Welfare Rights team have been able to conduct these applications as well as maintain a daily telephone consultancy service for all advisers working remotely. Over the year we have achieved a total income gain/savings for clients of £1,950,325 up from £1,652,553 in 2019/2020.

Help to Claim

The Help to Claim service moved to remote working in March 2020. The months from March through to June saw a huge increase in the numbers of clients advised, with over 80% of clients being dealt with on the phone. The Team needed to keep up with the continual changes to the various Government work support schemes, most notably Self-Employment Income Support Scheme (SEISS) and Furlough, and how they affected people's benefits.

We dealt with many clients who had no previous experience of the benefits system and we had to manage their expectations of how much they might be eligible for, and the fact that Universal Credit is a joint claim meaning that if one person had lost their job they still might not qualify for UC.

Other issues have included advising EU citizens on their benefit rights, with the particular focus on the Governments EU Settled Status scheme. We are still waiting for the outcome of a long running legal case before we can give a definitive answer to clients on this issue.

To compliment remote working, there is now a full range of online resources to support and train advisers which has meant that we have been able to continue recruitment into the team and ensure that the high quality of our delivery has been maintained.

Universal Credit Best Practice Lead

Funding for this work, which we deliver in partnership with Citizens Advice Maidstone, was renewed for a second year. As part of the delivery of the Universal Credit (UC) Help to Claim Service, the DWP also funded Citizens Advice to set up a network of Best Practice Leads to gather and share intelligence and best practice on UC and the Help to Claim Service and undertake research. Activity over the last year has included undertaking research on UC advance payments – in particular, why claimants do not take these and issues with repayment. In addition, we have looked at immigration issues that stop people applying for UC. We are also working closely with Kent DWP at senior and operational level to raise and resolve local issues quickly and efficiently.

Specialist Housing Advice

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 now in its fifth and final year, but we are delighted that

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National Lottery is continuing to support our work in this area. In January they agreed to extend funding for CANWK's specialist housing work for a further nine months to March 2022 as well as providing funding to help us to develop, in co-production with people with lived-in experience, a new homelessness prevention project to succeed PATH in 2022. Since it started, PATH has helped over 3,400 people through their crises by keeping them in their homes or assisting them out of homelessness.

Specialist immigration Advice

MISP – Migrant Integration and Support Partnership funded by the National Lottery Community Fund (NLCF)

Having entered into our fifth and final year of providing free immigration advice to migrants in North and West Kent, the MISP Project has created a sound basis for the continuation of this project. We have seen a range of cases relating to change of conditions (enabling clients to access public funds), renewing Limited Leave to Remain, assistance in EU Settlement applications, Naturalisation/Citizenship applications and applications for Fee Waivers. Despite the Covid pandemic, through referrals, we have been able to strengthen our partnerships with The Gr@nd, Rethink Sahayak and Kent Equality Cohesion Council and provided continued guidance and support to West Sussex Citizens Advice. Our holistic approach in dealing with clients and partners alike has ensured that we have maintained our high standard of advice as is required in this highly emotive and changing area of law.

As the project draws to an end, as for PATH, we are delighted that National Lottery is continuing to support our work in this area. In January it agreed to extend funding for CANWK's specialist immigration work for a further year to August 2022 as well as providing funding to help us to develop, in co-production with people with lived-in experience, a new migrant support service to succeed MISP in 2022.

Specialist Energy Advice

We once again delivered a successful energy advice programme between August 2020 and March 2021 with funding from Citizens Advice. The Covid-19 restrictions meant that we were unable to deliver energy advice group sessions in the community as would usually be the case. However, with funding from Citizens Advice, we were able to provide detailed energy advice on a one-to-one basis, albeit remotely, to 197 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.

Other Projects

Financial capability

With a third year of funding from the Shaw Trust we were able to continue our support for 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. Last year we helped 38 people with complex needs under this project. We are delighted that funding from the Shaw Trust for this project is likely to continue.

Digital skills projects - Good Things Foundation

During the year we successfully delivered three digital projects funded by the Good Things Foundation. In total we helped 188 people improve their digital skills, 150 people increase their confidence using HMRC

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online services and 48 people to improve their IT skills for employment. We are very pleased that our funding for the HMRC project has been confirmed again for 2021/22. Our work in this area has developed significantly during the year and consequently, with partnerships forged under these projects, we are applying for further funding to continue to deliver digital services.

Scams awareness

With funding from the Sevenoaks Lions Club, the Hendy Foundation and the Kent Community Fund we have run a number of sustained scams awareness campaigns for the residents of Sevenoaks and Tonbridge and also aimed at the elderly and women and girls. As we were unable to deliver awareness sessions in the community, we made extensive use of social media and worked with partners to display and distribute posters and leaflets through existing channels in the community.

Innovation Project

In August 2020, CANWK successfully applied for 12 months of funding as a part of the Innovation Project, funded by National Citizens Advice. The purpose for this funding was to enable local offices to increase their capacity to deliver assistance to clients in light of the changes to service necessitated by the Covid-19 pandemic. CANWK has since used this support to establish a new video advice channel, in order to regain clients for whom the lack of face-to-face has left them unable or unwilling to access our service, and to give them access to a wider range of specialist advisers than a single office could. We worked closely with advisers in the initial stages to design the service, installed equipment and trained staff in two offices, and created necessary backend systems to support our staff and volunteers in delivering it. We met monthly with the 4 other offices trialling similar concepts to our own and contributed to the bi-monthly show-and-tells- run by National Citizens Advice. This is now operative and hopefully will be installed in all offices as and when feasible.

Advice Together

Meetings of Advice Together have had to be suspended over the last year but we have kept in contact with our partners and sent out a newsletter in the Spring. We also produced an information sheet for each local authority area at the beginning of the first lockdown, detailing how to access each member service during remote working. This, along with our annual festive openings sheet, was shared widely with the public and with local stakeholders and received extremely positive responses. Use of Refernet, our shared online referral system, has increased significantly this year, with several new organisations joining and increased usage by partners who have appreciated the ability to track clients and refer them on to other services during lockdown. We recognise that this is an important partnership which we are keen to support and ensure it continues into the future.

Training

As reported last year our traditional ways of training new and existing staff have been affected by the changes to the way we had to work as a consequence of the Covid-19 pandemic. We have successfully adapted our traditional training model to be able to deliver high-quality and comprehensive Adviser training remotely. Using our own in-house resources in conjunction with what is available of Docebo and the Citizens Advice website, we developed a 10 day training course for new recruits to advice work. Having tested this on new staff recruits, we are looking to use this process to train a new pool of volunteer advisers later in 2021.

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REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2021

Research and Campaigns

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 and data to help us research issues further and influence decision makers and bring about change.

Highlights from 2020/21:

- We completed 162 evidence forms for Citizens Advice highlighting 259 social policy issues presented by our clients and impacting on their lives.
- We participated in three national research projects (two concerned Universal Credit and one concerned switching energy supplier) and two local research projects (one on the Blue Badge Scheme in Kent and the other on housing issues during the pandemic).
- We participated in a number of national campaigns including Scams Awareness fortnight in June 2020 and Big Energy Winter from November 2020 to January 2021. 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.
- We supported NEA's national campaign on extending the Warm Home Discount and access for all to the new Green Homes Grants by writing to all local MPs using our own cases as evidence and worked with National Citizens Advice on their campaign.
- We collaborated with National Citizens Advice on their campaign to temporarily suspend No Recourse to Public Funds during the pandemic for those people with right to reside and work here. Together we met with Adam Holloway MP to discuss.

Fundraising Activities

Our local authorities have continued their grant funding, through service level agreements, of our charitable activities.

- £106,750 from Dartford Borough Council
- £104,990 from Gravesham Borough Council
- £84,697 from Sevenoaks District Council
- £95,000 from Tonbridge & Malling Borough Council
- £6,000 from West Kent Housing Association

Local Authorities, additionally, distributed various grants as a result of the Covid-19 pandemic to deliver funds to vulnerable households in need of support with fuel and food vouchers.

- £10,000 from Dartford Borough Council's Covid-19 Winter Support Grant Scheme
- £12,000 from Gravesham Borough Council's Covid-19 Winter Support Grant
- £10,000 from Tonbridge & Malling Borough Council's Covid-19 Winter Support Grant
- £1,000 from Tonbridge & Malling Borough Council's Covid-19 Emergency Assistance Grant.

£5,000 was received from Gravesham Borough Council's Covid-19 Emergency Assistance Grant to provide financial capability to the residents of Gravesham

Citizens Advice in North & West Kent

REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2021

In addition to the local authority funding above, we have received further restricted grants:

The National Lottery Community Fund has continued to support three projects:

- CANWK received £67,108 in 2020/21 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 £77,755 in 2020/21 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, £11,832 in 2020/21 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.

The National Lottery Community Fund also distributed grants during the year totalling £64,200 as follows:

- £35,000 received from The Access to Justice Foundation's Community Justice Fund to increase provision of specialist advice on welfare/benefits and employment issues as a result of increased demand due to the Covid-19 pandemic.
- £25,000 received from The Office for Civil Society's (part of the Department for Digital, Culture, Media and Sport) Coronavirus Community Support Fund to increase capacity of the Adviceline telephone service to meet increased demand due to the Covid-19 pandemic
- £4,200 received from The Access to Justice Foundation's Community Justice Fund 'Funder Plus Scheme' to fund a place on the Management and Leadership Training programme

Numerous grants relating to ongoing projects were distributed by National Citizens Advice:

- £115,633 from the Money Advice Service funded Debt Advice Project to deliver debt services.
- £171,363 from the Help to Claim project to deliver face to face, phone and webchat advice on Universal Credit.
- £19,824 to deliver Best Practice in the Help to Claim project in conjunction with the lead partner Citizens Advice Maidstone.
- £11,160 from the Energy Advice Programme to deliver face to face advice and assist clients in taking action in resolving energy issues.
- £3,928 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 2020 Big Energy Saving Week winter campaign, developing resources and consumer education actions relating to energy usage and cost.

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

- £40,000 from the Department of Business, Energy and Industrial Strategy to provide increased capacity for Advice services through telephone, webchat and email as a result of increased demand following the Covid-19 pandemic.

Citizens Advice in North & West Kent

REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2021

- £25,000 from the Department of Business, Energy and Industrial Strategy to develop and test ideas which look to improve access to remote advice by working with the Citizens Advice Innovation Community.
- £10,610 from the Department of Business, Energy and Industrial Strategy to fund the purchase of remote working equipment to enable an uninterrupted advice service during the Covid-19 pandemic.

The Good Things Foundation (previously The Tinder Foundation) awarded various grants totalling £23,899 during the year as follows:

- £6,000 to support individuals in increasing their confidence in using HMRC online services
- £5,000 to support digital inclusion through Learn My Way courses
- £12,899 in 2020/21 to support individuals with the Digital Census, the total grant awarded for the project being £20,739 which ends in May 2021

The Kent Community Foundation awarded various grants from local trusts totalling £18,000 during the year as follows:

- £3,000 was received from the Lawson Endowment for Kent to deliver scams awareness to the elderly
- £5,000 was received from the National Emergencies Trust to provide increased capacity of our Adviceline service as a result of increased demand following the Covid-19 pandemic
- £10,000 was received from the High Hilden Fund to provide advice services for the residents of Tonbridge

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.

The Colyer-Ferguson Charitable Trust awarded a grant of £8,500 to fund increased capacity of our Adviceline telephone service

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

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 Co-op Local Community Fund awarded a grant of £1,945 to provide budgeting support to clients via our Adviceline telephone service as required.

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 £611 was received from Sevenoaks Town Council to fund IT costs to set up remote working of volunteers in Sevenoaks

Tesco Bags of Help Covid-19 Communities Fund awarded a grant of £500 to fund the printing and distribution of leaflets to the vulnerable in the community making them aware of how to access advice help.

Citizens Advice in North & West Kent

REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2021

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 2021/22 period:

- Continued funding from The Department of Work and Pensions via central Citizens Advice of £198,599 to run the Help to Claim project and £19,990 towards the Help to Claim Best Practice project.
- Continued funding from the Money Advice Service of £148,210 to deliver a debt advice service.
- Continued funding from the National Lottery Community Fund of £47,048 to continue the PATH project and £99,990 to continue the MISP project. In addition, they awarded grants totalling £70,000 to further develop the PATH and MISP projects.
- Continued funding from Citizens Advice of £15,400 to deliver energy advice.
- Renewal of the HMRC Advice Service Grant of £3,200.
- Continued funding of £2,000 from the Shaw Trust via the lead partner Citizens advice Tunbridge Wells to assist the vulnerable with financial capability.

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

The last year has been dominated by the pandemic. The guidance to work from home has meant that all our services have been delivered remotely. Despite this new way of working, in terms of quality, we continue to be able to provide good quality and extensive advice. We have been able to reach more clients but of course what we do not know is how many people cannot access us digitally. It should however be remembered that in terms of the more rural clients, we are able to help these clients in a way which was difficult when dependent on face-to-face appointments.

But as mentioned in last year's report, the pandemic did cause us to pause and regroup. Along with organisations nationally, we have found remote working to be effective and efficient and enabled us to assist a great many more clients as our figures confirm. This has been delivered in line with our three-year strategic plan in our five core operational categories of Advice, Advocacy, Technology, Sustainability and Culture. For the future, we will be following a hybrid model for the delivery of advice. Whilst it is likely that remote delivery of advice will be the 'norm' in the future, we will offer in-person appointments to those who need it and will develop our virtual video appointments which have now come on stream.

In order to successfully deliver high quality advice remotely, we have developed advice processes for initial telephone appointments, generalist and specialist appointments which have been implemented consistently across all our offices. These have been developed to deliver a smooth, seamless advice service to clients

Citizens Advice in North & West Kent

REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2021

seeking our help and we will continue to use and develop these to maximise the consistency and quality of advice for every client.

As always, we will use our experience to help shape and influence policy for the future both nationally and locally. As our report sets out, we have been working with partner agencies to this effect. Earlier in the year, national CA played a key part in persuading the government to extend the uplift to UC until September. Currently there is a new initiative to end the No Recourse to Public Funds condition, which we are supporting. Citizens Advice remains a trusted brand when it comes to influencing, and we are in a unique position to support and help deliver on this.

6. FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £1,158,690 (2020: £986,450). Of this £722,288 (2020: £528,465) related to project restricted activities.

A surplus of £13,020 was generated in the year which was made up of a surplus on unrestricted funds of £5,607 and a surplus on restricted funds of £7,413 (2020: deficit of £43,861: unrestricted funds deficit £9,384 and restricted funds deficit £34,477). 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 2021 total reserves were £641,349 (2020: £628,329) of which £74,604 (2020: £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:

- 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

Citizens Advice in North & West Kent

REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2021

- Any budgeted shortfall in the most recently budget approved by the Trustees

Therefore the trustees aim to have free reserves of approximately £465,000. At the year end the General Fund was £566,745 and free reserves (general fund less tangible fixed assets) stood at £513,063. This represented a surplus over the policy described above of £48,063.

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 the National Lottery Community Fund, the Department of Work and Pensions, the Department of Business, Energy and Industrial Strategy, Kent County Council, the Money Advice Service, Energy Providers, Access to Justice, The Good Things Foundation, Kent Community Foundation, The Colyer-Ferguson Charitable Trust, the Shaw Trust, the Co-op Local Community Fund, the Sir Thomas Smythe's Charity, Tesco Bags of Hope Covid-19 Communities Fund 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).

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;

Citizens Advice in North & West Kent

REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2021

- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; 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.

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' annual report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.



Robin Thompson
Chair of Trustees

Date: 23 November 2021

Citizens Advice in North & West Kent

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF CITIZENS ADVICE IN NORTH & WEST KENT

For the year ended 31 March 2021

Opinion

We have audited the financial statements of Citizens Advice in North & West Kent (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, balance sheet, statement of cashflows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other matters which we are required to address

The prior period financial statements and the corresponding comparative figures included within these financial statements were not audited.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our

Citizens Advice in North & West Kent

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF CITIZENS ADVICE IN NORTH & WEST KENT For the year ended 31 March 2021

opinion on the financial statements does not cover the other information and except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 6, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Citizens Advice in North & West Kent

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF CITIZENS ADVICE IN NORTH & WEST KENT

For the year ended 31 March 2021

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below:

- We obtained an understanding of the legal and regulatory framework applying to the charitable company, in particular the Companies Act 2006, the Charities SORP FRS 102, Employment law, GDPR, and regulations in relation to the charitable company's registration with the FCA, and dealing with vulnerable people;
- We assessed the susceptibility of the charitable company's financial statements to material misstatement due to fraud, including consideration of how fraud might occur and evaluating management's assessment of the risk of fraud and whether they are aware of any actual or suspected incidences of fraud;
- We considered whether management have incentives and opportunities to manipulate financial results (including overriding controls) and determined that the key risks related to completeness of income and the allocation of costs to restricted funds;
- We obtained the Board of trustees' assessment of fraud risk and enquired as to any known or suspected instances of fraud in the year; and
- We designed and performed audit procedures to respond to the risks identified, including review of relevant correspondence and minutes, discussions with management and corroboration of their statements, a review of systems and controls, a review of accounting estimates and journal entries and performing substantive testing in respect of completeness of income and allocation of restricted expenditure.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Citizens Advice in North & West Kent

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF CITIZENS ADVICE IN NORTH & WEST KENT

For the year ended 31 March 2021

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and, the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Lindeyer Francis Ferguson Ltd

Amy Healey FCA CTA DChA (Senior Statutory Auditor)

for and on behalf of Lindeyer Francis Ferguson Limited

Chartered Accountants

Statutory Auditor

North House

198 High Street

Tonbridge

Kent TN9 1BE

Date: 9/12/21

CITIZENS ADVICE IN NORTH & WEST KENT

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021**

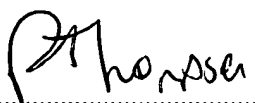
		2021 Unrestricted funds	2021 Restricted funds	2021 Total funds	2020 Total funds Restated
	Note	£	£	£	£
Income from:					
Donations and legacies	3	20,064	257,061	277,125	242,209
Charitable activities	4	400,607	465,227	865,834	718,809
Other trading activities		15,282	-	15,282	23,309
Investments		449	-	449	2,123
Total		436,402	722,288	1,158,690	986,450
Expenditure on:					
Raising funds	5	58,361	-	58,361	33,873
Charitable activities	6	372,434	714,875	1,087,309	996,438
Total		430,795	714,875	1,145,670	1,030,311
Net income / (expenditure)		5,607	7,413	13,020	(43,861)
Transfers between funds		-	-	-	-
Net movement in funds		5,607	7,413	13,020	(43,861)
Reconciliation of funds:					
Total funds brought forward		561,138	67,191	628,329	672,190
Total funds carried forward	12	566,745	74,604	641,349	628,329

CITIZENS ADVICE IN NORTH & WEST KENT

**BALANCE SHEET
AS AT 31 MARCH 2021**

	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	9		53,682		91,119
			<u>53,682</u>		<u>91,119</u>
Current assets					
Debtors	10	58,529		55,303	
Cash at bank and in hand		586,764		507,976	
		<u>645,293</u>		<u>563,279</u>	
Creditors: amounts falling due within one year	11	(57,626)		(26,069)	
Net current assets			587,667		537,210
Total net assets			<u>641,349</u>		<u>628,329</u>
The funds of the charity:	12				
Restricted funds			74,604		67,191
Unrestricted funds			566,745		561,138
			<u>641,349</u>		<u>628,329</u>

The financial statements were approved by the Board of Trustees on 23 Nov 2021 and were signed on its behalf by:



ROBIN THOMPSON
Chair of the Board of Trustees

Company number: 3960538

CITIZENS ADVICE IN NORTH & WEST KENT

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	2021 £	2020 £
Cash flows from operating activities:			
Net cash provided by operating activities	A	78,339	(5,131)
Cash flows from investing activities:			
Investment income		449	2,124
Purchase of tangible fixed assets		-	(8,981)
Net cash (used in) investing activities		449	(6,857)
Change in cash and cash equivalents in the year		78,788	(11,988)
Cash and cash equivalents at the beginning of the year		507,976	519,964
Cash and cash equivalents at the end of the year		586,764	507,976
A. Reconciliation of net income to net cash flow from operating activities			
Net income / (expenditure) for the year		13,020	(43,861)
Investment income		(449)	(2,124)
Depreciation and amortisation charges		37,437	37,437
(Increase) / decrease in debtors		(3,226)	20,276
Increase / (decrease) in creditors		31,557	(16,859)
Net cash provided by operating activities		78,339	(5,131)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1 ACCOUNTING POLICIES

Accounting convention

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.

Citizens Advice in North & West Kent meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

There are no material uncertainties about the charity's ability to continue, and so the going concern basis of accounting has been adopted.

The financial statements are presented in pounds sterling and rounded to the nearest pound.

Going concern

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. 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 ended, many of the staff and volunteers have been working both remotely, and in the office, complying with the government's social distancing guidelines. The financial impact has been mitigated by the constancy of the majority of our funders, who have continued to meet their grant obligations and expected short term funding for some new projects being forthcoming. 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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1 ACCOUNTING POLICIES continued

Prior period adjustment

Income from charitable activities

During the period, the charity's grant agreements were reviewed in detail and it was found that various grants had been included in charitable activities income which should have been included in donations and legacies income, since the grants were not performance-related. The comparatives for 2020 have therefore been restated although total income for the prior period is unchanged. In summary, income from donations and legacies increased by £234,125, income from charitable activities reduced by £228,978, and the balance was an adjustment to other income.

Cost allocations

The method used to allocate support costs to charitable activities has been simplified, and these are now allocated to raising funds and charitable activities pro rata on the basis of total direct costs attributable to those activities. This has resulted in an increase in expenditure on raising funds and a decrease in expenditure on charitable activities of £11,705. Total expenditure was unchanged.

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. Where grants are received in response to a proposal including a budgeted timescale, such that the required timescale for the expenditure is implicit in the grant agreement, or where the funder specifies the periods over which expenditure can take place, income is recognised in accordance with that timescale.

Income from charitable activities is recognised to the extent that the charity has provided the contractual services, or to the extent that the performance-related conditions within grant agreements have been met.

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

Expenditure

Expenditure is 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.

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1 ACCOUNTING POLICIES continued

Support costs have been allocated to raising funds and charitable activities pro rata on the basis of total direct costs attributable to those activities.

Support costs are those costs incurred to facilitate charitable activities, which may relate to more than one activity, and include governance costs.

Fund accounting

Unrestricted funds can be used in accordance with the charity's charitable objectives at the discretion of the trustees.

Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated realisable value of each asset over its expected useful life, as follows:

Leasehold improvements	20% on the straight line basis
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Assets costing less than £5,000 are not capitalised but are recognised as expenditure in the Statement of Financial Activities in the year incurred.

Financial instruments

The charity only has financial instruments of a kind that qualify as basic financial instruments. Short term basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Any losses from impairment are recognised in the Statement of Financial Activities.

Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense. The cost of any unused holiday entitlement is recognised in the period to which the entitlement relates.

Payments to defined contribution pension schemes are charged as an expense as they fall due.

Leasing

Rentals payable under operating lease agreements are charged to the Statement of Financial Activities on a straight line basis over the lease term.

CITIZENS ADVICE IN NORTH & WEST KENT

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

2 STATUS

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

3 INCOME FROM DONATIONS AND LEGACIES

	2021 £	2020 £
Grants from trusts and foundations	34,145	46,410
National Lottery grants		
Specialist housing advice	67,108	61,066
Specialist immigration advice	89,587	85,895
Generalist advice	25,000	9,800
Citizens Advice grants	35,610	1,250
Grants from individuals and corporations	16,251	22,135
Grants from local authorities	5,611	5,711
Other grants and donations	3,813	9,942
	<u>277,125</u>	<u>242,209</u>

In the preceding period, income of £212,572 was restricted.

4 INCOME FROM CHARITABLE ACTIVITIES

	2021 <i>Consultancy</i> £	2021 <i>Service level</i> <i>agreements</i> £	2021 <i>Performance-</i> <i>related</i> <i>grants</i> £	2021 <i>Total</i> £
Generalist advice	-	397,437	75,000	472,437
Specialist debt advice	-	-	116,053	116,053
Specialist benefits advice	2,120	-	191,187	193,307
Specialist housing advice	-	-	-	-
Specialist immigration advice	-	-	-	-
Specialist energy advice	-	-	17,088	17,088
Other projects	1,050	-	65,899	66,949
	<u>3,170</u>	<u>397,437</u>	<u>465,227</u>	<u>865,834</u>

CITIZENS ADVICE IN NORTH & WEST KENT

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

4 INCOME FROM CHARITABLE ACTIVITIES continued

	2020	2020	2020	2020
	<i>Consultancy</i>	<i>Service level</i>	<i>Performance-related</i>	<i>Total</i>
	£	agreements	grants	£
		£	£	
Generalist advice	-	397,437	4,500	401,937
Specialist debt advice	-	-	103,956	103,956
Specialist benefits advice	979	-	185,017	185,996
Specialist energy advice	-	-	22,920	22,920
Other projects	-	-	4,000	4,000
	<u>979</u>	<u>397,437</u>	<u>320,393</u>	<u>718,809</u>

In the preceding period, income of £315,893 was restricted.

5 EXPENDITURE ON RAISING FUNDS

	2021	2020
	£	£
Staff costs	38,053	18,649
Development expenses	4,471	5,356
Support costs	15,837	9,868
	<u>58,361</u>	<u>33,873</u>

6 EXPENDITURE ON CHARITABLE ACTIVITIES

	2021	2021	2021
	<i>Direct</i>	<i>Support</i>	<i>Total</i>
	costs	costs	£
	£	£	
Generalist advice	233,005	86,785	319,790
Specialist debt advice	90,398	33,670	124,068
Specialist benefits advice	171,299	63,802	235,101
Specialist housing advice	55,776	20,774	76,550
Specialist immigration advice	67,902	25,291	93,193
Specialist energy advice	14,191	5,286	19,477
Other projects	159,662	59,468	219,130
	<u>792,233</u>	<u>295,076</u>	<u>1,087,309</u>

CITIZENS ADVICE IN NORTH & WEST KENT

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

6 EXPENDITURE ON CHARITABLE ACTIVITIES continued

	2020 Direct costs £	2020 Support costs £	2020 Total £
Generalist advice	263,624	108,371	371,995
Specialist debt advice	79,955	32,868	112,823
Specialist benefits advice	169,490	69,675	239,165
Specialist housing advice	60,455	24,852	85,307
Specialist immigration advice	60,371	24,818	85,189
Specialist energy advice	31,546	12,968	44,514
Other projects	40,710	16,735	57,445
	706,151	290,287	996,438

The breakdown of cost categories included above is as follows:

	2021 Direct costs £	2021 Support costs £	2020 Direct costs £	2020 Support costs £
Staff costs	683,000	132,398	596,636	122,895
Grants payable	28,196	-	-	-
Consultancy and monitoring	8,954	-	6,114	-
Premises costs	-	99,419	-	103,867
Recruitment and training	5,783	4,080	5,523	1,646
Travel and subsistence	2,687	-	26,372	4,035
Insurance and licences	-	8,363	-	8,824
IT costs	37,195	3,635	37,042	-
Telephone, stationery etc.	19,762	1,050	18,591	1,394
Fees and subscriptions	-	7,159	-	7,846
Depreciation	-	37,437	-	37,437
Other costs	6,656	231	15,873	1,431
Governance costs:				
AGM costs	-	137	-	137
Legal and professional fees	-	3,428	-	7,140
Trustees' indemnity insurance	-	3,576	-	3,503
Audit fees	-	10,000	-	-
	792,233	310,913	706,151	300,155

In the preceding period, £562,942 of expenditure was paid from restricted funds.
Grants payable relate to food vouchers given to individuals.

CITIZENS ADVICE IN NORTH & WEST KENT

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

7 NET INCOME / (EXPENDITURE)

	2021 £	2020 £
Net income / (expenditure) is stated after charging / (crediting):		
Depreciation	37,437	37,437
Auditors' remuneration for audit services	10,000	-
Auditors' remuneration for non-audit services	2,448	-
Independent examiner's remuneration for examination services	-	4,080
Independent examiner's remuneration for non-examination services	-	2,538

8 STAFF COSTS

	2021 £	2020 £
Gross salaries	795,222	689,533
Employer's National Insurance contributions	46,163	38,622
Employer's pension contributions	12,066	10,025
	853,451	738,180

Included in gross salaries are termination payments of £14,442 (2020: Nil) which are included in accruals at the year end.

There were no employees with employment benefits (excluding employer pension contributions) of more than £60,000 in the current nor preceding period.

At the balance sheet date pension contributions unpaid amounted to £2,765 (2020: £2,040).

The average number of employees on a headcount basis during the year was 68 (2020: 60).

CITIZENS ADVICE IN NORTH & WEST KENT

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

9 TANGIBLE FIXED ASSETS

	<i>Leasehold improvements</i> £	<i>Total</i> £
Cost		
Brought forward and carried forward at 31 March 2021	187,185	187,185
Depreciation		
Brought forward at 1 April 2020	96,066	96,066
Charged for the year	37,437	37,437
Carried forward at 31 March 2021	133,503	133,503
Net book value		
At 31 March 2021	53,682	53,682
At 31 March 2020	91,119	91,119

10 DEBTORS

	<i>2021</i> £	<i>2020</i> £
Grants receivable	35,432	39,864
Prepayments and accrued income	20,394	14,505
Other debtors	2,703	934
	58,529	55,303

11 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	<i>2021</i> £	<i>2020</i> £
Accruals and deferred income	53,603	22,664
Other creditors	4,023	3,405
	57,626	26,069

CITIZENS ADVICE IN NORTH & WEST KENT

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

12 MOVEMENT ON FUNDS

CURRENT YEAR	<i>Brought forward</i> £	<i>Income</i> £	<i>Expenditure</i> £	<i>Transfers</i> £	<i>Carried forward</i> £
Restricted funds					
Justice Relief	-	35,000	(30,022)	-	4,978
Emergency COVID-19 support	-	116,500	(109,446)	-	7,054
Energy projects	-	17,088	(17,088)	-	-
Money Advice Service	-	116,053	(116,053)	-	-
National Lottery - MISP immigration project	40,858	77,755	(93,157)	-	25,456
National Lottery - PATH housing project	9,178	67,108	(63,022)	-	13,264
Universal credit advice	-	191,187	(191,187)	-	-
Digital inclusion	1,365	23,899	(23,628)	-	1,636
Scams awareness	-	3,000	(1,500)	-	1,500
Other projects	15,790	74,698	(69,772)	-	20,716
	67,191	722,288	(714,875)	-	74,604
Unrestricted funds					
General fund	561,138	436,402	(430,795)	-	566,745
	561,138	436,402	(430,795)	-	566,745
Total funds	628,329	1,158,690	(1,145,670)	-	641,349

CITIZENS ADVICE IN NORTH & WEST KENT

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

12 MOVEMENT ON FUNDS continued

PRIOR YEAR	<i>Brought forward</i> £	<i>Income</i> £	<i>Expenditure</i> £	<i>Transfers</i> £	<i>Carried forward</i> £
Restricted funds					
Justice Relief	8,276	-	(8,276)	-	-
Energy projects	-	37,520	(37,520)	-	-
Money Advice Service	-	103,956	(103,956)	-	-
National Lottery - MISP immigration project	57,170	69,434	(85,746)	-	40,858
National Lottery - PATH housing project	19,421	61,066	(71,309)	-	9,178
Universal credit advice	-	185,017	(185,017)	-	-
Digital inclusion	-	17,750	(16,385)	-	1,365
Other projects	25,782	53,722	(54,733)	(8,981)	15,790
	110,649	528,465	(562,942)	(8,981)	67,191
Unrestricted funds					
General fund	561,541	457,984	(467,368)	8,981	561,138
	561,541	457,984	(467,368)	8,981	561,138
Total funds	672,190	986,449	(1,030,310)	-	628,329

Justice Relief

A restricted fund provided the Access to Justice Foundation to increase provision of specialist advice for welfare right, benefits issues and employment issues as a result of increased demand due to the pandemic.

Emergency COVID-19 support

Grants were received in the year from a number of institutions to support the charity and its beneficiaries throughout the COVID-19 pandemic. Monies were received to increase the advice line service to support more complex cases arising as a result of the pandemic , to provide remote working equipment and to support local people during the winter with the cost of food and fuel.

Energy projects

This includes funding from Citizens Advice to deliver face to face advice and assist clients in taking action in resolving energy issues. It also includes funds from BEIS (Department for Business, Energy and Industrial Strategy) to deliver energy awareness and advice to front line workers and consumers.

CITIZENS ADVICE IN NORTH & WEST KENT

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

12 MOVEMENT ON FUNDS continued

Money Advice Service

A restricted fund provided by Citizens Advice to deliver a debt advice service.

National Lottery - MISP immigration project

This includes funds received 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.

National Lottery - PATH housing project

A restricted fund to provide advice on housing, debt and benefits.

Universal credit advice

This includes funds for two projects from the Department for Work & Pensions (DWP) via National Citizens Advice and Citizens Advice Maidstone (lead partner). One fund was given to provide advice and support to people needing to make and complete their initial Universal Credit claim and be ready for when they receive their first payment. The second fund was given 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.

Digital inclusion

This includes grants from The Good Things Foundation to assist with the digital census, HMRC online services and assist the public in improving their digital skills over a 5 year period using Learn My Way courses.

Scams awareness

A restricted fund from the Lawson Endowment for Kent Fund to deliver scams awareness to older people across North and West Kent.

Other projects

Other projects includes a number of restricted grants given for different purposes. This includes the following:

£25,000 from the Department of Business, Energy and Industrial Strategy to allow local offices to join working with the Citizens Advice Innovation Community to develop ideas and conduct experiments which look to improve access to advice. Of this amount £8,333 is carried forward.

£11,832 from Citizens Advice in West Sussex to deliver immigration advice under the Big Lottery's Crawley Connects Project. Of this amount £1,183 is carried forward.

£10,610 from the Department of Business, Energy and Industrial Strategy to fund the purchase of remote working equipment. This was fully spent within the year.

£10,000 from The High Hilden Fund to provide advice services for the residents of Tonbridge. This fund remains unspent at the end of the year.

CITIZENS ADVICE IN NORTH & WEST KENT

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

13 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<i>Unrestricted funds</i> £	<i>Restricted funds</i> £	<i>Total funds</i> £
CURRENT YEAR			
Fixed assets	53,682	-	53,682
Net current assets	513,063	74,604	587,667
	<u>566,745</u>	<u>74,604</u>	<u>641,349</u>
PRIOR YEAR			
Fixed assets	91,119	-	91,119
Net current assets	470,019	67,191	537,210
	<u>561,138</u>	<u>67,191</u>	<u>628,329</u>

14 FINANCIAL COMMITMENTS

At 31 March 2021 the charity had total future commitments under non-cancellable operating leases as follows:

	2021 £	2020 £
Within one year	49,538	65,740
In two to five years	19,062	40,601
	<u>68,600</u>	<u>106,341</u>

As a break clause is present within one of the lease agreements, the commitment for this lease has been adjusted so that it does not extend beyond the point of this break clause. In addition to this a lease commitment for one of the properties had been incorrectly excluded. This has resulted in a restatement of the prior year commitment, increasing the minimum lease payments payable within one year by £11,500 and reducing payments due in more than two years by £69,083.

15 RELATED PARTY TRANSACTIONS

The key management personnel are considered to be the trustees, the Chief Executive and the Deputy Chief Executives.

There were no Trustees' remuneration, reimbursed expenses or other benefits during the current or prior period.

The total amount of employee benefits (including employer's pension contributions) received by key management personnel during the year was £125,378 (2020: £113,376).