ASHFORD BOROUGH CITIZENS ADVICE

England & Wales · Charity number 1058302

Details

Other names	ASHFORD CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	03242709
Registered	1996-09-26
Register	View on the Charity Commission register

Contact

Address	Seabrooke House Church Road Ashford TN23 1RD
Phone	01233626185
Email	ashfordadvice@gmail.com
Website	www.ashfordadvice.org

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 COMMUNITY IN ASHFORD BOROUGH AND SURROUNDING AREAS.

Activities: The bureau provides an independant and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. We help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£246,021	£278,615	-	-
2024-03-31	£244,501	£256,429	-	-
2023-03-31	£214,015	£232,130	-	-
2022-03-31	£357,640	£250,005	-	-
2021-03-31	£299,327	£222,172	-	-

Trustees

Name	Role	Appointed
Alison Lewis		2024-05-23
Asiya Khan		2025-10-23
Brian Fox		2022-07-27
DEIDRE THOM		
Emily Birchmore		2019-10-30
George Cardyn		2025-10-23
Michael Banks		2025-10-23

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ASHFORD BOROUGH CITIZENS ADVICE

England & Wales - Charity number 1058302

Accounts

REGISTERED COMPANY NUMBER: 3242709(England and Wales)
REGISTERED CHARITY NUMBER: 1058302

Report of the Trustees and Financial Statements for The Year Ended 31 March 2025 Ashford Borough Citizens Advice

ASHFORD BOROUGH CITIZENS ADVICE

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for the Year Ended 31 March 2025

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ASHFORD BOROUGH CITIZENS ADVICE

Legal and Administrative Information

Registered Company Number
3242709 (England and Wales)

Registered Charity Number
1058302

Registered Office
Seabrooke House
Church Road
Ashford
Kent TN23 1RD

Trustees
E Birchmore
S M Khan (Retired 8/5/2025)
D A G Thom
B Fox
D Palmer
John Whale (Appointed 17/7/2024)
Alison Lewis (Appointed 23/7/2024)

Independent Examiner
Thomas Ojo

11 Farnes Court
Worksop, Nottinghamshire
S81 0LZ

Bankers
National Westminster Bank Plc
20 High Street
Ashford
Kent
TN24

ASHFORD BOROUGH CITIZENS ADVICE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their report and examined financial statements of the charity for the year ended 31 March 2025. The Trustees have adopted the provisions of the statement of Recommended practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.
The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014, as amended by Bulletin 1.

Objectives and Activities

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 community in Ashford borough and surrounding areas.
The Bureau provides an independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

Structure, Governance and Management

The charity, which is registered with the Charity Commission under number 1058302, is established under its Memorandum and Articles of Association dated 28 August 1996, as amended 12 July 2000, 28 March 2002 and 13 October 2004 and 2nd November 2022.
The Trustees are responsible for the governance and management of the charity but the day to day running of the charity is delegated to a management committee. The management committee annually elects its own chair and vice chair. The management committee consist of the officers of the charity (chair, vice chair, honorary treasurer) and not more than fifteen people. The management committee includes all trustees plus a representative from Ashford Borough Council, Cllr. Liz Wright.
The management committee must meet at least three time a year. Trustees are appointed by a current member of the board and then seconded by another member of the board following the guidelines set out under the membership of Advice UK.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.
The Trustees can confirm that the activities and services of the charity are open to everyone within the neighbourhood where it operates.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

Achievements and Performance in the year

As with most voluntary organisations the last year proved to be one of great change and challenge. Throughout 2024 we were faced with the impact that the financial situation had on the residents of Ashford. Increases in rent /mortgage payments and food prices, together with housing problems and energy costs, led to a significant rise in demand for our services. We have noted a huge increase in relationships issues related to the cost of living pressures on families. Increasing numbers of clients attended our offices for face to face support, or accessed our service by telephone, email or online.

In 2024 our services have been supported by grants and additional funding from Ashford Borough Council and The Seabrooke Trust. The 'Friends of ACAB' have recommenced fundraising and we are extremely grateful for this continued support for our work. Last year our Specialist Advisers generated over £2.5k from the services they delivered to further support our advice service.

However, we are facing severe financial constraints as funding budgets come under continued pressure. The coming year will be one of severe challenge for us in our efforts to continue to provide our valuable advice service.

Financial Review

During the year income amounted to £246,021 (2024: £244,501). Expenditure amounted to £278,615 (2024: £256,429). At 31 March 2025 total funds amounted to £277,413 (2024: £310,007).

Reserves Policy

The Trustees consider it appropriate to hold unrestricted reserves equivalent to six months operating expenditure which would be in the region of £139,307 (2024: £124,215). At 31 March 2025 general unrestricted funds amounted to £207,115 (2024: £236,792).

Restricted funds amount to £Nil (2024 0) and relate to funds received for specific projects as detailed in note 13. Designated funds amount to £70,298 (2024: £73,215) and relate to funds set aside by the Trustees for specific projects as detailed in note 12.

The strategic review of reserves policy is on going to include protected forward planning of services, development, costs and funding. The need for employing specialists in areas as yet not covered by bureau services e.g. employment, welfare benefits and housing is considered a priority by the Trustees. The ability of the Bureau to offer these services to the community at a high level will be of benefit to all and will place the Bureau in a strong and robust position to manage the impact of the forthcoming changes to the Government Welfare Reform programme. A sum of money will be kept in reserve for protection against future uncertainties.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

Risk Management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable the charity to lessen or mitigate those risks.

The main risks the charity faces and what actions the Trustees have taken to mitigate these:

Projects have a material negative impact on the financial stability of the bureau due to withdrawal of funding and or ability to meet funder requirements

Fundraising strategy in place with defined objectives, including a strategy for reaching those in greatest need. Appropriate balance between funding base and core service and funding for projects. Diverse and sustainable funding base and a fundraising culture.

Bureau fails to reach organisational or quality of advice or other standards.

Quality assurance mechanisms in place and effective. Client satisfaction, professional conduct and customer care are high.

Future Plans and Projects

(A) To Maintain the fabric of Seabrooke House to an acceptable level, especially regarding Health and Safety regulations

(B) To be aware of suitable funding opportunities which will enhance our work of guiding and assisting members of the public in the increasing complex changes that are taking place.

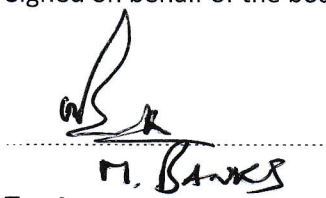
(C) To continue to be vigilant of Government changes that could impact on Ashford Borough Citizens Advice and its services.

(D) To ensure that all staff are trained to the level of compliance set by Advice UK Membership Rules.

(E) To continue to have dialogue with other organizations with the view to enhance our own services and procedures.

(F) To continue to review salary levels on an annual basis.

Signed on behalf of the board:



Trustee

Date: 23/10/2025

ASHFORD BOROUGH CITIZENS ADVICE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ASHFORD BOROUGH CAB

I report to the Trustees on the accounts of the charity for the year ended 31 March 2025 set out on pages 8 to 20.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Certified Public Accountants Association, which is one of the listed bodies.

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

Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act, or

The accounts do not accord with those records; or

The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or

the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK (FRS 102).

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



.....

Thomas Ojo (BA,BSc,FCPA)
PPS Accountants
11 Farnes Court
Worksop
Nottinghamshire
S81 0LZ

Date: 30/10/2025

ASHFORD BOROUGH CITIZENS ADVICE

Statement of Financial Activities (incorporating the Income and Expenditure Account) for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Income and Endowments From:					
Donations and Legacies		69,214	52,161	**121,375**	120,151
Charitable activities	**2**	100,000	20,000	**120,000**	120,000
Investments		4,646	-	**4,646**	4,350
Total		173,860	72,161	**246,021**	244,501
Expenditure on:					
Charitable activities		(206,454)	(72,161)	**(278,615)**	(256,429)
Total	**3**	(206,454)	(72,161)	**(278,615)**	(256,429)
Net income / (expenditure)		(32,594)	-	**(32,594)**	(11,928)
Prior Year Adjustment			-	**-**	
Net Movement in Funds		(32,594)	-	**(32,594)**	(11,928)
Reconciliation of Funds					
Total funds brought forward		310,007	-	**310,007**	321,935
Total funds carried forward		277,413	-	**277,413**	310,007

This Statement of financial activities includes all gains and losses recognised in the year and complies with the requirements for the income and expenditure account under the Companies Act 2006.

All income and expenditure derive from continuing activities. Comparative figures for the previous year by fund type are shown in note 20.

The notes on pages 11 to 20 are an integral part of these financial statements.

ASHFORD BOROUGH CITIZENS ADVICE

Balance Sheet
At 31 March 2025

	Notes	£	2025 £	£	2024 £
FIXED ASSETS					
Tangible Assets	**9**		**1,298**		4,215
CURRENT ASSETS					
Debtors	**10**	**9,625**		2,305	
Cash at bank and in hand		**322,280**		314,595	
		331,905		316,900	
CREDITORS					
Amounts falling due within one year	**11**	**(55,790)**		(11,108)	
NET CURRENT ASSETS			**276,115**		305,792
TOTAL ASSETS LESS CURRENT LIABILITIES			**277,413**		310,007
FUNDS					
Restricted	**13**		-		-
Unrestricted funds			**207,115**		236,792
Designated funds	**12**		**70,298**		73,215
TOTAL FUNDS	**14**		**277,413**		310,007

For the financial year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The trustees have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.The trustees acknowledge their responsibilities for (A): ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company. These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standards.

The financial statements were approved by the Board of Trustees on: 23/10/2025 and were signed on its behalf by:

.....

M. Banks

Trustee

ASHFORD BOROUGH CITIZENS ADVICE

Cash flow Statement
At 31 March 2025

	2025	2024
	£	£
Net incoming resources for the year	**(32,594)**	(11,928)
Depreciation and impairment	**2,917**	3,169
Decrease / (Increase) in debtors	**(7,320)**	8,606
Increase / (Decrease) in creditors	**44,507**	3,397
Net Cash inflow from operating activities	**7,510**	3,244
Capital expenditure		(2,424)
Increase / (Decrease) in cash in the year	**7,510**	820
Reconciliation of net cash flow to movement in net funds	**7,510**	820
Increase in cash in the year		
Net funds at 1 April 2024	**314,770**	313,775
Net funds at 31 March 2025	**322,280**	314,595

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 ACCOUNTING POLICIES

1.1 Basis of preparation

Ashford Borough Citizens Advice is a registered charity with the Charity Commission in the United Kingdom. The address of the registered office is given in the charity information on page 3 of these financial statements. The Bureau provides a free, independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves. The charity constitutes a public benefit entity as defined by FRS 102. 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 (FRS 102) issued on 16 July 2014 as amended by Bulletin 1, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Funds accounting

Unrestricted income funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objectives. Unrestricted funds include designated funds where the Trustees, at their discretion, have created a fund for a specific purpose.

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

Designated funds represent funds designated at the discretion of the Trustees. The designated fund balance has been represented to ensure that fund balance stated accurately reflects the designation policy adopted by the Trustees.

1.3 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Grant income is included in the Statement of Financial Activities when receivable.

Voluntary income including donations and gifts is included in full in the Statement of Financial Activities when receivable

- Rental income is included in the Statement of Financial Activities in the year in which it is receivable.
- Investment income is included when receivable.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

1.4 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

Expenditure on charitable activities includes comprises those costs incurred by the charity in the delivery of its activities and

services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.5 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on a staff time basis and other overheads have been allocated on a staff time basis.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows

Fixtures, fittings and equipment	33.33% reducing balance
Leasehold improvements	15 years straight line
Computer equipment	33.33% straight line

All assets costing more than £200 are capitalised and a full year's depreciation is charged in the year of acquisition.

1.7 Leasing

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

1.8 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure

1.9 Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believes that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.
The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 9 for the carrying amount of the property, plant and equipment, and note 1.5 for the useful economic lives for each class of asset

2 GRANTS RECEIVABLE

	2025	2024
	£	£
Ashford Borough Council - Core	**100,000**	100,000
Ashford Borough Council- Housing, Welfare and Benefits	**20,000**	20,000
Legal Aid	**41,161**	13,916
Office Space & Parking	**12,167**	25,343
Diana Seabrooke	**24,673**	24,673
Donations	**43,375**	28,654
Interest	**4,646**	1,429
	246,022	214,015

3 Expenditure

	Staff Costs	Direct Costs	Support Cost	Total 2025	Total 2024
	£	£	£	£	£
Charitable Activities					
Advice services	156,564	1,777	100,274	**258,615**	236,429
Ashford borough council-Housing Welfare and benefits Money Advice service	20,000			**20,000**	20,000
	176,564	1,777	100,274	**278,615**	256,429

4 SUMMARY ANALYSIS OF EXPENDITURE AND RELATED INCOME FOR CHARITABLE ACTIVITIES

This table shows the cost of the main charitable activities and the sources of income directly to support those activities.

	Advice Services	Housing Welfare and Benefits	Total
	£	£	£
Costs	(258,615)	(20,000)	(278,615)
Direct income	100,000	20,000	120,000
Net cost funded from other income	(158,615)	-	(158,615)

5 **SUPPORT COSTS**	**2025**	2024
	£	£
Rent, Water and Insurance	**46,518**	46,236
Light, Heat and Cleaning	**7,867**	7,916
Telephone	**2,916**	3,012
Furniture, Equipment and repairs	**12,078**	4,850
Information Services	**3,978**	4,352
Printing, postage and stationery	**3,426**	3,213
Payroll Costs	**952**	950
Independent Examiner's fee	**1,100**	1,100
Book-keeping costs	**14,749**	14,363
Bank Charges	**650**	717
Depreciation	**2,917**	3,169
Sundry Expenses	**3,123**	2,456
	100,274	92,334

6 **STAFF COSTS**	**2025**	2024
	£	£
Wages and Salaries	**160,463**	150,114
Social Security Costs	**12,031**	9,442
Pension Costs	**5,847**	4,539
	178,341	164,095

Average number of staff in the year was 10 (2024 11)

No member of staff earned more than £60,000 during the year (2024: nil)

The trustees consider the board of trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. As detailed above, no trustee received remuneration during the period. The remuneration to the senior management team totalled £32,652 (2023 £30,570)

7 TRUSTEES REMUNERATION AND REIMBURSED EXPENSES

The trustees have received no remuneration in the year (2024: none)
During the year the charity paid £1,432 for Trustee indemnity insurance (2024: £1,325)

8 NET MOVEMENT IN FUNDS

	2025	2024
This is stated after charging :	**£**	£
Depreciation	**2,917**	3,169

9 TANGIBLE FIXED ASSETS

	Leasehold improvements	**Equipment, Furniture & Fittings**	**Total**
COST			
At 1 April 2024	19,512	30,680	**50,192**
Additions	-		
At 31 March 2025	19,512	30,680	**50,192**
DEPRECIATION			
At 1 April 2024	16,913	29,064	**45,977**
Charge for the year	1,301	1,616	**2,917**
At 31 March 2025	18,214	30,680	**48,894**
NET BOOK VALUE			
At 31 March 2024	**2,599**	**1616**	**4,215**
At 31 March 2025	**1,298**	**-**	**1,298**

10 Debtors

	2024	2024
	£	£
Prepayments and accrued income	**9,625**	2,305

11 Creditors: Amounts falling due within one year

	2025	2024
	£	£
Other taxes and social security		
Accruals and deferred income	55,615	11,108
	55,615	11,108

12 DESIGNATED FUNDS

2025	Balance brought forward £	New designations £	Designation released £	Balance Carried Forward £
Fixed Asset reserve	4,215		(2,917)	1,298
Premises	30,000		-	30,000
Equipment	5,000		-	5,000
Employer's contractual liability	30,000		-	30,000
Development	4,000		-	4,000
				-
Total	**73,215**	**-**	**(2,917)**	**70,298**

2024	Balance brought forward £	New designations £	Designation released £	Balance Carried Forward £
Fixed Asset reserve	4,960	2,424	(3,169)	4,215
Premises	30,000	-		30,000
Equipment	5,000	-	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	4,000	-		4,000
				-
Total	**73,960**	**2,424**	**(3,169)**	**73,215**

The fixed asset reserve represents the net book value of fixed assets which are not considered to be general free reserves as they represent buildings and equipment used to carry out charitable activities Premises is funds set aside for major repairs and maintenance for the next three years and/or making good any defects on vacating the lease and costs associated with terminating the lease.

Equipment allows for the replacement of computers and other IT equipment for the next three years. Employer's contractual liability cover possible redundancies, grievances and maternity cover. Development covers new projects and expected costs of meeting new standards imposed by the National CitA umbrella organisation.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

13 RESTRICTED FUNDS

2025	Balance brought Forward £	Income £	Expenditure £	Balance Carried Forward £
Legal Aid	-	41,161	(41,161)	-
Ashford Borough Council	-	20,000	(20,000)	-
Donations (Including East Kent Hospital and Advice UK)		11,000	(11,000)	
	-			-
	-	**72,161**	**(72,161)**	-

2024	Balance brought Forward £	Income £	Expenditure £	Balance Carried Forward £
Legal Aid	-	31,239	(31,239)	-
Ashford Borough Council	-	20,000	(20,000)	-
Donations		18,300	(18,300)	-
				-
				-
	-	**69,539**	**(69,539)**	**-**

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

2024	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fixed Assets		1,298		1,298
Current Assets	262,905	69,000		331,905
Current Liabilities	(55,790)			(55,790)
	207,115	**70,298**	-	**277,413**

2024	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fixed Assets		4,215		4,215
Current Assets	247,900	69,000		316,900
Current Liabilities	(11,108)			(11,108)
	236,792	**73,215**	-	**310,007**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

15 Statement of Financial Activities (incorporating the Income and Expenditure Account) for the Year Ended 31 March 2024

Comparative

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Income and Endowments From:					
Donations and Legacies		70,612	49,539	**120,151**	92,586
Charitable activities	**2**	100,000	20,000	**120,000**	120,000
Investments		4,350	-	**4,350**	1,429
Corona virus job retention scheme		-		**-**	
Total		174,962	69,539	**244,501**	214,015
Expenditure on:					
Charitable activities	**3**	(186,890)	(69,539)	**(256,429)**	(232,130)
Total		(186,890)	(69,539)	**(256,429)**	(232,130)
Net income / (expenditure)		- 11,928	-	**- 11,928**	(18,115)
Prior Year Adjustment				**-**	175
Net Movement in Funds		- 11,928	-	**- 11,928**	(17,940)
Reconciliation of Funds					
Total funds brought forward		321,935		**321,935**	339,875
Total funds carried forward	**14**	310,007	-	**310,007**	321,935

ASHFORD BOROUGH CITIZENS ADVICE

England & Wales - Charity number 1058302

Accounts

REGISTERED COMPANY NUMBER: 3242709(England and Wales)
REGISTERED CHARITY NUMBER: 1058302

Report of the Trustees and Financial Statements for The Year Ended 31 March 2024 Ashford Borough Citizens Advice

ASHFORD BOROUGH CITIZENS ADVICE

Contents of the Financial Statements
for the Year Ended 31 March 2024

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ASHFORD BOROUGH CITIZENS ADVICE

Legal and Administrative Information

Registered Company Number
3242709 (England and Wales)

Registered Charity Number
1058302

Registered Office
Seabrooke House
Church Road
Ashford
Kent TN23 1RD

Trustees
E Birchmore
A Hicks
S M Khan
D A G Thom
M Ciccone (Resigned: 22/02/2024)
B Fox
D Palmer

Company Secretary
M Self

Independent Examiner
Thomas Ojo
PPS Accountants
11 Farnes Court
Worksop, Nottinghamshire
S81 0LZ

Bankers
National Westminster Bank Plc
20 High Street
Ashford
Kent
TN24

ASHFORD BOROUGH CITIZENS ADVICE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their report and examined financial statements of the charity for the year ended 31 March 2024
The Trustees have adopted the provisions of the statement of Recommended practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.
The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014, as amended by Bulletin 1.

Objectives and Activities

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 community in Ashford borough and surrounding areas.
The Bureau provides an independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

Structure, Governance and Management

The charity, which is registered with the Charity Commission under number 1058302, is established under its Memorandum and Articles of Association dated 28 August 1996, as amended 12 July 2000, 28 March 2002 and 13 October 2004.
The Trustees are responsible for the governance and management of the charity but the day to day running of the charity is delegated to a management committee. The management committee annually elects its own chair and vice chair. The management committee consist of the officers of the charity (chair, vice chair, honorary treasurer) and not more than five persons. The management committee includes all trustees plus a representative from Ashford Borough Council, Cllr. Liz Wright. The chair or vice chair can only serve for a maximum of six consecutive years in the respective offices and no person, other than the honorary treasurer can serve on the management committee for more than six consecutive years, but can return to the committee after a break of two years. The management committee must meet at least three times a year. Trustees are appointed by a current member of the board and then seconded by another member of the board following the guidelines set out under the membership of Advice UK.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.
The Trustees can confirm that the activities and services of the charity are open to everyone within the neighbourhood where it operates.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

Achievements and Performance in the year

As with most voluntary organisations the last year proved to be one of great change and challenge. Throughout 2023 we were faced with the impact that the financial situation had on the residents of Ashford. Increases in rent /mortgage payments and food prices, together with housing problems and energy costs, led to a significant rise in demand for our services. We have noted a huge increase in relationships issues related to the cost of living pressures on families. Increasing numbers of clients attended our offices for face to face support, or accessed our service by telephone, email or online.

In 2023 our services have been supported by grants and additional funding from Ashford Borough Council and The Seabrooke Trust. The 'Friends of ACAB' have recommenced fundraising and we are extremely grateful for this continued support for our work. Last year our Specialist Advisers generated over £2.5k from the services they delivered to further support our advice service.

However, we are facing severe financial constraints as funding budgets come under continued pressure. The coming year will be one of severe challenge for us in our efforts to continue to provide our valuable advice service.

Financial Review

During the year income amounted to £244,501 (2023: £214,015). Expenditure amounted to £256,429 (2023: £232,130). At 31 March 2024 total funds amounted to £310,007 (2023: £321,935).

Reserves Policy

The Trustees consider it appropriate to hold unrestricted reserves equivalent to six months operating expenditure which would be in the region of £128,215 (2023: £116,065). At 31 March 2024 general unrestricted funds amounted to £236,7925 (2023: £247,975).

Restricted funds amount to £Nil (2023 0) and relate to funds received for specific projects as detailed in note 13. Designated funds amount to £73,215 (2023: £73,960) and relate to funds set aside by the Trustees for specific projects as detailed in note 12.

The strategic review of reserves policy is on going to include protected forward planning of services, development, costs and funding. The need for employing specialists in areas as yet not covered by bureau services e.g. employment, welfare benefits and housing is considered a priority by the Trustees. The ability of the Bureau to offer these services to the community at a high level will be of benefit to all and will place the Bureau in a strong and robust position to manage the impact of the forthcoming changes to the Government Welfare Reform programme. A sum of money will be kept in reserve for protection against future uncertainties.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

Risk Management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable the charity to lessen or mitigate those risks.

The main risks the charity faces and what actions the Trustees have taken to mitigate these:

Projects have a material negative impact on the financial stability of the bureau due to withdrawal of funding and or ability to meet funder requirements

Fundraising strategy in place with defined objectives, including a strategy for reaching those in greatest need. Appropriate balance between funding base and core service and funding for projects. Diverse and sustainable funding base and a fundraising culture.

Bureau fails to reach organisational or quality of advice or other standards.

Quality assurance mechanisms in place and effective. Client satisfaction, professional conduct and customer care are high.

Future Plans and Projects

(A) To Maintain the fabric of Seabrooke House to an acceptable level, especially regarding Health and Safety regulations

(B) To be aware of suitable funding opportunities which will enhance our work of guiding and assisting members of the public in the increasing complex changes that are taking place.

(C) To continue to be vigilant of Government changes that could impact on Ashford Borough Citizens Advice and its services.

(D) To ensure that all staff are trained to the level of compliance set by Advice UK Membership Rules.

(E) To continue to have dialogue with other organizations with the view to enhance our own services and procedures

(F) To continue to review salary levels on an annual basis.

Signed on behalf of the board:

.....

Aline Hicks

Chair

Date: 28/08/24

ASHFORD BOROUGH CITIZENS ADVICE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ASHFORD BOROUGH CAB

I report to the Trustees on the accounts of the charity for the year ended 31 March 2024 set out on pages 8 to 20.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Certified Public Accountants Association, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:
Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act, or
The accounts do not accord with those records; or
The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK (FRS 102).

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

.....

Thomas Ojo (BA,BSc,FCPA)
PPS Accountants
11 Farnes Court
Worksop
Nottinghamshire
S81 0LZ

Date: 9/9/2024

ASHFORD BOROUGH CITIZENS ADVICE

Statement of Financial Activities (incorporating the Income and Expenditure Account)
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Income and Endowments From:					
Donations and Legacies		70,612	49,539	**120,151**	92,586
Charitable activities	**2**	100,000	20,000	**120,000**	120,000
Investments		4,350	-	**4,350**	1,429
Corona virus job retention scheme		-		**-**	-
Total		174,962	69,539	**244,501**	214,015
Expenditure on:					
Charitable activities		(186,890)	(69,539)	**(256,429)**	(232,130)
Total	**3**	(186,890)	(69,539)	**(256,429)**	(232,130)
Net income / (expenditure)		- 11,928	-	**- 11,928**	- 18,115
Prior Year Adjustment			-	**-**	175
Net Movement in Funds		- 11,928	-	**- 11,928**	- 17,940
Reconciliation of Funds					
Total funds brought forward		321,935	-	**321,935**	339,875
Total funds carried forward		310,007	-	**310,007**	321,935

This Statement of financial activities includes all gains and losses recognised in the year and complies with the requirements for the income and expenditure account under the Companies Act 2006.

All income and expenditure derive from continuing activities. Comparative figures for the previous year by fund type are shown in note 20.

The notes on pages 11 to 20 are an integral part of these financial statements.

ASHFORD BOROUGH CITIZENS ADVICE

Balance Sheet
At 31 March 2024

	Notes	£	2024 £	£	2023 £
FIXED ASSETS					
Tangible Assets	**9**		**4,215**		4,960
CURRENT ASSETS					
Debtors	**10**	**2,305**		10,911	
Cash at bank and in hand		**314,595**		313,775	
		316,900		324,686	
CREDITORS					
Amounts falling due within one year	**11**	**(11,108)**		(7,711)	
NET CURRENT ASSETS			**305,792**		316,975
TOTAL ASSETS LESS CURRENT LIABILITIES			**310,007**		321,935
FUNDS					
Restricted	**13**		-		-
Unrestricted funds			**236,792**		247,975
Designated funds	**12**		**73,215**		73,960
TOTAL FUNDS	**14**		**310,007**		321,935

For the financial year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The trustees have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.The trustees acknowledge their responsibilities for (A): ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company. These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standards.

The financial statements were approved by the Board of Trustees on: 25../8./2024 and were signed on its behalf by:

.....

Aline Hicks
Chair

ASHFORD BOROUGH CITIZENS ADVICE

Cash flow Statement
At 31 March 2024

	2024	2023
	£	£
Net incoming resources for the year	**(11,928)**	(17,940)
Depreciation and impairment	**3,169**	2,607
Decrease / (Increase) in debtors	**8,606**	26,962
Increase / (Decrease) in creditors	**3,397**	(4,144)
Net Cash inflow from operating activities	**3,244**	7,485
Capital expenditure	**(2,424)**	
Increase / (Decrease) in cash in the year	**820**	7,485
Reconciliation of net cash flow to movement in net funds	**820**	7,485
Increase in cash in the year		
Net funds at 1 April 2023	**313,775**	306,290
Net funds at 31 March 2024	**314,595**	313,775

1 ACCOUNTING POLICIES

1.1 Basis of preparation

Ashford Borough Citizens Advice is a registered charity with the Charity Commission in the United Kingdom. The address of the registered office is given in the charity information on page 3 of these financial statements. The Bureau provides a free, independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves. The charity constitutes a public benefit entity as defined by FRS 102. 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 (FRS 102) issued on 16 July 2014 as amended by Bulletin 1, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Funds accounting

Unrestricted income funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objectives. Unrestricted funds include designated funds where the Trustees, at their discretion, have created a fund for a specific purpose.

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

Designated funds represent funds designated at the discretion of the Trustees. The designated fund balance has been represented to ensure that fund balance stated accurately reflects the designation policy adopted by the Trustees.

1.3 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Grant income is included in the Statement of Financial Activities when receivable.

Voluntary income including donations and gifts is included in full in the Statement of Financial Activities when receivable

- Rental income is included in the Statement of Financial Activities in the year in which it is receivable.
- Investment income is included when receivable.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

1.4 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to. the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

Expenditure on charitable activities includes comprises those costs incurred by the charity in the delivery of its activities and

services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.5 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on a staff time basis and other overheads have been allocated on a staff time basis.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows

Fixtures, fittings and equipment	33.33% reducing balance
Leasehold improvements	15 years straight line
Computer equipment	33.33% straight line

All assets costing more than £200 are capitalised and a full year's depreciation is charged in the year of acquisition.

1.7 Leasing

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

1.8 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure

1.9 Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believes that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.
The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under and other factors, including expectations of future events that are believed to be reasonable under the circumstances.
The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 9 for the carrying amount of the property, plant and equipment, and note 1.5 for the useful economic lives for each class of asset

2 GRANTS RECEIVABLE

	2024	2023
	£	£
Ashford Borough Council - Core	**100,000**	100,000
Ashford Borough Council- Housing, Welfare and Benefits	**20,000**	20,000
Legal Aid	**31,239**	13,916
Office Space & Parking	**41,188**	25,343
Diana Seabrooke	**24,673**	24,673
Donations	**23,051**	28,654
Interest	**4,350**	1,429
	244,501	214,015

3 Expenditure

	Staff Costs	Direct Costs	Support Cost	Total 2024	Total 2023
	£	£	£	£	£
Charitable Activities					
Advice services	142,318	1,777	92,334	**236,429**	212,130
Ashford borough council-Housing Welfare and benefits	20,000			**20,000**	20,000
Money Advice service					
	162,318	1,777	92,334	**256,429**	232,130

4 SUMMARY ANALYSIS OF EXPENDITURE AND RELATED INCOME FOR CHARITABLE ACTIVITIES

This table shows the cost of the main charitable activities and the sources of income directly to support those activities.

	Advice Services	Housing Welfare and Benefits	Total
	£	£	£
Costs	(236,429)	(20,000)	(256,429)
Direct income	100,000	20,000	120,000
Net cost funded from other income	(136,429)	-	(136,429)

5 **SUPPORT COSTS**	**2024**	2023
	£	£
Rent, Water and Insurance	**46,236**	45,083
Light, Heat and Cleaning	**7,916**	7,093
Telephone	**3,012**	2,330
Furniture, Equipment and repairs	**4,850**	5,529
Information Services	**4,352**	3,910
Printing, postage and stationery	**3,213**	2,520
Payroll Costs	**950**	907
Independent Examiner's fee	**1,100**	1,100
Book-keeping costs	**14,363**	15,056
Bank Charges	**717**	639
Depreciation	**3,169**	2,607
Sundry Expenses	**2,456**	1,184
	92,334	87,958

6 **STAFF COSTS**	**2024**	2023
	£	£
Wages and Salaries	**150,114**	133,162
Social Security Costs	**9,442**	7,756
Pension Costs	**4,539**	3,254
	164,095	144,172

Average number of staff in the year was 11 (2023 11)

No member of staff earned more than £60,000 during the year (2023: nil)

The trustees consider the board of trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. As detailed above, no trustee received remuneration during the period. The remuneration to the senior management team totalled £32,652 (2023 £30,570)

7 TRUSTEES REMUNERATION AND REIMBURSED EXPENSES

The trustees have received no remuneration in the year (2023: none)
During the year the charity paid £1,325 for Trustee indemnity insurance (2023: £1,259)

8 NET MOVEMENT IN FUNDS

	2024	2023
This is stated after charging :	**£**	£
Depreciation	**3,169**	2,607

9 TANGIBLE FIXED ASSETS

	Leasehold improvements	**Equipment, Furniture & Fittings**	**Total**
COST			
At 1 April 2023	19,512	28,256	**47,768**
Additions	-	2,424	
At 31 March 2024	19,512	30,680	**47,768**
DEPRECIATION			
At 1 April 2022	15,612	27,196	**42,808**
Charge for the year	1,301	1,868	**3,169**
At 31 March 2023	16,913	29,064	**45,977**
NET BOOK VALUE			
At 31 March 2023	**3,900**	**1060**	**4,960**
At 31 March 2024	**2,599**	**1,616**	**4,215**

10 Debtors

	2024	2023
	£	£
Prepayments and accrued income	**2,305**	10,911

11 Creditors: Amounts falling due within one year

	2024	2023
	£	£
Other taxes and social security		270
Accruals and deferred income	**11,108**	7,441
	11,108	7,711

12 DESIGNATED FUNDS

2024	Balance brought forward £	New designations £	Designation released £	Balance Carried Forward £
Fixed Asset reserve	4,960	2,424	(3,169)	4,215
Premises	30,000		-	30,000
Equipment	5,000		-	5,000
Employer's contractual liability	30,000		-	30,000
Development	4,000		-	4,000
				-
Total	**73,960**	**2,424**	**(3,169)**	**73,215**

2023	Balance brought forward £	New designations £	Designation released £	Balance Carried Forward £
Fixed Asset reserve	7,567		(2,607)	4,960
Premises	30,000	-		30,000
Equipment	5,000	-	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	4,000	-		4,000
				-
Total	**76,567**	**-**	**(2,607)**	**73,960**

The fixed asset reserve represents the net book value of fixed assets which are not considered to be general free reserves as they represent buildings and equipment used to carry out charitable activities Premises is funds set aside for major repairs and maintenance for the next three years and/or making good any defects on vacating the lease and costs associated with terminating the lease.

Equipment allows for the replacement of computers and other IT equipment for the next three years. Employer's contractual liability cover possible redundancies, grievances and maternity cover. Development covers new projects and expected costs of meeting new standards imposed by the National CitA umbrella organisation.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

13 RESTRICTED FUNDS

2024	Balance brought Forward £	Income £	Expenditure £	Balance Carried Forward £
Legal Aid	-	31,239	(31,239)	-
Ashford Borough Council	-	20,000	(20,000)	-
Donations		18,300	(18,300)	
	-			-
	-	**69,539**	**(69,539)**	-

2023	Balance brought Forward £	Income £	Expenditure £	Balance Carried Forward £
Legal Aid	-	13,916	(13,916)	-
Ashford Borough Council	-	20,000	(20,000)	-
Donations		22,372	(22,372)	-
				-
				-
	-	**56,288**	**(56,288)**	**-**

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

2024	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fixed Assets		4,215		4,215
Current Assets	247,900	69,000		316,900
Current Liabilities	(11,108)			(11,108)
	236,792	**73,215**	-	**310,007**

2023	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fixed Assets		4,960		4,960
Current Assets	255,686	69,000		324,686
Current Liabilities	(7,711)			(7,711)
	247,975	**73,960**	-	**321,935**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

15 Statement of Financial Activities (incorporating the Income and Expenditure Account) for the Year Ended 31 March 2023

Comparative

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Income and Endowments From:					
Donations and Legacies		56,298	36,288	**92,586**	155,977
Charitable activities	**2**	100,000	20,000	**120,000**	187,922
Investments		1,429	-	**1,429**	31
Corona virus job retention scheme		-		**-**	13,710
Total		157,727	56,288	**214,015**	357,640
Expenditure on:					
Charitable activities	**3**	(175,842)	(56,288)	**(232,130)**	(250,005)
Total		(175,842)	(56,288)	**(232,130)**	(250,005)
Net income / (expenditure)		- 18,115	-	**- 18,115**	107,635
Prior Year Adjustment		175		**175**	(4,174)
Net Movement in Funds		- 17,940	-	**- 17,940**	103,461
Reconciliation of Funds					
Total funds brought forward		339,875		**339,875**	236,414
Total funds carried forward	**14**	321,935	-	**321,935**	339,875

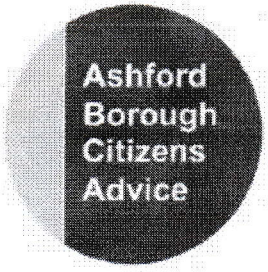
ASHFORD BOROUGH CITIZENS ADVICE

England & Wales - Charity number 1058302

Accounts

REGISTERED COMPANY NUMBER: 3242709(England and Wales)

REGISTERED CHARITY NUMBER: 1058302



Report of the Trustees and

Financial Statements for The Year Ended 31 March 2023

Ashford Borough Citizens Advice

ASHFORD BOROUGH CITIZENS ADVICE

Contents of the Financial Statements
for the Year Ended 31 March 2023

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ASHFORD BOROUGH CITIZENS ADVICE

Legal and Administrative Information

Registered Company Number
3242709 (England and Wales)

Registered Charity Number
1058302

Registered Office
Seabrooke House
Church Road
Ashford
Kent TN23 1RD

Trustees
E Birchmore
A Hicks
S M Khan
B Naiken-Payne (Resigned 08/2/2023)
M Self (Resigned 08/02/2023)
D A G Thom
M Ciccone
B Fox
D Palmer

Company Secretary
M Self

Independent Examiner
Thomas Ojo
PPS Accountants
11 Farnes Court
Worksop, Nottinghamshire
S81 0LZ

Bankers
National Westminster Bank Plc
20 High Street
Ashford
Kent
TN24

ASHFORD BOROUGH CITIZENS ADVICE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their report and examined financial statements of the charity for the year ended 31 March 202
The Trustees have adopted the provisions of the statement of Recommended practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.
The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014, as amended by Bulletin 1.

Objectives and Activities

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 community in Ashford borough and surrounding areas.
The Bureau provides an independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

Structure, Governance and Management

The charity, which is registered with the Charity Commission under number 1058302, is established under its Memorandum and Articles of Association dated 28 August 1996, as amended 12 July 2000, 28 March 2002 and 13 October 2004.
The Trustees are responsible for the governance and management of the charity but the day to day running of the charity is delegated to a management committee. The management committee annually elects its own chair and vice chair. The management committee consist of the officers of the charity (chair, vice chair, honorary treasurer) and not more than five persons. The management committee includes all trustees plus representatives from Ashford Borough Council, Cllr. Paul Clokie OBE and Cllr. Ken Mulholland. The chair or vice chair can only serve for a maximum of six consecutive years in those respective offices and no person, other than the honorary treasurer can serve on the management committee for more than six consecutive years, but can return to the committee after a break of two years. The management committee must meet at least three times a year. Trustees are appointed by a current member of the Board, and then seconded by another member of the board following the guidelines set out under the membership of Advice UK.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.
The Trustees can confirm that the activities and services of the charity are open to everyone within the neighbourhood where it operates.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

Achievements and Performance in the year

As with most organisations the last year continued to be of great change as we emerged out of lockdown in 2021. We started the year 2022 after full restrictions were lifted in February 2022, with renewed vigour. However, during 2022 we again faced unprecedented times with the high cost of living hitting our residents of Ashford Borough. Rising fuel costs leading to high cost of living in rent/mortgage payments and food price increases. More of our clients were coming into our offices, others by phone or email with particular housing and energy suppliers' bill issues.

During 2022 we have been supported by grants and also additional funding from Ashford Borough Council. "Friends of ACAB" have recommenced fundraising and we thank you all for your continued support for us and your community who benefit from this.

Financial Review

During the year income amounted to £214,015 (2022: £357,640). Expenditure amounted to £232,130 (2022: £250,005). At 31 March 2023 total funds amounted to £321,935 (2022:£339,875).

Reserves Policy

The Trustees consider it appropriate to hold unrestricted reserves equivalent to six months operating expenditure which would be in the region of £116,065 (2022: £125,003). At 31 March 2023 general unrestricted funds amounted to £247,975 (2022: £263,308).

Restricted funds amount to £Nil (2022 0) and relate to funds received for specific projects as detailed in note 13. Designated funds amount to £73,960 (2022: £75,567) and relate to funds set aside by the Trustees for specific projects as detailed in note 12.

The strategic review of reserves policy is on going to include protected forward planning of services, development, costs and funding. The need for employing specialists in areas as yet not covered by bureau services e.g. employment, welfare benefits and housing is considered a priority by the Trustees. The ability of the Bureau to offer these services to the community at a high level will be of benefit to all and will place the Bureau in a strong and robust position to manage the impact of the forthcoming changes to the Government Welfare Reform programme. A sum of money will be kept in reserve for protection against future uncertainties.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

Risk Management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable the charity to lessen or mitigate those risks.

The main risks the charity faces and what actions the Trustees have taken to mitigate these:

Projects have a material negative impact on the financial stability of the bureau due to withdrawal of funding and or ability to meet funder requirements

Fundraising strategy in place with defined objectives, including a strategy for reaching those in greatest need. Appropriate balance between funding base and core service and funding for projects. Diverse and sustainable funding base and a fundraising culture.

1. Bureau fails to reach organisational or quality of advice or other standards.

Quality assurance mechanisms in place and effective. Client satisfaction, professional conduct and customer care are high.

Future Plans and Projects

(A) To Maintain the fabric of Seabrooke House to an acceptable level, especially regarding Health and Safety regulations

(B) To be aware of suitable funding opportunities which will enhance our work of guiding and assisting members of the public in the increasing complex changes that are taking place.

(C) To continue to be vigilant of Government changes that could impact on Ashford Borough Citizens Advice and its services.

(D) To ensure that all staff are trained to the level of compliance set by Advice UK Membership Rules.

(E) To continue to have dialogue with other organizations with the view to enhance our own services and procedures

(F) To continue to review salary levels on an annual basis.

Signed on behalf of the board:

Aline Hicks

.....

Aline Hicks 18/12/2023

Chair

ASHFORD BOROUGH CITIZENS ADVICE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ASHFORD BOROUGH CAB

I report to the Trustees on the accounts of the charity for the year ended 31 March 2023 set out on pages 7 to 20.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Certified Public Accountants Association, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:
Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act, or
The accounts do not accord with those records; or
The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK (FRS 102).

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

Thomas Ojo
.....

Thomas Ojo (BA,BSc,FCPA)
PPS Accountants
11 Farnes Court
Worksop
Nottinghamshire
S81 0LZ

22/12/2023

ASHFORD BOROUGH CITIZENS ADVICE

Statement of Financial Activities (incorporating the Income and Expenditure Account) for the Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Income and Endowments From:					
Donations and Legacies		56,298	36,288	**92,586**	155,977
Charitable activities	**2**	100,000	20,000	**120,000**	187,922
Investments		1,429	-	**1,429**	31
Corona virus job retention scheme		-		**-**	13,710
Total		157,727	56,288	**214,015**	357,640
Expenditure on:					
Charitable activities		(175,842)	(56,288)	**(232,130)**	(250,005)
Total	**3**	(175,842)	(56,288)	**(232,130)**	(250,005)
Net income / (expenditure)		- 18,115	-	**- 18,115**	107,635
Prior Year Adjustment		175	-	**175**	(4,174)
Net Movement in Funds		- 17,940	-	**- 17,940**	103,461
Reconciliation of Funds					
Total funds brought forward		339,875	-	**339,875**	236,414
Total funds carried forward		321,935	-	**321,935**	339,875

This Statement of financial activities includes all gains and losses recognised in the year and complies with the requirements for the income and expenditure account under the Companies Act 2006.

All income and expenditure derive from continuing activities. Comparative figures for the previous year by fund type are shown in note 20.

The notes on pages 11 to 20 are an integral part of these financial statements.

ASHFORD BOROUGH CITIZENS ADVICE

Balance Sheet
At 31 March 2023

	Notes	£	2023 £	£	2022 £
FIXED ASSETS					
Tangible Assets	**9**		**4,960**		7,567
CURRENT ASSETS					
Debtors	**10**	**10,911**		37,873	
Cash at bank and in hand		**313,775**		306,290	
		324,686		344,163	
CREDITORS					
Amounts falling due within one year	**11**	**(7,711)**		(11,855)	
NET CURRENT ASSETS			**316,975**		332,308
TOTAL ASSETS LESS CURRENT LIABILITIES			**321,935**		339,875
FUNDS					
Restricted	**13**		-		-
Unrestricted funds			**247,975**		263,308
Designated funds	**12**		**73,960**		76,567
TOTAL FUNDS	**14**		**321,935**		339,875

For the financial year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The trustees have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.The trustees acknowledge their responsibilities for (A): ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company. These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standards.

The financial statements were approved by the Board of Trustees on: 18 /12/2023 and were signed on its behalf by:

Aline Hicks
.....
Aline Hicks
Chair

ASHFORD BOROUGH CITIZENS ADVICE

Cash flow Statement
At 31 March 2023

	2023	2022
	£	£
Net incoming resources for the year	**(17,940)**	107,635
Depreciation and impairment	**2,607**	2,607
Decrease / (Increase) in debtors	**26,962**	(24,823)
Increase / (Decrease) in creditors	**(4,144)**	818
Net Cash inflow from operating activities	**7,485**	86,237
Capital expenditure		(3,175)
Increase / (Decrease) in cash in the year	**7,485**	83,062
Reconciliation of net cash flow to movement in net funds	**7,485**	83,062
Increase in cash in the year		
Net funds at 1 April 2022	**306,290**	223,228
Net funds at 31 March 2023	**313,775**	306,290

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1 ACCOUNTING POLICIES

1.1 Basis of preparation

Ashford Borough Citizens Advice is a registered charity with the Charity Commission in the United Kingdom. The address of the registered office is given in the charity information on page 3 of these financial statements. The Bureau provides a free, independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves. The charity constitutes a public benefit entity as defined by FRS 102. 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 (FRS 102) issued on 16 July 2014 as amended by Bulletin 1, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Funds accounting

Unrestricted income funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objectives. Unrestricted funds include designated funds where the Trustees, at their discretion, have created a fund for a specific purpose.

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

Designated funds represent funds designated at the discretion of the Trustees. The designated fund balance has been represented to ensure that fund balance stated accurately reflects the designation policy adopted by the Trustees.

1.3 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Grant income is included in the Statement of Financial Activities when receivable.

Voluntary income including donations and gifts is included in full in the Statement of Financial Activities when receivable

- Rental income is included in the Statement of Financial Activities in the year in which it is receivable.
- Investment income is included when receivable.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

1.4 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to. the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

Expenditure on charitable activities includes comprises those costs incurred by the charity in the delivery of its activities and

services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.5 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on a staff time basis and other overheads have been allocated on a staff time basis.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows

Fixtures, fittings and equipment	33.33% reducing balance
Leasehold improvements	15 years straight line
Computer equipment	33.33% straight line

All assets costing more than £200 are capitalised and a full year's depreciation is charged in the year of acquisition.

1.7 Leasing

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

1.8 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure

1.9 Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believes that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.
The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 9 for the carrying amount of the property, plant and equipment, and note 1.5 for the useful economic lives for each class of asset

2	GRANTS RECEIVABLE	2023	2022
		£	£
	Ashford Borough Council - Core	**100,000**	100,000
	Ashford Borough Council- Housing, Welfare and Benefits	**20,000**	20,000
	Legal Aid	**13,916**	3,960
	KCC	**-**	746
	Office Space & Parking	**25,343**	23,543
	Diana Seabrooke	**24,673**	24,673
	Henry Smith Foundation	**-**	15,000
	Donations	**28,654**	
	Interest	**1,429**	
		214,015	187,922

3 Expenditure

	Staff Costs	Direct Costs	Support Cost	Total 2023	Total 2022
	£	£	£	£	£
Charitable Activities					
Advice services	122,395	1,777	87,958	**212,130**	230,005
Ashford borough council-Housing Welfare and benefits	20,000			**20,000**	20,000
Money Advice service					
	142,395	1,777	87,958	**232,130**	250,005

4 SUMMARY ANALYSIS OF EXPENDITURE AND RELATED INCOME FOR CHARITABLE ACTIVITIES

This table shows the cost of the main charitable activities and the sources of income directly to support those activities.

	Advice Services	Housing Welfare and Benefits	Total
	£	£	£
Costs	(212,130)	(20,000)	(232,130)
Direct income	100,000	20,000	120,000
Net cost funded from other income	(112,130)	-	(112,130)

5 **SUPPORT COSTS**	**2023**	2022
	£	£
Rent, Water and Insurance	**45,083**	44,224
Light, Heat and Cleaning	**7,093**	5,394
Telephone	**2,330**	2,882
Furniture, Equipment and repairs	**5,529**	7,538
Information Services	**3,910**	4,598
Printing, postage and stationery	**2,520**	1,612
Payroll Costs	**907**	918
Independent Examiner's fee	**1,100**	1,100
Book-keeping costs	**15,056**	13,980
Legal and professional fees	**-**	306
Bank Charges	**639**	670
Depreciation	**2,607**	2,607
Sundry Expenses	**1,184**	1,251
	87,958	87,080

6 **STAFF COSTS**	**2023**	2022
	£	£
Wages and Salaries	**133,162**	154,317
Social Security Costs	**7,756**	6,741
Pension Costs	**3,254**	1,867
	144,172	162,925

Average number of staff in the year was 10 (2022 11)

No member of staff earned more than £60,000 during the year (2022: nil)

The trustees consider the board of trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. As detailed above, no trustee received remuneration during the period. The remuneration to the senior management team totalled £30,570 (2022 £36,444)

7 TRUSTEES REMUNERATION AND REIMBURSED EXPENSES

The trustees have received no remuneration in the year (2022: none)
During the year the charity paid £1,284 for Trustee indemnity insurance (2022: £1,191)

8 NET MOVEMENT IN FUNDS

	2023	2022
This is stated after charging :	£	£
Depreciation	**2,607**	2,607

9 TANGIBLE FIXED ASSETS

	Leasehold improvements	Equipment, Furniture & Fittings	Total
COST			
At 1 April 2022	19,512	28,256	**47,768**
Additions	-		
At 31 March 2023	19,512	28,256	**47,768**
DEPRECIATION			
At 1 April 2022	14,311	25,890	**40,201**
Charge for the year	1,301	1,306	**2,607**
At 31 March 2023	15,612	27,196	**42,808**
NET BOOK VALUE			
At 31 March 2022	**5,201**	**2366**	**7,567**
At 31 March 2023	**3,900**	**1,060**	**4,960**

10 Debtors

	2022	2021
	£	£
Prepayments and accrued income	**10,911**	17,225

11 Creditors: Amounts falling due within one year

	2023	2022
	£	£
Other taxes and social security	270	10,755
Accruals and deferred income	7,441	1,100
	7,711	11,855

12 DESIGNATED FUNDS

2023	Balance brought forward £	New designations £	Designation released £	Balance Carried Forward £
Fixed Asset reserve	7,567		(2,607)	4,960
Premises	30,000		-	30,000
Equipment	5,000		-	5,000
Employer's contractual liability	30,000		-	30,000
Development	4,000		-	4,000
				-
Total	**76,567**	**-**	**(2,607)**	**73,960**

2022	Balance brought forward £	New designations £	Designation released £	Balance Carried Forward £
Fixed Asset reserve	6,998	3,176	(2,607)	7,567
Premises	30,000	-		30,000
Equipment	5,000	-	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	4,000	-		4,000
				-
Total	**75,998**	**3,176**	**(2,607)**	**76,567**

The fixed asset reserve represents the net book value of fixed assets which are not considered to be general free reserves as they represent buildings and equipment used to carry out charitable activities Premises is funds set aside for major repairs and maintenance for the next three years and/or making good any defects on vacating the lease and costs associated with terminating the lease.

Equipment allows for the replacement of computers and other IT equipment for the next three years. Employer's contractual liability cover possible redundancies, grievances and maternity cover. Development covers new projects and expected costs of meeting new standards imposed by the National CitA umbrella organisation.

13 RESTRICTED FUNDS

2023	Balance brought Forward £	Income £	Expenditure £	Balance Carried Forward £
Legal Aid	-	13,916	(13,916)	-
Ashford Borough Council	-	20,000	(20,000)	-
Donations		22,372	(22,372)	
	-			-
	-	**56,288**	**(56,288)**	-

2022	Balance brought Forward £	Income £	Expenditure £	Balance Carried Forward £
Legal Aid	-	3,960	(3,960)	-
Ashford Borough Council	-	20,000	(20,000)	-
JRS Covid Grant	-	13,710	(13,710)	-
Good Things Foundation	-	980	(980)	-
Good things foundation	-	980	(980)	-
Good things foundation		980	(980)	-
Good things foundation	-	980	(980)	-
SSAFA	-	1,000	(1,000)	-
Good things foundation		800	(800)	
Advice UK DRO small grant		1,000	(1,000)	
Good things foundation		800	(800)	
ABC IT Grant		4,130	(4,130)	
Good things foundation		800	(800)	
Good things foundation		800	(800)	
SSAFA		831	(831)	
KCC	-	2,000	(2,000)	-
KCC Debt advisor salary	-	19,300	(19,300)	-
				-
	-	**73,051**	**(73,051)**	**-**

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

2023	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fixed Assets		4,960		4,960
Current Assets	255,686	69,000		324,686
Current Liabilities	(7,711)			(7,711)
	247,975	**73,960**	-	**321,935**

2022	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fixed Assets		7,567		7,567
Current Assets	275,163	69,000		344,163
Current Liabilities	(11,855)			(11,855)
	263,308	**76,567**	-	**339,875**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

15 Statement of Financial Activities (incorporating the Income and Expenditure Account) for the Year Ended 31 March 2022

Comparative

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Income and Endowments From:					
Donations and Legacies		120,596	35,381	**155,977**	28,673
Charitable activities	**2**	163,962	23,960	**187,922**	249,433
Investments		31	-	**31**	66
Corona virus job retention scheme		-	13,710	**13,710**	21,155
Total		284,589	73,051	**357,640**	299,327
Expenditure on:					
Charitable activities	**3**	(176,954)	(73,051)	**(250,005)**	(222,172)
Total		(176,954)	(73,051)	**(250,005)**	(222,172)
Net income / (expenditure)		107,635	-	**107,635**	77,155
Prior Year Adjustment		(4,174)		**(4,174)**	
Net Movement in Funds		103,461	-	**103,461**	77,155
Reconciliation of Funds					
Total funds brought forward		236,414		**236,414**	159,259
Total funds carried forward	**14**	339,875	-	**339,875**	236,414

ASHFORD BOROUGH CITIZENS ADVICE

England & Wales - Charity number 1058302

Accounts

REGISTERED COMPANY NUMBER: 3242709(England and Wales)
REGISTERED CHARITY NUMBER: 1058302

Report of the Trustees and Financial Statements for The Year Ended 31 March 2022 Ashford Borough Citizens Advice

ASHFORD BOROUGH CITIZENS ADVICE

Contents of the Financial Statements
for the Year Ended 31 March 2022

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ASHFORD BOROUGH CITIZENS ADVICE

Legal and Administrative Information

Registered Company Number
3242709 (England and Wales)

Registered Charity Number
1058302

Registered Office
Seabrooke House
Church Road
Ashford
Kent TN23 1RD

Trustees
E Birchmore
A Hicks
S M Khan
B Naiken-Payne
M Self
D A G Thom

Company Secretary
M Self

Independent Examiner
Thomas Ojo
PPS Accountants
11 Farnes Court
Worksop, Nottinghamshire
S81 0LZ

Bankers
National Westminster Bank Plc
20 High Street
Ashford
Kent
TN24

ASHFORD BOROUGH CITIZENS ADVICE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their report and examined financial statements of the charity for the year ended 31 March 2022
The Trustees have adopted the provisions of the statement of Recommended practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.
The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014, as amended by Bulletin 1.

Objectives and Activities

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 community in Ashford borough and surrounding areas.
The Bureau provides an independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

Structure, Governance and Management

The charity, which is registered with the Charity Commission under number 1058302, is established under its Memorandum and Articles of Association dated 28 August 1996, as amended 12 July 2000, 28 March 2002 and 13 October 2004.
The Trustees are responsible for the governance and management of the charity but the day to day running of the charity is delegated to a management committee. The management committee annually elects its own chair and vice chair. The management committee consist of the officers of the charity (chair, vice chair, honorary treasurer) and not more than five persons. The management committee includes all trustees plus representatives from Ashford Borough Council, Cllr. Paul Clokie OBE and Cllr. Ken Mulholland. The chair or vice chair can only serve for a maximum six consecutive years in those respective offices and no person, other than the honorary treasurer can serve on the the management committee for more than six consecutive years, but can return to the committee after a break of two years. The management committee must meet at least three times a year. Trustees are appointed by a current member of the Board, and then seconded by another member of the board following the guidelines set out under the membership of Advice UK.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.
The Trustees can confirm that the activities and services of the charity are open to everyone within the neighbourhood where it operates.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

Achievements and Performance in the year

As with most organisations the last year continued to be of great change as we emerged out of lockdown early Spring 2021. Reopening in Ashford during May and Tenterden in September. We commenced with appointments only during the remainder of 2021 and drop-ins recommenced in February 2022 after all restrictions were lifted. During 2021 we were supported by grants and also additional funding from Ashford Borough Council. Friends of ABCA' have recommenced fundraising with renewed vigour and we thank you all for your continued support for us and your community who benefit from this.

Top problems were: Welfare Benefits 22%, Housing 17%, Debt 15% and Family 15%. Positive financial outcomes totalled £1,508.492. This reduction in debt benefited individuals and families alike thereby increasing understanding and practice better financial awareness. We continue to have good working relationships with other organisations and the local authority. Referrals come from a wide range of statutory and voluntary sectors including cross border working referrals. We are well respected as a quality advice organisation in the Borough. We were audited by and currently meeting the standards required by Legal Services, Specialist Quality Mark SQM and Advice UK.

Financial Review

During the year income amounted to £357,640 (2021: £299,327). Expenditure amounted to £250,005 (2021: £222,172). At 31 March 2022 total funds amounted to £339,875 (2021:£236,414).

Reserves Policy

The Trustees consider it appropriate to hold unrestricted reserves equivalent to six months operating expenditure which would be in the region of £125,003 (2021: £124,000). At 31 March 2022 general unrestricted funds amounted to £263,308 (2021: £160,416).

Restricted funds amount to £Nil (2021 0) and relate to funds received for specific projects as detailed in note 13. Designated funds amount to £76,567 (2021: £75,998) and relate to funds set aside by the Trustees for specific projects as detailed in note 12.

The strategic review of reserves policy is on going to include protected forward planning of services, development, costs and funding. The need for employing specialists in areas as yet not covered by bureau services e.g. employment, welfare benefits and housing is considered a priority by the Trustees. The ability of the Bureau to offer these services to the community at a high level will be of benefit to all and will place the Bureau in a strong and robust position to manage the impact of the forthcoming changes to the Government Welfare Reform programme. A sum of money will be kept in reserve for protection against future uncertainties.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

Risk Management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable the charity to lessen or mitigate those risks.

The main risks the charity faces and what actions the Trustees have taken to mitigate these:

Projects have a material negative impact on the financial stability of the bureau due to withdrawal of funding and or ability to meet funder requirements

Fundraising strategy in place with defined objectives, including a strategy for reaching those in greatest need. Appropriate balance between funding base and core service and funding for projects. Diverse and sustainable funding base and a fundraising culture.

1. Bureau fails to reach organisational or quality of advice or other standards.

Quality assurance mechanisms in place and effective. Client satisfaction, professional conduct and customer care are high.

Future Plans and Projects

(A) To Maintain the fabric of Seabrooke House to an acceptable level, especially regarding Health and Safety regulations

(B) To be aware of suitable funding opportunities which will enhance our work of guiding and assisting members of the public in the increasing complex changes that are taking place.

(C) To continue to be vigilant of Government changes that could impact on Ashford Borough Citizens Advice and its services.

(D) To ensure that all staff are trained to the level of compliance set by Advice UK Membership Rules.

(E) To continue to have dialogue with other organizations with the view to enhance our own services and procedures

(F) To continue to review salary levels on an annual basis.

Signed on behalf of the board:

.....

Aline Hicks ../10/2022

Chair

ASHFORD BOROUGH CITIZENS ADVICE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ASHFORD BOROUGH CAB

I report to the Trustees on the accounts of the charity for the year ended 31 March 2022 set out on pages 7 to 20.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Certified Public Accountants Association, which is one of the listed bodies.

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

Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act, or

The accounts do not accord with those records; or

The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or

the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK (FRS 102).

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



.....

Thomas Ojo (BA,BSc,FCPA)
PPS Accountants
11 Farnes Court
Worksop
Nottinghamshire
S81 0LZ

20/10/2022

ASHFORD BOROUGH CITIZENS ADVICE

Statement of Financial Activities (incorporating the Income and Expenditure Account) for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Income and Endowments From:					
Donations and Legacies		120,596	35,381	**155,977**	33,501
Charitable activities	**2**	163,962	23,960	**187,922**	219,431
Investments		31	-	**31**	66
Corona virus job retention scheme		-	13,710	**13,710**	21,155
Total		284,589	73,051	**357,640**	299,327
Expenditure on:					
Charitable activities		(176,954)	(73,051)	**(250,005)**	(222,172)
Total	**3**	(176,954)	(73,051)	**(250,005)**	(222,172)
Net income / (expenditure)		107,635	-	**107,635**	77,155
Prior Year Adjustment		(4,174)	-	**(4,174)**	
Net Movement in Funds		103,461	-	**103,461**	77,155
Reconciliation of Funds					
Total funds brought forward		236,414	-	**236,414**	159,259
Total funds carried forward		339,875	-	**339,875**	236,414

This Statement of financial activities includes all gains and losses recognised in the year and complies with the requirements for the income and expenditure account under the Companies Act 2006.

All income and expenditure derive from continuing activities. Comparative figures for the previous year by fund type are shown in note 20.

The notes on pages 11 to 20 are an integral part of these financial statements.

ASHFORD BOROUGH CITIZENS ADVICE

Balance Sheet
At 31 March 2022

	Notes	£	2022 £	£	2021 £
FIXED ASSETS					
Tangible Assets	**9**		**7,567**		6,998
CURRENT ASSETS					
Debtors	**10**	**37,873**		17,225	
Cash at bank and in hand		**306,290**		223,228	
		344,163		240,453	
CREDITORS					
Amounts falling due within one year	**11**	**(11,855)**		(11,037)	
NET CURRENT ASSETS			**332,308**		229,416
TOTAL ASSETS LESS CURRENT LIABILITIES			**339,875**		236,414
FUNDS					
Restricted	**13**		-		-
Unrestricted funds			**263,308**		160,416
Designated funds	**12**		**76,567**		75,998
TOTAL FUNDS	**14**		**339,875**		236,414

For the financial year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The trustees have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.The trustees acknowledge their responsibilities for (A): ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company. These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standards.

The financial statements were approved by the Board of Trustees on 12/09/2022 and were signed on its behalf by:

.....

Aline Hicks
Chair

ASHFORD BOROUGH CITIZENS ADVICE

Cash flow Statement
At 31 March 2022

	2022	2021
	£	£
Net incoming resources for the year	**107,635**	77,155
Depreciation and impairment	**2,607**	1,548
Decrease / (Increase) in debtors	**(24,823)**	(1,485)
Increase / (Decrease) in creditors	**818**	(1,495)
Net Cash inflow from operating activities	**86,237**	75,723
Capital expenditure	**(3,175)**	(465)
Increase / (Decrease) in cash in the year	**83,062**	75,258
Reconciliation of net cash flow to movement in net funds	**83,062**	75,258
Increase in cash in the year		
Net funds at 1 April 2021	**223,228**	147,970
Net funds at 31 March 2022	**306,290**	223,228

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1 ACCOUNTING POLICIES

1.1 Basis of preparation

Ashford Borough Citizens Advice is a registered charity with the Charity Commission in the United Kingdom. The address of the registered office is given in the charity information on page 3 of these financial statements. The Bureau provides a free, independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves. The charity constitutes a public benefit entity as defined by FRS 102. 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 (FRS 102) issued on 16 July 2014 as amended by Bulletin 1, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Funds accounting

Unrestricted income funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objectives. Unrestricted funds include designated funds where the Trustees, at their discretion, have created a fund for a specific purpose.

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

Designated funds represent funds designated at the discretion of the Trustees. The designated fund balance has been represented to ensure that fund balance stated accurately reflects the designation policy adopted by the Trustees.

1.3 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Grant income is included in the Statement of Financial Activities when receivable.

Voluntary income including donations and gifts is included in full in the Statement of Financial Activities when receivable

- Rental income is included in the Statement of Financial Activities in the year in which it is receivable.
- Investment income is included when receivable.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

1.4 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to. the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

Expenditure on charitable activities includes comprises those costs incurred by the charity in the delivery of its activities and

services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.5 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on a staff time basis and other overheads have been allocated on a staff time basis.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows

Fixtures, fittings and equipment	33.33% reducing balance
Leasehold improvements	15 years straight line
Computer equipment	33.33% straight line

All assets costing more than £200 are capitalised and a full year's depreciation is charged in the year of acquisition.

1.7 Leasing

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

1.8 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure

1.9 Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believes that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.
The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 9 for the carrying amount of the property, plant and equipment, and note 1.5 for the useful economic lives for each class of asset

2	**GRANTS RECEIVABLE**	**2022**	**2021**
		£	**£**
	Ashford Borough Council - Core	**100,000**	100,000
	Ashford Borough Council- Housing, Welfare and Benefits	**20,000**	20,000
	Legal Aid	**3,960**	2,824
	KCC	**746**	746
	Office Space & Parking	**23,543**	
	Diana Seabrooke	**24,673**	
	Henry Smith Foundation	**15,000**	30,000
	Covid 19 Grants:		
	Ashford Borough Council		18,000
	Kent Community funds		15,000
	Lottery Community Fund		9,500
	Albert Hunt Trust		3,000
	Annie Rayland's Charitable Trust		1,000
	Kent Community Fund		3,000
	Frank Brake via Kent Community Fund		4,000
	The Cloth Workers foundation		2,140
	Good Things Foundation		6,721
	SSAFA		3,500
		187,922	219,431

3 Expenditure

	Staff Costs	Direct Costs	Support Cost	Total 2022	Total 2021
	£	£	£	£	£
Charitable Activities					
Advice services	141,148	1,777	87,080	**230,005**	202,172
Ashford borough council-Housing Welfare and benefits Money Advice service	20,000			**20,000**	20,000
	161,148	1,777	87,080	**250,005**	222,172

4 SUMMARY ANALYSIS OF EXPENDITURE AND RELATED INCOME FOR CHARITABLE ACTIVITIES

This table shows the cost of the main charitable activities and the sources of income directly to support those activities.

	Advice Services	Housing Welfare and Benefits	Total
	£	£	£
Costs	(230,005)	(20,000)	(250,005)
Direct income	100,000	20,000	120,000
Net cost funded from other income	(130,005)	-	(130,005)

5	**SUPPORT COSTS**	**2022**	2021
		£	£
	Rent, Water and Insurance	**44,224**	30,634
	Light, Heat and Cleaning	**5,394**	3,805
	Telephone	**2,882**	2,835
	Furniture, Equipment and repairs	**7,538**	3,982
	Information Services	**4,598**	2,352
	Printing, postage and stationery	**1,612**	1,721
	Payroll Costs	**918**	918
	Independent Examiner's fee	**1,100**	1,000
	Book-keeping costs	**13,980**	12,700
	Legal and professional fees	**306**	-
	Bank Charges	**670**	627
	Depreciation	**2,607**	1,548
	Sundry Expenses	**1,251**	1,422
		87,080	63,544

6	**STAFF COSTS**	**2022**	2021
		£	£
	Wages and Salaries	**154,317**	150,964
	Social Security Costs	**6,741**	4,412
	Pension Costs	**1,867**	1,475
		162,925	156,851

Average number of staff in the year was 11 (2021 11)

No member of staff earned more than £60,000 during the year (2021: nil)

The trustees consider the board of trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. As detailed above, no trustee received remuneration during the period. The remuneration to the senior management team totalled £36,444 (2021 £32,765)

7 TRUSTEES REMUNERATION AND REIMBURSED EXPENSES

The trustees have received no remuneration in the year (2021: none)
During the year the charity paid £1,191 for Trustee indemnity insurance (2021: £1,191)

8 NET MOVEMENT IN FUNDS

	2022	2021
This is stated after charging :	£	£
Depreciation	**2,607**	1,548

9 TANGIBLE FIXED ASSETS

	Leasehold improvements	Equipment, Furniture & Fittings	Total
COST			
At 1 April 2021	19,512	25,080	**44,592**
Additions	-	3,175	**3,175**
At 31 March 2021	19,512	28,256	**47,768**
DEPRECIATION			
At 1 April 2021	13,010	24,584	**37,594**
Charge for the year	1,301	1,306	**2,607**
At 31 March 2022	14,311	25,890	**40,201**
NET BOOK VALUE			
At 31 March 2021	**6,502**	**496**	**6,998**
At 31 March 2022	**5,201**	**2,366**	**7,567**

10 Debtors

	2022	2021
	£	£
Prepayments and accrued income	**37,873**	17,225

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

11 Creditors: Amounts falling due within one year

	2022	2021
	£	£
Other taxes and social security	10,755	11,037
Accruals and deferred income	1,100	
	11,855	11,037

12 DESIGNATED FUNDS

2022	Balance brought forward £	New designations £	Designation released £	Balance Carried Forward £
Fixed Asset reserve	6,998	3,176	(2,607)	7,567
Premises	30,000		-	30,000
Equipment	5,000		-	5,000
Employer's contractual liability	30,000		-	30,000
Development	4,000		-	4,000
				-
Total	**75,998**	**3,176**	**(2,607)**	**76,567**

2021	Balance brought forward £	New designations £	Designation released £	Balance Carried Forward £
Fixed Asset reserve	8,081	-	(1,083)	6,998
Premises	35,000	-	(5,000)	30,000
Equipment	5,000	-	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	5,000	-	(1,000)	4,000
				-
Total	**83,081**	**-**	**(7,083)**	**75,998**

The fixed asset reserve represents the net book value of fixed assets which are not considered to be general free reserves as they represent buildings and equipment used to carry out charitable activities Premises is funds set aside for major repairs and maintenance for the next three years and/or making good any defects on vacating the lease and costs associated with terminating the lease.

Equipment allows for the replacement of computers and other IT equipment for the next three years. Employer's contractual liability cover possible redundancies, grievances and maternity cover. Development covers new projects and expected costs of meeting new standards imposed by the National CitA umbrella organisation.

13 RESTRICTED FUNDS

2022	Balance brought Forward £	Income £	Expenditure £	Balance Carried Forward £
Legal Aid	-	3,960	(3,960)	-
Ashford Borough Council	-	20,000	(20,000)	-
JRS Covid Grant	-	13,710	(13,710)	-
Good Things Foundation	-	980	(980)	-
Good things foundation	-	980	(980)	-
Good things foundation	-	980	(980)	-
Good things foundation	-	980	(980)	-
SSAFA	-	1,000	(1,000)	-
Good things foundation	-	800	(800)	-
Advice UK DRO small grant	-	1,000	(1,000)	-
Good things foundation	-	800	(800)	-
ABC IT Grant	-	4,130	(4,130)	-
Good things foundation	-	800	(800)	-
Good things foundation	-	800	(800)	-
SSAFA	-	831	(831)	-
KCC	-	2,000	(2,000)	-
KCC Debt advisor salary	-	19,300	(19,300)	-
	-			-
	-	**73,051**	**(73,051)**	-

2021	Balance brought Forward £	Income £	Expenditure £	Balance Carried Forward £
Legal Aid	-	2,824	(2,824)	-
Ashford borough council- Housing,	-			-
Welfare and benefits funds	-	20,000	(20,000)	-
JRS Covid -19 grant	-	21,155	(21,155)	-
Covid Grants	-	32,500	(32,500)	-
Hospital project / The Lawson Trust	5,000	10,500	(15,500)	-
The Clothworkers Foundation	-	2,140	(2,140)	-
Good Things Foundation Census Project	-	6,721	(6,721)	-
Kent Community Fund	-	3,000	(3,000)	-
SSAFA	-	3,500	(3,500)	-
				-
	5,000	**102,340**	**(107,340)**	**-**

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

2022	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fixed Assets		7,567		7,567
Current Assets	275,163	69,000		344,163
Current Liabilities	(11,855)			(11,855)
	263,308	**76,567**	-	**339,875**

2021	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fixed Assets		6,998		6,998
Current Assets	171,453	69,000		240,453
Current Liabilities	(11,037)			(11,037)
	160,416	**75,998**	-	**236,414**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

15 Statement of Financial Activities (incorporating the Income and Expenditure Account) for the Year Ended 31 March 2021

Comparative

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Income and Endowments From:					
Donations and Legacies		28,673	-	**28,673**	24,673
Charitable activities	**2**	168,248	81,185	**249,433**	223,071
Investments		66	-	**66**	337
Corona virus job retention scheme		-	21,155	**21,155**	1,770
Total		196,987	102,340	**299,327**	249,851
Expenditure on:					
Charitable activities	**3**	(114,832)	(107,340)	**(222,172)**	251,955
Total		(114,832)	(107,340)	**(222,172)**	251,955
Net income / (expenditure)		82,155	(5,000)	**77,155**	(2,104)
Net Movement in Funds		82,155	-	**77,155**	(2,104)
Reconciliation of Funds					
Total funds brought forward		154,259	5,000	**159,259**	161,362
Total funds carried forward	**14**	236,414	5,000	**236,414**	159,258

ASHFORD BOROUGH CITIZENS ADVICE

England & Wales - Charity number 1058302

Accounts

Ashford Advice
the charity for your community

Ashford Borough Citizens Advice

Providing Free Advice Makes Society Better











Confidential Impartial Independent

Aims and Principles

Ashford Borough Citizens Advice provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

to provide the advice people need for the problems they face; and

to improve the policies and practices that affect people's lives.

The aim of Ashford Borough Citizens Advice is to give advice and information appropriate to the needs of our clients within available resources. We seek to improve policies and practices affecting people's lives.

Description of the service

Ashford Borough Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers.

Ashford Borough Citizens Advice is an independent registered charity.

Without funding and volunteers Ashford Borough Citizens Advice could not continue to provide its services in Ashford Borough

Ways to contact us

Ashford Borough Citizens Advice
Seabrooke House
Church Road
Ashford
Kent TN23 1RD

For advice
Telephone: 01233 626185
Email: ashfordadvice@gmail.com
Website: www.ashfordadvice.org

Opening Times at Ashford
Monday, Tuesday, Thursday 9.00 am – 3 pm
Wednesday & Friday 9.00 am – 1 pm
Appointments only. Telephone & Email Advice
Monday - Friday
Opening Times at Tenterden
Monday & Tuesday 9 am – 1 pm
Telephone/Email Advice only

Information Assurance

Ashford Borough Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Ashford Borough Citizens Advice hold joint responsibility for client data that is held in our case management system, with AdviceUK. 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.

Chair's Report

Chairman's Report

1st April 2020 – 31st March 2021

Ashford Borough Citizens Advice is a long established organisation offering telephone and face to face advice to residents of Ashford Borough. Offices are established in Ashford town and a part-time office is also located in Tenterden. Debt, housing, employment and consumer issues are just some of the day to day work carried out by a small army of staff and amazing volunteers.

As with most organisations the last year has been one of great change. With the advent of Lockdown, the premises sadly closed the doors and moved the advice service to one that is telephone based. The staff and volunteers took on this challenge and kept the service going.

Day to day working practices were changed and like so many other places, working from home became the norm, disrupting normal home lives and routines. Not forgetting of course, the requirement at home for space for work equipment.

Whilst this was happening the management of the centre was working to prepare for the easing of lockdown and in the summer had put in place new equipment such as perspex screens, hand wash and a refurbished lobby area for clients waiting to be admitted for their appointment.

Sadly, once again in the winter the face to face appointments had to be abandoned and at the time of writing we are once again preparing to open up the office once again once regulations permit.

During the year we have been supported by lockdown grants and also additional funding from Ashford Borough Council. We have grants from Henry Smith Legal Aid contract funding.

We are also very grateful for the continued fundraising and donations from the 'Friends of ACAB'.

We thank you all for your continued support for us and your community who benefit from this.

I would like to express my heartfelt thanks to my fellow Trustees for giving of their time, advice and support during the year and to the CEO, together with all the staff who provide an extremely friendly and efficient service to all residents of Ashford Borough who seek advice and help.

Let's all hope the next year brings more normal times.

Julie Lawton

FUTURE PLANS OF THE TRUSTEES OF THE ASHFORD BOROUGH CITIZENS ADVICE

To maintain the fabric of Seabrooke House to an acceptable level, especially regarding Health & Safety Regulations.

To be aware of suitable funding opportunities which will enhance our work of guiding and assisting members of the public in the increasing complex changes that are taking place.

To continue to be vigilant of Government changes that could impact on Ashford Borough Citizens Advice and its services.

To ensure that all staff are trained to the level of compliance set by AdviceUK Membership Rules.

To continue to have dialogue with other organizations with the view to enhance our own services and procedures.

To continue to review salary levels on an annual basis.

District Manager's Report
1st April 2020 – 31st March 2021

The pandemic is now into year two, so the question we all ask is when will it end? How long before we can offer a full service and be able to have members of the public use our drop in service again. We have kept, during this difficult time our service to the community going. The dedication of our volunteers and paid staff is second to none. A huge thank you to you all. We have not closed our service but have adapted the delivery of it. Sometimes with only a few days' notice. Telephone and emails handled by volunteers and staff working from home six days a week. On limited occasions and because of an emergency situations offered face to face interviews, but always following strict Government guidance. We have had to deal with lock downs and changes in policies, and have adapted to each, but continued offering our service to the community. Numbers of enquiries have increased month on month, as people struggle to find sources of quality information and advice. An increase in employment and debt enquiries proving the main ones, as people struggle with loss of jobs and mounting debts.,.

With grants made available through various bodies e.g. ABC, KCC, KFT these have enabled us to install screens in the interview rooms, hand sanitisers, masks and gloves, increased office cleaning and install a new door entry system. We have had to close the waiting room and offer appointments only, until Government restrictions allow differently.

Our Volunteer numbers have remained steady, and we have even in these difficult times had new volunteer advisers come forward. Di Sandy our trainer has become adept in delivering sessions via zoom, and successfully making sure all new advisers are reaching the high level of competence required to become a generalist adviser. The main element missing of course is the sitting in and observing interviews, but hopefully these will restart soon. Among our new trainees we have a law student from Surrey University, who is with us for one-year full time, a great benefit to us. We have provided this work experience for law student for many years and it is appreciated by the university, as it allows students to gain real knowledge of cases and how to work with real people rather than text book ones. Our other trainees are all sticking with us during these difficult times and look forward to being able to start advising. There is still the misunderstanding that training will only take a few days, (as it does with some other agencies). However, our training takes from a one day with GDPR (online) session with confidentiality and familiarisation sessions, to up to 5 months, when the trainee is signed off as competent as a generalist adviser. As always numbers of people and the problems brought to us are as ever varied, and increasingly complex.

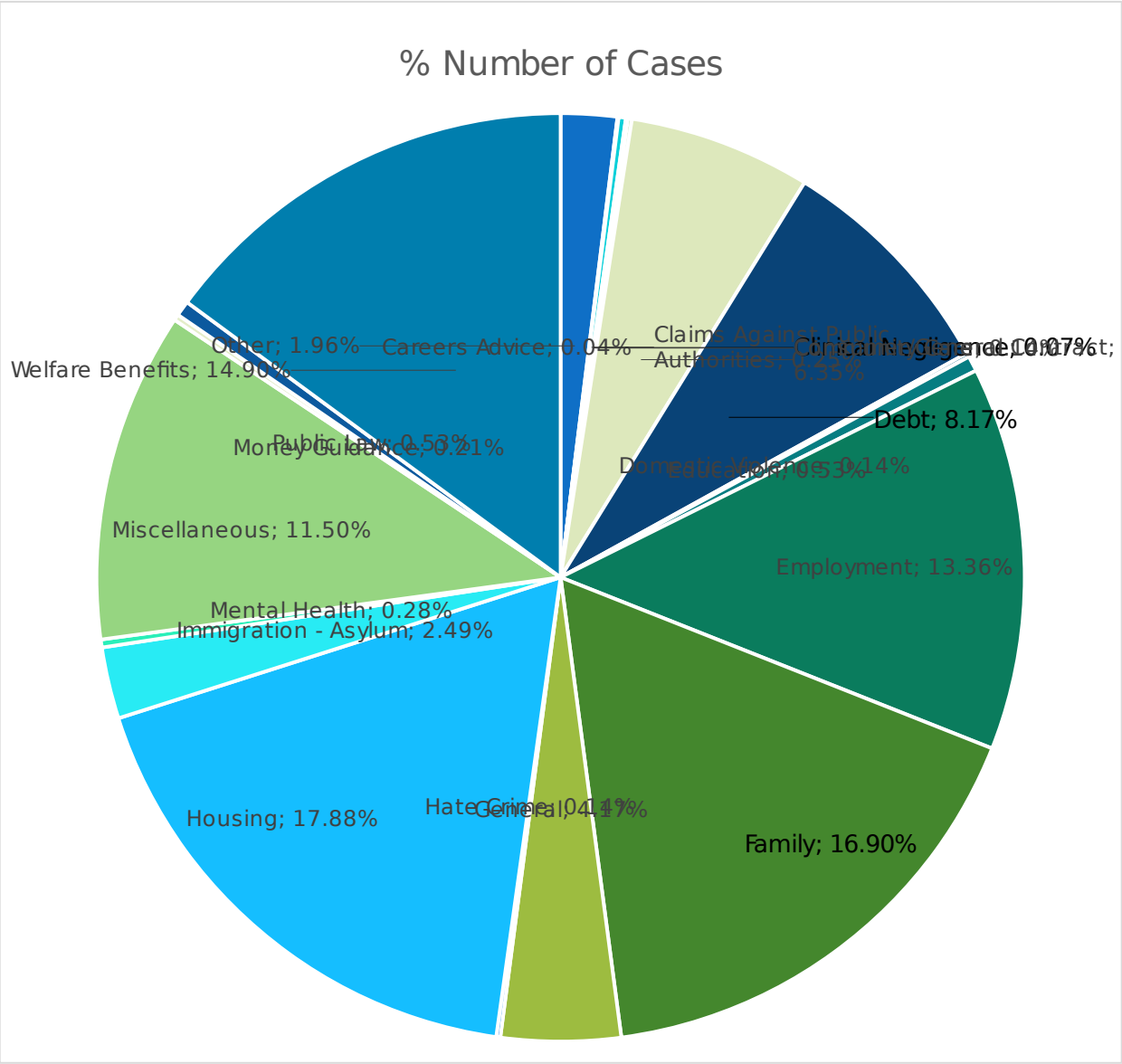
My grateful thanks to all our funders, Ashford Borough Council, Diana Seabrooke Trust, Henry Smith Trust, Friends of Ashford and Tenterden, Legal Aid, Parish Councils and numerous generous people who support us.

My personal appreciation and thank you to all volunteers and staff The service couldn't have kept going without you and your support.

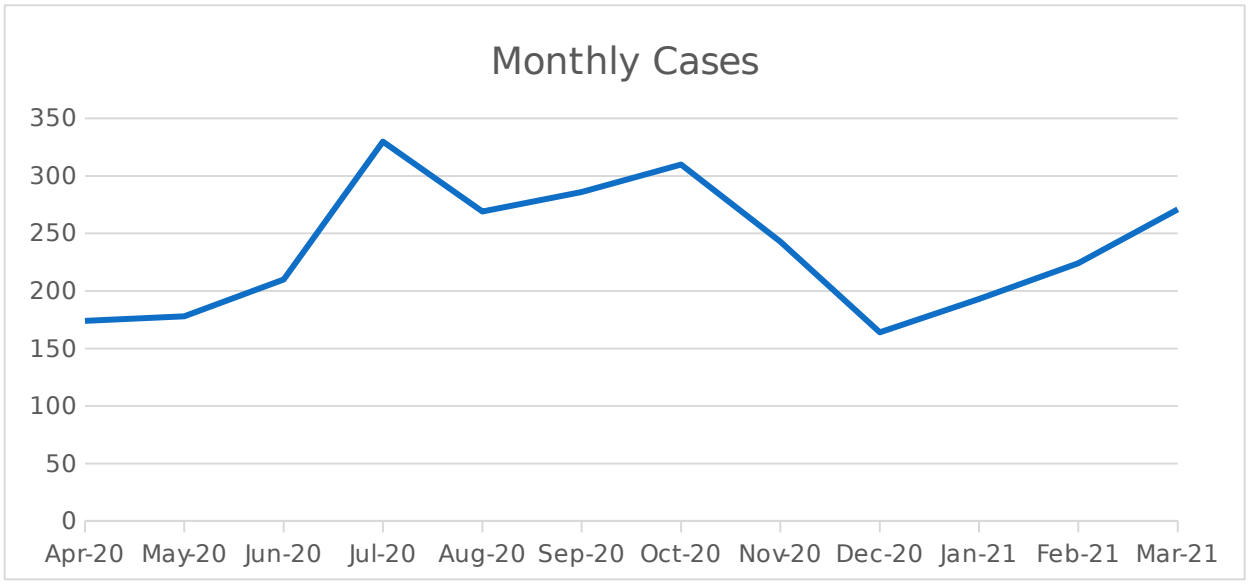
Diane Downing
District Manager

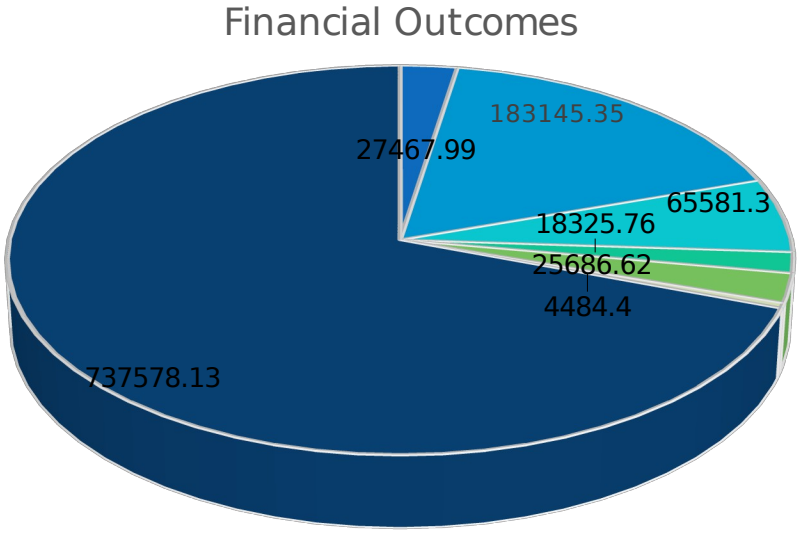


Statistics
1st April 2020 – 31st March 2021



Statistics
1st April 2020 – 31st March 2021





Financial Outcomes for the period 2020-21
Consumer General Contact £27,467.99
Debt £183,145.35
Employment £65,581.30
Family £18,325.76

1st April 2020 – 31st March 2021

Statement of Financial Activities (Incorporating income and expenditure account) For the year ended 31 March 2021.

	Notes	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Income from:					
Donations and legacies		24,673	-	24,673	24,673
Rent receivable		25,174	-	25,174	27,324
Interest receivable		66	-	66	337
Charitable activities		130,746	88,685	219,431	181,423
Coronavirus Job Retention Scheme		-	21,155	21,155	1,770
Other income		2,328	2,500	4,828	14,324
Total income		182,987	112,340	295,327	249,851
Expenditure on:					
Charitable activities		104,832	117,340	222,172	251,955
Total expenditure		104,832	117,340	222,172	251,955
Net income before transfers		78,155	(5,000)	73,155	(2,103)
Transfers between funds:		-	-		
Net movement in funds		78,155	(5,000)	73,155	

Welfare Benefits
1st April 2020 – 31st March 2021

The majority of the work relates to challenging DWP decisions, preparing appeal submissions to the First Tier Tribunal Service on behalf of claimants of Personal Independence Payment and the Limited Capability for Work element of Universal Credit and Employment and Support Allowance. To a lesser extent we have also has to deal with benefits managed by HMRC such as Tax Credits, also Industrial Injury Benefit.

The challenges and appeals relate to disallowance of benefits, overpayment issues, eligibility issues etc.

Due to the COVID -19 pandemic, ABCA's service has had to change and adapt swiftly from the end of March 2020. Most of the advisors both generalists and specialists, have had to work from home, using the database, telephone and email.

We have had fewer clients requesting assistance with appeals due to the DWP not reviewing as many ongoing PIP and Limited Capability for work claims as usual. There has also been a reduction in the number of clients accessing our service generally due to lockdowns. However, we have seen an increase in demand for form-filling appointments for PIP. We have able to provide this support over the phone and, while face-to-face appointments are preferable in order to understand a client's needs, it has proven to be a successful alternative during these difficult circumstances.

Working from home had its advantages and disadvantages. We continued to work on behalf of clients who had received Tribunal hearing dates before the lockdown at the end of march 2020 once the appeal service had organised an alternative way of continuing to provide hearings of cases once the face-to-face hearings were no longer possible. Hearings from that time to date have been carried out over the telephone or video, mostly by telephone.

The appeal success rate has unfortunately decreased because of this change I believe. How can a Tribunal hearing panel make a judgement if claimant has mental health issues as well as physical issues over a telephone unless the claimant had been able to obtain sufficient medical evidence? Obtaining medical evidence during the pandemic has been difficult with GPs and other medical professionals more concerned with the spread of COVID. To combat this problem up to a point, we asked clients whose appeals failed to request set-asides of negative decisions. Not many have come forward preferring to not pursue the cases further as many had more urgent concerns to deal with

To combat this problem up to a point, we asked clients whose appeals failed to request set-asides of negative decisions. Not many have come forward preferring to not pursue the cases further as many had more urgent concerns to deal with.

Whilst speaking to clients on the phone, we have found that existing mental health problems have been exacerbated by the pandemic, particularly by the intermittent lockdowns and the lack of services. Some clients have mentioned that the ABCA was the only service they had found to be offering any sort of help. Most face-to-face support groups and services that our clients with mental health problems usually relied on had stopped. Talking therapy has been even harder to access than usual, and if it is provided, it only entailed brief phone calls.

The need for people to go to the appeal service slowed down up to the summer months 2020 when we were allowed back into the office. Face to face appointments returned but a slower pace with all precautions taken for the safety of staff members and client. However, as we know, there were further restrictions in autumn and winter 2020 followed by a full lock down early in 2021.

The number of appeals has temporarily reduced but we expect the fallout from this to be a dramatic increase in number of cases in the coming months. We have also adapted our service to provide support to clients applying for PIP with the intention of reducing the number of appeals needed as the forms contain more detailed information about the clients' needs.

Since the return to the service in April 2021, cases are picking up momentum with several requests for mandatory reconsideration of decisions and lodging of appeals.

Statistics

Christine Tayler – 85
Kate Gates – 60

Total 145

Confirmed financial appeal outcomes - £71,575.26 (for 35 clients)
Overall confirmed and estimated WB outcomes £737,578.13

Christine Tayler & Kate Gates

Welfare Benefits Caseworkers

Debt
1st April 2020 – 31st March 2021

Recent statistics show debt is still one of our key areas, although demand for debt advice has slowed down significantly since lockdown started in March 2020. This is mainly because of lockdowns, bailiff actions and evictions being paused and the government backed Debt Respite Scheme.

The government rolled out a good number of measures to prevent immediate economic fallout from Covid and many clients were protected from poverty by grants, loans, the furlough scheme & an increase in Universal Credit.

In the last year we've seen an increase in spending using Apps on phones such as Ubereats, Deliveroo (food takeaways) and also online gambling following a big marketing campaign on the TV for these type of businesses. This is in addition to the trend we saw a year ago relating to online activities, for example, Paypal credit, Amazon credit, Safetynet credit and Klarna. It is easier than ever now to defer paying for something by taking advantage of credit. The amounts may be smaller, but the number of debts and the lack of paperwork relating to the debts, can make a debt adviser's jobs more difficult as we need to get evidence of every debt.

The main areas of priority debt continue to be Council Tax, Rent Arrears, Gas and Elec Debts, TV licence arrears. These amounts are generally increasing as the cost of living increases. Private rents are still high with not enough affordable properties. We are seeing more clients needing to take out credit in order to secure a rental property with offers of upfront rent, often 6 months i.e. £5000! With long term stable rents being hard to find, we are seeing clients moving more frequently leading to increased moving costs, post not being redirected, bills not being settled, etc. This all leads to the perfect storm and then when you add Covid in, many people lost their jobs or had their hours reduced and this has resulted in rent arrears. During the three lockdowns evictions and bailiff action was paused allowing unpaid rents to soar.

Water debt remains steady with South East Water often slow to chase their clients. It's common to see debts of over £1000 which equates to around 2 years of not paying the bill. As you cannot be cut off for water debt, clients often ignore this bill. Once court action is taken, the client has built up such a debt that it is hard to afford to pay off by instalments leaving insolvency as a frequent option.

Demand for personal insolvencies, Debt Relief Orders, remains high. The Government has increased the parameters and eligible clients must have debts below £30K and not have assets or property above £2000. Their surplus, after essential spending must be below £75. The fee for a DRO remains £90.

We helped clients write off £168,116 of debt last year, roughly 80 percent of which was through 50 Debt Relief Orders carried out by our two Insolvency Service Intermediaries, Geoff Witham and Sarah Doughty. We are hoping to train up a third intermediary. Most of the clients we file for are in social housing and on benefits with no realistic way of paying off their debts and are at risk of eviction if they do not file for Insolvency.

Sarah Doughty – Debt Specialist





Housing
1st April 2020 – 31st March 2021

This was an unusual year due to the coronavirus pandemic. Our office was shut down from 24th March 2020 until 6th July 2020 because of the lockdown and after being furloughed for a couple of months I was then working from home until 6th July 2020. When we went into tier 4 on 21 December 2020, I was again working from home until 12th April 2021, but we were able to provide a telephone service and we were kept very busy despite the suspension of possession proceedings due to the pandemic. Email has been a very useful means of communication, too, of course, but where clients really were not able to communicate via telephone or email due to them not having a phone or insufficient credit or no internet I have been able to see them in order to assist them, whilst observing the face masks rules etc.

Clients still needed assistance during this time with understanding the notices of possession that were sent with them and checking whether they were valid and also whether they had complied with the coronavirus rules as to the length of notice required.

Other clients had homelessness problems and needed assistance with requesting reviews of decisions that had gone against them for example as to suitability of accommodation or intentional homelessness.

Some clients have also requested help in seeking to get their band changed on the housing register to reflect their need having become greater.

Private renting continues to be difficult for people who are on benefits to access due to a lack of guarantors and problems with raising a deposit and first month's rent. The cost of renting seems to have increased a lot over this period, too, with clients complaining that they cannot afford anywhere privately. The application process for applying for a discretionary housing payment to cover the deposit and first month's rent seems to be taking too long to help people to secure a private tenancy. We have provided the names and telephone numbers of landlords like Scott Bayliss who do take tenants in shared houses who are on benefits and passed on details of Rooms in Kent, who do not require a deposit.

We have continued to advise clients who are eligible to apply for PIP for themselves or DLA for their children in order to improve their income and enable them to pay their rent more easily, plus reminding clients to use the food bank to help them, too, and a number of our clients say that they are using the food bank.

Over the winter we had a number of clients complaining about the damp and state of repair of their properties and we have advised them to inform the Environmental Health department private sector housing officers where appropriate or to follow the complaints procedure if it has been social housing, if contact with the repairs team did not resolve the issue first.

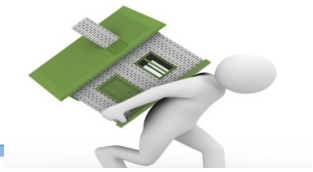
We have also been advising or assisting clients to seek discretionary housing payments if they have been in rent arrears in order to seek to prevent them from becoming homeless, or to apply for debt relief orders to enable them to make a fresh start and to pay their rent without having to pay other debts.

Clients very often have mental health problems and therefore need help with their housing situation and we have sought to obtain evidence from the relevant professionals to assist them, as well as advocating on their behalf. The pressures on people due to schools having closed and their children being at home or due to them self-isolating were evident with what seemed to be a greater number of clients complaining of depression and anxiety, as a result of which they could not cope with paperwork and payment of their rent. They were also

We seek to get clients to prioritise the payment of their rent and to budget their finances better, plus improve their income where possible by checking and advising on their benefits. If they have addiction problems, we recommend that they seek help from their GPs and other organisations like the Forward Trust and Gambling Anonymous, and stress the importance of paying the rent first before anything else to keep a roof over their heads. Unfortunately, there does not seem to be much help for parents with children who need school uniform and cannot afford it, so they may end up spending the rent money on the uniform and that is a difficult issue to deal with.

It has also been good to work with the housing options officers at Ashford Borough Council, who have been very helpful as we have sought to work together to help people with their homelessness issues, whether to prevent homelessness or relieve it. I have been grateful for their support.

Miriam Ollis - Housing Solicitor



Employment & Family
1st April 2020 – 31st March 2021

Ashford Advice opened a total of 1225 employment issues in response to requests from residents seeking help and advice with employment issues.

Inevitably this was in response to the restrictions being applied by the Government advising non-essential businesses to close, added to this it was anticipated that up to 20% of the workforce in the UK would be unable to work due to sickness or the need to isolate on medical grounds

Initially in April, May and June there were a large volume of enquiries relating to the Coronavirus Job Retention Scheme, sick pay and other welfare benefits. Subsequently in July and August this changed to redundancy and holiday pay issues followed by dismissal and changes to terms and conditions of contract as the year progressed.

The number of enquiries returned to pre-pandemic levels by the end of the year.

The added pressure caused by the need to stay at home led to enquiries regarding family matters to become one of the top areas during the year with over 500 issues around divorce and separation.

There was also an increase in the number of parents seeking help with child arrangements and child maintenance.

Unlike employment the volume of enquiries stayed the same during the entire period

Azam Latif – Employment & Family Caseworker





Immigration
1st April 2020 – 31st March 2021

Ashford Borough Citizens Advice opened a total of seventy-nine records throughout the year in response to requests from residents seeking help and advice with their, and occasionally their friends or relatives, Immigration issues.

Enquiries were received from a rich variety of nationalities and cultures ranging from indigenous British citizens seeking help with visas and or entry clearance requirements for their foreign parents, wives, and other family members, to one very rare Mongolian querying which visa to apply for.

Overall a total of twenty-five different nationalities, other than British, were encountered and assisted which is testimony to the very diverse make-up of the local community and also reflects well on the work carried out by Ashford Borough Council in supporting Syrian refugees – a programme that has received international recognition- and from which one family was advised regarding family reunion policy

This period also saw the early beginnings of European residents seeking help with applications to the governments European Union Settlement Scheme (EUSS) which although in operation since 2019 had not, until Brexit loomed ever nearer, featured highly on our Immigration caseload. In all a total of thirteen Europeans comprising Moldovans, Kosovans, Romanians, Poles, French, German, and Finnish sought advice around this topic with enquiries that centred upon how to apply to the scheme, whether they needed to apply, and or how to evidence their continuing right to reside, continue working, and or access public funds.

The majority of non EU enquiries continued to be about citizenship and how to qualify interspersed with enquiries from residents on working (generally Tier 2) visas seeking help to change jobs, seek refunds of immigration Health Surcharge fees (offered as a concession during Covid to healthcare workers) and or have their partners and dependants join them here. There were a few enquiries from those whose status was precarious and these – that fall outside of the scope of this office to deal- with were referred on to appropriate professional bodies in line with OISC regulations.

Covid has of course had an impact however most enquiries were able to be resolved by referring residents to the online advice sites set up by the government to assist with visa extensions and or deferral and relaxation of requirements to take account of restrictions.

Overall our caseload remained constant throughout and now, with the gradual and increased removal of travel restrictions worldwide, we anticipate a marked increase in enquiries a trend that has already started with a significant increase in enquiries from UK resident EU nationals continuing to wrestle with the EUSS post Brexit

Jerry Shand

Immigration Caseworker

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Funds were raised to provide a bedside advice service to patients at William Harvey Hospital to replace the previous service provided in conjunction with MTSP.

The Project was due to begin in April 2020 but due to the Covid-19 pandemic the start date had to be delayed. Ashford Advice liaised closely with the hospital staff during this time to ascertain when a start date might be possible.

In September 2020 we began providing a virtual service for patients. Previously, all patient details and information was given to the adviser on the day. It was agreed with senior staff that this information would be sent by the ward clerks on NHS email accounts only, for security, confidentiality and data protection.

The Ward Manager arranged that the ward clerks would facilitate meetings with patients via zoom. This worked quite well and we were extremely grateful for the cooperation of the ward staff. For the patients however, it meant there was less privacy as the ward staff had to be with them throughout the discussion.

As the ward got busier with patients and back to normal' albeit without visitors, arranging zoom meetings became more challenging for the staff. Where we could, we got telephone numbers from the patients; this also meant that we could speak more privately with the patients and contact them if they had been discharged.

Between September 2020 and March 2021, 118 patients were identified but advice numbers were lower than anticipated; This was due to a number of different factors; the hospital staff were under immense pressure, there were fewer staff available as many were shielding, isolating or had been recruited to the vaccination rollout; and because we were not allowed to be there in person due to the Covid restrictions we did not have a visible presence on the ward as before.

The project is continuing and Ashford Advice staff are now present on the ward one day a week.





Training Report for the Citizens Advice Service
1st April 2020 – 31st March 2021

This year at Ashford Borough Citizens Advice has been quite challenging. Due to working from home trainee advisors have continued their training through zoom meetings.

Joanne, Sony & Paul were able to transfer their learning skills to advising clients face to face or via telephone/email upon reopening in August 2020.

Our Advisers have kept their training/development up to date with on-line training sessions during the year including an Introduction to Universal Credit, Housing problems including eviction and liaising with Ashford Borough Council, general Welfare Benefits changes and appeals, dealing with Department of Work & Pensions and general Debt Advice and remedies. Through the pandemic UC uplift, furlough and Debt Relief Order changes. All staff should be thanked for their efforts in this and keeping their knowledge up to date with the constantly changing advice landscape.

Gary Winham
Volunteer Support Manager

The year showed the last instalment of £4000 of the grant of £12,000 from the Friends over a three-year period. The Friends will have to work hard replenish their funds before any further large donations can be made.

Most fundraising by the Friends is by social events or collections and it was not possible to hold any meaningful events during the past year. We are now planning an autumn bridge tea and a quiz to start our fundraising and move on to full scale events in 2022. The Friends are a small team and need volunteers to help our fundraising team events.

We pay tribute to the ABCA staff and volunteers who have worked so hard from home and in the office to give the people of Ashford the service it so desperately needs in very challenging circumstances.

Deirdre Thom

Damian Green MP Visit
October 2020



Miriam Ollis (Housing Solicitor) & Azam Latif (Trainee Employment Caseworker)



Sarah Doughty (Debt Specialist), Angelina Gurung (Debt Caseworker) & Temi Banwo Volunteer Adviser (Trainee Solicitor Halletts)



Chris Tayler Welfare Benefits Specialist

Thank You to our Volunteers

Ashford Borough Citizens Advice thanks volunteers for solving people's problems and making a difference to their lives

Ashford Borough Citizens Advice is celebrating the inspirational volunteers who dedicate their time to solving people's problems and making a difference to their lives.

Ashford Borough Citizens Advice is shining a spotlight on the remarkable contribution of its team of 40 volunteers who give up 350 hours each week to help people find a way forward.

In the last year, Ashford Borough Citizens Advice has helped people of Ashford Borough with 10,000 problems, from housing and debt issues to benefits and employment rights in unusual times and through a pandemic.

Ashford Borough Citizens Advice offers a wide range of voluntary roles - from IT support and advisers to administrators and trustees.

"Thanks to our amazing volunteers we are able to continue making a huge difference to people's lives.

"Our volunteers give up their time for free to help people who may be going through problems to get back on their feet.

"Volunteering also brings its own rewards and is a great way to meet new people and learn new skills.



Volunteer Advisors Client Satisfaction 2020 -2021

I joined Ashford Borough Advice as a trainee Volunteer Advisor after graduating from university. Prior to university I had studied law and sociology during an access course to higher education. I found both of these areas extremely interesting and was eager to be able to apply the knowledge that I learnt from these subjects in a practical way, volunteering at Ashford Borough Advice seemed to be ideal.

I was lucky to be able to continue my training online during lockdown. Once lockdown was lifted and we were back in the office I have been able to continue training alongside other volunteers and I have benefited from their wealth of experience and knowledge. Everyone has been very supportive.

What I particularly enjoy about the work is that no two days are the same and every problem is different. I feel I have gained so many skills as well as extending my knowledge in a wide range of issues that challenge my community.

I absolutely love volunteering, joining Ashford Borough Advice was one of the best decisions I have ever made. It's rewarding and enjoyable and something which I plan to continue doing for a long time.

Jo Green

I had heard something about the activities of ABCA a few years ago and during 2019, having retired relatively early and seen an article in the local paper, written by the office manager; I had applied to help, volunteering to be trained before hopefully serving as a generalist adviser.
I was probably halfway through my training in the Ashford office, attending two mornings a week, and had sometimes been sitting in with a qualified and experienced interviewer during interviews, when the office was closed in March 2020 due to Covid-19. Before the closure I had been struck by the varied type of subject that clients had wanted to ask about, and of course the adviser had little or no warning of what the subject would be before the interview. Luckily training with my training supervisor (Diane Sandy) was able to continue 'on-line' once a week using Zoom during much of the remainder of 2020 and early 2021.

I have been very pleased to be back in the office since April 2021 and have continued my training. I have been even more pleased to see some clients now visiting the office. My training since April has therefore been a mixture of reading training notes, sitting in with qualified generalist advisers during face to face interviews and, during the last month I have also been making phone calls to clients who have phoned asking for advice. Talking to clients on the phone has advantages for an 'in-experienced' adviser because it is possible to ask questions to find out more about a 'problem', ask the client to put the phone down, and to go away to research the issue, speak to experienced colleagues and find the appropriate options before returning to the client later. I have been pleased when I have been able to help the client either directly or by signposting them to help elsewhere.

Paul Bitchemo – Trainee Volunteer Advisor

Thank you so much for your help over the last few months xx"

Thank you so much for your comprehensive and very helpful advice! You have been amazing!

I had requested a Tribunal hearing on the basis that the MR decision hinged on the fact that I was unable to provide new medical evidence when they requested it, and that they did not take into account what I wrote and what you wrote to back it up. The DWP called me to say that they decided to take one more look at my application before it goes to Tribunal. They have reversed their original decision and given me both the Daily Living and the Mobility at the Enhanced rate. I scored 18 points and 14 points respectively.

They followed up the phone call with a letter which goes into detail on where they agreed with what I had written, but on the phone they mentioned your name and how what you wrote had helped to push it over the line. I am in awe of your contribution as always and I just want to thank you over and over again.

I just want to express my gratitude for how hard your organisation worked over the pandemic. Your adviser was calling, emailing and more to make sure our application was being looked at. I was taken aback by how patiently and thoroughly she explained things. I would like you to congratulate her on our behalf. Keep up the good work.

"Thank you, you are all doing a fantastic job."

"I would like to say a massive thank

Acknowledgements

We would like to thank the individuals and organizations that have assisted and supported the Citizens Advice Ashford Borough over the past year.

Our special thanks go to:

ASHFORD BOROUGH CITIZENS ADVICE PAID STAFF

Diane Downing – District Manager
Gary Winham – Volunteer Support Manager
Miriam Ollis – In House Solicitor Legal Aid
Housing
Sarah Doughty – Debt Specialist Adviser
Anjalina Gurung – Debt Support Caseworker
Azam Latif – Employment Caseworker
Christine Tayler – Welfare Benefits Specialist Adviser
Kate Gates - Welfare Benefits Specialist Adviser
Dawn Goodsell – Receptionist
Dianne Sandy – Administrator
Jerry Shand (William Harvey Hospital Major Trauma Support) & Immigration Adviser
Lynn Perryman – William Harvey Hospital Major Trauma Support) & Fundraising Administrator

VOLUNTEER ADVISORS & ADMIN STAFF

TRUSTEE BOARD

Julie Lawton, Deirdre Thom,
Shafi Khan, Deirdre Thom, Marcus Self, Emily Birchmore,
,Belinda Naiken-Payne & Aline Hicks
ABC Representatives Cllr Paul Clokie OBE & Cllr Peter Feacey
Tenterden Town Council Representative Cllr Ken Mulholland
Volunteer Representative Keith Gwilym

(This list covers April 2020 to March 2021)

Tenterden Town Council

TRUSTEE BOARD & CITIZENS ADVICE ASHFORD BOROUGH STAFF ALSO

WISH TO THANK

Ashford Borough Council, Advice UK

Lions, Legal Aid Agency, NHAS, The Henry Smith Charity

Tenterden Town Council, The Seabrooke Trust

Friends of Citizens Advice Ashford Borough,

Parish Councils, Kent County Council,

CK Law Solicitors, Hallett & Co Solicitors, Holden & Co Solicitors, Kingsfords Solicitors, Gurney Harden & Spain Williams Solicitors.

Numerous clients for their donations.

Friends of Ashford & Tenterden Citizens Advice

Registered Charity: 1058302
Company No: 3242709
Company Limited by Guarantee
Registered in England and Wales

ASHFORD BOROUGH CITIZENS ADVICE
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Registered Charity No 1058302
Company No. 3242709 (England and Wales)

ASHFORD BOROUGH CITIZENS ADVICE

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ASHFORD BOROUGH CITIZENS ADVICE

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	J Lawton (Chair) E Birchmore A Hicks S M Khan B Naiken-Payne M Self D A G Thom
Secretary	M Self
Key Management Personnel	Trustees as above D Downing
Principal Address	Seabrooke House Church Road Ashford Kent TN23 1RD
Independent Examiner	M A Wilkes FCA Azets Audit Services 5th Floor Ashford Commercial Quarter 1 Dover Place Ashford Kent TN23 1FB
Banker	National Westminster Bank Plc 20 High Street Ashford Kent TN24 8SH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their report and examined financial statements of the charity for the year ended 31 March 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014, as amended by Bulletin 1.

Charity objectives and activities
The Bureau provides an independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

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

Achievements and performance in the year incorporating impact of COVID-19
Ashford Borough Citizens Advice is a long established organisation offering telephone and face to face advice to residents of Ashford Borough. Offices are established in Ashford town and a part-time office is also located in Tenterden. Debt, housing, employment and consumer issues are just some of the day to day work carried out by a small army of staff and amazing volunteers.

As with most organisations the last year has been one of great change. With the advent of Lockdown, the premises sadly closed the doors and moved the advice service to one that is telephone based. The staff and volunteers took on this challenge and kept the service going.

Day to day working practices were changed and like so many other places, working from home became the norm, disrupting normal home lives and routines. Not forgetting of course, the requirement at home for space for work equipment.

Whilst this was happening the management of the centre was working to prepare for the easing of lockdown and in the summer had put in place new equipment such as perspex screens, hand wash and even a shelter outside for people waiting to be admitted for their appointment.

Sadly, once again in the winter the face to face appointments had to be abandoned and at the time of writing we are once again preparing to open up the office once again once regulations permit.

During the year we have been supported by lockdown grants and also additional funding from Ashford Borough Council. We have grants from Henry Smith Legal Aid contract funding.
We are also very grateful for the continued fundraising and donations from the 'Friends of ACAB'.
We thank you all for your continued support for us and your community who benefit from this.

I would like to express my heartfelt thanks to my fellow Trustees for giving of their time, advice and support during the year and to the CEO, together with all the staff who provide an extremely friendly and efficient service to all residents of Ashford Borough who seek advice and help.

Financial review
During the year income amounted to £299,327 (2020: £249,851). Expenditure amounted to £222,172 (2020: £251,955). At 31 March 2021 total funds amounted to £236,414 (2020: £154,259).

Reserve policy
The Trustees consider it appropriate to hold unrestricted reserves equivalent to six months operating expenditure which would be in the region of £124,000 (2020: 3 months £62,000). At 31 March 2021 general unrestricted funds amounted to £160,416 (2020: £71,178).

Reserve policy (continued)
Restricted funds amount to £Nil (2020: £5,000) and relate to funds received for specific projects as detailed in note 13.

Designated funds amount to £75,998 (2020: £83,081) and relate to funds set aside by the Trustees for specific projects as detailed in note 12.

The strategic review of reserves policy is on going to include protected forward planning of services, development, costs and funding. The need for employing specialists in areas as yet not covered by bureau services e.g. employment, welfare benefits and housing is considered a priority by the Trustees. The ability of the Bureau to offer these services to the community at a high level will be of benefit to all and will place the Bureau in a strong and robust position to manage the impact of the forthcoming changes to the Government Welfare Reform programme. A sum of money will be kept in reserve for protection against future uncertainties.

Pay policy for key management personnel
The Trustees consider the Trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior staff is reviewed annually and normally increased in accordance with market rates.

Risk management
The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable the charity to lessen or mitigate those risks.

The main risks the charity faces and what actions the Trustees have taken to mitigate these:

1. Projects have a material negative impact on the financial stability of the bureau due to withdrawal of funding and/or ability to meet funder requirements.

    Fundraising strategy in place with defined objectives, including a strategy for reaching those in greatest need. Appropriate balance between funding base and core service and funding for projects. Diverse and sustainable funding base and a fundraising culture.

2. Bureau fails to reach organisational or quality of advice or other standards

    Quality assurance mechanisms in place and effective. Client satisfaction, professional conduct and customer care are high.

Future plans and projects
The future plans of the Ashford Borough Citizens Advice Bureau are as follows:
(a) To maintain the fabric of Seabrooke House to an acceptable level, especially regarding Health & Safety Regulations.

(b) To be aware of suitable funding opportunities which will enhance our work of guiding and assisting members of the public in the increasing complex changes that are taking place.

(c) To continue to be vigilant of Government changes that could impact on Ashford Borough Citizens Advice and its services.

(d) To ensure that all staff are trained to the level of compliance set by AdviceUK Membership Rules.

(e) To continue to have dialogue with other organizations with the view to enhance our own services and procedures.

(f) To continue to review salary levels on an annual basis.

Going concern
The UK first entered lockdown on the 24 March 2020. Ashford Borough Citizens Advice applied contingency plans and following government guidelines looked to continuing our service during lock down. Telephone service switched to receptionist home enabling telephone calls to be received and updated on advice pro computer system. Volunteers offered to do telephone advice from their homes with access to advice pro recording system. Volunteers were also able to do email advice as well.

Going concern (continued)
Grants to help with the impact of COVID-19 were sought and obtained enabling the charity to continue to offer advice in difficult circumstances. The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

Governance and management
The charity, which is registered with the Charity Commission under number 1058302, is established under its Memorandum and Articles of Association dated 28 August 1996, as amended 12 July 2000, 28 March 2002 and 13 October 2004.

The Trustees are responsible for the goverance and management of the charity but the day to day running of the charity is delegated to a management committee. The management committee annually elects its own chair and vice chair. The management committee consist of the officers of the charity (chair, vice chair, honorary treasurer) and not more than five persons. The management committee includes all trustees plus representatives from Ashford Borough Council, Cllr. Paul Clokie OBE and Cllr. Aline Hicks and representatives from Tenterden Town Council, Cllr. Justin Nelson and Cllr. Ken Mulholland. The chair or vice chair can only serve for a maximum of six consecutive years in those respective offices and no person, other than the honorary treasurer can serve on the management committee for more than six consecutive years, but can return to the committee after a break of two years. The management committee must meet at least three times a year.

Governance and management
During the year the following were Trustees of the charity:

J Lawton (Chair)	S M Khan
K Barnes (resigned 15 January 2021)	B Naiken-Payne
E Birchmore	M Self
A Hicks	D A G Thom

Trustees are appointed by a current member of the Board, and then seconded by another member of the board following the guidelines set out under the Citizens Advice Membership and Standards Committee.

Trustees' responsibilities
The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the Trustees and signed on their behalf by:

J Lawton
Trustee
Date: 27 October 2021

ASHFORD BOROUGH CITIZENS ADVICE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the charity for the year ended 31 March 2021 set out on pages 6 to 15.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

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

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

……

M A Wilkes (FCA)
For and on behalf of Azets Audit Services
5th Floor
Ashford Commercial Quarter
1 Dover Place
Ashford
Kent
TN23 1FB

Date: 13 November 2021

ASHFORD BOROUGH CITIZENS ADVICE

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

	Notes	Unrestricted funds £	Restricted funds £	2021 £	2020 Total £
Income from:					
Donations and legacies		28,673	-	28,673	24,673
Rent receivable		25,174	-	25,174	27,324
Interest receivable		66	-	66	337
Charitable activities	**2**	140,746	78,685	219,431	181,423
Coronavirus Job Retention Scheme		-	21,155	21,155	1,770
Other income		2,328	2,500	4,828	14,324
Total income		196,987	102,340	299,327	249,851
Expenditure on:					
Charitable activities		114,832	107,340	222,172	251,955
Total expenditure	**3**	114,832	107,340	222,172	251,955
Net movement in funds		82,155	(5,000)	77,155	(2,103)
Reconciliation of funds:					
Fund balances brought forward 1 April 2020		154,259	5,000	159,259	161,362
Fund balances carried forward 31 March 2021		**236,414**	**-**	**236,414**	**159,259**

All transactions are derived from continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

ASHFORD BOROUGH CITIZENS ADVICE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2020

COMPARATIVE INFORMATION	Notes	Unrestricted funds £	Restricted funds £	2020 Total £
Income from:				
Donations and legacies		24,673	-	24,673
Rent receivable		27,324	-	27,324
Interest receivable		337	-	337
Charitable activities	**2**	130,746	50,677	181,423
Other income		14,324	1,770	16,094
Total income		197,404	52,447	249,851
Expenditure on:				
Charitable activities		199,524	52,431	251,955
Total expenditure	**3**	199,524	52,431	251,955
Net movement in funds		(2,119)	16	(2,103)
Reconciliation of funds:				
Fund balances brought forward 1 April 2019		156,378	4,984	161,362
Fund balances carried forward 31 March 2020		**154,259**	**5,000**	**159,259**

All transactions are derived from continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

ASHFORD BOROUGH CITIZENS ADVICE

BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible Assets	**9**		6,998		8,081
Current assets					
Debtors	**10**	17,225		15,740	
Cash at bank and in hand		223,228		147,970	
		240,453		163,710	
Creditors: amounts falling due within one year	**11**	(11,037)		(12,532)	
Net current assets			229,416		151,178
Total assets less current liabilities			**236,414**		**159,259**
Funds					
Restricted funds	**13**		-		5,000
Unrestricted funds			160,416		71,178
Designated funds	**12**		75,998		83,081
	14		**236,414**		**159,259**

For the financial year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

J Lawton
Trustee

Date: 8 November 2021

Company No. 03242709

1 ACCOUNTING POLICIES

1.1 Basis of preparation

Ashford Borough Citizens Advice is a registered charity with the Charity Commission in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The Bureau provides a free, independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

The charity constitutes a public benefit entity as defined by FRS 102. 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 (FRS 102) issued on 16 July 2014 as amended by Bulletin 1, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Funds accounting

Unrestricted income funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objectives. Unrestricted funds include designated funds where the Trustees, at their discretion, have created a fund for a specific purpose.

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

Designated funds represent funds designated at the discretion of the Trustees. The designated fund balance has been represented to ensure that fund balance stated accurately reflects the designation policy adopted by the Trustees.

1.3 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Grant income is included in the Statement of Financial Activities when receivable.
- Voluntary income including donations and gifts is included in full in the Statement of Financial Activities when receivable.
- Rental income is included in the Statement of Financial Activities in the year in which it is receivable.
- Investment income is included when receivable.
- For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

1 ACCOUNTING POLICIES

1.4 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.5 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on a staff time basis and other overheads have been allocated on a staff time basis.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Fixtures, fittings and equipment	33.33% reducing balance
Leasehold improvements	15 years straight line
Computer equipment	33.33% straight line

All assets costing more than £200 are capitalised and a full year's depreciation is charged in the year of acquisition.

1.7 Leasing

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

1.8 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.9 Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believes that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.10 Going concern (continued)

The UK first entered lockdown on the 24 March 2020. Ashford Borough Citizens Advice applied contingency plans and following government guidelines looked to continuing our service during lock down. Telephone service switched to receptionist home enabling telephone calls to be received and updated on advice pro computer system. Volunteers offered to do telephone advice from their homes with access to advice pro recording system. Volunteers were also able to do email advice as well. Grants to help with the impact of COVID-19 were sought and obtained enabling the charity to continue to offer advice in difficult circumstances. The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 9 for the carrying amount of the property plant and equipment, and note 1.6 for the useful economic lives for each class of assets.

2 GRANTS RECEIVABLE

	2021	2020
	£	£
Ashford Borough Council - core	100,000	100,000
Ashford Borough Council - Housing, Welfare and Benefits	20,000	20,000
The Lawson Trust	-	5,000
Legal Aid	2,824	11,733
Other	746	746
Cardinal Management	-	13,944
COVID -19 grants		
Ashford Borough Council	18,000	-
Kent Community Fund	15,000	-
Lottery Community Fund	9,500	-
Albert Hunt Trust	3,000	
Anne Rylands Charitable Trust	1,000	
Kent Community Fund	3,000	-
Frank Brake via Kent Community Fund	4,000	-
The Clothworkers Foundation	2,140	-
Good Things Foundation	6,721	-
SSAFA	3,500	-
Henry Smith Foundation	30,000	30,000
	219,431	181,423

3 EXPENDITURE

	Staff costs	Direct costs	Support costs	Total 2021	Total 2020
Charitable activities:	£	£	£	£	£
Advice services	136,851	1,777	63,543	202,172	226,971
Ashford Borough Council - Housing, Welfare and Benefits	20,000	-	-	20,000	20,000
Money Advice Service	-	-	-	-	4,984
	156,851	1,777	63,543	222,172	251,955

4 SUMMARY ANALYSIS OF EXPENDITURE AND RELATED INCOME FOR CHARITABLE ACTIVITIES

This table shows the cost of the main charitable activities and the sources of income directly to support those activities.

	Advice Services	Housing , Welfare and Benefits	Total
	£	£	£
Costs	(202,172)	(20,000)	(222,172)
Direct income	100,000	20,000	120,000
Net cost funded from other income	(102,172)	-	(102,172)

5 SUPPORT COSTS

	2021	2020
	£	£
Rent, water and insurance	30,634	46,401
Light, heat and cleaning	3,805	5,445
Telephone	2,835	3,039
Furniture, equipment and repairs	3,982	1,065
Information services	2,352	2,650
Printing, stationery and postage	1,721	3,201
Payroll costs	918	690
Independent examiner's fee	1,000	1,020
Book-keeping costs	12,700	12,900
Legal and professional fees	-	2,823
Bank charges	627	607
Depreciation	1,548	1,439
Sundry expenses	1,422	2,521
	63,543	83,800

6 STAFF COSTS

	2021	2020
	£	£
Wages and salaries	150,964	155,205
Social security costs	4,412	6,543
Pension costs	1,475	1,550
	156,851	163,298

Average number of staff in the year was 11 (2020: 11).

No member of staff earned more than £60,000 during the year (2020: nil).

The Trustees consider the board of trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. As detailed above, no trustees received remuneration during the period. The remuneration to the senior management team totalled £32,765 (2020: £37,275).

7 TRUSTEES REMUNERATION AND REIMBURSED EXPENSES

The Trustees have received no remuneration in the year (2020: None).

During the year, no Trustees received any reimbursement of expenditure (2020: £nil).

During the year the charity paid £1,191 for Trustee indemnity insurance (2020: £1,002).

8 NET MOVEMENT IN FUNDS

This is stated after charging:	2021	2020
	£	£
Depreciation	1,548	1,439

9 TANGIBLE FIXED ASSETS

	Leasehold improvements £	Furniture, fittings & equipment £	Total £
Cost			
As at 1 April 2020	19,512	24,615	44,127
Additions	-	465	465
As at 31 March 2021	19,512	25,080	44,592
Depreciation			
As at 1 April 2020	11,709	24,337	36,046
Charge for the year	1,301	247	1,548
As at 31 March 2021	13,010	24,584	37,594
Net Book Value			
As at 31 March 2021	6,502	496	6,998
As at 31 March 2020	7,803	278	8,081

10 DEBTORS

	2021 £	2020 £
Prepayments and accrued income	17,225	15,740
	17,225	15,740

11 CREDITORS: Amounts falling due within one year

	2021 £	2020 £
Other taxes and social security	-	2,299
Accruals and deferred income	11,037	10,233
	11,037	12,532

12 DESIGNATED FUNDS

2021	Balance brought forward £	New designations £	Designation released £	Balance carried forward £
Fixed asset reserve	8,081	-	(1,083)	6,998
Premises	35,000	-	(5,000)	30,000
Equipment	5,000	-	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	5,000	-	(1,000)	4,000
Total	83,081	-	(7,083)	75,998

2020	Balance brought forward £	New designations £	Designation released £	Balance carried forward £
Fixed asset reserve	9,520	-	(1,439)	8,081
Premises	35,000	-	-	35,000
Equipment	4,000	1,000	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	3,000	2,000	-	5,000
Total	81,520	3,000	(1,439)	83,081

12 DESIGNATED FUNDS

The fixed asset reserve represents the net book value of fixed assets which are not considered to be general free reserves as they represent buildings and equipment used to carry out charitable activities.

Premises is funds set aside for major repairs and maintenance for the next four years and/or making good any defects on vacating the lease and costs associated with terminating the lease.

Equipment allows for the replacement of computers and other IT equipment for the next four years.

Employer's contractual liability cover possible redundancies, grievancies and maternity cover.

Development covers new projects and expected costs of meeting new standards imposed by the National CitA umbrella organisation.

13 RESTRICTED FUNDS

2021	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Legal Aid	-	2,824	(2,824)	-
Ashford Borough Council - Housing, Welfare and Benefits fund	-	20,000	(20,000)	-
JRS COVID-19 grant	-	21,155	(21,155)	-
COVID Grants	-	32,500	(32,500)	-
Hospital Project / The Lawson Trust	5,000	10,500	(15,500)	-
The Clothworkers Foundation		2,140	(2,140)	-
Good Things Foundation Census project	-	6,721	(6,721)	-
Kent Community Fund	-	3,000	(3,000)	-
SSAFA	-	3,500	(3,500)	-
	5,000	102,340	(107,340)	-

2020	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Legal Aid	-	11,733	(11,733)	-
Ashford Borough Council - Housing, Welfare and Benefits fund	-	20,000	(20,000)	-
Cardinal Management	-	13,944	(13,944)	-
JRS COVID-19 grant	-	1,770	(1,770)	-
The Lawson Trust	-	5,000	-	5,000
Money Advice Service	4,984	-	(4,984)	-
	4,984	52,447	(52,431)	5,000

Legal Aid grant is to provide legal aid support for housing and debt issues.

The Ashford Borough Council, Housing, Welfare and Benefits Fund is to provide specific advice to the general public regarding housing, welfare and benefits.

JRS COVID-19 grant is to provides support as a result of the COVID-19 global pandemic.

COVID grants is to provides support as a result of the COVID-19 global pandemic.

Hospital Project / The Lawson Trust - Get Better and Make Friends …With benefits - provide effective advice and information to patients at their bedside whilst they are incapacitate in the William Harvey Hospital.

13 RESTRICTED FUNDS

The Clothworkers Foundation is to enable the purchase of IT equipment to work with older people in the community.

Good Things Foundation is to provide assistance with regards to the completion of the March 2021 Census

Kent Community Fund to assist with the purchase of covid items such as ppe, screens & flooring.

SSAFA - support Service personnel who have major debt

Cardinal Management - for the provision of Major Trauma Centre Signposting & Advice Services at the William Harvey Hospital. This service ceased during the previous year.

Money Advice Service Fund is to provide specific advice to the general public regarding money advice.

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

2021	Unrestricted funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	6,998	-	6,998
Current assets	171,453	69,000	-	240,453
Current liabilities	(11,037)	-	-	(11,037)
	160,416	75,998	-	236,414

2020	Unrestricted funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	8,081	-	8,081
Current assets	83,710	75,000	5,000	163,710
Current liabilities	(12,532)	-	-	(12,532)
	71,178	83,081	5,000	159,259

15 COMPANY STATUS

The company is a company limited by guarantee and not having a share capital. Every member of the company undertakes to contribute in a winding up a sum not exceeding £1 whilst they are a member, or within one year after ceasing to be a member, towards debts and liabilities contracted before ceasing to be a member.

16 FINANCIAL COMMITMENTS

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021	2020
	£	£
Due within one year	37,500	37,500
Due 2 - 5 years	144,375	144,375
Over five years	7,500	45,000
	189,375	226,875

17 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year (2020: None).

ASHFORD BOROUGH CITIZENS ADVICE
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Registered Charity No 1058302
Company No. 3242709 (England and Wales)

ASHFORD BOROUGH CITIZENS ADVICE

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ASHFORD BOROUGH CITIZENS ADVICE

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	J Lawton (Chair) E Birchmore A Hicks S M Khan B Naiken-Payne M Self D A G Thom
Secretary	M Self
Key Management Personnel	Trustees as above D Downing
Principal Address	Seabrooke House Church Road Ashford Kent TN23 1RD
Independent Examiner	M A Wilkes FCA Azets Audit Services 5th Floor Ashford Commercial Quarter 1 Dover Place Ashford Kent TN23 1FB
Banker	National Westminster Bank Plc 20 High Street Ashford Kent TN24 8SH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their report and examined financial statements of the charity for the year ended 31 March 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014, as amended by Bulletin 1.

Charity objectives and activities
The Bureau provides an independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

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

Achievements and performance in the year incorporating impact of COVID-19
Ashford Borough Citizens Advice is a long established organisation offering telephone and face to face advice to residents of Ashford Borough. Offices are established in Ashford town and a part-time office is also located in Tenterden. Debt, housing, employment and consumer issues are just some of the day to day work carried out by a small army of staff and amazing volunteers.

As with most organisations the last year has been one of great change. With the advent of Lockdown, the premises sadly closed the doors and moved the advice service to one that is telephone based. The staff and volunteers took on this challenge and kept the service going.

Day to day working practices were changed and like so many other places, working from home became the norm, disrupting normal home lives and routines. Not forgetting of course, the requirement at home for space for work equipment.

Whilst this was happening the management of the centre was working to prepare for the easing of lockdown and in the summer had put in place new equipment such as perspex screens, hand wash and even a shelter outside for people waiting to be admitted for their appointment.

Sadly, once again in the winter the face to face appointments had to be abandoned and at the time of writing we are once again preparing to open up the office once again once regulations permit.

During the year we have been supported by lockdown grants and also additional funding from Ashford Borough Council. We have grants from Henry Smith Legal Aid contract funding.
We are also very grateful for the continued fundraising and donations from the 'Friends of ACAB'.
We thank you all for your continued support for us and your community who benefit from this.

I would like to express my heartfelt thanks to my fellow Trustees for giving of their time, advice and support during the year and to the CEO, together with all the staff who provide an extremely friendly and efficient service to all residents of Ashford Borough who seek advice and help.

Financial review
During the year income amounted to £299,327 (2020: £249,851). Expenditure amounted to £222,172 (2020: £251,955). At 31 March 2021 total funds amounted to £236,414 (2020: £154,259).

Reserve policy
The Trustees consider it appropriate to hold unrestricted reserves equivalent to six months operating expenditure which would be in the region of £124,000 (2020: 3 months £62,000). At 31 March 2021 general unrestricted funds amounted to £160,416 (2020: £71,178).

Reserve policy (continued)
Restricted funds amount to £Nil (2020: £5,000) and relate to funds received for specific projects as detailed in note 13.

Designated funds amount to £75,998 (2020: £83,081) and relate to funds set aside by the Trustees for specific projects as detailed in note 12.

The strategic review of reserves policy is on going to include protected forward planning of services, development, costs and funding. The need for employing specialists in areas as yet not covered by bureau services e.g. employment, welfare benefits and housing is considered a priority by the Trustees. The ability of the Bureau to offer these services to the community at a high level will be of benefit to all and will place the Bureau in a strong and robust position to manage the impact of the forthcoming changes to the Government Welfare Reform programme. A sum of money will be kept in reserve for protection against future uncertainties.

Pay policy for key management personnel
The Trustees consider the Trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior staff is reviewed annually and normally increased in accordance with market rates.

Risk management
The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable the charity to lessen or mitigate those risks.

The main risks the charity faces and what actions the Trustees have taken to mitigate these:

1. Projects have a material negative impact on the financial stability of the bureau due to withdrawal of funding and/or ability to meet funder requirements.

    Fundraising strategy in place with defined objectives, including a strategy for reaching those in greatest need. Appropriate balance between funding base and core service and funding for projects. Diverse and sustainable funding base and a fundraising culture.

2. Bureau fails to reach organisational or quality of advice or other standards

    Quality assurance mechanisms in place and effective. Client satisfaction, professional conduct and customer care are high.

Future plans and projects
The future plans of the Ashford Borough Citizens Advice Bureau are as follows:
(a) To maintain the fabric of Seabrooke House to an acceptable level, especially regarding Health & Safety Regulations.

(b) To be aware of suitable funding opportunities which will enhance our work of guiding and assisting members of the public in the increasing complex changes that are taking place.

(c) To continue to be vigilant of Government changes that could impact on Ashford Borough Citizens Advice and its services.

(d) To ensure that all staff are trained to the level of compliance set by AdviceUK Membership Rules.

(e) To continue to have dialogue with other organizations with the view to enhance our own services and procedures.

(f) To continue to review salary levels on an annual basis.

Going concern
The UK first entered lockdown on the 24 March 2020. Ashford Borough Citizens Advice applied contingency plans and following government guidelines looked to continuing our service during lock down. Telephone service switched to receptionist home enabling telephone calls to be received and updated on advice pro computer system. Volunteers offered to do telephone advice from their homes with access to advice pro recording system. Volunteers were also able to do email advice as well.

Going concern (continued)
Grants to help with the impact of COVID-19 were sought and obtained enabling the charity to continue to offer advice in difficult circumstances. The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

Governance and management
The charity, which is registered with the Charity Commission under number 1058302, is established under its Memorandum and Articles of Association dated 28 August 1996, as amended 12 July 2000, 28 March 2002 and 13 October 2004.

The Trustees are responsible for the goverance and management of the charity but the day to day running of the charity is delegated to a management committee. The management committee annually elects its own chair and vice chair. The management committee consist of the officers of the charity (chair, vice chair, honorary treasurer) and not more than five persons. The management committee includes all trustees plus representatives from Ashford Borough Council, Cllr. Paul Clokie OBE and Cllr. Aline Hicks and representatives from Tenterden Town Council, Cllr. Justin Nelson and Cllr. Ken Mulholland. The chair or vice chair can only serve for a maximum of six consecutive years in those respective offices and no person, other than the honorary treasurer can serve on the management committee for more than six consecutive years, but can return to the committee after a break of two years. The management committee must meet at least three times a year.

Governance and management
During the year the following were Trustees of the charity:

J Lawton (Chair)	S M Khan
K Barnes (resigned 15 January 2021)	B Naiken-Payne
E Birchmore	M Self
A Hicks	D A G Thom

Trustees are appointed by a current member of the Board, and then seconded by another member of the board following the guidelines set out under the Citizens Advice Membership and Standards Committee.

Trustees' responsibilities
The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the Trustees and signed on their behalf by:

J Lawton
Trustee
Date: 27 October 2021

ASHFORD BOROUGH CITIZENS ADVICE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the charity for the year ended 31 March 2021 set out on pages 6 to 15.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

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

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

……

M A Wilkes (FCA)
For and on behalf of Azets Audit Services
5th Floor
Ashford Commercial Quarter
1 Dover Place
Ashford
Kent
TN23 1FB

Date: 13 November 2021

ASHFORD BOROUGH CITIZENS ADVICE

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

	Notes	Unrestricted funds £	Restricted funds £	2021 £	2020 Total £
Income from:					
Donations and legacies		28,673	-	28,673	24,673
Rent receivable		25,174	-	25,174	27,324
Interest receivable		66	-	66	337
Charitable activities	**2**	140,746	78,685	219,431	181,423
Coronavirus Job Retention Scheme		-	21,155	21,155	1,770
Other income		2,328	2,500	4,828	14,324
Total income		196,987	102,340	299,327	249,851
Expenditure on:					
Charitable activities		114,832	107,340	222,172	251,955
Total expenditure	**3**	114,832	107,340	222,172	251,955
Net movement in funds		82,155	(5,000)	77,155	(2,103)
Reconciliation of funds:					
Fund balances brought forward 1 April 2020		154,259	5,000	159,259	161,362
Fund balances carried forward 31 March 2021		**236,414**	**-**	**236,414**	**159,259**

All transactions are derived from continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

ASHFORD BOROUGH CITIZENS ADVICE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2020

COMPARATIVE INFORMATION	Notes	Unrestricted funds £	Restricted funds £	2020 Total £
Income from:				
Donations and legacies		24,673	-	24,673
Rent receivable		27,324	-	27,324
Interest receivable		337	-	337
Charitable activities	**2**	130,746	50,677	181,423
Other income		14,324	1,770	16,094
Total income		197,404	52,447	249,851
Expenditure on:				
Charitable activities		199,524	52,431	251,955
Total expenditure	**3**	199,524	52,431	251,955
Net movement in funds		(2,119)	16	(2,103)
Reconciliation of funds:				
Fund balances brought forward 1 April 2019		156,378	4,984	161,362
Fund balances carried forward 31 March 2020		**154,259**	**5,000**	**159,259**

All transactions are derived from continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

ASHFORD BOROUGH CITIZENS ADVICE

BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible Assets	**9**		6,998		8,081
Current assets					
Debtors	**10**	17,225		15,740	
Cash at bank and in hand		223,228		147,970	
		240,453		163,710	
Creditors: amounts falling due within one year	**11**	(11,037)		(12,532)	
Net current assets			229,416		151,178
Total assets less current liabilities			**236,414**		**159,259**
Funds					
Restricted funds	**13**		-		5,000
Unrestricted funds			160,416		71,178
Designated funds	**12**		75,998		83,081
	14		**236,414**		**159,259**

For the financial year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

J Lawton
Trustee

Date: 8 November 2021

Company No. 03242709

1 ACCOUNTING POLICIES

1.1 Basis of preparation

Ashford Borough Citizens Advice is a registered charity with the Charity Commission in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The Bureau provides a free, independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

The charity constitutes a public benefit entity as defined by FRS 102. 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 (FRS 102) issued on 16 July 2014 as amended by Bulletin 1, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Funds accounting

Unrestricted income funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objectives. Unrestricted funds include designated funds where the Trustees, at their discretion, have created a fund for a specific purpose.

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

Designated funds represent funds designated at the discretion of the Trustees. The designated fund balance has been represented to ensure that fund balance stated accurately reflects the designation policy adopted by the Trustees.

1.3 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Grant income is included in the Statement of Financial Activities when receivable.
- Voluntary income including donations and gifts is included in full in the Statement of Financial Activities when receivable.
- Rental income is included in the Statement of Financial Activities in the year in which it is receivable.
- Investment income is included when receivable.
- For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

1 ACCOUNTING POLICIES

1.4 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.5 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on a staff time basis and other overheads have been allocated on a staff time basis.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Fixtures, fittings and equipment	33.33% reducing balance
Leasehold improvements	15 years straight line
Computer equipment	33.33% straight line

All assets costing more than £200 are capitalised and a full year's depreciation is charged in the year of acquisition.

1.7 Leasing

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

1.8 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.9 Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believes that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.10 Going concern (continued)

The UK first entered lockdown on the 24 March 2020. Ashford Borough Citizens Advice applied contingency plans and following government guidelines looked to continuing our service during lock down. Telephone service switched to receptionist home enabling telephone calls to be received and updated on advice pro computer system. Volunteers offered to do telephone advice from their homes with access to advice pro recording system. Volunteers were also able to do email advice as well. Grants to help with the impact of COVID-19 were sought and obtained enabling the charity to continue to offer advice in difficult circumstances. The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 9 for the carrying amount of the property plant and equipment, and note 1.6 for the useful economic lives for each class of assets.

2 GRANTS RECEIVABLE

	2021	2020
	£	£
Ashford Borough Council - core	100,000	100,000
Ashford Borough Council - Housing, Welfare and Benefits	20,000	20,000
The Lawson Trust	-	5,000
Legal Aid	2,824	11,733
Other	746	746
Cardinal Management	-	13,944
COVID -19 grants		
Ashford Borough Council	18,000	-
Kent Community Fund	15,000	-
Lottery Community Fund	9,500	-
Albert Hunt Trust	3,000	
Anne Rylands Charitable Trust	1,000	
Kent Community Fund	3,000	-
Frank Brake via Kent Community Fund	4,000	-
The Clothworkers Foundation	2,140	-
Good Things Foundation	6,721	-
SSAFA	3,500	-
Henry Smith Foundation	30,000	30,000
	219,431	181,423

3 EXPENDITURE

	Staff costs	Direct costs	Support costs	Total 2021	Total 2020
Charitable activities:	£	£	£	£	£
Advice services	136,851	1,777	63,543	202,172	226,971
Ashford Borough Council - Housing, Welfare and Benefits	20,000	-	-	20,000	20,000
Money Advice Service	-	-	-	-	4,984
	156,851	1,777	63,543	222,172	251,955

4 SUMMARY ANALYSIS OF EXPENDITURE AND RELATED INCOME FOR CHARITABLE ACTIVITIES

This table shows the cost of the main charitable activities and the sources of income directly to support those activities.

	Advice Services	Housing , Welfare and Benefits	Total
	£	£	£
Costs	(202,172)	(20,000)	(222,172)
Direct income	100,000	20,000	120,000
Net cost funded from other income	(102,172)	-	(102,172)

5 SUPPORT COSTS

	2021	2020
	£	£
Rent, water and insurance	30,634	46,401
Light, heat and cleaning	3,805	5,445
Telephone	2,835	3,039
Furniture, equipment and repairs	3,982	1,065
Information services	2,352	2,650
Printing, stationery and postage	1,721	3,201
Payroll costs	918	690
Independent examiner's fee	1,000	1,020
Book-keeping costs	12,700	12,900
Legal and professional fees	-	2,823
Bank charges	627	607
Depreciation	1,548	1,439
Sundry expenses	1,422	2,521
	63,543	83,800

6 STAFF COSTS

	2021	2020
	£	£
Wages and salaries	150,964	155,205
Social security costs	4,412	6,543
Pension costs	1,475	1,550
	156,851	163,298

Average number of staff in the year was 11 (2020: 11).

No member of staff earned more than £60,000 during the year (2020: nil).

The Trustees consider the board of trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. As detailed above, no trustees received remuneration during the period. The remuneration to the senior management team totalled £32,765 (2020: £37,275).

7 TRUSTEES REMUNERATION AND REIMBURSED EXPENSES

The Trustees have received no remuneration in the year (2020: None).

During the year, no Trustees received any reimbursement of expenditure (2020: £nil).

During the year the charity paid £1,191 for Trustee indemnity insurance (2020: £1,002).

8 NET MOVEMENT IN FUNDS

This is stated after charging:	2021	2020
	£	£
Depreciation	1,548	1,439

9 TANGIBLE FIXED ASSETS

	Leasehold improvements £	Furniture, fittings & equipment £	Total £
Cost			
As at 1 April 2020	19,512	24,615	44,127
Additions	-	465	465
As at 31 March 2021	19,512	25,080	44,592
Depreciation			
As at 1 April 2020	11,709	24,337	36,046
Charge for the year	1,301	247	1,548
As at 31 March 2021	13,010	24,584	37,594
Net Book Value			
As at 31 March 2021	6,502	496	6,998
As at 31 March 2020	7,803	278	8,081

10 DEBTORS

	2021 £	2020 £
Prepayments and accrued income	17,225	15,740
	17,225	15,740

11 CREDITORS: Amounts falling due within one year

	2021 £	2020 £
Other taxes and social security	-	2,299
Accruals and deferred income	11,037	10,233
	11,037	12,532

12 DESIGNATED FUNDS

2021	Balance brought forward £	New designations £	Designation released £	Balance carried forward £
Fixed asset reserve	8,081	-	(1,083)	6,998
Premises	35,000	-	(5,000)	30,000
Equipment	5,000	-	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	5,000	-	(1,000)	4,000
Total	83,081	-	(7,083)	75,998

2020	Balance brought forward £	New designations £	Designation released £	Balance carried forward £
Fixed asset reserve	9,520	-	(1,439)	8,081
Premises	35,000	-	-	35,000
Equipment	4,000	1,000	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	3,000	2,000	-	5,000
Total	81,520	3,000	(1,439)	83,081

12 DESIGNATED FUNDS

The fixed asset reserve represents the net book value of fixed assets which are not considered to be general free reserves as they represent buildings and equipment used to carry out charitable activities.

Premises is funds set aside for major repairs and maintenance for the next four years and/or making good any defects on vacating the lease and costs associated with terminating the lease.

Equipment allows for the replacement of computers and other IT equipment for the next four years.

Employer's contractual liability cover possible redundancies, grievancies and maternity cover.

Development covers new projects and expected costs of meeting new standards imposed by the National CitA umbrella organisation.

13 RESTRICTED FUNDS

2021	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Legal Aid	-	2,824	(2,824)	-
Ashford Borough Council - Housing, Welfare and Benefits fund	-	20,000	(20,000)	-
JRS COVID-19 grant	-	21,155	(21,155)	-
COVID Grants	-	32,500	(32,500)	-
Hospital Project / The Lawson Trust	5,000	10,500	(15,500)	-
The Clothworkers Foundation		2,140	(2,140)	-
Good Things Foundation Census project	-	6,721	(6,721)	-
Kent Community Fund	-	3,000	(3,000)	-
SSAFA	-	3,500	(3,500)	-
	5,000	102,340	(107,340)	-

2020	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Legal Aid	-	11,733	(11,733)	-
Ashford Borough Council - Housing, Welfare and Benefits fund	-	20,000	(20,000)	-
Cardinal Management	-	13,944	(13,944)	-
JRS COVID-19 grant	-	1,770	(1,770)	-
The Lawson Trust	-	5,000	-	5,000
Money Advice Service	4,984	-	(4,984)	-
	4,984	52,447	(52,431)	5,000

Legal Aid grant is to provide legal aid support for housing and debt issues.

The Ashford Borough Council, Housing, Welfare and Benefits Fund is to provide specific advice to the general public regarding housing, welfare and benefits.

JRS COVID-19 grant is to provides support as a result of the COVID-19 global pandemic.

COVID grants is to provides support as a result of the COVID-19 global pandemic.

Hospital Project / The Lawson Trust - Get Better and Make Friends …With benefits - provide effective advice and information to patients at their bedside whilst they are incapacitate in the William Harvey Hospital.

13 RESTRICTED FUNDS

The Clothworkers Foundation is to enable the purchase of IT equipment to work with older people in the community.

Good Things Foundation is to provide assistance with regards to the completion of the March 2021 Census

Kent Community Fund to assist with the purchase of covid items such as ppe, screens & flooring.

SSAFA - support Service personnel who have major debt

Cardinal Management - for the provision of Major Trauma Centre Signposting & Advice Services at the William Harvey Hospital. This service ceased during the previous year.

Money Advice Service Fund is to provide specific advice to the general public regarding money advice.

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

2021	Unrestricted funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	6,998	-	6,998
Current assets	171,453	69,000	-	240,453
Current liabilities	(11,037)	-	-	(11,037)
	160,416	75,998	-	236,414

2020	Unrestricted funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	8,081	-	8,081
Current assets	83,710	75,000	5,000	163,710
Current liabilities	(12,532)	-	-	(12,532)
	71,178	83,081	5,000	159,259

15 COMPANY STATUS

The company is a company limited by guarantee and not having a share capital. Every member of the company undertakes to contribute in a winding up a sum not exceeding £1 whilst they are a member, or within one year after ceasing to be a member, towards debts and liabilities contracted before ceasing to be a member.

16 FINANCIAL COMMITMENTS

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021	2020
	£	£
Due within one year	37,500	37,500
Due 2 - 5 years	144,375	144,375
Over five years	7,500	45,000
	189,375	226,875

17 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year (2020: None).