

Helping local people find a way forward



**citizens
advice**

**North &
West Kent**

Annual Report and Accounts 2022/23

Contents

Trustees' Annual Report

- Welcome From Our Chair 3
- About Us 4
- About Our Clients 7
- Our Work This Year
 - *Increasing Access* 9
 - *Tackling Key Issues* 13
 - *Taking a Holistic Approach* 21
- Innovation & Partnerships 25
- Research & Campaigns 28
- Our People & Organisation 30
- How We Raise Our Funds 35
- Looking to the Future 37



See page 27 to find out about our innovative projects!



Check out our media work on page 26!



See page 35 for our volunteer stories!



Accounts

- Financial Review & Accounts 39
- Independent Auditor's Report 47

Welcome From Our Chair

We are pleased to share with you our Trustees' Annual Report for 2022-23, which illustrates the main areas that we have focused on this year:

- Increasing access to our service (pages 9 to 12)
- Tackling key issues (pages 13 to 21)
- Taking a holistic approach (pages 22 to 25)

The cost-of-living crisis has meant that over the past year we have seen record demand for our services. I am particularly proud of the way the team has stepped up to meet this challenge, including finding innovative new ways to reach more clients and, crucially, deliver good outcomes for them (see pages 28 and 29).

As a result, in 2022/23 we helped over 16,500 clients, an increase of 17% on 2021/22, and dealt with 36,920 issues - an increase of 10% on 2021/22.

One of the key events in 2022/23 was Citizens Advice in Tunbridge Wells & District joining Citizens Advice in North & West Kent (CANWK) on 1 July 2022. A new office was opened on the 8th floor of the Royal Victoria Place Shopping Centre in Tunbridge Wells and we are now using the existing space on the 4th Floor as a Community Hub. This has given us the opportunity to recruit more volunteers to help our clients.

Thank you to all our funders, including the five local authorities, project funders and individuals. Without your support we would not be able to carry out our work and help so many people.

Thank you to both staff and volunteers who have worked so hard to achieve the results set

out in more detail in this report. Our 60 members of staff and almost 100 volunteers are dedicated to helping our clients find solutions to their problems, and CANWK achieving full marks in the Leadership Self-Assessment process run by national Citizens Advice reflects this.

Thank you to those who developed our new website which provides up-to-date information about how to access our services: www.citizensadvicenwk.org.uk.

Thank you to Angela Newey, our CEO, and to our Senior Managers, Helen Beckerson and Sarah Speller. Thank you to Robin Thompson, who so ably led the Trustees as Chairman over the past six years. The success of the organisation is a testament to their dedication and skill. Finally, I would like to take this opportunity to thank my fellow trustees for all their hard work throughout the year.

***Louise Bryant, Chair
On behalf of the Trustees of Citizens
Advice in North & West Kent***

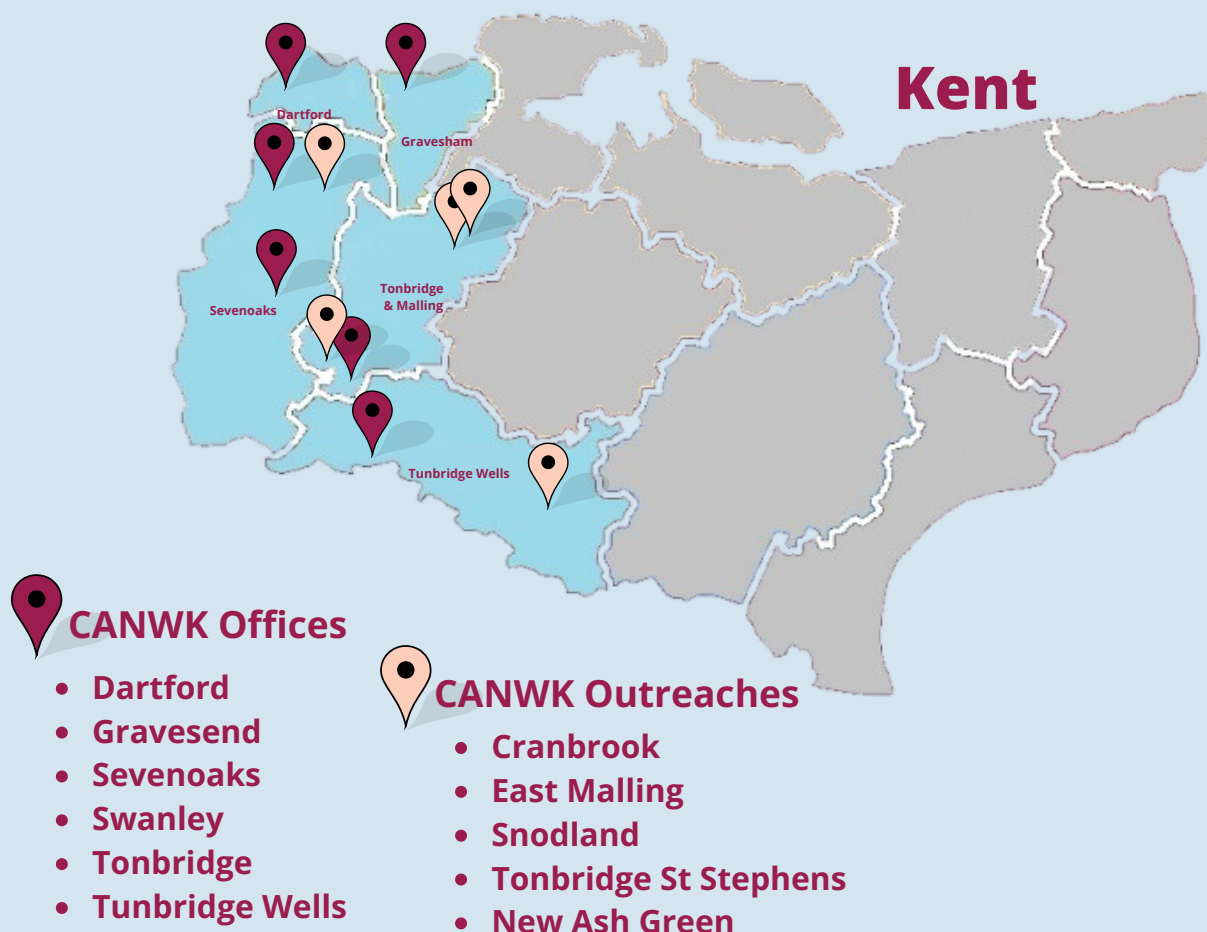


About Us

We can all face problems that seem complicated or intimidating. At Citizens Advice in North & West Kent (CANWK), we believe no one should have to face these problems without good quality, independent advice.

Our goal:

To help everyone find a way forward – whoever they are, and whatever problems they face. We aim to do this by providing free, confidential, impartial and independent advice for members of the public.



CANWK's Year in Numbers



We helped **16,982 people** with their problems



Our clients got support with **36,920 issues**



We had more than **13,000 views** on our website



We answered **9,755 Adviceline calls**



We achieved close to **£1.6 million** in financial outcomes for clients



9 out of 10 clients valued the advice given



Our volunteers have given us over **40,000 hours** of their time

What Our Advice Looks Like:

Our advice spans a huge range of topics, including:



Debt & money matters



Benefits



Immigration



Energy



Employment



Family & relationships



Housing & homelessness

Advice is delivered primarily by trained volunteers Advisers drawn from our local community, supported by paid generalist Advisers, experienced Supervisors and specialist staff to support clients with particularly complex cases.

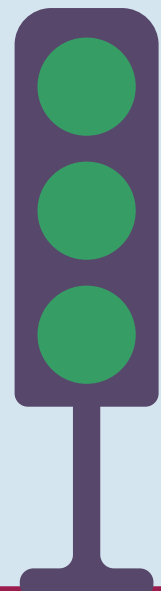
We have specialist advice teams working on immigration, housing, benefits/welfare rights, debt, energy and employment.

Our RAYG Success!

To measure the quality of our advice we are given an RAYG rating, which reflects the quality of both the case outcome for the client and the case administration.

In March 2023, we were rated green in all areas.

This is a huge achievement and would not have been possible without the efforts of our amazing volunteers and paid advisers, who have worked so hard to provide the best advice possible for clients.



About Our Clients



There is no 'typical client' we support, and no two cases look the same. However, those who reach out for advice are often some of the most vulnerable people in society: families on low incomes, those with long-term mental health conditions or disabilities, and marginalised groups.

About Our Clients



84% of clients are of working age



61% of clients live in rented accommodation



A third of clients have dependent children



54% of clients are disabled or have long-term health conditions



63% of clients are female



1 in 10 clients live in households with less than £400 per month income

Our commitments to clients and ourselves:


- You will not struggle to get help from us.
- Our service will feel joined up.
- You will get the level of support you need.
- We will help you find a way forward, whatever your problem.
- You know that we will speak up for you.
- We will make it easier for CANWK advisers to give advice.



Top issues people wanted advice on:



Our Work This Year - *Increasing Access*



Accessibility remains a top priority for CANWK, so that we can help everyone who comes our way, whoever they are. This year, we have increased the routes into our advice services for clients and further integrated our support into the communities we serve.

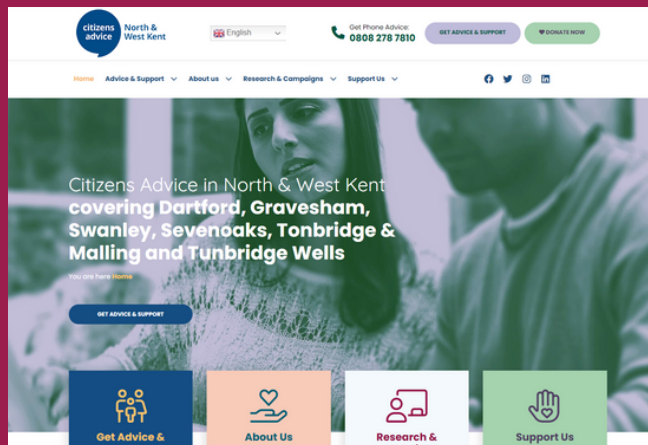
Our Work This Year - *Increasing Access*

Website:

In January 2023 we successfully launched our website – to boost community engagement and provide a window into our local services.

Although CANWK featured on the National Citizens Advice website prior to the launch date, this did not reflect the extent of our local impact or make it easy for people to understand how to access advice.

Our new site has increased our visibility as a charity and has subsequently allowed more effective communication with our clients, trustees, and funders.



We can now communicate with clients whose first language is not English, due to the in-built translation tool with our new site.

The advice pages on our website have also helped connect us to vulnerable clients who we otherwise might not have made contact with, such as the young and people not yet in crisis but seeking information as a preventative measure.

The site has proved to be a useful extra channel for advice – as well as a way for clients to better understand how to access advice.

Our website in numbers:

1,798 unique visitors to our 'Get Advice & Support' page (Jan-March 2023)

13,000 website views in the first 3 months

This was only possible because of funding from the Kent Community Foundation Strategic Fund, which contributed towards building the website, hosting costs and generating the initial content.

Adviceline:

Adviceline is the main gateway into our advice services.

Prior to Tunbridge Wells joining us, we were receiving 400 calls per week on average, rising to 580 calls per week after this structural change. However, since January 2023, CANWK saw a sharp increase – to over 700 calls per week – a trend we expect to continue as the cost-of-living crisis deepens.

CANWK has always striven to answer as many calls as possible, and this year has been no different. We have continued to keep our Adviceline open Monday to Friday, between 9am and 5pm, to help meet demand.

We have also embraced changes to the telephone platform used to make and receive calls, switching over to the new system, Connect, in March 2023.

Although there were some initial teething problems, Connect has allowed us to offer a better service to clients, utilising a modern and reliable technology.

Our Work This Year - *Increasing Access*

Adviceline in numbers:

9,755 Adviceline calls answered

65% of clients can solve their issues independently, after **1 phonecall**



Our virtual outreaches – in Snodland and East Malling – have set a precedent for video advice and informed our approach to new projects, such as the Kent Money Advice Hub. We have learnt significant lessons in how best to plan, deliver and embed video advice within community settings, and it has become clear that this is a great alternative method to increase the accessibility of our advice process.

Across both virtual outreaches we had 55 clients approach us with 267 issues.

The demographics of these clients, when compared with the wider service, show that our outreaches have been successful in improving accessibility:

Cranbrook:

80% had a long-term health condition
30% aged over 65 years old

East Malling & Snodland:

63% had a long-term health condition
21% aged over 65 years old

Wider CANWK Service:

48% had a long-term health condition
17% aged over 65 years old

Outreaches:

A further extension and integration of our services into the local community has come via our outreaches.

During the 2022/23 period, CANWK has been running five outreaches – both in-person and virtually – to ensure people can access the support they need, through whatever channel works best for them.

During February 2023, we relaunched the outreach in Cranbrook, with a view to providing in-person advice, via drop-in and appointment, for one day per week.

Cranbrook has proved popular with local people, and in only a month we were able to support 17 clients with 40 issues.

We also launched two other in-person outreaches during the 22/23 period: one in New Ash Green and another at the Living Well Community Café at St. Stephens Church. The latter has helped 56 clients since its establishment in January 23, and we are now promoting the service more widely.

Our Work This Year - *Increasing Access*

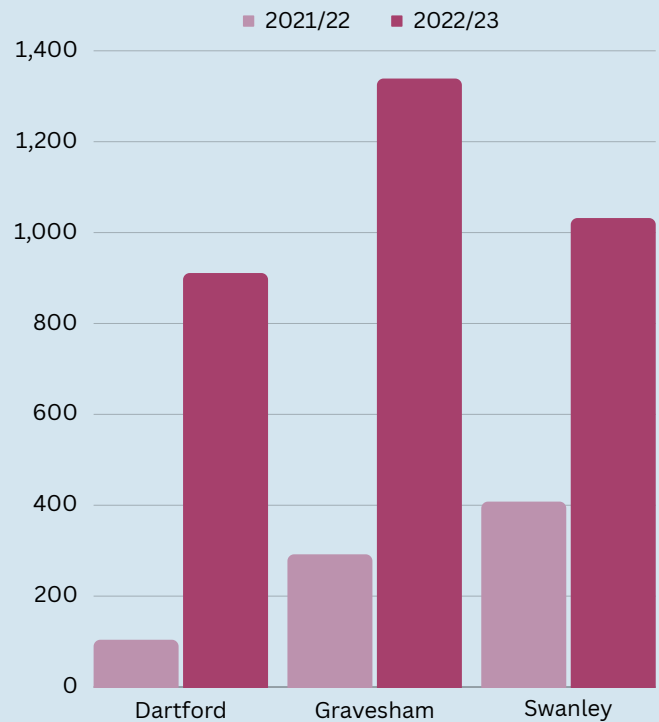
Meet & Greet:

Our Meet & Greet teams allow everyone to access our services in the way they need, assisting with a range of essential tasks from welcoming clients when they arrive for appointments to processing relevant documentation.

Following a successful pilot of this service in the last financial year, we have continued to boost our Meet & Greet in Swanley, Gravesham and Dartford, with a view to extending the service to the remaining offices.

The Meet & Greet services in Swanley, Gravesham and Dartford have seen a significant rise in footfall over the course of the year.

Meet & Greet Footfall:



Staff Q&A:

Amy - Meet & Greet Adviser

Why did you join CANWK?

I found myself at the job centre for more than a year, a circumstance exacerbated by the challenges posed by the COVID-19 pandemic.

I had recently completed my university education, having earned a degree in the field of art, and I was also engaged in a program aimed at enhancing my knowledge of dementia care.

What do you like about your role?

I enjoy assisting a diverse range of people and helping my colleagues. This role has also given me fresh skills, and experiences, and a chance to collaborate with an exceptional team, all while contributing to the betterment of our local community.

What skills have you learnt?

- Communication, IT & admin skills
- Social media content creation & analytics

Our Work This Year - *Tackling Key Issues*



Here at CANWK we have always striven to help people with whatever problems they are facing – and our generalist advice and specialist projects therefore span a vast breadth of areas. That being said, we are constantly working to maintain the depth of advice needed for each individual client, despite the increasing pressure the cost-of-living crisis has placed on our services.

We have seen a huge surge in the numbers of people seeking our advice during 2022 and into 2023, and we have tackled key issues differently in response to this to secure the best outcomes for our clients.

Our Work This Year - *Tackling Key Issues*

Debt & Money:

Rising costs of living have no doubt exacerbated already prominent debt and money issues among our clients, and this year CANWK has worked hard to meet the increased demand in these areas.

Debt is one of the top issues affecting our clients and the number of issues raised involving debt has increased by 7% since 2021/2022.

This year alone, our Advisers have supported clients with 6,312 debt issues.

Meeting this spike in demand would not have been possible without the continuation and establishment of key projects, namely the Money and Pensions Service (MaPS) Debt Advice Project, the Kent Money Advice Hub and the Money & Mental Health Project.

Money & Pensions Service (MaPS) Debt Advice:

- Offers expert debt advice from our specialist advisers
- **1,325 clients** supported on how to best deal with debts and draw up a realistic budget

The Kent Money Advice Hub:

- Piloted from December 2022
- Encourages people to access money advice at an earlier stage, before they reach crisis point
- Clients can access advice via video call at home or through Kent-wide kiosks
- Included a PR campaign, sharing key money advice messages on social media & radio

Money & Mental Health Project:

- Offers a holistic approach to debt & money advice
- Allows advisers to be more proactively involved with clients' cases
- **318 clients** supported to improve financial capability, maximise their income and prevent crises in the future



Our Work This Year - *Tackling Key Issues*

Welfare Benefits:

Welfare benefits supplement an individual's income and support those in hardship. Due to the lingering impact of the pandemic and the rising cost-of-living, this is an issue that our clients seek support with more than any other.

Our approach to meeting this increased demand has been to continue to support clients towards income maximisation, for example through offering to support all our clients to check they are receiving all the benefits to which they are entitled.

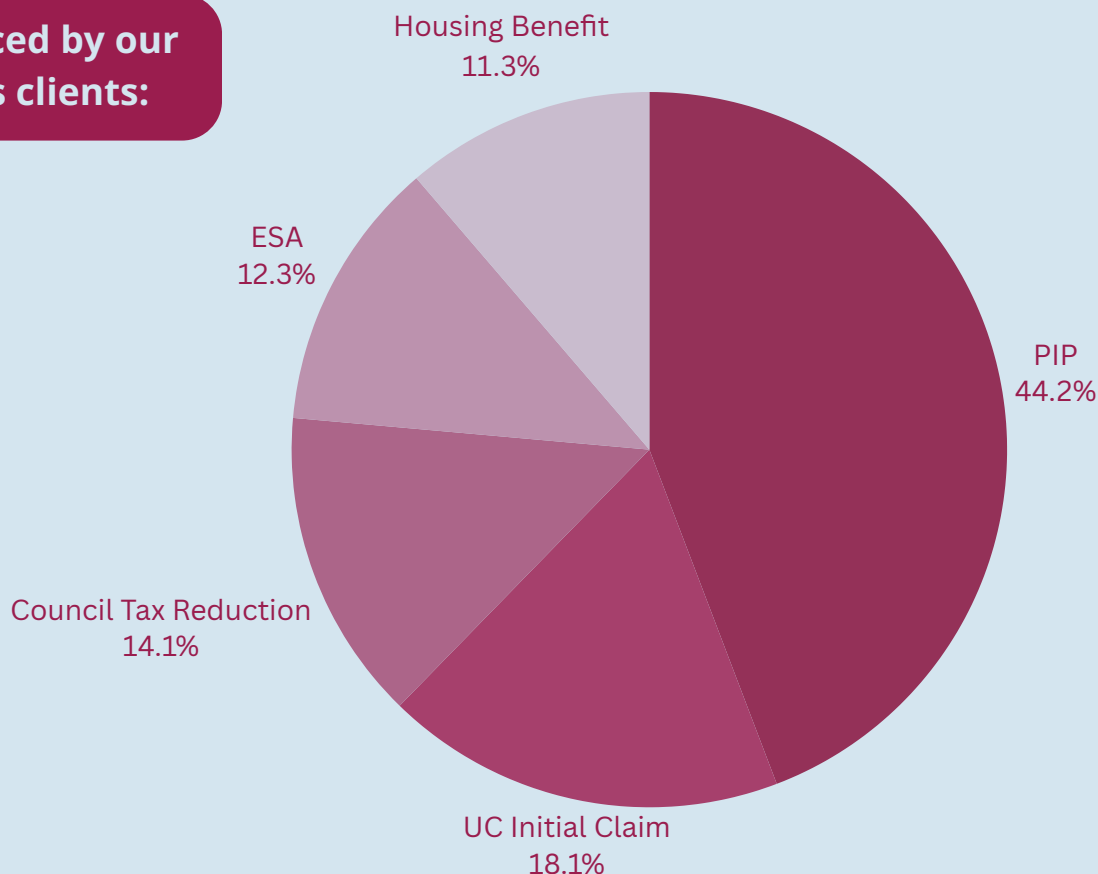
We have helped our clients gain more than £1 million in benefits income.

In the last year, we have supported 570 clients with benefits appeals, including tribunals.

In line with this, we successfully secured funding in October 2022 to increase the capacity of benefit specialists. This funding – provided by the Access to Justice Foundation – has been crucial in supporting clients to both submit and appeal benefits claims, with benefits specialists able to act as consultants for our generalist advisers.

Clients can get support with everything from form-filling all the way through to preparation for court proceedings and representation at tribunals.

Top issues faced by our 3,619 benefits clients:



Our Work This Year - *Tackling Key Issues*

Immigration:

CANWK offers free expert advice to help clients navigate immigration and asylum law, understand the issues, and go on to make the best decisions for themselves.

Our work aims to help anyone who is not a British Citizen, but also includes support for those British Citizens who have non-British families.

Over the past year, we have helped 501 clients with 1,035 individual immigration issues.

This year, CANWK has successfully obtained OISC Level 3 accreditation, allowing us to support clients with all immigration issues, including refugees.

As the only free provider with this status in Kent, we are in a unique position to not only support local people with complex immigration issues, but also to share our expertise with partners to maximise our impact.



Projects & Funders:

MASS (Migrant Advice and support Service) - funded by National Lottery Community Fund

Samphire - funded by Samphire Project via the Justice Together Initiative

Kent Hong Kong Immigration Project - funded by KCC via SESPM

South East Hong Kong Advice Project - funded by South East Strategic Migration Partnership

The Hong Kong Local Engagement project - funded by Department of Levelling Up Housing and Communities.

Examples of Casework:

Assisting immigration clients whose needs are complex and who require advice on housing, benefits, domestic violence and hate crimes

Working with migrants accommodated in hotels in Kent through resettlement and asylum routes

Supporting minors who have live asylum claims and are in the care of Kent County Council

Working with people who have claimed asylum and who are victims of human rights breaches

Our Work This Year - *Tackling Key Issues*

Case Study: Paul*, 51

Paul* originally sought help from us in 2018, when his Disability Living Allowance and Personal Independence Payment benefits had been stopped following a DWP investigation.

Paul's case was taken on by our most experienced Benefits Specialist. Over the course of the next 4 years, we supported Paul and his family through the appeals processes – gathering medical evidence, reviewing investigation records, preparing arguments, appeal documentation and tribunal papers. This culminated in representation at tribunal in late 2022.

With the support of our specialist, **Paul won all his appeals.** As a result, the overpayment charge (of over £13,000) was cancelled and **Paul was awarded over £40,000 in backdated payments**, along with a secure benefits award for five years.

Paul was understandably delighted by the success of the appeals and **incredibly grateful to the team for not giving up on his case.**



Case Study: Magdalena*, 68

Magdalena* contacted CANWK because she had been suddenly widowed and was confused about her immigration status.

She did not have recourse to public funds and her financial situation had become very difficult. Our Adviser recognised that her case was particularly complex and would require the input of several of our specialist teams.

They explained the next steps with Magdalena, **issued a foodbank referral to help with her urgent crisis**, and made an appointment for the next day with our specialist immigration advice team.

Our immigration specialists, with their knowledge of dealing with the Home Office, **were able to confirm Magdalena's immigration status so that she could access UK welfare benefits.**

We are continuing to support Magdalena with other issues, including managing her debts, now that she has an income secured.

Whilst there is still a way to go until Magdalena's issues are resolved, she now has a plan for the way ahead, and **is extremely grateful for the support she has received and will continue to receive from CANWK.**

Our Work This Year - *Tackling Key Issues*

Housing & Homelessness:

The return to normal life post-pandemic – with restrictions lifting on housing repossessions – has this year been compounded by increased living costs, leading to a noticeable rise in clients approaching us with housing issues.

Housing is the second biggest issue among our clients, with 22% coming to us for housing advice.

In response to this, we secured 2 years funding – equivalent to £216,649 – from the National Lottery Community Fund for the Homelessness Prevention Project (HPP), which launched in July.



Housing in Numbers:

CANWK has supported **801 clients** who were actually homeless or threatened with homelessness

HPP helped more than **double their target** number of 'upstream' clients - those at risk of falling into homelessness

HPP also shared homelessness prevention advice with **nearly 275,500 people** through their social media messaging and other publicity, e.g. radio interview with BBC Kent



This builds on the success of our five-year PATH (Preventing Actual & Threatened Homelessness) project, and delivers a quality service based on our experience and learning from that project.

While we have continued to provide specialist housing advice, we also recruited a Homelessness Prevention Officer to work alongside our housing specialists. The benefit of this for our clients cannot be understated – we have been able to support those facing actual or threatened homelessness to overcome their crises and prevent them from falling into similar situations again.

In tandem with this, we have been working to increase the early identification of people who could be at risk of homelessness in the future through awareness raising, outreach and partnership projects.

Our Work This Year - *Tackling Key Issues*

Energy:

Meeting energy costs has been a huge worry for many in the communities we help across North and West Kent.

To effectively support clients with this issue, CANWK has a specialist energy advice team who provide free, tailored energy advice consultations and raise awareness of energy issues through local talks and presentations.

From July, we took part in the Big Energy Saving Network Project (BESN), a collaboration of locally delivered advice projects funded by national Citizens Advice. This involved the energy team reaching out into the community and connecting with local groups to run talks, presentations, stalls and drop-in events for anyone interested in this advice.

Alongside this, our Energy Advice Project (EAP) and Carbon Monoxide Awareness Project (CMAP) have continued to successfully deliver individual advice sessions either over the phone or via email - often for the most vulnerable clients.



850 clients received energy support, across 4 different projects

We posted 131 free carbon monoxide detectors to clients



The energy team took part in 27 separate events

Two-thirds of the clients we spoke to were in fuel poverty



The average EAP client had more than 6 separate energy issues they needed help with



Our Work This Year - *Tackling Key Issues*

Employment:

Employment remains one of the top issues our clients face, and our generalist advisers offer support ranging from dealing with grievances to taking your employer to a tribunal.

Over the course of the past year, CANWK has helped 864 clients get the employment advice they need.

The case studies below give a deeper insight into our client experience within this area:



Renée*, 45

Renée is 45 years old and needed support challenging a gross misconduct dismissal.

She told CANWK she was not given any notice of a disciplinary meeting and was dismissed with immediate effect.

When applying for a new role, Renée discovered her reference mentioned gross misconduct - deterring her potential new employer from taking her on. Renée was therefore worried this incident would impact her future ability to work.

We drafted a letter on the Renée's behalf to her previous employer. They agreed all future references would only include Renée's job role and employment dates. **Renée was pleased with the outcome and felt less worried about her future career.**

Billie*, 29

Billie is 29 years old and lives in Tunbridge Wells. He came to us for support after he started working for a family friend, who didn't pay him properly and who he believed might be discriminating against him due to his mental health conditions.

One of our employment advisers worked with Billie over the course of five months, guiding him through the Employment Tribunal process.

This included completing legal papers for the Employment Tribunal.

Although the case is ongoing, **Billie feels much more in control, and is grateful for all the support so far.**





Our Work This Year - *Taking a Holistic Approach*

During this challenging year – and in the face of incredible demand – we have gone beyond simple ‘sticking plaster’ solutions for our clients. We want individuals who seek our support to come away with the knowledge, skills and resources to be able to solve their own issues in the future. In light of this, we have embedded in our work various projects that tackle client issues holistically.

Our Work This Year - *Taking a Holistic Approach*

Household Support Fund:

We speak to an increasing number of clients who are struggling to make ends meet. Alongside our advice services we have been working with Tonbridge & Malling and Gravesham Borough Councils to deliver the Household Support Fund (HSF) scheme to clients in those local authorities.

These awards are usually in the form of supermarket or energy vouchers to help clients struggling with food and fuel costs.

Although previous iterations of the scheme have been carried out differently, this time we implemented a stand-alone programme – creating a bespoke website for appointment booking – to avoid further adding to the demand on Adviceline.

To prevent this scheme simply becoming a ‘sticking plaster’ for clients who in reality had much more complex issues, we offered advice alongside the grants even where clients approached us solely for the vouchers.

We supported the HSF clients with 575 advice issues in total, therefore giving them the chance to get to the root of what had caused their situation.

National Databank:

The ability to access the internet and make calls is often crucial for clients when interacting with the advice process and working towards solutions for their problems.

Therefore, to ensure those experiencing digital poverty are still able to follow our advice – such as contacting public services – we teamed up with Good Things Foundation to provide free SIM cards.

Within the last year we have delivered 79 free SIM cards to those most in need.

This scheme also allowed us to work with Homes for Ukraine hosts, who could then complete a referral form for their guests; having free mobile data, calls and texts was essential for these guests to be able to access public services and keep in contact with friends and family in their home country.



HSF in Numbers:



Gravesham



192 households = £40,000



Tonbridge & Malling



101 households = £20,000

Our Work This Year - *Taking a Holistic Approach*

Involve Kent:

CANWK have also been working with Involve Kent to promote positive wellbeing for, and maximise the independence of, over 55s and clients with long-term health conditions through our advice.

With their funding, we have been able to focus on supporting older people and the most vulnerable to access advice – as well as checking in with their wellbeing following this support.

For instance, we have conducted online wellbeing surveys with this demographic to check whether they feel less lonely, more listened to and more empowered to get involved with their community.



Skills Development:

Key to enabling our clients to solve any problems they may face independently is giving them the skills to do so – whether that be digital or employability skills – and this year we have worked hard to provide training sessions of this kind.

Tanvi – “I think what you are doing is fantastic and we need more of this in the community.”

Adam – “I can now use a laptop without being afraid of getting lost in the programs.”

In Gravesham, Dartford and Swanley we ran community-based digital skills training – at beginner and intermediate level – for 69 participants in digital poverty, or otherwise digitally excluded. This was made possible thanks to Kent County Council Helping Hands funding.

For clients involved in these training sessions, and for referrals from elsewhere, we also ran other programmes, such as money management support and careers guidance and employment support.

We have also worked with the Kent Community Foundation to carry out scams projects, to raise awareness among elderly, vulnerable or isolated individuals of how to spot potential scams.

Our Work This Year - *Taking a Holistic Approach*

Charles* is 40-year-old man, who phoned Adviceline very distressed as he had not eaten.

He said he often steals food from supermarkets to survive. Unfortunately, the foodbanks were soon to close, and Charles had already exhausted all other available options. He said that he was considering suicide if he did not eat.

Whilst we made Charles aware of the support available from Samaritans, he said he felt his mental health would improve if he was not starving.

Following consultation with their supervisor, one of our advisers was able to use a charitable fund held by CANWK to support clients in exceptional need, and **issue Charles with an exceptional £50 supermarket voucher.**

"I am so grateful for the help I got - I can get my life back on track now"

Case Study: Charles*, 40



As Charles did not have internet access, he went to the Swanley office, where our Meet & Greet team were able to print out the voucher for him.

It also came to light that Charles did not have a smart phone either. The adviser **used CANWK's National Databank Project to award Charles a SIM card with 6 months' service, and also accessed a scheme to provide him with a free smartphone.**

Charles said he felt his life would greatly improve with the support we were able to give him.

We are continuing to offer Charles further help with other issues, such as debts, when he feels ready, so that he does not have to rely on short term solutions to his financial challenges.

Innovation & Partnerships



Innovation is central to our advice approach - and by strengthening our partnerships over the year we have pioneered the development of several new projects. We have been working with our partners to introduce new channels to our advice process and reach clients who have previously been unable to access our service.

Our Innovative Projects



How We Innovate:

By finding new ways to collaborate with organisations e.g. local councils, the NHS

By exploring solutions that break down typical barriers to people getting the help they need

By experimenting with new technology and advice channels, such as video kiosks

Why We Innovate:

To reach local people before they hit crisis point

To provide advice and support that is accessible for everyone, including harder-to-reach communities

To give us the flexibility and space to provide longer-term support for the most vulnerable

Innovation in Practice 2022/23

Kent Money Advice Hub (KMAH):

- The KMAH has been an especially important project for us in terms of innovation and relationship building, and saw us working closely with Kent County Council, local Citizens Advice across Kent and Debt Free London.
- Our kiosks in Gravesend, Cliftonville, Aylesham, Ramsgate and Ashford have been a successful trial of new means of advice giving, using video conferencing technology to further the accessibility of our services for clients.
- By trialling this new advice channel, and fostering engagement through our marketing, we have been able to reach vulnerable people sooner - before they hit crisis point.

Money & Mental Health Project:

- This project is funded by Kent County Council, within their suicide prevention programme, acknowledging the effect of debt and money problems on people's mental wellbeing.
- We have collaborated - with local organisations across Kent - and innovated within our approach to advice giving. Each client is allocated an adviser who will stay with them throughout their case, building mutual trust and understanding.
- This project also shows the positive impact effective advice can have on mental health, with clinicians directly referring their patients to us, on the basis that this will improve overall outcomes.

Our Partnership Work

Hong Kong Engagement:

Our Hong Kong British National (Overseas) - HKBN(O) - project is a great example of how we have grown our partnerships over the past year.

With this project, we aimed to support the Hong Kong community across Kent and Medway to access CANWK's free specialist immigration advice, as well as other services to help them settle into British society.

We established strong relationships with local and national organisations to effectively support the Hong Kong community, including:

- HKBrits
- WC4HK
- Tunbridge Wells Hong Kong BNO CIC

ReferKent:

- This system launched in July, after many months of engagement with KCC, replacing Refernet as the platform for us to make and receive online referrals from other partners.
- It is funded by KCC and free to user organisations. Working towards this system has enabled us to develop stronger links with KCC Project Officers.



We were thrilled to welcome more than 300 attendees to our Hong Kong British Community Integration social event in March 2023, organised in partnership with Tunbridge Wells Hong Kong Community BNO CIC.



Supporting Other Local Citizens Advice:

As well as specific project partners, we are also supporting, and collaborating with, other local Citizens Advice to strengthen our collective services and further help local communities in Kent.


Citizens Advice Thanet → *debt*

- Thanet clients can be referred to our MaPS specialist debt advisers for help with this issue.

Citizens Advice West Sussex → *immigration*

- Our specially trained immigration advisers have overseen, and offered expertise on, their immigration work.

Research & Campaigns



Research and Campaigns (R&C) aims to improve the policies and practices that affect people's lives. As a service we have a unique insight into the problems our clients and their wider communities face; through our R&C activity we can use this insight to help us research issues further, influence decision makers and bring about change.

Research & Campaigns

Highlights from 2022/23:

This year we have worked towards local and national policy change, for example by:

- Contributing evidence to national research projects, such as our findings about the forced installation of prepayment meters.
- Participating in the continued national Citizens Advice cost-of-living campaign. We sent local MPs data that demonstrated the effect of the crisis in North and West Kent, and several of these MPs have promised to raise our policy solutions with their colleagues.
- Campaigning on a social policy issue around Support for Mortgage Interest, which was causing severe hardship for one of our clients. We met with senior Kent DWP staff, as well as the client's MP, who all promised to take the issue forward.

We have also strengthened our R&C approach from within CANWK, connecting our staff and volunteers to this crucial arm of our work. For instance, we:

- Held our first internal R&C forum, which offered staff and volunteers a detailed look at our work – as well as the chance to ask questions, contribute ideas and learn more about Research & Campaigns.
- Revamped our staff and volunteer training, to ensure that in-person R&C training was embedded within the first 3-4 months of starting advice-giving.



Research & Campaigns in numbers:



145 evidence forms

were submitted -

an increase of 35%

since 2021/22



CANWK campaigned on

3 national issues

and

2 local issues



Our People & Organisation



CANWK has undergone significant changes as an organisation over the past year - and through it all our incredible volunteers and staff have worked so hard to achieve the results set out in this report.

Our People & Organisation

Improvements to Training:

We have continued to use the online training model developed over the last two years for training new advisers since it has proved to be very effective.

Between April 2022 and March 2023 we trained 18 volunteers and 6 paid staff members.

We have also continued to offer virtual volunteer adviser training outside of our own organisation – specifically with Citizens Advice Thanet, Paddock Wood Community Advice Centre, and Citizens Advice Tunbridge Wells and District (until they joined us in July 2022).

This experience has been extremely valuable to the development of the training programme, prompting us to innovate and adapt the training schedule to other organisations who operate differently to us.

Alongside this, we have adapted our training packs to cater for all our various roles. A successful initiative has been developing a different, shorter training pack for our form-filling advisers, who provide a vital service helping clients to complete complicated benefits forms.

We have also created a new training programme for our Meet & Greet advisers, which is most relevant to their duties welcoming clients into the office and processing paperwork.

Structural Changes:

Structurally, the most significant change has been the acquisition of assets and liabilities from Tunbridge Wells & District, completed in July 2022, with our move into the new office following in mid-January 2023.

This has strengthened our organisation as a whole, broadening our coverage to include the whole of North & West Kent and overcoming previous operational difficulties in this area.



The Tunbridge Wells office opening



Our People & Organisation

A Big Thank You to Our Volunteers!

We have 97 local people who regularly volunteer within CANWK. From Advisers and form-fillers to researchers, administrators and Trustees... without them, we could not do what we do.

Our volunteers have given us over 40,000 hours of their time this year, including over 5,500 days of advice-giving.

Equity, Diversity & Inclusion (EDI):

At CANWK we are keen to embrace EDI and all staff are asked to complete the 'Advancing EDI - Module 1' training. We are always building up our knowledge, and welcome new learning in this area.

In April 2022, we had a meeting to prompt further discussions of how to become more inclusive and develop our understanding of one another, led by Gurvinder Sandher, the CEO of Kent Equality Cohesion Council and a trustee of CANWK.

Building on this, we formed an EDI Collaboration Group to discuss and learn from each other in this area, as well as steering the future of EDI training for CANWK to continually ensure our organisation is for everyone.

“

I met some amazing, experienced, and knowledgeable advisers and found that there was always a lot of support in dealing with cases.

***Aman - Volunteer Generalist Adviser**



Jasmine - Social Media Volunteer

I love volunteering for CANWK, and feel that the work I do helps make a real impact - which is why I continue to do it!

”

Our People & Organisation

Our Volunteer Stories...



“ —

Volunteering is intellectually and emotionally challenging, but I am grateful for the opportunity to help the most vulnerable in our society. It is sobering to support people with vastly different life experiences. I feel I have grown as a person.

**Rob - Volunteer
Generalist Adviser**



Anne - Volunteer Form-Filler

I joined Citizens Advice in North & West Kent as a volunteer Generalist Adviser nearly 20 years ago. I am now a form-filler, helping clients to claim disability benefits to which they might be entitled.

Clients are often feeling nervous and overwhelmed when faced with a long, official form, and it is my role to make them feel

comfortable while recording the relevant information to support their claim. This involves patience and good listening skills, as well as the ability to ensure their information is expressed clearly in writing on the form.

I enjoy working within a team of other Advisers - we are constantly learning from each other. Being a form-filler is an incredibly rewarding role, especially when clients make a successful claim for a benefit which will make a real difference to their everyday lives.

Our volunteers help change lives every single day.

Could you join us?

We cover all travel expenses

No experience needed - we give full training

"I really enjoy helping people with their problems. I feel a real sense of achievement when a client leaves feeling that there's a way forward and a clear weight has been lifted off their shoulders - it's amazing!"

Advisers volunteer for 2 days/week

Form-fillers volunteer for 1 day/week

Please visit www.citizensadvicenwk.org.uk/support-us/volunteer

or scan this QR code to find out more and get in touch



21 March

We're pleased to announce the opening of our new office at the Royal Victoria Place Shopping Centre in Tunbridge Wells. To help us meet demand for our services, we rely on volunteers. Angela, our CEO, speaks to Julia George from **BBC Radio Kent** about our new office and volunteering opportunities. Here is a link to the full episode: https://www.bbc.co.uk/sounds/play/live:bbc_radio_kent

If you're interested in volunteering at our Tunbridge Wells office, register your interest via our website: <https://citizensadvicenwk.org.uk/support-us/volunteer/>



5 Dec 2022

We've just launched a new service called the **#KentMoneyAdviceHub**, a partnership service with local Kent Citizens Advice offices and Debt Free Advice.

If you're struggling financially or need support to manage the increasing cost of living, we can help! Visit our website for more information about this service <https://buff.ly/3VoRtHn>

#KentMoneyAdviceHub



Our 2022/23 Communications & Coverage

Do you need advice on immigration issues?

Our expert Immigration team can help you with:

- Immigration & Human Rights
- Applying for British citizenship
- Applying to the EU settlement scheme
- British National Overseas Status (BNO)
- Trafficking
- Asylum and refugee status
- Domestic violence
- Resettlement ...and more!

Call us for FREE on our Adviceline and ask to be referred to our Immigration team:

0808 278 7810

Our Advisers are available Monday - Friday, 9am - 5pm

You can also visit our Citizens Advice website for further immigration information and self help advice here:

www.citizensadvice.org.uk/immigration/

We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.

Citizens Advice in North and West Kent

21 Mar 2022

Choose Citizens Advice in North & West Kent for the Co-op UK Local Community Fund when you shop as a Co-op member.

When you buy selected Co-op branded products and services the Co-op will give local causes like us a helping hand **#ItsWhatWeDo**

Find out more

<https://membership.coop.co.uk/causes/60443>

Citizens Advice in North and West Kent

Delighted to have had the **@LordLieutKent** open our new Citizens Advice office at the Royal Victoria Place in Tunbridge Wells. It will enable us to extend our support to the local community during the cost of living crisis. For further info about our office buff.ly/40zFaKY



FREE Digital Skills Training

Digital Basics

For beginners

Looking to become independent and confident at all things digital? Gain essential digital skills by taking our course.

Learn about:

- Computer & Laptop Basics
- Internet
- Online Safety
- Email Basics, and more!

Level up your digital skills

For intermediates

Know the basics? Looking to take your digital skills to the next level? Increase your digital confidence by taking our course.

Learn about:

- Online Scams
- Email Management
- Microsoft Office
- Social Media, and more!

CitizensAdviceNWKent ... 22 Mar

A privilege to meet other **@coop** **#goodcauses** this morning hosted by scottspj.org.uk If you're a coop member you can choose our charity to benefit from 2% of your spend by visiting membership.coop.co.uk/causes/70154. To become a member go to coop.co.uk/membership



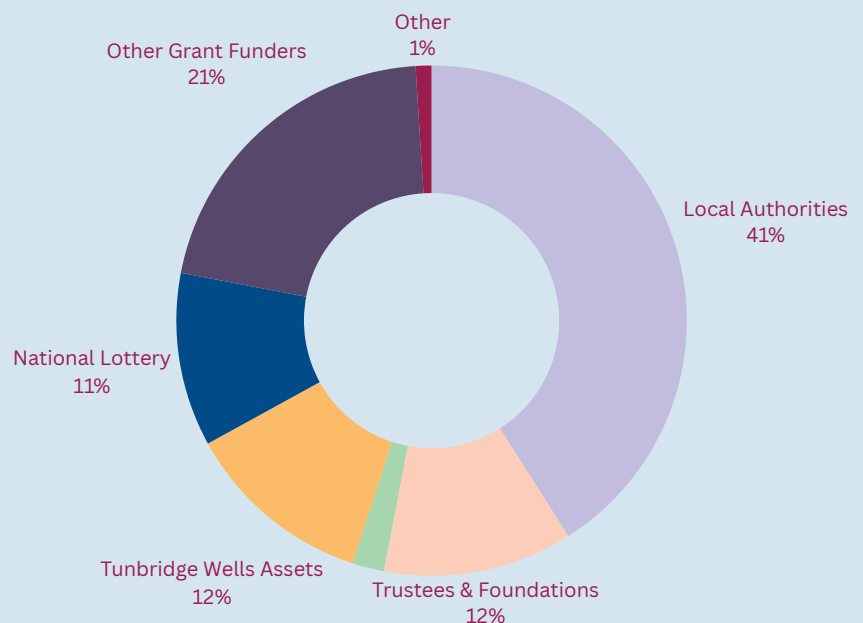
How We Raise Our Funds

As an independent charity, fundraising is a vital part of our organisation. We are extremely grateful for the ongoing support of our local authorities, who continue to offer annual grants to support our core service.

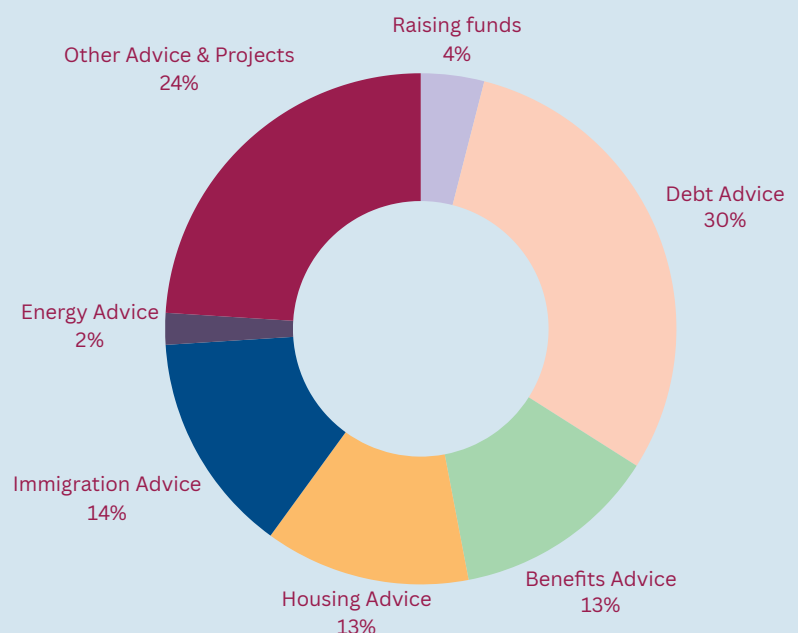
During 2022/23, we have focused our efforts on broadening our fundraising - not only building on our strong track record in securing project funding from a range of charitable trusts and foundations, but also strengthening our relationships with individuals, community groups and companies.

We are hugely grateful for the support and generosity of all our donors, who have contributed to us raising a total of £1.77 million. Without their support, we could not have achieved so much for local people throughout the year.

Where our funding comes from...



How we spend our money...



How We Raise Our Funds



Bucket collections throughout the year raised over £1,000



London Legal Walk - June 2022



James, our 2022 London Marathon runner raised over £1,600



Supermarket token collections throughout the year raised £700

Fundraising Events!



Tonbridge Dragon Boat Race, sponsored by Warners Solicitors, raised over £850



The Friends of CitA Tunbridge Wells' Charity Golf Day in October 2022 was a fantastic success!



John's Marathon walk between our Swanley, Sevenoaks & Tonbridge offices raised almost £1,500



Looking to the Future

We have been supporting local people in Kent for over 80 years. We're an organisation and brand that's trusted by national, regional and local stakeholders, as well as those in the communities we serve.

The need for our services has grown rapidly in recent years and we need to set ourselves up to serve communities in Kent for decades to come.

Looking to the Future

We aim to help even more people to find a way forward in the future... we will do this by:

Continuing to innovate

in the way we provide advice to those in need

Increasing the capacity and reach of our services,

so we can help even more people

Being expert

in the issues that matter most, including developing new specialisms

Having a motivated and highly skilled team

of staff and volunteers

Capturing more outcomes,

to better demonstrate our impact and value

Partnering with funders, stakeholders and other service providers,

to align with other community services and amplify the impact we have on clients

Financial Review & Accounts

Financial Review & Accounts

The Trustees (who are also the Directors for the purpose of Company Law) present their annual report and the audited financial statements for the year ended 31 March 2023. 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
Authorised & Regulated by the Financial Conduct Authority	617614
Registered Office:	Tonbridge Castle Castle Street Tonbridge TN9 1BG
Chief Executive:	Angela Newey
Company Secretary:	Ann Starke
Bank:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Senior Statutory Auditor:	Amy Healey FCA CTA DChA Lindeyer Francis Ferguson Limited North House 198 High Street Tonbridge Kent TN9 1BE

Financial Review & Accounts

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

DIRECTORS/ TRUSTEES	ROLE	DATE ELECTED	DATE RESIGNED
Louise Bryant	Chairman	24.07.2017	
Robin Thompson	Ex Chairman	06.12.2016	
Martin Miles	Hon Treasurer	24.07.2017	
Jeff Black		21.11.2013	
Selwan Yousif		25.03.2013	
Christine Grosskopf		06.12.2016	
Gurvinder Sandher		26.03.2019	22.11.2022
Evelyn Cook		24.11.2020	
George Gordon		01.07.2022	
Lila Dowie		04.10.2022	
Tom Bourne		01.07.2022	
Elaine Abbs		01.07.2022	
Peter Oakford		01.07.2022	
Paul Cooper		03.10.2023	

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

EX OFFICIA MEMBERS	ELECTED BY	DATE RESIGNED
Cllr Carol Gale	Dartford Borough Council	
Cllr Peter Scollard	Gravesham Borough Council	
Cllr Lesley Dyball	Sevenoaks District Council	
Cllr Matt Boughton	Tonbridge & Malling Borough Council	
Cllr Wendy Fitzsimmons	Tunbridge Wells Borough Council	
Cllr John Burrell	Dartford Borough Council	09.06.2023
Cllr Jenny Wallace	Gravesham Borough Council	16.05.2023
Cllr Avril Hunter	Sevenoaks District Council	16.05.2023

Financial Review & Accounts

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 2023 the company had 12 members (2022: 8 members). Citizens Advice in North & West Kent is governed by its Memorandum and Articles of Association as amended in April 2023.

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 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.

Financial Review & Accounts

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

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

A risk management strategy and risk register are regularly reviewed 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, Tonbridge & Malling and Tunbridge Wells in the County of Kent also through partnership and other arrangements with other local Citizens Advice offices throughout the whole of the United Kingdom.

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 six local Citizens Advice centres in the Boroughs of Dartford, Gravesham, Tonbridge & Malling, Tunbridge Wells 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

Financial Review & Accounts

4. FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £2,019,027 (2022: £1,411,549). Of this £1,354,262 (2022: £964,397) related to project restricted activities.

A surplus of £222,867 was generated in the year which was made up of a surplus on unrestricted funds of £55,363 and a surplus on restricted funds of £167,504 (2022: deficit of £92,057: unrestricted funds deficit £76,656 and restricted funds deficit £15,401). 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 2023 total reserves were £772,159 (2022: £549,292) of which £226,707 (2022: £59,203) represented restricted funds.

Principal Funding Sources

Dartford Borough Council, Gravesham Borough Council, Sevenoaks District Council, Tonbridge & Malling Borough Council, Tunbridge Wells 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 Business, Energy and Industrial Strategy, the Department of Levelling Up, Housing and Communities, Kent County Council, the Money Advice Service, The Access to Justice Foundation, Energy Providers, Involve Kent, The Good Things Foundation, Kent Community Foundation, The Hollick Family Foundation 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.

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.

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 five months of non-property operating costs.

Therefore the trustees aim to have free reserves of approximately £380,642. At the year end the General Fund was £545,452 and free reserves (general fund less tangible fixed assets) stood at £525,282. This represented a surplus over the policy described above of £144,640. This excess is anticipated to be used up over the next couple of years as a result of forecast deficits in the 2023/24 and 2024/25.

Financial Review & Accounts

Going Concern

After making further appropriate enquiries, The Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence in the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

5. DIRECTORS' RESPONSIBILITIES

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- 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.

Financial Review & Accounts

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.



.....
Louise Bryant
Chair of Trustees

Date: 21st November 2023

Independent Auditor's Report

Opinion

We have audited the financial statements of Citizens Advice in North & West Kent (the 'charitable company') for the year ended 31 March 2023 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 2023 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.

Independent Auditor's Report

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 45, 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 Auditor's Report

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 applicable to the preparation of the financial statements of the charity, and the procedures that management adopt to ensure compliance. We have considered the extent to which non-compliance might have a material effect on the financial statements, and in particular we identified: FRS102, the Charities Act 2011 and Charities SORP.

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 operations and to avoid material penalties.

This includes GDPR and data protection regulations, employment law, health and safety law, FCA regulations and compliance with the National Citizens Advice performance and quality requirements.

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 an understanding of the charity's procedures for ensuring compliance with laws and regulations;
- Obtained and reviewed internal policy and procedure documents;
- Made enquiries of management and the trustees regarding whether they were aware of any actual or suspected incidences of non-compliance with laws and regulations;
- Obtained and reviewed meeting minutes;
- Obtained and reviewed correspondence with the FCA and National Citizens Advice Bureau;
- Reviewed legal expenses accounts for indications of any possible non-compliance; and
- Reviewed the completeness and accuracy of any disclosures made in the financial statements.

We assessed the susceptibility of the charity's financial statements to material misstatement, including considering how fraud might occur. This was performed by:

- Making an assessment of the charity's systems and controls, including identifying any weaknesses and considering the risk of management override of controls;

Independent Auditor's Report

- Assessing the susceptibility of the charity's financial statements to material misstatements, including considering how fraud could occur;
- Considering if there are any incentives or opportunities for management to manipulate financial results;
- Obtaining and evaluating the trustees' assessment of the risk of fraud, and enquiring as to whether they were aware of any actual or suspected fraud;
- Reviewing the accounting policies and accounting estimates for signs of management bias;
- Identifying key risks relating to irregularities including revenue recognition including fraud, management override of controls, debtor overstatement and misstated restricted funds; and
- Reviewing journal entries for signs of management bias or override of controls.

We then designed audit procedures in response to the risks identified, including performing substantive testing on all material income streams, tracing post year end receipts to confirm debtor recovery, reviewing journal entries for signs of management bias or override of controls and reviewing income to ensure that restrictions were adhered to.

The audit has been planned and performed in accordance with auditing standards, however, because of the inherent limitations of audit procedures there remains a risk that we will not detect all irregularities, including those that may lead to material misstatements in the financial statements.

There are inherent difficulties in detecting irregularities, and irregularities that result from fraud may be more difficult to detect than irregularities that result from error, for example due to concealment, 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 audit procedures are able to identify it.

A further description of our responsibilities is available on the Financial Reporting Council's website at:
<https://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.



Amy Healey FCA CTA DChA (Senior Statutory Auditor) for and on behalf of Lindsey Francis Ferguson Limited

Chartered Accountants
Statutory Auditor
North House
198 High Street
Tonbridge
Kent TN9 1BE

Date: 

Statement of Financial Activities

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

		2023	2023	2023	2022
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Note	£	£	£	£
Income from:					
Donations and legacies	3	62,203	825,230	887,433	372,312
Transfer from CATWD	16	-	248,648	248,648	-
Charitable activities	4	581,901	280,384	862,285	1,020,749
Other trading activities		13,453	-	13,453	18,317
Investments		7,208	-	7,208	171
Total Income		664,765	1,354,262	2,019,027	1,411,549
Expenditure on:					
Raising funds	5	53,340	13,335	66,675	107,879
Charitable activities	6	556,062	1,173,423	1,729,485	1,395,727
Total Expenditure		609,402	1,186,758	1,796,160	1,503,606
Net income / (expenditure)		55,363	167,504	222,867	(92,057)
Transfer between funds		-	-	-	-
Net movement in funds		55,363	167,504	222,867	(92,057)
Reconciliation of funds:					
Total funds brought forward		490,089	59,203	549,292	641,349
Total funds carried forward	12	545,452	226,707	772,159	549,292

Balance Sheet

BALANCE SHEET AS AT 31 MARCH 2023

	Note	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	9		20,170		16,246
			<u>20,170</u>		<u>16,246</u>
Current assets					
Debtors	10	122,141		84,513	
Cash at bank and in hand		842,423		557,746	
		<u>964,564</u>		<u>642,259</u>	
Creditors: amounts falling due within one year	11	<u>(193,192)</u>		<u>(109,213)</u>	
Net current assets			771,372		533,046
Provisions for liabilities	17		(19,383)		-
Total net assets			<u>772,159</u>		<u>549,292</u>
The funds of the charity:	12				
Restricted funds			226,707		59,203
Unrestricted funds			545,452		490,089
Total funds			<u>772,159</u>		<u>549,292</u>

The financial statements were approved by the Board of Trustees on 21st November 2023 and were signed on its behalf by:



Louise Bryant
Chair of the Board of Trustees

Company number: 3960538

Statement of Cash Flows

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2023

	Note	2023 £	2022 £
Cash flows from operating activities:			
Net cash provided by / (used in) operating activities	A	319,075	(29,189)
Cash flows from investing activities:			
Purchase of property, plant and equipment		(41,606)	-
Investment income		7,208	171
Net cash provided by investing activities		(34,398)	171
Change in cash and cash equivalents in the year		284,677	(29,018)
Cash and cash equivalents at the beginning of the year		557,746	586,764
Cash and cash equivalents at the end of the year		842,423	557,746

A. Reconciliation of net income to net cash flow from operating activities

Net income / (expenditure) for the year	222,867	(92,057)
Transfer of fixed assets from CATWD	(14,139)	-
Investment income	(7,208)	(171)
Depreciation and amortisation charges	46,810	37,436
Impairment provision	4,850	-
Dilapidation provision	19,383	-
Loss on disposal of fixed assets	161	-
Increase in debtors	(37,628)	(25,984)
Increase in creditors	83,979	51,587
Net cash provided by / (used in) operating activities	319,075	(29,189)

Notes to the Financial Statements

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

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.

On 1 July 2022 the charity entered into an agreement with the Tunbridge Wells & District Citizens Advice Bureau ('CATWD'), charity registered number 04641079. On this date all activities of CATWD were transferred to the charity. The net assets are shown as a gift to the charity as shown on the Statement of Financial Activities and as set out in note 16 to the accounts.

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.

Notes to the Financial Statements

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

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. Telephone centre expenditure has been allocated to activities directly where possible, and otherwise based on the percentage of issues dealt with.

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)
Office equipment	2 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.

Notes to the Financial Statements

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

1 ACCOUNTING POLICIES continued

Provisions

Provisions are recognised when the company has a legal or constructive present obligation as a result of a past event, it is probable that the company will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in profit or loss in the period in which it arises.

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.

Prior period reclassification

During the year the charity refined its method of allocating staff and support costs by activity. The prior period financial statements have therefore been reclassified for comparability. The net effect is that expenditure on raising funds increased by £87,202 and expenditure on charitable activities reduced by the same amount. There was no effect on the overall result or net funds.

Notes to the Financial Statements

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

2 STATUS

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

3 INCOME FROM DONATIONS AND LEGACIES

	2023	2022
	£	£
Grants from trusts and foundations	250,996	51,763
National Lottery grants		
Specialist housing advice	84,264	94,318
Specialist immigration advice	127,568	129,616
Citizens Advice grants	2,500	1,932
Donations and Gift Aid	45,803	9,932
Grants from local authorities	326,302	80,201
Other grants and donations	50,000	4,550
	<u>887,433</u>	<u>372,312</u>

In the preceding period, income of £344,580 was restricted.

Notes to the Financial Statements

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

4 INCOME FROM CHARITABLE ACTIVITIES

	2023	2023	2023	2023
	Consultancy	Service level	Performance-related	Total
	£	agreements	grants	£
Agreements covering general activities	-	491,219	-	491,219
Specialist debt advice	-	-	199,514	199,514
Specialist energy advice	-	-	51,587	51,587
Other advice and projects	4,070	-	115,895	119,965
	<u>4,070</u>	<u>491,219</u>	<u>366,996</u>	<u>862,285</u>

4 INCOME FROM CHARITABLE ACTIVITIES continued

	2022	2022	2022	2022
	Consultancy	Service level	Performance-related	Total
	£	agreements	grants	£
Agreements covering general activities	-	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 advice and projects	3,495	-	238,940	242,435
	<u>3,495</u>	<u>397,437</u>	<u>619,817</u>	<u>1,020,749</u>

In the preceding period, income of £619,817 was restricted.

5 EXPENDITURE ON RAISING FUNDS

	2023	2022
	£	£
Staff costs	47,172	80,829
Development expenses	812	1,420
Support costs	18,691	25,630
	<u>66,675</u>	<u>107,879</u>

Notes to the Financial Statements

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

6 EXPENDITURE ON CHARITABLE ACTIVITIES

	2023	2023	2023
	Direct costs	Support costs	Total
	£	£	£
Specialist debt advice	385,929	150,325	536,254
Specialist benefits advice	173,866	67,724	241,590
Specialist housing advice	163,920	63,849	227,769
Specialist immigration advice	184,580	71,897	256,477
Specialist energy advice	26,246	10,223	36,469
Other advice and projects	310,127	120,799	430,926
	<u>1,244,668</u>	<u>484,817</u>	<u>1,729,485</u>

	2022	2022	2022
	Direct costs	Support costs	Total
	£	£	£
Specialist debt advice	179,416	55,910	235,326
Specialist benefits advice	260,750	81,255	342,005
Specialist housing advice	73,632	22,945	96,577
Specialist immigration advice	123,026	38,337	161,363
Specialist energy advice	7,283	2,270	9,553
Other advice and projects	420,017	130,886	550,903
	<u>1,064,124</u>	<u>331,603</u>	<u>1,395,727</u>

Notes to the Financial Statements

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

6 EXPENDITURE ON CHARITABLE ACTIVITIES continued

The breakdown of cost categories included above is as follows:

	2023	2023	2022	2022
	Direct costs	Support costs	Direct costs	Support costs
	£	£	£	£
Staff costs	946,054	188,163	761,965	155,686
Grants payable	67,095	-	191,198	-
Consultancy and monitoring	-	-	8,540	-
Premises costs	858	159,328	469	106,206
Provision for dilapidation costs	-	19,383	-	-
Recruitment and training	2,151	3,648	4,833	4,800
Travel and subsistence	14,750	1,726	6,661	1,344
Insurance and licences	-	9,302	-	11,478
IT costs	40,870	22,079	44,098	7,128
Telephone, stationery etc.	18,130	10,195	13,536	4,991
Fees and subscriptions	-	9,818	-	7,830
Marketing and communications	11,034	558	-	-
Accountancy and payroll	-	3,916	-	-
Partner payments	120,390	-	20,022	-
Depreciation	10,206	36,604	-	37,437
Impairment	-	4,850	-	-
Loss on disposal of fixed assets	-	161	-	-
Other costs	13,130	15,799	12,802	4,543
Governance costs:				
Legal and professional fees	-	-	-	4,576
Trustees' indemnity insurance	-	6,338	-	4,014
Audit fees	-	11,640	-	7,200
	<u>1,244,668</u>	<u>503,508</u>	<u>1,064,124</u>	<u>357,233</u>

In the preceding period, £986,510 of expenditure was paid from restricted funds.
Grants payable relate to food and fuel vouchers given to individuals.

Notes to the Financial Statements

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

7 NET INCOME / (EXPENDITURE)

	2023	2022
	£	£
Net income / (expenditure) is stated after charging / (crediting):		
Depreciation	46,810	37,437
Auditors' remuneration for audit services	11,640	7,200
Auditors' remuneration for non-audit services	3,916	2,448
	62,366	47,085

8 STAFF COSTS

	2023	2022
	£	£
Gross salaries	1,075,360	917,987
Employer's National Insurance contributions	80,321	64,528
Employer's pension contributions	25,708	15,965
	1,181,389	998,480

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 £5,661 (2022: £3,701).

The average number of employees on a headcount basis during the year was 64 (2022: 63).

Notes to the Financial Statements

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

9 TANGIBLE FIXED ASSETS

	Leasehold improvements	Office equipment	Total
	£	£	£
Cost			
Brought forward at 1 April 2022	187,185	-	187,185
Transfer in from CATWD (see Note 16)	6,949	7,190	14,139
Additions in the year	41,606	-	41,606
Disposals in the year	-	(7,190)	(7,190)
	<hr/>	<hr/>	<hr/>
Carried forward at 31 March 2023	235,740	-	235,740
	<hr/>	<hr/>	<hr/>
Depreciation and impairment			
Brought forward at 1 April 2022	170,939	-	170,939
Charge for the year	39,781	7,029	46,810
Eliminated on disposal	-	(7,029)	(7,029)
Impairment losses	4,850	-	4,850
	<hr/>	<hr/>	<hr/>
Carried forward at 31 March 2023	215,570	-	215,570
	<hr/>	<hr/>	<hr/>
Net book value			
At 31 March 2023	<u>20,170</u>	<u>-</u>	<u>20,170</u>
At 31 March 2022	<u>16,246</u>	<u>-</u>	<u>16,246</u>

Notes to the Financial Statements

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

10 DEBTORS

	2023	2022
	£	£
Accrued income	78,117	61,690
Prepayments	43,500	15,645
Other debtors	524	7,178
	<u>122,141</u>	<u>84,513</u>

11 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Accruals and deferred income	185,532	103,859
Other creditors	7,660	5,354
	<u>193,192</u>	<u>109,213</u>

Deferred income included above:

Brought forward	68,031	-
Released in year	(68,031)	-
New deferrals	117,038	68,031
	<u>117,038</u>	<u>68,031</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.

Notes to the Financial Statements

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

12 MOVEMENT OF FUNDS

CURRENT YEAR	Brought forward	Income	Expenditure	Transfers	Carried forward
	£	£	£	£	£
Restricted funds					
Money & Mental Health	-	146,548	(146,548)	-	-
Access to Justice	-	89,672	(89,672)	-	-
Household Support	3,617	44,000	(47,617)	-	-
Energy projects	-	600	(600)	-	-
Housing	-	62,000	(18,125)	-	43,875
Money Advice	131	325,514	(325,645)	-	-
National Lottery - MISP/MASS immigration project	15,459	127,568	(108,800)	-	34,227
National Lottery PATH/HPP housing project	4,054	84,264	(68,708)	-	19,610
Digital inclusion	17,232	35,000	(51,292)	-	940
Scams awareness	-	1,500	(1,500)	-	-
Hong Kong Brits Overseas	7,389	78,346	(83,538)	-	2,197
Other projects	11,321	110,602	(99,557)	-	22,366
Transfer from CATWD (Note 16)	-	248,648	(145,156)	-	103,492
	59,203	1,354,262	(1,186,758)	-	226,707
Unrestricted funds					
General fund	490,089	664,765	(609,402)	-	545,452
	490,089	664,765	(609,402)	-	545,452
Total funds	549,292	2,019,027	(1,796,160)	-	772,159

Notes to the Financial Statements

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

12 MOVEMENT OF FUNDS continued

PRIOR YEAR	Brought forward	Income	Expenditure	Transfers	Carried forward
	£	£	£	£	£
Restricted funds					
Access to Justice	4,978	-	(4,978)	-	-
Emergency COVID-19 support	7,054	225,900	(229,337)	-	3,617
Energy projects	-	26,218	(26,218)	-	-
Money Advice	-	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>(1503,606)</u>	<u>-</u>	<u>549,292</u>

Money & Mental Health

A grant from Kent County Council under the Kent & Medway STP Suicide Prevention Programme to provide debt advice to vulnerable people with mental health issues across Kent.

Notes to the Financial Statements

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

12 MOVEMENT OF FUNDS continued

Access to Justice

Access to Justice provided grants to increase provision of both generalist advice and specialist advice for benefits and housing, help avoid unnecessary court proceedings and help prepare litigants in person for proceedings where necessary.

Household support

Grants were received in the year from a number of councils to support the charity and its beneficiaries throughout the COVID-19 pandemic by increasing the advice line service to support more complex cases 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.

Housing

Restricted funds were received from the Nationwide Community Fund and the Hollick Trust to help prevent homelessness.

Money Advice

A restricted fund provided by Citizens Advice to deliver a debt advice service and a restricted fund From Kent County Council to pilot a Kent Money Advice Hub, providing increased access to high quality debt advice throughout Kent.

National Lottery - MISP/MASS immigration project

This includes funds received to improve access to and increased use of immigration advice services by migrant communities.

National Lottery - PATH/HPP housing project

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

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 various grants from KCC, DUHLC and the South East Strategic Partnership in relation to provision of advice and support to Hong Kong residents who have had to emigrate to the UK and help build strong relationships with local Hong Kong communities.

Notes to the Financial Statements

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

12 MOVEMENT OF FUNDS continued

Other projects

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

£31,000 from Tonbridge & Malling Borough Council for household support.

£14,292 from SESP for immigration services.

£13,000 through the Kent Community Foundation to finance an outreach service based in Cranbrook library.

£10,000 from The Lawson Trust to increase advice services in the Tonbridge area.

Transfers

Transfers in the prior 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

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
CURRENT YEAR			
Fixed assets	20,170	-	20,170
Net current assets	544,665	226,707	771,372
Provisions for liabilities	(19,383)	-	(19,383)
	<u>545,452</u>	<u>226,707</u>	<u>772,159</u>
PIOR 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>

Notes to the Financial Statements

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

14 FINANCIAL COMMITMENTS

At 31 March 2023 the charity had total future commitments under non-cancellable operating leases as follows:

	2023	2022
	£	£
Within one year	74,569	54,994
In two to five years	91,536	108,864
	166,105	163,858

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 £133,514 (2022: £129,360).

There were no other related parties during the year.

Notes to the Financial Statements

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

16 TRANSFER OF FUNDS FROM CATWD

On 1 July 2022 the charity entered into an agreement with Tunbridge Wells Citizens Advice Bureau ("CATWD"). On this date all activity of CATWD was transferred to the charity. The breakdown of the assets transferred is shown below:

	£
Tangible fixed assets	14,139
Debtors	203,183
Cash at bank and in hand	332,619
Creditors	(301,293)
	<u>248,648</u>

All assets and liabilities were immediately transferred on this date other than the bank balance. The cash remains in the name of CATWD and is held on trust for the charity. The balance at 31 March 2023 was £11,942.

The transfer has been treated as a restricted fund because the objects of CATWD are narrower than those of Citizens Advice In North & West Kent.

17 DILAPIDATION PROVISION

	2023	2022
	£	£
Provision for dilapidation costs	19,383	-
	<u>19,383</u>	<u>-</u>

The dilapidation provision relates to the costs payable upon cessation of the office lease, which expired in June 2023.

Citizens Advice in North & West Kent

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