

**Citizens Advice in North & West Kent**

**Financial Statements**

**For the year ended 31 March 2022**

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

# Citizens Advice in North & West Kent

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### REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2022

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I seem to have started all my reports in recent years with a comment on the scale of change and this year is no different. As we emerge from the restrictions of the Covid pandemic and look to getting a bit more normality in our lives, we find that the pandemic seems to have wrought permanent as well as temporary change.

It has had a major impact on both our clients in terms of the number and range of people who are seeking our help and on ourselves, in terms of our way of working across our five offices; on our ability to attract staff and volunteers; and on the type of office space and technology support we need to provide.

I am very pleased to report that despite the pandemic restrictions that were in place for much of the year, we helped over 14,046 clients in 2021/22 compared with 12,878 in 2020/21 to deal with 33,226 issues. This is a fantastic achievement and I am very pleased to say that it has been done whilst retaining an almost perfect 100% client satisfaction rating. This level of demand clearly demonstrates the problems that many in our community are facing and the fact that a much broader spectrum of the community is facing difficulties. As we head into the winter with high inflation and ever-increasing energy costs, this can only increase and drives us to make sure that we run ourselves as effectively as we can so we help as many people as possible.

We continue to embed our common way of working across all our offices, with the telephone or e-mail being our primary first point of contact. Follow up calls are made for more complex issues and face to face sessions kept for those who really need this mean of support. We have found that this is a much more effective way of helping clients as demonstrated by the increased client and issue numbers. It also provides greater flexibility for people to contact us as when they want to and is particularly helpful for those who live or work in rural areas.

The pandemic has also influenced our portfolio of projects that fund much of our specialist advice. The Help to Claim project funded by the DWP came to a conclusion in March 2022, and the two big National Lottery projects to support Housing and Immigration advice were up for renewal in summer 2022. We are pleased to confirm that both have now been renewed with the Housing project having a greater focus on identifying problems before they become acute; and our immigration advice still being in very high demand. Meanwhile our Debt work for the Money and Pension Service, goes from strength to strength both in terms of number of clients supported, and in terms of the quality of advice, for which we have received a special mention from the Head of the Delivery service.

We have seen some changes in both staff and volunteers. The adoption of hybrid working more generally has meant that some valued members of staff, particularly in our specialist teams, have decided to leave and we wish them well in their new roles. But I am pleased that we have managed to recruit replacements, and in some cases, for example in the immigration team where we have recruited an OISC level 3 qualified adviser, who can take on the more complex immigration cases for our most vulnerable clients. I would like to thank all our staff, who have fully embraced the changes in our working practices required by the pandemic restrictions and have now in the returned to working from our offices with enthusiasm and dedication. On behalf of all our clients, I thank you.

We have also seen a significant turnover in our volunteer base with a number of our more experienced volunteers retiring as the pandemic restrictions made major changes in the way we work. As a result, we have chosen to try and refocus our volunteer force towards a greater use of the available technology and in some cases to working two days a week whenever possible. We recognise the commitment that this requires and are very grateful to all our volunteers, without whom we could not provide such a valued service.

# Citizens Advice in North & West Kent

## REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2022

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A special mention should be made here to Anne Eaves who this year completed 20 years with CANWK. Anne is the Advice Services Manager for the Tonbridge office. We are particularly grateful to her for her long service. It is to the credit of the organisation that we have a number of staff and volunteer advisers alike who have been with us for many years and we feel very lucky they continue to work with us.

The lease on our office in Sevenoaks came to an end after 25 years and the new way of working has allowed us a bit more flexibility in the type of space we need, which has resulted in us taking on a first-floor office premises in Blyth's Court in central Sevenoaks. While this works well for the vast majority of our staff and volunteers, we have provided suitable technology for those who prefer to work from home and SDC have kindly agreed that we can use the Gateway booths in the Council offices to meet any clients who need to meet face to face. I am pleased to say that the new office has provided a much more pleasant working environment, which has helped in getting people back into working from the office and boosted our volunteer recruitment programme.

From a financial perspective, you will see from the accounts that we have made a significant investment in transitioning to this new way of working. While this has reduced our available reserves, we, as Trustee Board, are all convinced that it is a very worthwhile investment that sets us up to deliver our advice in a much more effective manner. I am also pleased to confirm that while we have utilised some of our reserves, we still have sufficient remaining to more than meet our formal reserves policy.

I would like to say a big thank you to all our funders, both within the local authorities whose communities we support, and also to our project funders, both big and small. We are completely dependent on this broad range of funding to allow us to provide the general and specialist advice to those who need our help. It's a complicated funding jigsaw with all the pieces depending on each other to complete the picture. As I said above, we are very clear that, as a charity, we are here to help the vulnerable in our communities and in today's difficult times we have a very strong obligation to work as effectively as we can so we help as many people as we can.

In delivering on this commitment, I must say a further thank you to two sets of people. Our staff group, who are so ably led by Angela Newey and her two senior managers, Sarah Speller and Helen Beckerson. Without their tireless dedication we would not have been able to achieve the results we have over the past year and our communities would not have had the support they so badly need. The second group is my fellow trustees. It has not been an easy year to be a trustee and I am very grateful for all the help and support I have been given. We have had some difficult priorities to balance and the input from everyone around the Trustee Board table has allowed our collective judgement to be applied to making the right decisions.

Finally, I should include a word about our transfer of activity from Citizens Advice in Turnbridge Wells. This was formally effected on 1 July 2022 and we are well into the process of integrating the two organisations. As I have said in meetings with many of our local authority funders, I am convinced that this transfer will strengthen us as an organisation and both allow us to provide an improved advice service across the whole of the North & West Kent area, including the Tunbridge Wells district, and make us more attractive to the major national funders.

Robin Thompson  
Chair  
Citizens Advice in North & West Kent

# Citizens Advice in North & West Kent

## REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2022

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The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the financial statements for the year ended 31 March 2022. The Trustees confirm that the report and financial statements of the charity comply with the current statutory requirements, the requirements of the company's governing document, and the provisions of "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) (Charities SORP (FRS 102)).

### 1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice in North & West Kent
Charity Registration:	1082979
Company Registration:	3960538
Registered Office:	Tonbridge Castle Castle Street Tonbridge TN9 1BG
Chief Executive:	Angela Newey
Company Secretary:	Michael Darbyshire (resigned 31 January 2022) Ann Starke (Appointed 12 September 2022)
Bank:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Auditor:	Amy Healey – Senior Statutory Auditor Lindeyer Francis Ferguson Limited North House 198 High Street Tonbridge Kent TN9 1BE

## Citizens Advice in North & West Kent

### REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2022

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

DIRECTORS/ TRUSTEES	ROLE	DATE ELECTED	DATE RESIGNED
Robin Thompson	Chairman	06.12.2016	
Martin Miles	Hon Treasurer	24.07.2017	
Jeff Black		21.11.2013	
Selwan Yousif		25.03.2013	
Louise Bryant		24.07.2017	
Christine Grosskopf		06.12.2016	
Gurvinder Sandher		26.03.2019	
Baljinder Rana		26.03.2019	23.11.2021
Evelyn Cook		24.11.2020	

The following trustees were appointed after the year end:

Elaine Abbs	19.07.2022
Tom Bourne	19.07.2022
George Gordon	19.07.2022
Peter Oakford	19.07.2022
Lila Dowie	04.10.2022

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

EX OFFICIA MEMBERS	ROLE	ELECTED BY	DATE RESIGNED
Cllr John Burrell		Dartford Borough Council	
Cllr Jenny Wallace		Gravesham Borough Council	
Cllr Avril Hunter		Sevenoaks District Council	
Cllr Matt Boughton		Tonbridge & Malling Borough Council	

# Citizens Advice in North & West Kent

## REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2022

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### 2. STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Governing Document

Citizens Advice in North & West Kent is a registered charity and a company limited by guarantee. Citizens Advice in North & West Kent is also known and referred to as CANWK. The maximum liability of each member is limited to £1. At 31 March 2022 the company had 8 members (2021: 9 members). Citizens Advice in North & West Kent is governed by its Memorandum and Articles of Association as amended in April 2015.

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

Citizens Advice in North & West Kent's Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice North & West Kent holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the UK General Data Protection Regulation and Data Protection Act 2018.

#### Recruitment, Appointment of Trustees

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

#### Induction of Trustees

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

#### Organisational Structure

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

#### Related Parties

Citizens Advice in North & West Kent is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently

# Citizens Advice in North & West Kent

## REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2022

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determined by the Trustee Board of Citizens Advice in North & West Kent in order to fulfil its charitable objects and comply with the national membership requirements.

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

### Major risks

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

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

## 3. OBJECTIVES AND ACTIVITIES

### Objects

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

### Objectives, Strategies and Activities for the Year

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

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

To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance. Advertisements were placed in the local press for advisory staff



# Citizens Advice in North & West Kent

## REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2022

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

### Public Benefit Required

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

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

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

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

### General

At the beginning of the 2021/22 financial year, after the successful rollout of the vaccination programme, the country was coming out of lockdown with the Government announcing its four-step roadmap route back to life as it was. Over the ensuing months, we saw a removal of restrictions to self-isolate, the ending of routine contact tracing, more and more businesses opening up and restrictions on venues and numbers for social activities removed. Life did seem more normal, and it was refreshing for everyone to get out and meet people face-to-face again.

As the pandemic came to an end, so did the emergency funding that had been such a valued source of revenue in 2020/21. This made the funding climate much more challenging. There were limited funds available and many of the normal supporters were not providing funds at all. Despite this difficult environment, we did achieve some success with the renewal of many of our major projects delivering Debt, Benefit, Housing and Immigration advice as well as some interesting new sources which supported advice in access to digital skills and energy saving.

Additionally working with our local authorities, we administered the Household Support Funds sending out vouchers to vulnerable families and individuals totalling £191,198.

Throughout the year, we were able to open up our offices in all our five locations in Tonbridge, Sevenoaks, Swanley, Dartford and Gravesend. We renewed the lease on our premises at the Castle in Tonbridge for a further 3 years and moved our office in Sevenoaks from the library building to Bligh's Court which has proved to be a successful move, providing an airy and professional environment for staff and advisers.

## Citizens Advice in North & West Kent

### REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2022

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The pandemic restrictions caused a major reduction in our volunteer numbers, but we have been working hard during the year to regenerate this volunteer base albeit with somewhat lower numbers than before.

Post pandemic has also seen a challenging job market for our staff, and we have had to work hard to recruit and retain the staff we need, particularly for the more specialist advice roles. In addition, working with the local job centres, we engaged on the Kickstart initiative and employed jobseekers on universal Credit aged between 16 and 24 and at risk of long-term unemployment to act as Meet & Greet personnel at our local offices to take in documents and signpost clients knocking at the door to our online services.

As always, we are indebted to our expanding team of staff and advisers who are dedicated to provide the best possible service to the residents within our geographical area. To help support and develop all our people, we developed a new recruitment and training plan over the course of the year which now asks volunteer advisers to provide two days' work to reflect the training provided and help meet demand for our service. We also ask volunteers to be flexible to move between offices which most have proved more than willing to do. As a result, we now have an average number of 60 volunteer advisers which is still lower than pre-pandemic levels, but the numbers are moving in the right direction. In addition, we have around 63 paid staff, the majority of whom are part-time.

And, in response to the demand for immigration advice, particularly for specialist advice needed to support the more complex cases, and we were very pleased to be successful in recruiting an OISC Level 3 immigration adviser; with their expertise, CANWK was able to apply and obtain accreditation to deliver Level 3 immigration advice to our clients which has been a huge attraction to partner agencies, and to funders.

In addition, our Equality, Diversity and Inclusion (EDI) programme is well established. We have developed a plan to show our staff, volunteers and clients that we are committed to providing an equitable and inclusive service and working environment. We measure ourselves against a behaviour's framework as part of our annual appraisal process. In February the trustees approved CANWK becoming a Hate Crime Reporting Centre.

#### 4. ACHIEVEMENTS AND PERFORMANCE

##### Charitable Activities

The figures show that the number of clients we have helped over the last financial year has increased by over a thousand people and this figure does not include those supported through our newly established Meet & Greet service which saw 507 people. The number of issues has dropped slightly from the peak during last year when the onset of the pandemic saw a lot of clients contacting us over related issues to do with employment, claiming benefits and UC and what to do with holidays which were not able to be taken.

Year	No. of clients	No. of issues
2017/2018	8,218	23,366
2018/2019	7,898	25,195
2019/2020	12,180	29,795
2020/2021	12,878	34,204
2021/2022	14,046	33,226

Reflecting the way we now work, of the issues raised, 67% of issues were dealt with remotely over the phone, 28% of issues were answered by email and the remaining 5% dealt with face to face or via video link.

## Citizens Advice in North & West Kent

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Over the course of the year, we gradually re-introduced Face-to-Face appointments – both in person and via a video link - and these appointments, while only accounting for 1% of issues addressed, were very important as they helped some of our most vulnerable clients. The statistics support the remote way of working adopted by CANWK especially when it is remembered that the work force reduced during the pandemic and has yet to reach pre-pandemic levels.

Of the people we assisted, the split between male and female clients remains unchanged at 39%: 61%. We have seen slightly more clients with long-term health conditions and 127 clients reported discrimination issues. As last year, the highest proportion of clients seen was in the age group was in the 30-34 and 35-39 age groups but there were steady numbers in all age brackets between 25 – 69.

#### Generalist advice

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

Type of Issue	Percentage 2020/2021	Percentage 2021/2022
Universal Credit	27.6	21
Benefits	14.9	18
Debt	10.3	12
Housing	10.6	13
Employment	10.6	6.2
Relationships and Family	6.9	6.1
Legal	3.9	4.1
Other	15.2	19.6

The figures reflect the general trend. As the vaccination programme progressed, so life returned to a more normal routine. The notable enquiry issues over the last two years of benefits and in particular Universal Credit, employment and family and relationships declined; conversely with the restrictions lifted on housing repossessions and general enforcement of debts, there was a noticeable increase in these enquiry areas.

The telephone and e-mail service remain our first point of contact and most clients like the flexibility this provides.

As anticipated, CANWK has adopted a flexible, hybrid way of working which seems to suit most of our staff and volunteers. Being able to work from home but come into the office at least for one day a week allows for an efficient delivery of advice. The generalist advisers/supervisors are supported daily by the specialist advisers who assist CANWK clients on the more complex cases.

It goes without saying that we would not be able to provide any service or any meaningful service to our clients without the financial help we receive from our funders, both Core funding and from our project funders. This past year has been difficult financially; after the initiatives provided in 2019/2020 and 2020/2021 to support people and businesses, there was notably less opportunity to pursue project funding this year. This has led to some uncertainty especially where the larger projects are concerned – the MaPS and Help to Claim projects – but fortunately, with careful planning and some successful applications as outlined above, we have been able to maintain service.

### REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2022

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#### Quality of our Advice

We have continued to have robust procedures in place to monitor the quality of our work. Internally, supervisors check the day-to-day case notes written up by advisers and specialist advisers will look at the more detailed cases. In addition, all specialist advisers are subject to IFRs (Independent File Reviews) each quarter and in addition, each month we are required to submit 10 file reviews for QAA by National CA through the QAA process (Quality Advice Assessment). This is the important quality marker and looks at case outcome (what has been done/achieved for the client) and case administration (ensuring we have contact details and obtained all relevant consent to record details of their case on casebook). There are two key performance indicators: KPI1 measures our internal review of our work and KPI2 is National CA's assessor's assessment of our reviews. Over the last 12 months, CANWK has achieved a green RAYG rating for both KPI 1 and KPI 2 with the exception of KP2 for Case Administration where we are yellow. Our quality assessor wrote:

*Congratulations on achieving a green/yellow KPI 1 and KPI 2 on your rolling 12-month data for Client Outcome/Case Administration. Our assessments show we agree that you've met national standards.*

#### Specialist Services and Projects

As always, we are grateful to our funders for the support they provide. Without them we would struggle to be able to provide the specialist services to clients. As it is, we have specialist advisers delivering benefit, debt, housing and immigration advice. As mentioned above, we are now able to offer OISC level 3 advice which deals with the most difficult and complex immigration issues including litigation. CANWK is one of two organisations in the whole of the Southeast which is able to provide free immigration advice at this level.

#### Specialist debt advice

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

This year has seen a marked increase in the amount of debt written off rising from £79,018 to £120,529. We have had some changes to our advice team but the advisers have risen to the challenge and have worked hard, so much so that National CA recognised this with two Certificates of Achievement Awards for achieving 146% performance and for a Debt Advice Peer Assessment (DAPA) score of 75% or above on the debt advice project in 2021/2022. These certificates were presented in person by the Senior Service Delivery and Contract Manager for the MaPS Debt Advice Project on a visit to our office in Tonbridge Castle. This is obviously well deserved but mention should be made of the contributions from all advisers in carrying out debt assessments to ensure targets are met.

The issue during the year was the recommissioning of the MaPS contract. National CA made it clear that it would not be placing a bid with MaPS to provide debt advice in the Southeast. We looked around for alternative partners and negotiated with Debt Free London (DFL) to provide debt advice in Kent if DFL won the contract. In the event, at very late notice, the recommissioning process was abandoned and our existing MaPS contracts were extended, save for our Increased Capacity trainee being promoted to a debt adviser on the main contract.

Currently we are in an interregnum. It is anticipated that the recommissioning process will be delayed until at least 2024 and perhaps later. The Peer Review Process has been halted for the time being and quality is now only measured through the IFR process carried out by an external Technical Supervisor.

### REPORT OF THE DIRECTORS AND TRUSTEES For the year ended 31 March 2022

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The uncertainty for the future is not helpful. Debt advisers are naturally concerned for the long-term and the worry about the future results in staff leaving; in turn this means that new advisers have to be engaged and trained up to meet the exacting MaPS accreditation standard and this is not as easy a process as it may seem.

#### Specialist benefits advice

##### Welfare Rights Team

Perhaps reaching a peak last year, Universal Credit continues to be the largest enquiry area but this year, it leads by a much smaller margin. Last year, we had approximately 9,500 UC enquiries; this year the figure has reduced to around just shy of 7,000.

The Welfare Benefits team at CANWK has undergone some personnel changes and we have welcomed two new advisers to the team who have been quick to learn and eager to embrace the challenges, especially as we see more and more people struggling to make ends meet. The daily consultancy service continues to provide specialist support to generalist advisers for CANWK clients.

We have noticed an increase in the number of people applying for disability benefits of 64% and the team have as always provided sterling support to those challenging decisions at the mandatory reconsideration stage and overturning decisions and appeals to the tribunal. Hearings remain for the most part remote but gradually, as the working environment moves away from working exclusively from home, there are now some in-person tribunals beginning to take place.

##### Help to Claim

Although over the year, jobcentres have opened their doors once again, as mentioned above, the number of clients consulting us about UC has reduced this year and the number of people who consulted us to make an initial claim has dropped by almost 49%. As will be appreciated, the ending of the £20 weekly uplift for UC claimants was a deeply felt hardship, offset to a limited extent only by Household Support Grants.

Over the previous two years, in order to process the increased volume of claims, the DWP relaxed the rules for evidence to prove eligibility to benefit. Last year, the DWP re-examined these cases and raised overpayments to those claimants who did not qualify for UC or certain elements of their claims. These have caused severe hardship to these people who were already struggling and despite efforts to argue that the overpayments should be written off, figures produced by the DWP show that only 19 applications had been successful over a 15-month period.

Last year, we reported on work advising EU citizens on their benefit rights, with the particular focus on the Government's EU Settled Status scheme. We were waiting for the outcome of a long-running legal case which has now been decided by the Supreme Court. This has decided that EU Citizens with pre-settled status have no benefit rights and must obtain settled status before any claim can be made.

DWP did not renew the contracts with the job centres and decided to adopt a centralised telephone support service. We were not selected to deliver the service in this manner and were therefore not awarded a further Help to Claim contract for 2022/23. We have now folded this advice into our generalist benefits advice team.

##### Universal Credit Best Practice Lead

Funding for this work (delivered in partnership with Citizens Advice Maidstone) was renewed for a third year. As part of the delivery of the Universal Credit (UC) Help to Claim Service DWP also funded Citizens Advice to set up a network of Best Practice Leads to gather and share intelligence and best practice on UC and the

## Citizens Advice in North & West Kent

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Help to Claim Service and undertake research. Activity over the last year has included research on the client journeys of those people who used the Help to Claim service when first applying for UC and those who did not, and also working closely with Kent DWP at senior and operational level to raise and resolve local issues quickly and efficiently.

#### Specialist Housing Advice

PATH (Prevention of Actual and Threatened Homelessness) funded by the National Lottery Community Fund's (NLCF) 'Help through Crisis Programme'

The PATH Project, led by CANWK, was a partnership of seven organisations offering complimentary specialist services and working together across North and West Kent to provide targeted support to those in crisis due to actual or threatened homelessness. The partnership officially ended in June 2021. Over its five years it helped over 3,600 people through their crises by keeping them in their homes or assisting them out of homelessness. However, with continued support from the National Lottery, we have been able to continue to provide our specialist housing service for a further 10 months through to April 2022 supporting an additional 244 people.

Alongside this, and with a separate development grant from the National Lottery, we have developed a new Homelessness Prevention Project to succeed PATH. We submitted the bid to the National Lottery Reaching Communities Fund in January and are pleased to confirm that we have been granted a new two year project running from 1 July 2022.

#### Specialist immigration advice

MISP - Migrant Integration and Support Partnership funded by the National Lottery Community Fund's 'Reaching Communities Fund'

MISP was a multi-partner project, led by CANWK, providing free immigration advice to people across North and West Kent - a much-needed service as people can easily be taken advantage of by expensive and exploitative providers. The project officially ended in August 2021. Across its five years MISP supported over 1,200 people, delivering significant outcomes for individual clients in terms of advising on immigration applications, securing access to sources of financial and welfare support and improving the English language skills of participants. With continued support from the National Lottery, we have been able to continue to provide our free specialist immigration service beyond MISP for a further year to August 2022 as well as develop our services further, including supporting other advice organisations across Kent.

Alongside this, and with a separate development grant from the National Lottery, we have developed a new Migrant Advice and Support Service to succeed MISP. We submitted the bid to the National Lottery Reaching Communities Fund in February and are pleased to confirm that we have been granted a new two year project running from 1 September 2022.

#### Other immigration projects

The National Lottery funding also enabled us to significantly develop our specialist immigration service and we are now the only OISC (Office of the Immigration Services Commissioner) Level 3 provider of free immigration advice in North and West Kent. This in turn has opened up other opportunities for funding including:

### REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2022

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- A regional grant from the Department for Levelling Up, Housing and Communities (DLUHC) to help Hong Kong British National (Overseas) status holders settle in the UK. We are working in partnership with HKBrits, a small voluntary organisation supporting new arrivals from Hong Kong. To date 48 people have accessed our free specialist immigration advice sessions and 344 people have attended community integration events organised by HKBrits. We are pleased that the initial five months funding has been extended through to December 2022.
- Continued working with Citizens Advice West Sussex to provide OISC Level 3 supervision for their advisors and helping them to develop their service.
- We provided informal support to Samphire, a charity specialising in immigration support and legal advice based in Dover, in exchange for their participation in research. In April we were offered a formal contract to provide expert consultancy on a funded basis.

#### Specialist energy advice

##### Energy advice projects

We once again delivered successful energy advice programmes between August 2021 and March 2022 with funding from Citizens Advice. Through the Energy Advice Project, we provided 84 clients with detailed energy advice on a one-to-one basis, helping them with issues such as reducing their energy bills, claiming financial help towards their energy costs and improving the energy efficiency of their homes. We supported a further 315 clients with energy advice provided in group settings in community locations with support from the Big Energy Saving Network project. We are very pleased that Energy Advice Project funding has continued into 2022/23 for a full year and we are currently applying to run the Big Energy Saving Network again in 2022/23.

##### Carbon Monoxide advice projects

Between January 2022 and March 2022, we were given funding from Citizens Advice to deliver two additional energy projects to make our clients aware of the risks of carbon monoxide (CO) leaks and, where necessary, sending them free CO detectors provided by national Citizens Advice. We gave one-to-one CO advice to 90 clients through the Carbon Monoxide project, and in-depth energy and CO advice to a further 26 clients through the Carbon Monoxide+ project. We are very pleased that funding for both projects has continued into 22/23 and will run for the whole year.

#### Other projects

##### Financial capability

With further funding from the Shaw Trust, we were able to continue our support for people with mental health issues referred to us from Live Well Kent for a further six months to September 2021. During this period, we helped 62 people with complex issues under this project as a stepping stone to being in a better position to move on to money management training.

##### Digital skills projects

During the past year we successfully delivered two digital inclusion projects:

- With further funding from the Good Things Foundation, we helped 101 people increase their confidence using HMRC online services and we are very pleased that funding for the HMRC project has been confirmed again for 2022/23.

### REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2022

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- With funding from Kent County Council (through Gravesham Borough Council) we ran a five-month pilot project in partnership with The Grand in Gravesend providing free digital skills training and access to additional support services as needed. In total we helped 97 people improve their digital skills, four to improve their employment opportunities, one to better manage their money, and 27 to improve their English language skills. Due to the success of the project, we have received funding from the Kent Community Foundation to continue delivering digital skills in Gravesend for a further six months plus additional funding from KCC to expand our project for seven months in Dartford and Swanley.

#### Scams awareness

With funding from the Kent Community Foundation (KCF), we delivered two targeted scams awareness projects across North and West Kent, one focussed on the vulnerable and elderly, and the other on girls and women. We reached 301 people directly through our scams awareness talks (in collaboration with the Kent Police Fraud Officer) and a further 880 people via our social media messaging. We also distributed over 440 elderly scams flyers and 110 romance scams flyers and actively advertised in free local magazines such as The Net.

#### Innovation Project & Video Outreach

Following the end of the 12-month Innovation Project funded by National Citizens Advice and the successful delivery of our in-office video advice pilot we have continued to look at new opportunities for extending our services through video advice. With funding from Snodland Town Council and the Snodland Partnership, we have now begun a pilot for providing outreach in communities we have traditionally struggled to reach. This uses the same technology and approach as our in-office video access. The Snodland outreach will begin seeing clients in early June.

#### Training

We have continued to use the training model developed for our telephone advisers over the last two years for training new volunteer advisers since it proved to be very successful. This is a two-week training plan taking courses using our own in-house resources in conjunction with what is available on Skillbook and the CA website. We ask new volunteer advisers to give two days' a week to CANWK, advising at two different offices. We have successfully trained 13 advisers during the year who provide 26 days of advice each week.

At the end of the course, the new advisers are asked to provide feedback on the training; some elements of the course – debt and benefits – are hard to understand by pure study and this was the message in the feedback. We have now incorporated a couple of in-person advice sessions to address these issues.

In addition, we have developed a different, shorter training pack for form filling advisers. These advisers are only available for one day a week but provide a vital service helping clients to complete complicated benefit forms. Again, this has been a successful initiative and will be recruiting more form-fillers to meet the increasing demand to deal with benefit issues.

As well, in all our offices we now have a Meet & Greet service. A different training pack was created for these advisers who are available each day to help clients who may attend the office to drop off paperwork, sign forms or attend for pre-booked appointments including virtual video appointments.



# Citizens Advice in North & West Kent

## REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2022

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At CANWK we embrace EDI and all advisers/staff have completed the mandatory Module 1 and we are building up our knowledge and training in this area. We recruit and train staff and volunteers from across the community to reflect the ethnic and gender diversity of our clients' communities including language skills.

### Research and Campaigns

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

#### Highlights from 2021/22:

- We completed 103 evidence forms for Citizens Advice highlighting 181 social policy issues presented by our clients and impacting on their lives.
- We participated in a number of national campaigns including Scams Awareness fortnight (June 2021) and Big Energy Saving Week (January 2022). Participation in these campaigns enables us to deliver targeted help and advice to people as well as raising awareness of the wider work we do.
- We have supported the national Citizens Advice cost of living campaign by writing to all our local MPs using evidence from our client database to demonstrate the impact on their constituents and sharing policy solutions. This work is ongoing.
- We have worked closely with one of our local housing associations and with DWP Kent to, in both cases, develop fast track referral systems for vulnerable/complex cases in response to growing evidence of problems for tenants and advisers. We continue to meet regularly with senior members of each of these teams, which offers us a chance to bring R&C issues to the attention of key local decision makers and influence on behalf of our clients.
- We carried out extensive research into homelessness and immigration in North and West Kent to inform the development of new projects in these areas as PATH and MISP come to an end this year. We will be sharing some of this work more widely with stakeholders in due course. We also undertook local research projects, one on Clarion housing and another on the cost-of-living crisis, in support of our campaign work.

### Fundraising Activities

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

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

CANWK received £21,101 from the Department of Work and Pensions via Sevenoaks District Council to create job opportunities for young people under the Kickstart Scheme.

## Citizens Advice in North & West Kent

### REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2022

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

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

- CANWK received £17,270 in 2021/22 to deliver the Preventing Actual and Threatened Homelessness (PATH) project. The total funding awarded from the 'Help through Crisis Fund' in 2016/17 for a period of 5 years was £500,000. Together with our partner organisations, West Kent Mediation, Porchlight, West Kent Debt Advice, West Kent Mind, Choices and the Samaritans we provide advice on housing, debt and benefits. Continuation and development grant funding of £77,048 was received to deliver this project for a further year.
- CANWK received £20,091 in 2021/22 to deliver the Migrant Integration and Support Partnership (MISP) project. The total funding awarded from the 'Reaching Communities Fund' for a period of five years was £500,000. Together with our partner organisations, Kent Equality Cohesion Council (KECC), The Gr@nd Healthy Living (The Gr@nd) and Rethink Mental Illness we are improving access to and making increased use of immigration advice services by migrant communities. In addition MISP provides easy access to Rapid English courses to hasten integration and lessen isolation in communities and support vulnerable immigrants suffering mental health problems. Continuation and development grant funding of £139,900 was received to deliver this project for a further year.
- CANWK received, as a partner, £11,250 in 2021/22 via the lead, Citizens Advice in West Sussex (CAWS) to deliver immigration advice under the Big Lottery's Crawley Connects Project. The total project funding for CANWK is £59,519 for a period of five years.
- CANWK received £10,000 from the Awards for All Fund to purchase laptops for volunteers.

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

- £138,002 from the Money Advice Service funded Debt Advice Project to deliver debt services.
- £198,600 from the Help to Claim project to deliver face to face, phone and webchat advice on Universal Credit.
- £19,990 to deliver Best Practice in the Help to Claim project in conjunction with the lead partner Citizens Advice Maidstone.
- £9,840 from the Energy Advice Programme to deliver face to face advice and assist clients in taking action in resolving energy issues.
- £8,340 from the Carbon Monoxide Programme to deliver awareness of carbon monoxide and provide energy advice
- £8,038 to deliver energy awareness and advice to front line workers and consumers and to deliver the 2021 Big Energy Saving Week winter campaign, developing resources and consumer education actions relating to energy usage and cost. The funding was from the Department for Business, Energy and Industrial Strategy.

Kent County Council awarded various grants during the year as follows:

- £48,500 to deliver a Digital Skills project in Gravesham.
- £18,143 to assist the integration of Hong Kong Brits into UK society and provide immigration advice.
- £401 from Covid recovery fund to contribute towards volunteer training.

The Department for Levelling Up, Housing and Communities (DLUHC) awarded CANWK a grant of £28,240 to assist the integration of Hong Kong Brits into UK society and provide immigration advice.

## Citizens Advice in North & West Kent

### REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2022

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The Kent Community Foundation awarded various grants from local trusts totalling £15,550 during the year as follows:

- £9,550 was received from Kent Community Foundation from the KCC Digital Inclusion Fund to deliver intermediate digital skills training in Gravesham.
- £6,000 was received to develop the CANWK website.

The Good Things Foundation (previously The Tinder Foundation) awarded various grants totalling £11,040 during the year as follows:

- £7,840 in 2021/22 to support individuals with the Digital Census, the total grant awarded for the project being £20,739 which ended in May 2021.
- £3,200 to support individuals in increasing their confidence in using HMRC online services

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

We received another year of grant funding of £2,000 from The Shaw Trust via the lead partner, Citizens Advice Tunbridge Wells to deliver financial capability sessions to those living with mental health and wellbeing issues.

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

Tesco Bags of Help Covid-19 Communities Fund awarded a grant of £750 to fund the printing and distribution of leaflets to the vulnerable in the community making them aware of how to access advice help.

A grant of £500 was received from Sevenoaks Town Council to fund the supervision of trainee volunteers.

West Malling Parish Council (£550) and Crockenhill Parish Council (£385) awarded grants to fund IT equipment for volunteers.

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

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

As a result of the Covid-19 pandemic, Local Authorities distributed various grants to deliver funds to vulnerable households in need of support with fuel and food vouchers. CANWK received the following grants in this regard:

- £92,000 from Dartford Borough Council's Covid-19 Winter Support Grant Scheme
- £69,400 from Gravesham Borough Council's Covid-19 Winter Support Grant Scheme
- £64,500 from Tonbridge & Malling Borough Council's Covid-19 Winter Support Grant Scheme

## REPORT OF THE DIRECTORS AND TRUSTEES

### For the year ended 31 March 2022

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We received confirmation of the following grants being awarded for the 2022/23 period:

- Continued funding from the Money Advice Service of £180,777 to deliver a debt advice service.
- Continued funding from the National Lottery Community Fund of £216,649 to deliver the Homelessness Prevention Project over two years.
- Continued funding from the National Lottery Community Fund of £282,317 to deliver the Migrant Advice and Support Service over two years.
- Continued funding of £46,240 from DLUHC and KCC to deliver immigration advice to Hong Kong Brits.
- Continued funding of £35,000 from KCC to deliver the Digital Skills project
- Continued funding from Citizens Advice of £32,900 to deliver energy advice.
- £22,500 from Involve Kent to support The Universal Wellbeing Services Support project in the community.
- £9,750 from Sevenoaks District Council to provide increased advice capacity.
- Renewal of the Good things Foundation's HMRC Advice Service Grant of £6,400.
- £5,000 from The Snodland Partnership to provide an outreach service in Snodland.
- £4,520 from the KCC Combined Members Grant Scheme to purchase IT Equipment for our volunteers.
- £1,500 from TMBC to deliver scams awareness.

#### Investment Activities

The charity does not currently hold material investments.

#### Factors Affecting the Achievement of Objectives

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

#### 5. FUTURE PLANS

The pandemic has forced a new way of working which has now become the norm and subject to some tweaking here and there, will remain in place for the foreseeable future. The traditional drop-in session is no longer seen as the most efficient way to deliver advice, given the ever-increasing number of clients seeking our help. But for clients who are unable to manage digitally and require an in-person appointment, these will continue to be available.

But that is not to say that we are complacent. As the time of writing, we are all too well aware of the large increases in both energy costs and the general cost of living which will affect not just our core clients but a whole raft of people not used to seeking help to manage what may be considered basic needs. The need therefore to consider innovative ways of meeting the expected increase in demand for our advice services is there and at CANWK, we are working on this with KCC and with Debt Free London to become ever more visible and accessible for clients.

There is no doubt that there are tough times ahead. Our new Homelessness Prevention Project which is supported by the National Lottery Community Fund has, as part of its remit, a commitment to identify and assist people before they reach crisis point when their issues are more manageable and easier to resolve. We are working with LAs on their Low Income Family Tracker dashboard (LIFT) and with a number of partner agencies to identify those people who may fall into difficulties before the situation becomes desperate. We hope this will not only resolve their problems but also help their well-being and prevent them from falling into depression.

## REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2022

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With the increased pressure on all services – not just Citizens Advice – it does inspire a community feeling and that has been apparent over recent years and continues to be the case. LAs, housing associations, partner agencies, foodbanks – we all collectively want to work for the benefit of our constituents. The Household Support Grants provided an opportunity to demonstrate this more joined-up working and this will hopefully continue.

Post year-end we acquired the activity of Citizens Advice in Tunbridge Wells. As part of this acquisition the objects of the charity were amended to incorporate the activity of Citizens Advice in Tunbridge Wells.

### 6. FINANCIAL REVIEW

#### Financial Position

Incoming resources in the year were £1,411,549 (2021: £1,158,690). Of this £964,397 (2021: £722,888) related to project restricted activities.

A deficit of £92,057 was generated in the year which was made up of a deficit on unrestricted funds of £76,656 and a deficit on restricted funds of £15,401 (2021: surplus of £13,020: unrestricted funds surplus £5,607 and restricted funds surplus £7,413). Any surplus/deficit on restricted funds is a result of a difference in timing between when the cost is incurred and the recognition of the grant income.

At 31 March 2022 total reserves were £549,292 (2021: £641,349) of which £59,203 (2021: £74,604) represented restricted funds.

#### Reserves Policy

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

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

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

# Citizens Advice in North & West Kent

## REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2022

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

Therefore the trustees aim to have free reserves of approximately £467,500. At the year end the General Fund was £490,089 and free reserves (general fund less tangible fixed assets) stood at £473,843. This represented a surplus over the policy described above of £6,343.

The Board of Trustees have agreed to amend the reserves policy from 1<sup>st</sup> April 2022. They have therefore determined that 'free' reserves should be maintained to cover five months of non-property operating costs.

### Principal Funding Sources

Dartford Borough Council, Gravesham Borough Council, Sevenoaks District Council, Tonbridge & Malling Borough Council and The London Legal Trust all continued to support the core operating capacity of the charity. Additionally project-specific funding was received from the National Lottery Community Fund, the Department of Work and Pensions, the Department of Business, Energy and Industrial Strategy, the Department of Levelling Up, Housing and Communities, Kent County Council, the Money Advice Service, Energy Providers, The Good Things Foundation, Kent Community Foundation, the Shaw Trust, the Sir Thomas Smythe's Charity, Tesco Bags of Hope Covid-19 Communities Fund and Central Citizens Advice. Local benefactors, town and parish councils have also contributed sums. The Trustees extend their sincere gratitude to all these bodies.

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

### Funds in Deficit

No funds were in deficit at the balance sheet date.

### Investment Policy

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

## 7. DIRECTORS' RESPONSIBILITIES

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;

## Citizens Advice in North & West Kent

### REPORT OF THE DIRECTORS AND TRUSTEES

For the year ended 31 March 2022

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- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Citizens Advice North & West Kent's Trustee Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice North & West Kent holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

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

#### Disclosure of information to auditors

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

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

Robin Thompson  
Chair of Trustees

Date: 22 November 2022

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF CITIZENS ADVICE IN  
NORTH & WEST KENT**  
For the year ended 31 March 2022

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**Opinion**

We have audited the financial statements of Citizens Advice in North & West Kent (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, balance sheet, statement of cashflows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

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

**Conclusions relating to going concern**

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

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

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

**Other information**

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we



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

For the year ended 31 March 2022

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identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### Opinions on other matters prescribed by the Companies Act 2006

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

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

### Matters on which we are required to report by exception

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

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

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

### Responsibilities of trustees

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

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

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

**For the year ended 31 March 2022**

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**Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

We obtained an understanding of the legal and regulatory framework applying to the charitable company, and the procedures that management adopt to ensure compliance, and have considered the extent to which non-compliance might have a material effect on the financial statements, and in particular we identified: the Charities Act 2011 and Charities SORP FRS102.

We have also identified other laws and regulations that do not have a direct effect on the amounts or disclosures within the financial statements, but for which compliance is fundamental to the charity's operations and to avoid material penalties, including employment law, health and safety law, GDPR and data protection regulations.

Having reviewed the laws and regulations applicable to the charity, we designed and performed audit procedures to obtain sufficient appropriate audit evidence. Specifically, we:

- Assigned an engagement team to the audit with particular familiarity in dealing with charity and not-for-profit organisations.
- Obtained and reviewed internal policies and procedures and external guidance.
- Made enquiries of the Board of Trustees, reviewed meeting minutes, and reviewed the National Citizens Advice quality report for the year.
- Reviewed the completeness and accuracy of associated disclosures made in the financial statements.

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

**For the year ended 31 March 2022**

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We assessed the susceptibility of the charitable company's financial statements to material misstatement and fraud. The key risks identified were in relation to income recognition and classification resulting in its overstatement or distortion of the figures through misclassification, the recognition and treatment of restricted funds and the allocation of staff and support costs to charitable activities potentially resulting in misallocation of costs. Audit procedures performed by us included:

- Assessing the systems and controls in place, and whether any weaknesses were identified which could suggest or allow fraud.
- Considering how fraud might occur, including considering whether management have incentives and opportunities to manipulate the financial results (including overriding controls).
- Evaluated management's assessment of risk of fraud and whether they are aware of any actual or suspected fraud.
- Designing and performing audit procedures to obtain sufficient appropriate audit evidence in relation to the completeness, cut-off and classification of income.
- Designing and performing audit procedures to ensure that restricted funds have been correctly recognised and restricted expenditure has been allocated correctly to these funds.
- Considering the appropriateness of management estimates in relation to support costs and their allocation of staff costs to charitable activities and ensuring their basis for this is applied consistently across all activities.

The audit has been planned and performed in such a way as to best identify risks of material misstatement, however the inherent limitations of audit procedures means that there remains a risk that material misstatements may not be identified. In particular we are aware of the inherent difficulties in detecting irregularities, and irregularities that result from fraud may be more difficult to detect than irregularities that result from error, due for example, to override of controls, collusion or misrepresentations. In addition, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

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

**Use of our report**

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

## Citizens Advice in North & West Kent

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

For the year ended 31 March 2022

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Amy Healey FCA CTA DChA (Senior Statutory Auditor)  
for and on behalf of Lindeyer Francis Ferguson Limited  
Chartered Accountants  
Statutory Auditor  
North House  
198 High Street  
Tonbridge  
Kent TN9 1BE

Date: 5 December 2022

CITIZENS ADVICE IN NORTH & WEST KENT

STATEMENT OF FINANCIAL ACTIVITIES  
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2022

		2022 <i>Unrestricted funds</i>	2022 <i>Restricted funds</i>	2022 <i>Total funds</i>	2021 <i>Total funds</i>
	Note	£	£	£	£
Income from:					
Donations and legacies	3	27,732	344,580	372,312	277,125
Charitable activities	4	400,932	619,817	1,020,749	865,834
Other trading activities		18,317	-	18,317	15,282
Investments		171	-	171	449
Total		447,152	964,397	1,411,549	1,158,690
Expenditure on:					
Raising funds	5	20,677	-	20,677	58,361
Charitable activities	6	496,419	986,510	1,482,929	1,087,309
Total		517,096	986,510	1,503,606	1,145,670
Net (expenditure) / income		( 69,944)	( 22,113)	( 92,057)	13,020
Transfers between funds		( 6,712)	6,712	-	-
Net movement in funds		( 76,656)	( 15,401)	( 92,057)	13,020
Reconciliation of funds:					
Total funds brought forward		566,745	74,604	641,349	628,329
Total funds carried forward	12	490,089	59,203	549,292	641,349

CITIZENS ADVICE IN NORTH & WEST KENT

BALANCE SHEET  
AS AT 31 MARCH 2022

	Note	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	9		16,246		53,682
			<u>16,246</u>		<u>53,682</u>
Current assets					
Debtors	10	84,513		58,529	
Cash at bank and in hand		557,746		586,764	
		<u>642,259</u>		<u>645,293</u>	
Creditors: amounts falling due within one year	11	( 109,213)		( 57,626)	
Net current assets			533,046		587,667
Total net assets			<u>549,292</u>		<u>641,349</u>
The funds of the charity:	12				
Restricted funds			59,203		74,604
Unrestricted funds			490,089		566,745
			<u>549,292</u>		<u>641,349</u>

The financial statements were approved by the Board of Trustees on 22 November 2022 and were signed on its behalf by:

ROBIN THOMPSON  
Chair of the Board of Trustees

Company number: 3960538

# CITIZENS ADVICE IN NORTH & WEST KENT

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Note	2022 £	2021 £
Cash flows from operating activities:			
Net cash (used in) / provided by operating activities	A	( 29,189)	78,339
Cash flows from investing activities:			
Investment income		171	449
Net cash provided by investing activities		171	449
Change in cash and cash equivalents in the year		( 29,018)	78,788
Cash and cash equivalents at the beginning of the year		586,764	507,976
Cash and cash equivalents at the end of the year		557,746	586,764
A. Reconciliation of net income to net cash flow from operating activities			
Net (expenditure) / income for the year		( 92,057)	13,020
Investment income		( 171)	( 449)
Depreciation and amortisation charges		37,436	37,437
(Increase) in debtors		( 25,984)	( 3,226)
Increase in creditors		51,587	31,557
Net cash (used in) / provided by operating activities		( 29,189)	78,339

## 1 ACCOUNTING POLICIES

### Accounting convention

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

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

### Going concern

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

### Income

Income from donations and grants is recognised when the charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal offer is made in writing, unless the grant contains terms and conditions outside of the charity's control which must be met before the charity is entitled to the funds. Where grants are received in response to a proposal including a budgeted timescale, such that the required timescale for the expenditure is implicit in the grant agreement, or where the funder specifies the periods over which expenditure can take place, income is recognised in accordance with that timescale.

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

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



1 ACCOUNTING POLICIES continued

**Expenditure**

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

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

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

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

**Fund accounting**

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

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

**Tangible fixed assets and depreciation**

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

Leasehold improvements	Over the life of the lease being (5 years straight line)
------------------------	--

Assets costing less than £5,000 are not capitalised but are recognised as expenditure in the Statement of Financial Activities in the year incurred.

**Financial instruments**

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

1 ACCOUNTING POLICIES continued

Employee benefits

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

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

Leasing

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

2 STATUS

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

CITIZENS ADVICE IN NORTH & WEST KENT

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

3 INCOME FROM DONATIONS AND LEGACIES

	2022 £	2021 £
Grants from trusts and foundations	51,763	34,145
National Lottery grants		
Specialist housing advice	94,318	67,108
Specialist immigration advice	129,616	89,587
Generalist advice	-	25,000
Citizens Advice grants	1,932	35,610
Grants from individuals and corporations	9,932	16,251
Grants from local authorities	80,201	5,611
Other grants and donations	4,550	3,813
	<u>372,312</u>	<u>277,125</u>

In the preceding period, income of £257,061 was restricted.

4 INCOME FROM CHARITABLE ACTIVITIES

	2022 <i>Consultancy</i> £	2022 <i>Service level</i> <i>agreements</i> £	2022 <i>Performance-</i> <i>related</i> <i>grants</i> £	2022 <i>Total</i> £
Generalist advice	-	397,437	-	397,437
Specialist debt advice	-	-	136,069	136,069
Specialist benefits advice	-	-	218,590	218,590
Specialist energy advice	-	-	26,218	26,218
Other projects	3,495	-	238,940	242,435
	<u>3,495</u>	<u>397,437</u>	<u>619,817</u>	<u>1,020,749</u>

## CITIZENS ADVICE IN NORTH &amp; WEST KENT

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

## 4 INCOME FROM CHARITABLE ACTIVITIES continued

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

In the preceding period, income of £465,227 was restricted.

## 5 EXPENDITURE ON RAISING FUNDS

	2022	2021
	<i>£</i>	<i>£</i>
Staff costs	14,536	38,053
Development expenses	1,420	4,471
Support costs	4,721	15,837
	<u>20,677</u>	<u>58,361</u>

## 6 EXPENDITURE ON CHARITABLE ACTIVITIES

	2022	2022	2022
	<i>Direct costs</i>	<i>Support costs</i>	<i>Total</i>
	<i>£</i>	<i>£</i>	<i>£</i>
Generalist advice	310,776	91,956	402,732
Specialist debt advice	112,512	33,291	145,803
Specialist benefits advice	211,699	62,640	274,339
Specialist housing advice	71,925	21,282	93,207
Specialist immigration advice	101,120	29,921	131,041
Specialist energy advice	21,151	6,258	27,409
Other projects	315,148	93,250	408,398
	<u>1,144,331</u>	<u>338,598</u>	<u>1,482,929</u>

## CITIZENS ADVICE IN NORTH &amp; WEST KENT

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

## 6 EXPENDITURE ON CHARITABLE ACTIVITIES continued

	2021	2021	2021
	<i>Direct costs</i>	<i>Support costs</i>	<i>Total</i>
	£	£	£
Generalist advice	233,005	86,785	319,790
Specialist debt advice	90,398	33,670	124,068
Specialist benefits advice	171,299	63,802	235,101
Specialist housing advice	55,776	20,774	76,550
Specialist immigration advice	67,902	25,291	93,193
Specialist energy advice	14,191	5,286	19,477
Other projects	159,662	59,468	219,130
	<u>792,233</u>	<u>295,076</u>	<u>1,087,309</u>
The breakdown of cost categories included above is as follows:			
	2022	2021	2021
	<i>Direct costs</i>	<i>Support costs</i>	<i>Support costs</i>
	£	£	£
Staff costs	828,258	155,686	683,000
Grants payable	191,198	-	28,196
Consultancy and monitoring	8,540	-	8,954
Premises costs	469	106,206	-
Recruitment and training	4,833	4,800	5,783
Travel and subsistence	7,312	693	2,687
Insurance and licences	-	11,478	-
IT costs	49,788	1,438	37,195
Telephone, stationery etc.	17,549	978	19,762
Fees and subscriptions	-	7,830	-
Partner payments	20,022	-	-
Depreciation	-	37,437	-
Other costs	16,362	983	6,656
Governance costs:			
AGM costs	-	-	-
Legal and professional fees	-	4,576	-
Trustees' indemnity insurance	-	4,014	-
Audit fees	-	7,200	-
	<u>1,144,331</u>	<u>343,319</u>	<u>792,233</u>
			<u>310,913</u>

In the preceding period, £714,875 of expenditure was paid from restricted funds.  
Grants payable relate to food and fuel vouchers given to individuals.

CITIZENS ADVICE IN NORTH & WEST KENT

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

7 NET (EXPENDITURE) / INCOME

	2022	2021
	£	£
Net (expenditure) / income is stated after charging / (crediting):		
Depreciation	37,437	37,437
Auditors' remuneration for audit services	7,200	10,000
Auditors' remuneration for non-audit services	2,448	2,448

8 STAFF COSTS

	2022	2021
	£	£
Gross salaries	917,987	795,222
Employer's National Insurance contributions	64,528	46,163
Employer's pension contributions	15,965	12,066
	998,480	853,451

There are no termination payments included under gross salaries (2021: £14,442).

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

At the balance sheet date pension contributions unpaid amounted to £3,701 (2021: £2,765).

The average number of employees on a headcount basis during the year was 63 (2021: 68).

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

9 TANGIBLE FIXED ASSETS

	<i>Leasehold improvements</i> £
Cost	
Brought forward and carried forward at 31 March 2022	187,185
Depreciation	
Brought forward at 1 April 2021	133,503
Charged for the year	37,436
Carried forward at 31 March 2022	170,939
Net book value	
At 31 March 2022	16,246
At 31 March 2021	53,682

10 DEBTORS

	2022 £	2021 £
Grants receivable	61,690	35,432
Prepayments and accrued income	15,645	20,394
Other debtors	7,178	2,703
	84,513	58,529

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

## 11 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Accruals and deferred income	103,859	53,603
Other creditors	5,354	4,023
	<u>109,213</u>	<u>57,626</u>
Deferred income included above :		
Brought forward	-	-
Released in year	-	-
New deferrals	68,031	-
	<u>68,031</u>	<u>-</u>

Deferred income relates to grants where there is an implied time constraint in the grant agreement and therefore income is recognised over the budgeted timescale.



## CITIZENS ADVICE IN NORTH &amp; WEST KENT

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

## 12 MOVEMENT ON FUNDS

CURRENT YEAR	<i>Brought forward</i> £	<i>Income</i> £	<i>Expenditure</i> £	<i>Transfers</i> £	<i>Carried forward</i> £
Restricted funds					
Justice Relief	4,978	-	( 4,978)	-	-
Emergency COVID-19 support	7,054	225,900	( 229,337)	-	3,617
Energy projects	-	26,218	( 26,218)	-	-
Money Advice Service	-	138,002	( 137,871)	-	131
National Lottery - MISP immigration project	25,456	118,367	( 133,055)	4,691	15,459
National Lottery - PATH housing project	13,264	94,316	( 103,526)	-	4,054
Universal credit advice	-	218,590	( 218,590)	-	-
Digital inclusion	1,636	65,890	( 50,294)	-	17,232
Scams awareness	1,500	-	( 1,500)	-	-
Hong Kong Brits Overseas	-	19,977	( 12,588)	-	7,389
Other projects	20,716	57,137	( 68,553)	2,021	11,321
	<u>74,604</u>	<u>964,397</u>	<u>( 986,510)</u>	<u>6,712</u>	<u>59,203</u>
Unrestricted funds					
General fund	566,745	447,152	( 517,096)	( 6,712)	490,089
	<u>566,745</u>	<u>447,152</u>	<u>( 517,096)</u>	<u>( 6,712)</u>	<u>490,089</u>
Total funds	<u>641,349</u>	<u>1,411,549</u>	<u>( 1,503,606)</u>	<u>-</u>	<u>549,292</u>

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

## 12 MOVEMENT ON FUNDS continued

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

**Justice Relief**

Last year a restricted fund was provided by the Access to Justice Foundation to increase provision of specialist advice for welfare right, benefits issues and employment issues as a result of increased demand due to the pandemic. This has now been fully expensed.

**Emergency COVID-19 support**

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

**Energy projects**

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

12 MOVEMENT ON FUNDS continued

Money Advice Service

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

National Lottery - MISP immigration project

This includes funds received to improve access to and increased use of immigration advice services by migrant communities, provide easy access to Rapid English courses to hasten integration and lessen isolation in communities and support vulnerable immigrants suffering mental health problems.

National Lottery - PATH housing project

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

Universal credit advice

This includes funds for two projects from the Department for Work & Pensions (DWP) via National Citizens Advice and Citizens Advice Maidstone (lead partner). One fund was given to provide advice and support to people needing to make and complete their initial Universal Credit claim and be ready for when they receive their first payment. The second fund was given to gather and share information about the performance of Universal Credit and Help to Claim, build local relationships and to develop and share best practice.

Digital inclusion

This includes grants from KCC in relation to the provision of digital skills training to residents in the Gravesham area and to help them to access digital devices.

Scams awareness

Restricted funds from the Kent Community Foundations for elderly and vulnerable adults to deliver scams awareness to older people across North and West Kent.

Hong Kong Brits Overseas

This includes two grants in relation to provision of advice to Hong Kong residents who have had to emigrate to the UK. Additionally these grants are to be used to assist in the development of the HKBrits website so that services can be more easily accessed through this.

Other projects

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

£10,000 from The Awards for all advice line for 10 new laptops to enable us to increase our advice line capacity.

£11,250 from Citizens Advice in West Sussex to deliver immigration advice under the Big Lottery's Crawley Connects Project, £3,360 of this grant is to be carried forward.

£21,101 for the Sevenoaks District Council for the Kickstart scheme to help people get back to work.

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

## 12 MOVEMENT ON FUNDS continued

## Transfers

Transfers in the year related to two grants, MISP and a KCC members grant where more expenditure had been incurred compared to the income received. The transfers bring two specific restricted grant funds included within the totals above to a nil balance at the year end.

## 13 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<i>Unrestricted funds</i> £	<i>Restricted funds</i> £	<i>Total funds</i> £
CURRENT YEAR			
Fixed assets	16,246	-	16,246
Net current assets	473,843	59,203	533,046
	<u>490,089</u>	<u>59,203</u>	<u>549,292</u>
PRIOR YEAR			
Fixed assets	53,682	-	53,682
Net current assets	513,063	74,604	587,667
	<u>566,745</u>	<u>74,604</u>	<u>641,349</u>

## 14 FINANCIAL COMMITMENTS

At 31 March 2022 the charity had total future commitments under non-cancellable operating leases as follows:

	<i>2022</i> £	<i>2021</i> £
Within one year	54,994	49,538
In two to five years	108,864	19,062
	<u>163,858</u>	<u>68,600</u>

As a break clause is present within one of the lease agreements, the commitment for this lease has been adjusted so that it does not extend beyond the point of this break clause.

## 15 RELATED PARTY TRANSACTIONS

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

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

The total amount of employee benefits (including employer's pension contributions) received by key management personnel during the year was £129,360 (2021: £125,378).

There were no other related parties during the year.

## 16 POST BALANCE SHEET EVENTS

On 30 June 2022 the trustees agreed to accept the transfer of the activity of Tunbridge Wells & District Citizens Advice Bureau charity. The transfer took effect from 1 July 2022 and involved the net assets of the charity being donated.