



**citizens
advice**

**North &
West Kent**



Helping local people find a way forward

Annual Report and Accounts 2023/24

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Welcome from our Chair

We are very pleased to share with you our Trustees' Annual Report for 2023 to 2024, which illustrates the main areas that we have focused on this year:

- Increasing our reach (pages 8-11)
- Tackling key issues (pages 12-19)
- Providing additional support (pages 20-24)

This year, CANWK has seen yet more increases in clients coming to us with cost-of-living issues, meaning that we are helping more people with energy costs, debt and homelessness issues than ever before.

In light of this, we have continued to increase the diverse access points into our service, including Adviceline, our website, video advice, outreaches and Meet & Greet. This year, our website had over 60,000 views and following successful pilots, we have expanded our Meet & Greet services across all offices.

The map on page 4 illustrates just how many options there now are for clients to access our services; encouraging people to seek advice before they reach crisis point.

One of the key events in 2023/24 was our move to the Dartford Civic Centre, which has enabled us to increase our visibility in the local community (see on Page 28).

2023/24 has been another year of helping even more people with even more issues

In 2023/24 we helped over 20,000 clients, an increase of 20% on 2022/23, and dealt with over 39,000 issues - an increase of 6% on 2022/23.

Through the advice and holistic support we deliver, we have achieved close to £3 million in financial outcomes for our clients, alongside non-monetary outcomes such as avoiding homelessness, solving immigration issues, improved mental health and wellbeing.

These amazing, and often life-changing, achievements would not have been possible without the hard work and dedication of our staff and volunteers. Our 75 members of staff and over 80 volunteers are dedicated to helping our clients find solutions to their problems. This has been achieved whilst maintaining high quality standards across the organisation; ensuring people can trust our advice and rely on our expertise.

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

I would like to thank all the staff and volunteers in the organisation who have contributed to all the achievements in this year's report. Thank you to Angela Newey, our CEO, and to our Senior Managers, Helen Beckerson and Sarah Speller. 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 CANWK

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.



We do this by...

providing free, confidential, impartial and independent advice in Gravesend, Dartford, Sevenoaks, Swanley, Tonbridge & Malling and Tunbridge Wells.

Our goal

To help everyone find a way forward – whoever they are, and whatever problems they face.



Our high quality advice spans a huge range of topics, including:

- Debt & money matters
- Benefits
- Housing & homelessness
- Energy
- Employment
- Family & relationships
- Immigration

Advice is delivered primarily by trained volunteer 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.

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 2023 to 2024, our RAYG continues to be green in all areas; meaning that people know they can trust our advice.

This is a huge achievement and would not have been possible without the efforts of our amazing team, 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:

85%

are of working age

42%

have dependent children

59%

are disabled or have long-term health conditions

11%

live in households with less than £400 income /month



37%



63%

Top issues people wanted advice on:

Benefits

50%

Housing

27%

Debt

27%

Utilities & Communications

18%

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.

This year *at a glance*



We helped

**20,315
people**

with their problems

Our clients got support with

**39,000
issues**

(Up 6% from 36,920 in
2022/23)



Our website had
more than

**61,100
views**

We answered

**8,900
calls**

(Both Adviceline & video advice)



We achieved more
than

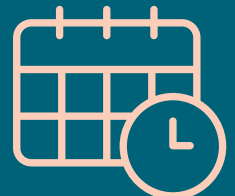
**£2.9
million**

in financial outcomes
for our clients

Our volunteers have given
us over

**30,000
hours**

of their time





Our work in 2023-2024

Increasing our reach

The accessibility of our services will always be a top priority for CANWK, so that we can help everyone who comes our way. One of our key focuses in 2023/24 has been combining technology and traditional advice methods to ensure no one is left behind.

Adviceline

Adviceline continues to be the main gateway into our advice services.

Between April 2023 and March 2024, CANWK continued to see a huge demand for our services from the local community - with more than 8,300 people reaching us over the phone.

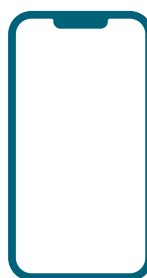
CANWK has always striven to answer as many calls as possible, and this year has been no different. We have continued to keep our Adviceline open Monday to Friday, between 9am and 5pm, to help meet demand. Despite this, demand continues to outstrip our resources to answer calls.

Shortly before the start of this financial year, we embraced changes to the telephone platform used to make and receive calls, switching over to a new system called Connect.

Although there were some initial teething problems upon switching over in March 2023, Connect has allowed us to offer a better service to clients throughout 2023 and into 2024, utilising a modern and reliable technology.

Perhaps most importantly, however, calling into our Adviceline is the first step towards clients being able to solve their problems.

This year we have seen that often it is also the only step, as nearly three out of five clients have the tools to solve their issues independently after one call.



58% of clients
can solve their issues
independently after one
phonecall



Website

**8,550 unique visitors to
our 'Get Advice & Support'
page**

**61,100 website views
across the year**

CANWK's website - launched in January 2023 - has continued to provide a window into our local services.

We have now been able to see the full impact of this site, more than a year on.

The website has increased our visibility as a charity as seen by the huge swell in unique visitors - more than 61,100 across the year.

The site has also proved to be a useful additional channel into our advice - with more than 8,500 people accessing our 'Get Advice & Support Page' with direct links into local and national advice.

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.

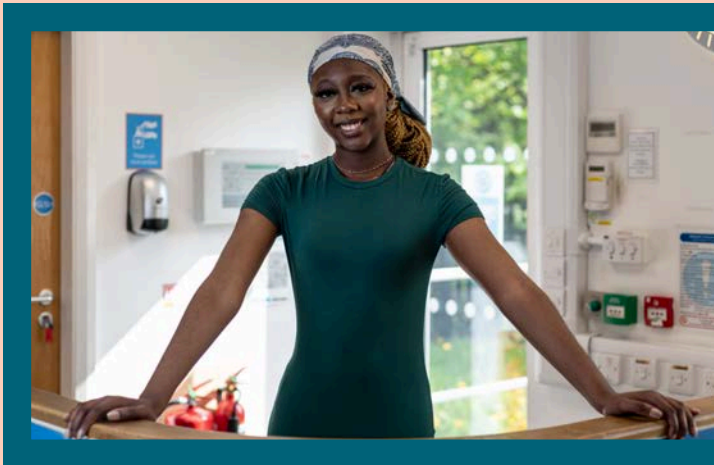
By the end of March 2024, we had extended our Meet & Greet services to our Tonbridge, Tunbridge Wells and Sevenoaks offices - successfully increasing our reach into these communities.

The Tunbridge Wells Meet & Greet had the highest footfall across the year. Despite only opening in March 2024, our Sevenoaks Meet & Greet welcomed 40 clients in its first month.

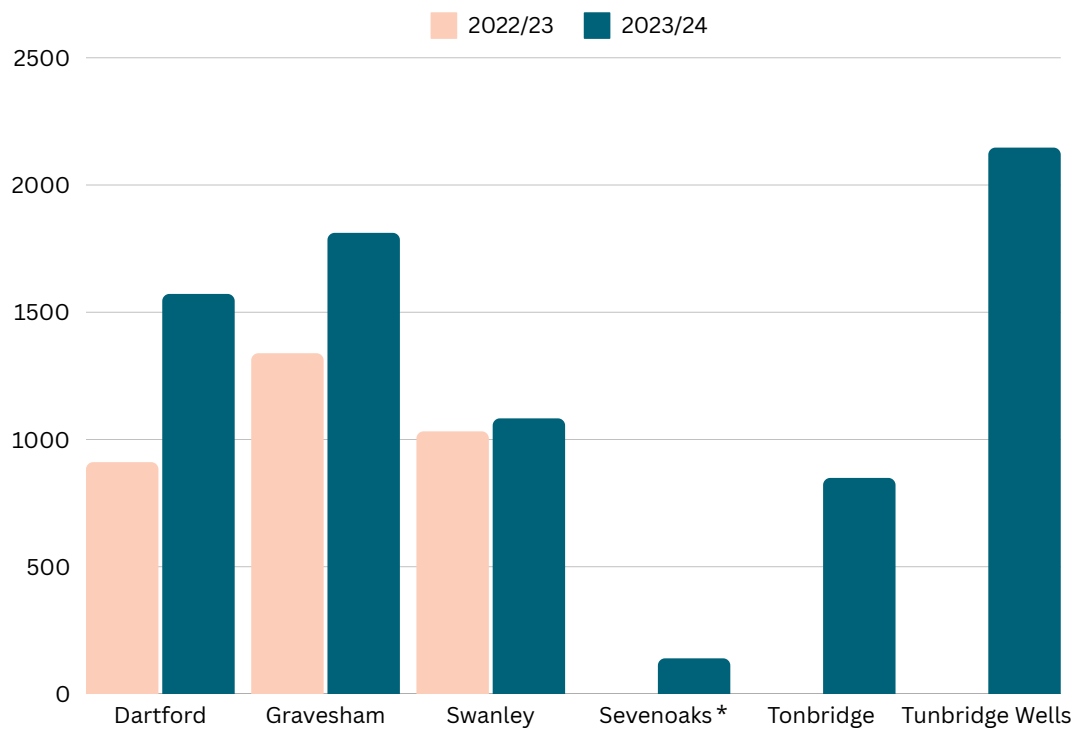
Our other Meet & Greet services also saw a rise in footfall from 2022/23 - with Dartford recording a huge leap of more than 600.

This was partly thanks to our move into our new office in the Dartford Civic Centre at the end of 2023, increasing our visibility in the community. Read more about this in ‘Our people and organisation’ on page 27.

Across the board, January 2024 was our busiest month, with our Meet & Greet teams welcoming nearly 1,000 people through our doors.



Meet & Greet Footfall



*Informal Meet & Greet started mid-way through the year

Outreaches and Video Advice

CANWK has continued to successfully run five outreaches over the year - providing support for those who might otherwise struggle to access the wider CANWK service.

Our Cranbrook Library, New Ash Green and St. Stephens Church, Tonbridge outreaches have each provided in-person advice, via drop-in and appointment, for one day per week. Our virtual outreaches – in Snodland and East Malling – have continued to pioneer video advice, which has since informed our approach to projects such as the Kent Money Advice Hub.

A key focus in 2023/2024 has been increasing our reach in the community through innovative methods, which can make our services accessible for even the most vulnerable of clients.

With funding from Kent County Council for the Kent Money Advice Hub, we have pushed ahead with bringing video advice into community settings; allowing us to give virtual face-to-face advice where clients feel the Adviser is sitting right beside them!

Spotlight on... Kent Money Advice Hub

Our expansion of the Kent Money Advice Hub (KMAH) project this year has been a crucial part of increasing our reach in the community.

KMAH is in collaboration with local Citizens Advice charities across Kent and was funded by Kent County Council (KCC) via the Helping Hands funding scheme.

Through this project - grounded in the use of innovative video advice kiosks - we have:

- Supported over 1,100 people across Kent with their money and debt problems.
- More than doubled the number of video advice kiosks installed in community places across Kent - locations including Dartford Civic Centre, Tonbridge Baptist Church, and Kings Hill Community Centre.
- Reached the most vulnerable people in north and west Kent before they reach crisis point - 43% of KMAH clients have multiple health issues and more than 30% have mental health issues.

For more on the impact of the KMAH and its financial outcomes for our clients, see our debt and money section on page 13.



Our work in 2023-2024

Tackling key issues

Across 2023 and into 2024, CANWK has seen a rise in clients coming to us with cost-of-living issues, meaning that we are helping more people with energy costs, debt and homelessness than ever before.

As well as continuing to tackle issues across a breadth of areas, this year we have also developed projects tailored to a unique intersection of issues, such as our Perinatal Money & Mental Health project.

Debt, Money and Mental Health

This year, CANWK has seen a growing need for debt support, particularly at the start of 2024.

In March 2024, we supported more than three times as many clients with debt advice than at the start of the pandemic - and 1.4 times as many as the year before.

We have continued to deliver the Money and Pension Service (MaPS) debt advice

service whilst also training Advisers to become Debt Relief Order (DRO) Intermediaries; meaning that we can provide seamless support for clients applying for Debt Relief Orders.

Debt continues to be one of the top issues affecting our clients and the number of issues raised involving debt has increased by 10% since 2022/2023.



Innovation in action: our work with Kent County Council

Our partnership with Kent County Council (KCC) has enabled us to develop innovative approaches to enable and support people to access debt and money advice who might not otherwise feel able to do so.

In addition to the **Kent Money Advice Hub** (more information on Pg. 11), we have continued to develop the **Money and Mental Health Project** in its delivery of specialist support for people with mental health issues who are experiencing debt and money issues. During this year, we were delighted to be able to expand the project's focus to include a **Perinatal Mental Health Project**; focusing on expectant and new mothers and their partners experiencing mental health and debt issues.

The project's pioneering approach includes:

- receiving direct referrals from mental health professionals within the NHS
- Advisers with the skills and time to build trust and engagement
- Proactive involvement, without pressure to close cases if clients need to break engagement with advice.

These have all come together to produce amazing outcomes with extremely vulnerable clients.

Money & Mental Health:

We supported

670 clients

with mental health issues



We helped clients to gain over

£1,000,000

in financial outcomes



Kent Money Advice Hub:

We supported

1,100 clients

with money issues



We helped clients to gain over

£41,000

in financial outcomes, even before many move into our other advice services



Case study - Keith*

Keith* is a single man in his forties who lives alone in a mortgaged property.

Keith called our Adviceline seeking advice on how to appeal a disability benefits decision as he was a self-employed tradesperson whose mental health issues were seriously limiting his ability to work and earn money.

Initially, a volunteer Form-Filling Adviser helped him to complete the initial PIP appeal documents, however as it became clear that Keith needed more specialist support, his case was transferred to the Money & Mental Health Project.

We supported Keith through each step of the PIP appeals process and eventually to a tribunal court hearing.

It took over a year for Keith's appeal to reach tribunal. By then, he had built up considerable debts, including mortgage and council tax arrears



In the run up to the tribunal, Keith's Adviser drafted court submissions and helped him to prepare. **At the court hearing, with our support, Keith felt empowered to speak on his own behalf, to explain his case.**

With the support of his Adviser, Keith won his appeal, and he has been given a full PIP award to supplement his earning and cover his living expenses. Vitally, he has received almost £10,000 in backdated payments - enough to clear his debts in full !

Whilst the process was incredibly stressful for Keith, he is now looking forward to the future and to being able to focus on improving his mental health and wellbeing.

Case study - Anna*

Anna* is in her mid-20s and lives alone with her 2 young children. She is her son's full-time carer as he has severe physical disabilities.

As a result of rising costs of living and difficulty budgeting her limited income, Anna was struggling to manage her finances. **By the time she reached out to us, she had amassed debts totalling over £17,000, including rent arrears and other priority debts, with little hope of repaying such sums.**

Anna worked with one of our Specialist Debt Advisers to understand all her options, and with our advice, she decided that a Debt Relief Order (DRO) was the best option for her to deal with her debts and start afresh.

Our Debt Adviser helped Anna to assemble all the documents, budgets, forms and evidence needed to apply for a DRO, which we then submitted on her behalf.

Whilst waiting for a decision, we also helped Anna to access some crisis support grants to help with the costs of everyday essentials, and **helped her to improve her budgeting skills** to ensure she was better able to manage within her income.

Anna's application for a DRO was successful, and she is now able to move forward with her children, free from debt.

She's now managing more successfully without the weight of her debt issues and has been making plans for the future, including securing a new part-time job.

Welfare benefits

Welfare benefits supplement an individual's income and support those in hardship.

In 2023 to 2024, benefits continued to be the issue that our clients wanted support with more than any other.

A huge success this year has been the amount of benefits income we have been able to secure for clients - more than £1.9 million overall.

These outcomes have been achieved through a variety of activities at generalist and specialist advice levels. We continue to offer to support all our clients to check they are receiving all the benefits to which they are entitled, and can help with everything from form-filling all the way through to preparation for court proceedings and representation at tribunals.

Whilst we have continued to find it difficult to secure additional funding to expand our team of highly skilled Welfare Benefits Specialists, the support of the Access to Justice Foundation has meant that we continue to provide support for vulnerable clients with the most complex benefits appeal cases

At a glance

We supported

3,435
clients

with benefits issues



We supported

520
clients

through benefits appeals



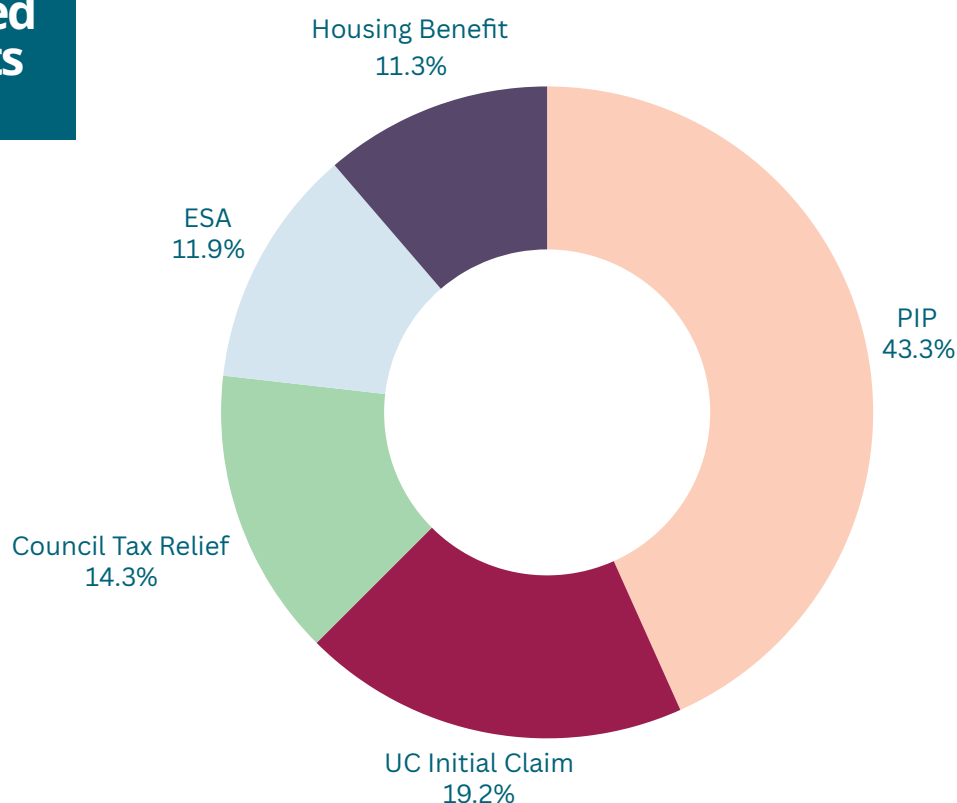
We helped clients to
gain over

£1,900,000

in additional benefits to
which they were entitled



Top issues faced by our benefits clients



Housing and homelessness

The long term support we have received from the National Lottery Community Fund has enabled us to successfully build our service. From this platform, we have leveraged additional funding, trained additional housing specialists and extended our reach and reputation for high quality housing advice and homelessness prevention.

At a glance

We supported almost

**1,200
clients**

who were homeless or
threatened with homelessness



**27% of
our clients**

wanted support with a housing
issue



In the past year, we have seen record levels of clients seeking support with homelessness issues. For example, in 2024 CANWK helped 22% more clients with homelessness issues than at the same point in 2020.

Tackling actual or threatened homelessness, often involves complex and lengthy cases, handled by our Adviceline Advisers and our specialist Homelessness Prevention team.

We work in close partnership with our local authority housing teams and housing associations, and very much appreciate the support they provide and the positive benefits these bring to our clients. An example of this in 2023/24 has been our invitation to regularly attend the Sevenoaks District Council Housing Hub, where agencies come together to provide a one-stop-shop for local residents struggling with housing issues.

Projects & Funders:

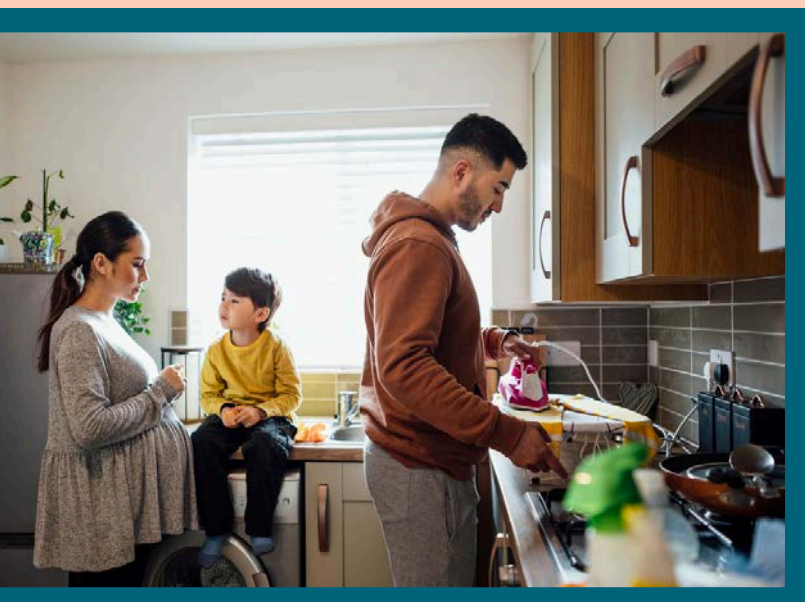
We're extremely grateful to support of all our funders supporting the continued development of our housing and homelessness advice services:

HPP (Homelessness Prevention Project) - funded by the National Lottery Community Fund

Specialist Housing Legal Representation - funded by the Access to Justice Foundation's 'Improving Outcomes through Legal Support' programme

Homelessness Prevention - funded by The Hollick Family Foundation

Homelessness Prevention - funded by The Nationwide Foundation



Case study - Robert*

Robert* is a young man with mental health and learning difficulties, making him extremely vulnerable. **Robert came to a CANWK office seeking support as he had been sleeping on the street.** Our Meet & Greet Adviser supported Robert to use our video advice kiosk, where he was able to speak to an Adviser straight away.

Robert explained that he had been in temporary accommodation provided by his local authority, awaiting a permanent housing offer. Unfortunately when he had received the offer via email, it had gone to his spam folder and he did not see it. Without a response to the email, **the local authority believed the offer had been refused, and so terminated his temporary housing placement... leading to him becoming street homeless.**

Robert didn't know where to turn for help.

* Name has been changed for confidentiality reasons

It is situations like these where the video advice kiosk is so beneficial - Robert was able to speak to an Adviser straight away, who was then able to gain further support from our Housing Specialists.

Having gathered further evidence, our Housing Specialist was able to explain his vulnerable situation and need for immediate help to the local authority.

With our positive working relationships with the council officers, we were able to advocate successfully on Robert's behalf and the local authority re-opened his housing case and found new temporary accommodation.

Working together, we and the local authority are now supporting Robert towards a new permanent and safe home.



“

I am so grateful for all the help I am getting – it really does mean everything to me.

I feel listened to again – I don't know where I would be without the support of such kind people like you.

”

Immigration

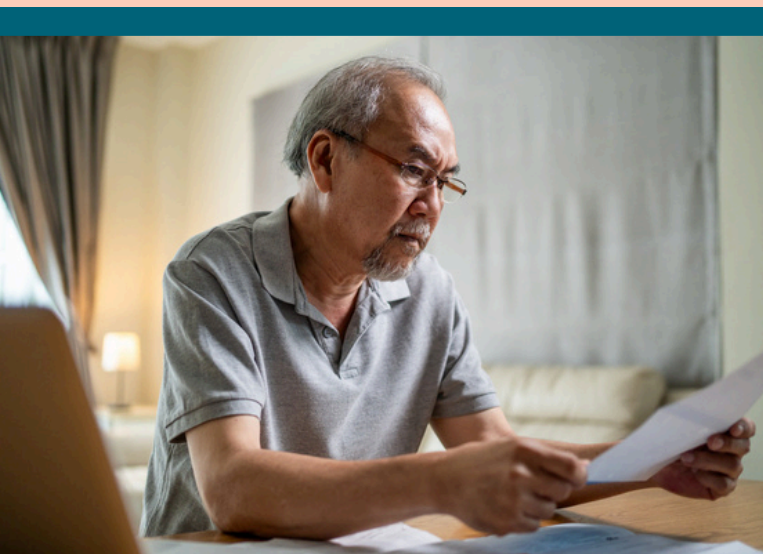
CANWK offers free expert advice to help clients navigate immigration and asylum law, understand the issues, and go on to make the best decisions for themselves.

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.

574 clients
supported with
1,219 immigration
issues

CANWK is the leading provider of free immigration advice in the South East. As such, 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.

The long term support we have received from the National Lottery Community Fund has enabled us to successfully build our service. From this platform, we have leveraged additional funding and high quality immigration advice across the county.



In 2023-2024, CANWK successfully trained three of our existing immigration advisers to reach OISC Level 2 accreditation. This has given us more capacity to work on higher level cases.

Projects & Funders:

We're extremely grateful to all our funders supporting the development of our immigration advice services:

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

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.

For the first time in 2024, we have been funded to provide in-depth energy advice and casework support. This has given us greater capacity to support vulnerable clients with more complex energy cases, including advocating on their behalf with energy companies.

Through our Energy Outreach Programme (EOP) we have reached out into the community and connected 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 tailored, individual advice sessions either over the phone or via email - often for the most vulnerable clients.



751 clients received energy support advice - many across multiple energy projects

We posted 215 free carbon monoxide detectors to clients



The energy team took part in 37 separate events

In partnership with the Fuel Bank Foundation, we gave 392 fuel vouchers to people in need, worth over £27,500



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



We achieved over £415,000 in financial outcomes for our energy clients





Our work in 2023-2024

Providing additional support

More people than ever needed repeated support in 2023 that went beyond pure advice - such as with food bank referrals.

In light of this, we have continued to include in our work various projects that support the immediate practical needs for clients, including Household Support Fund, National Databank and Involve Kent.

Household Support Fund

This year, we have continued to speak to large numbers of clients who are struggling to make ends meet.

In response to this, 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.

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 on almost 700 advice issues in total, thereby giving them the chance to get to the root of what had caused their situation.

190 households
supported with vouchers in
Gravesham
Totalling £45,000

225 households
supported with vouchers in
Tonbridge & Malling
Totalling £31,000

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 continued to work with Good Things Foundation in 2023/24 to provide free SIM cards.

Within the last year we have delivered 31 free SIM cards to those most in need.



Involve Kent

CANWK have continued to work with Involve Kent to promote positive wellbeing - 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.



Case Study: Eva*

Eva* first contacted CANWK in the summer of 2023, seeking advice on her money issues including several thousand pounds of debts.

Whilst receiving debt advice, Eva began to disconnect from the advice process and stopped responding to calls from our Advisers, despite numerous attempts to engage.

However, when Eva received an email regarding the possibility of applying for an energy card as part of the HSF4 Debt Advice Project, she responded. After completing the application, Eva was subsequently offered further support from a Specialist Debt Adviser. She fully re-engaged with the debt advice provided by CANWK, and having chosen to apply for a Debt Relief Order (DRO) she worked with us to complete the lengthy application process.

Eva's application for a DRO was ultimately successful. **The HSF4 Energy Card not only provided much needed crisis support, but more importantly, was the catalyst Eva needed to take that important step towards a debt-free future.**

* Name has been changed for confidentiality reasons

HSF4 Debt Advice & Energy Support

Between January and March 24, we worked in partnership with Kent County Council to deliver a project to support those on low incomes across Kent who were taking positive steps to address their debts.

Over an 8-week period, we provided 975 people dealing with their debts with energy cards worth £500 each.

In practice, that meant that eligible Kent residents who were engaging with, or had recently engaged with, debt advice could be eligible for support towards their winter energy costs.

We worked closely with other debt advice organisations across Kent to ensure that as many eligible people as possible could access the scheme within a very tight timeline.

Local people wishing to access the scheme, were directed to the Kent Money Advice Hub. We spoke with 800 people and supported almost 500 people with initial debt advice before referring them to the voucher scheme.

As a result of this scheme, hundreds of Kent residents have been supported to access debt advice for the first time - often helping them to deal with money issues before reaching crisis point.



Partnerships

Our strong partnerships have continued to help us pioneer exciting new projects and support our clients holistically. This year we have nurtured our relationships with local and national organisations, as well as academics, to foster innovation and provide the best outcomes for our clients.

Our work with Kent County Council

Our continued partnership with Kent County Council (KCC) this year has enabled us to work on multiple innovative projects - leading the way in collaboration with other local Citizens Advice branches.



This partnership with KCC for both the Kent Money Advice Hub and Money & Mental Health Project was nominated for an IRRV Performance Award.

Kent County Council was a finalist in both the 'Excellence in Innovation in the Fight Against Poverty' and 'Excellence in Social Inclusion' categories for this project work with us.



HKBN(O)

Our Hong Kong British National (Overseas) - HKBN(O) - project supported 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 continued to foster strong relationships with local and national organisations to effectively support the Hong Kong community, including:

- HKBrits
- Welcoming Committee for Hong Kongers (WC4HK)
- Tunbridge Wells Hong Kong BNO CIC

Working with other Local Citizens Advice:

Our Kent-wide projects with KCC are only possible through collaboration with the other local Citizens Advice in Kent. Through these partnerships, we have been able to strengthen our collective services and provide a county-wide response to the issues being faced by local people.

We have also shared our expertise with other local Citizens Advice to maximise their impact, for example:

Citizens Advice Thanet → Debt

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

NHS Hardship Fund

We began working with the Kent Community Health NHS Foundation Trust in September 2023, to deliver their employee hardship fund.

This scheme gave community health professionals working for the Trust the opportunity to apply for a fund of up to £500 to cover unexpected or emergency costs, as well as access a tailored advice appointment.

We supported 75 clients; enabling them to access £25,000 in hardship funding and a further £80,000 in additional financial outcomes.

With our holistic advice we were not only allocating the NHS Hardship Fund but also addressing underlying issues and securing added value - for example by ensuring recipients were also maximising their regular incomes to help avoid future crisis.



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 try to tackle problems before they arise.

Research & Campaigns

In 2023/24 we have worked toward local and national policy change by:

- **Creating a publicly accessible Cost-of-Living Dashboard**
 - We used data from our service to demonstrate the effect of the cost-of-living crisis on our communities.
 - Key insights from our data on debt, benefits, homelessness, and crisis support were used to engage with MPs and the local press, resulting in media interest from BBC radio and on TV.
- **Undertaking two in-depth research projects**
 - One looked into digital exclusion and the other examined the growing demand for repeat crisis support among our clients.
 - Research into both has been completed and the first of the two reports - 'Access Denied: Digital Exclusion in North & West Kent' - is now going through approval for publication on our website.
 - 'Bridging the Gap: Crisis Support in North & West Kent' is in draft.
- **Continuing to contribute high-quality evidence forms for use in national policy and advocacy work.**
 - This year it has included work on poor practice by IVA firms, the ongoing spotlight on negative budgets and growing debt advice needs, as well as the upcoming Renter's Rights Bill.

At a glance

We completed

2 local research projects



We campaigned on

3 national issues



impacting our local community

160 evidence forms



were submitted by Advisers
(an increase of 9% from last year)

How we strengthened our R&C work within CANWK:

- We improved the consistency and quality of our evidence recording.
 - We led an initiative to increase the number of financial outcomes recorded on Casebook, producing an easy to use and accessible guide for advisers. These outcomes are crucial for producing compelling, quantitative evidence of our service's success.
 - Alongside this we distributed other materials for advisers to make contributing to R&C easier, including a full evidence form guide in each office.
- We held our second R&C Forum, this time giving staff and volunteers a more detailed look at how we were conducting our digital exclusion and charitable support research, as well as the chance to ask questions, contribute ideas, and learn more about R&C.



Our people & organisation

CANWK has continued to evolve over the past year, to ensure we continue to meet the changing needs of our community - and through it all our incredible volunteers and staff have worked so hard to achieve the results set out in this report.

Training & Development:

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 2023 and March 2024 we trained 14 volunteers and 13 paid staff members.

Alongside our generalist training, we have sought to deliver organisation-wide training on a variety of topics this year, including Benefits refresher sessions, Modern Slavery and Hate Crime. These sessions help to ensure all our people are equipped with the skills to support our clients effectively.

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.

Our EDI Collaboration Group, made up of volunteers and staff from across the organisation meet regularly 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.



Meet & Greet opening hours increased to Monday-Friday, 9am-5pm

A video advice kiosk for 'virtual face-to-face' advice sessions throughout the week

In-person advice appointments with Form-Fillers, Generalist Advisers and Specialists

Welcome to our new home in Dartford:

We were delighted to move into our new office in the Dartford Civic Centre at the end of 2023.

Our bright and welcoming new base will enable us to maximise our visibility and accessibility for the Dartford community, particularly those who are most vulnerable.

Without the high cost of a stand alone office, we have been able to divert funding towards new and expanded advice services - ensuring we are better placed than ever to support local people struggling with the challenges of life.

We are extremely grateful to Jeremy Kite, Leader of the Council, and all at Dartford Borough Council, for supporting our move and welcoming us so warmly!

A big thank you to all our volunteers!



We have over 80 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 30,000 hours of their time this year, including over 4,000 days of advice-giving.

Let's hear from our people.....

Why did you decide to work or volunteer for CANWK?

To help people - not everyone is fortunate enough to have someone around them to help

It's a cliché, but I felt the need to 'give something back'

To make a positive difference

To have a sense of achievement at the end of every day

To use my experience and skills for something useful

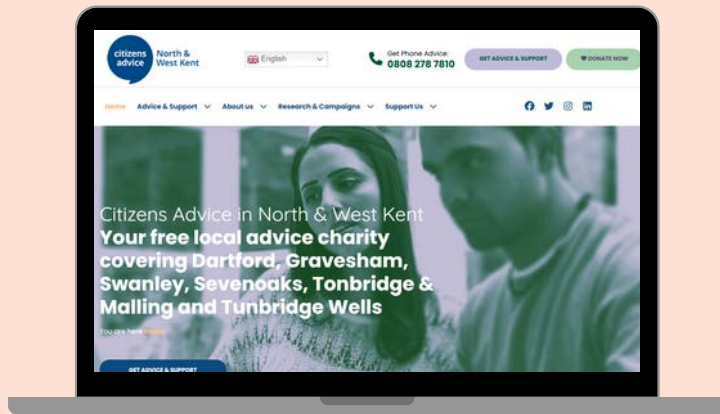
To learn new skills and be challenged

I've been helped by Citizens Advice before

To get out and meet new people with a purpose

I want to have a career in legal advice and this is a great way to get started

Our Communications and Media Coverage



Our CANWK Website

- 61,100 page views
- 42,750 user engagement
- 20,000 first-time web visitors



Bitesize Advice on Social Media

We regularly share bitesize advice posts online via our Facebook and X platforms:

- Energy Advice
- Housing & Homelessness
- Scams Awareness
- Consumer Rights



Presentations delivered to organisations about our services, such as foodbanks, Job Centres and local authority service teams.

citizens advice North & West Kent

Your local Citizens Advice charity serving Gravesham, Dartford, Swanley, Sevenoaks, Tonbridge & Malling and Tunbridge Wells areas.

Worried about high energy costs?

Our specialist Energy Advisers are here to advise and support you, no matter your energy concern.

We'll explain:

- how to reduce your energy costs and save money
- any financial support available e.g. energy vouchers
- energy grants and support schemes to help you, and more!

Are you aware of the dangers of Carbon Monoxide?

Carbon Monoxide can't be

But it CAN be DETECTED

Contact us for your **FREE Carbon Monoxide Detector**

Contact us

Call our FREE AdviceLine on **0808 278 7810** (Monday - Friday, 9am to 5pm)

Email us on **energy@nwkent.cab.org.uk**

Visit our website **citizensadvicenwk.org.uk** or scan the QR code

citizens advice North & West Kent

LOCALNEWSANDEVENTS Town&Country

Debt Advice

I've built up a bit of debt and I am panicking.

Even though I cut back, Christmas was expensive, my rent has gone up and my paycheque just doesn't stretch as far as it used to. I'm doing everything I can but it's not enough - what can I do?

First of all it's important to know you're not alone in finding things difficult and, crucially, there's support available.

You say you've built up a bit of debt. The first step is to collect all the information you have about your debts, this might include contracts, bills and statements.

Next, make a list of your debts and write down the details of each. This could include whom you owe the money to (this person/company is your 'creditor'); when you first missed a payment; and how much you now owe. You'll also need to make a note of your account or reference number and what steps the creditor has taken to get the money back, e.g. sending you letters.

It might feel overwhelming when you see all of your debts written down - but try not to worry, the important thing is that you're sorting them out.

If you're behind on household bills, prioritise paying your rent or mortgage, plus energy bills and Council Tax first. Not paying these bills has the most serious consequences. You should speak to the person or company you owe money to, to see if there are any manageable steps you can take to

start reducing your debt.

Once you've got these debts under control, you should look at any other debts like credit card or store card debts, payday loans or missed Buy Now Pay Later payments.

While you're looking at the money going out, do remember to consider money that could be coming in. It's always worth checking if there are any benefits that you're eligible for, including support with your energy costs and living costs. There's a benefits calculator, advice on how to reduce living costs and information on other ways to increase your income, on the Citizens Advice website.

There's also emergency support that you may be able to access, such as a food bank or fuel vouchers. You could also contact your local council to see if they can offer support.

We know that times are incredibly tough but please remember, you don't have to face this alone, we can help you find a way forward.

For free and confidential money advice, call the Kent Money Advice Hub service on **0808 175 6406** (Monday to Friday, 9am to 5pm). Or visit **www.kentmoneyadvicehub.com** to make a video call from your digital device and speak to an Advisor from the comfort of your home. This service is run by Citizens Advice charities in Kent and funded by Kent County Council.

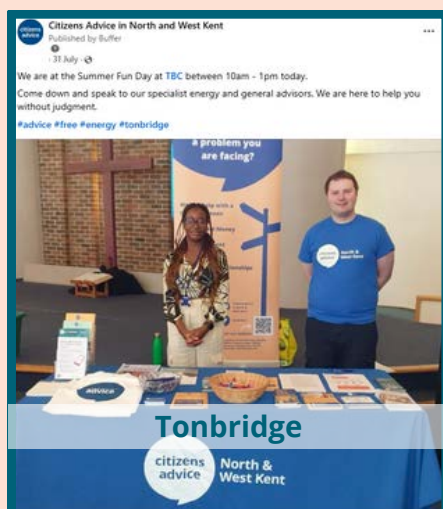
For general advice, contact your local Citizens Advice charity, Citizens Advice in North & West Kent. Call our free AdviceLine on **0808 278 7810** (Monday to Friday, 9am to 5pm) or visit **www.citizensadvicenwk.org.uk**

Social Media

- 50,000+ unique people saw our Facebook posts
- 615 posts published with a 3.8% engagement rate on X (formerly Twitter)

Adverts and regular advice columns in local magazines

- 245,000+ households and businesses reached



Attending community events to raise awareness of our services



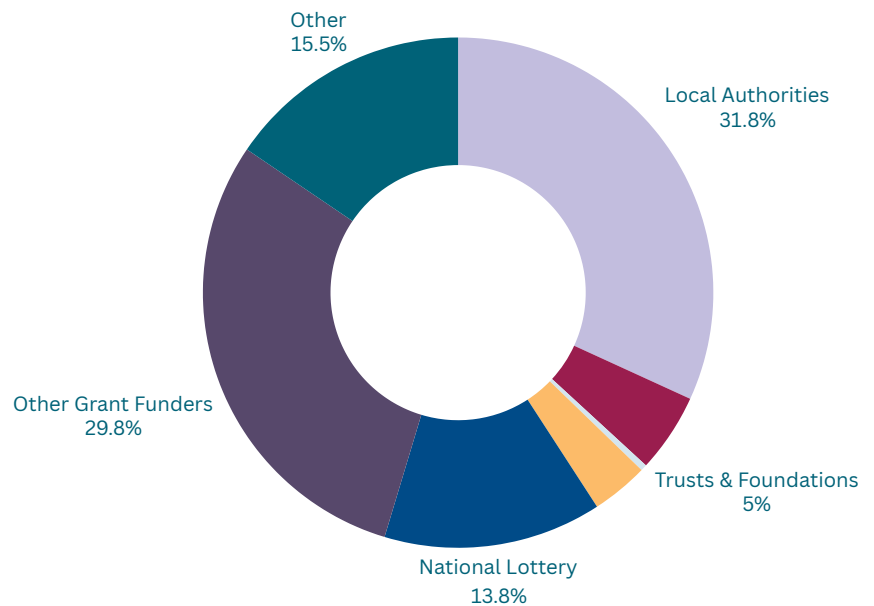
How We Raise

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.

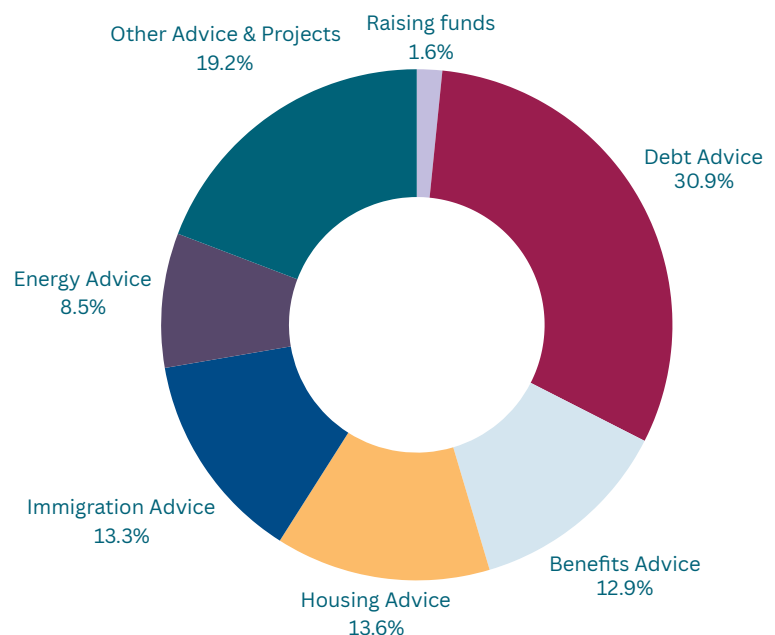
During 2023/24, we have focused our efforts on broadening our fundraising - not only building on our strong track record in securing project funding from a range of charitable trusts and foundations, but also strengthening our relationships with individuals, community groups and companies.

We are hugely grateful for the support and generosity of all our donors, who have contributed to us raising a total of £2.06 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...



Our Funds



The Tunbridge Wells Legal Walk in June 2023 raised over £6,600 for CANWK



Rotary, Lions and Freemasons organisations have raised over £5,000 to support training for new volunteer Advisers



Our super-speedy Half-Marathon runners raised over £2,400 in Tunbridge Wells and Hastings



Our Charity Golf Day in March was great fun, and raised £2,000

Fundraising Activities!



The Tunbridge Wells Winter Bridge League raised £2,000



Tonbridge Dragon Boat Race, sponsored by Warners Solicitors, raised over £950



John's two 100km Ultra Challenges during the year raised over £3,650



Another London Legal Walk brought us together in June 2023



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.

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

Continuing to be creative and innovative

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

Making best use of our funds

to secure our future as an advice service

Being expert

in the issues that matter most, including developing new specialisms as funding allows.

Having a motivated and highly skilled team
of staff and volunteers

Capturing more outcomes,

to better demonstrate our impact and value

Using our insights to influence policy makers

and bring about positive change for our 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 2024. 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: | 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 | Hon Treasurer* | 06.12.2016 | |
| Martin Miles | Hon Treasurer* | 24.07.2017 | |
| Jeff Black | | 21.11.2013 | 21.11.2023 |
| Selwan Yousif | | 25.03.2013 | 07.05.2024 |
| Christine Grosskopf | | 06.12.2016 | |
| 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 | Hon Treasurer* | 03.10.2023 | 04.06.2024 |
| Andrew Cumming | | 07.05.2024 | |
| Keith Bonin | | 08.10.2024 | |
| Richard Hubble | | 08.10.2024 | |

*Martin Miles resigned as Treasurer 21.11.23. Paul Cooper was appointed Treasurer on 21.11.23 and resigned on 04.06.24. Robin Thompson was appointed Treasurer 04.06.24.

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

| EX OFFICIA MEMBERS | DATE APPOINTED | ELECTED BY | DATE RESIGNED |
|------------------------|----------------|-------------------------------------|---------------|
| Cllr Carol Gale | | Dartford Borough Council | |
| Cllr Peter Scollard | | Gravesham Borough Council | 14.05.2024 |
| Cllr Lesley Dyball | | Sevenoaks District Council | 25.07.2024 |
| Cllr Matt Boughton | | Tonbridge & Malling Borough Council | |
| Cllr Wendy Fitzsimmons | | Tunbridge Wells Borough Council | May 2024 |
| 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 |
| Cllr Roddy Hogarth | 25.07.2024 | Sevenoaks District Council | |
| Cllr Corinna Keefe | May 2024 | Tunbridge Wells Borough Council | |
| Cllr Deborah Croxton | 01.05.2024 | Gravesham Borough Council | |

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 2024 the company had 12 members (2023: 12 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 in 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 £2,070,300 (2023: £2,019,027). Of this £1,280,664 (2023: £1,354,262) related to project restricted activities.

A surplus of £28,158 was generated in the year which was made up of a surplus on unrestricted funds of £101,259 and a deficit on restricted funds of £73,101 (2023: surplus of £222,867: unrestricted funds £55,363 and restricted funds £167,504). 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 2024 total reserves were £800,317 (2023: £772,159) of which £153,606 (2023: £226,707) 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 excluding depreciation.

Therefore the trustees aim to have free reserves of approximately £437,000. At the year end the General Fund was £646,711 and free reserves (general fund less tangible fixed assets) stood at £614,975. This represented a surplus over the policy described above of £177,975.

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 in 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 in 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: 

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 2024 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 2024 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.

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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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 43, 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 applying to the charitable company, and the procedures that management adopt to ensure compliance, and have considered the extent to which non-compliance might have a material effect on the financial statements, and in particular we identified: the Charities Act 2011 and Charities SORP FRS102.

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

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

- Assigned an engagement team to the audit with particular familiarity in dealing with charity and not-for-profit organisations.
- Obtained an understanding of the charity's procedures for ensuring compliance with laws and regulations.
- Obtained and reviewed internal policies and procedures and external guidance.
- Made enquiries of management and the Board of Trustees regarding whether they were aware of any actual or suspected incidences of non-compliance with laws and regulations.
- Obtained and reviewed meeting minutes.
- Reviewed the National Citizens Advice quality report for the year.
- Reviewed legal expense accounts to identify costs which may indicate possible legal or regulatory issues.
- Reviewed the completeness and accuracy of associated disclosures made in the financial statements.

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

- Assessing the systems and controls in place, and whether any weaknesses were identified which could suggest or allow fraud.
- Tested journal entries to identify any unusual transactions.

Independent Auditor's Report

- Assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.
- Performed analytical procedures to identify any unusual or unexpected relationships.
- Considering how fraud might occur, including considering whether management have incentives and opportunities to manipulate the financial results (including overriding controls).
- Evaluated management's assessment of risk of fraud and whether they are aware of any actual or suspected fraud.
- Designing and performing audit procedures to obtain sufficient appropriate audit evidence in relation to the completeness, cut-off and classification of income.
- Designing and performing audit procedures to ensure that restricted funds have been correctly recognised and restricted expenditure has been allocated correctly to these funds.
- Considering the appropriateness of management estimates in relation to support costs and their allocation of staff costs to charitable activities and ensuring their basis for this is applied consistently across all activities.

The audit has been planned and performed in such a way as to best identify risks of material misstatement, however the inherent limitations of audit procedures means that there remains a risk that material misstatements may not be identified.

In particular we are aware of the inherent difficulties in detecting irregularities, and irregularities that result from fraud may be more difficult to detect than irregularities that result from error, due for example, to override of controls, collusion or misrepresentations. In addition, the further removed non-compliance

with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. 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 Lindeyer 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 2024

| | | 2024 | 2024 | 2024 | 2023 |
|------------------------------------|-----------|----------------|------------------|----------------|----------------|
| | | Unrestricted | Restricted | Total | Total |
| | Note | funds | funds | funds | funds |
| | | £ | £ | £ | £ |
| Income from: | | | | | |
| Donations and legacies | 3 | 57,295 | 948,344 | 1,005,639 | 887,433 |
| Transfer from CATWD | | - | - | - | 248,648 |
| Charitable activities | 4 | 683,869 | 332,320 | 1,016,189 | 862,285 |
| Other trading activities | | 17,138 | - | 17,138 | 13,453 |
| Investments | | 31,334 | - | 31,334 | 7,208 |
| Total income | | 789,636 | 1,280,664 | 2,070,300 | 2,019,027 |
| Expenditure on: | | | | | |
| Raising funds | 5 | 29,737 | 2,272 | 32,009 | 66,675 |
| Charitable activities | 6 | 677,952 | 1,332,181 | 2,010,133 | 1,729,485 |
| Total expenditure | | 707,689 | 1,334,453 | 2,042,142 | 1,796,160 |
| Net income / (expenditure) | | 81,947 | (53,789) | 28,158 | 222,867 |
| Transfers between funds | | 19,312 | (19,312) | - | - |
| Net movement in funds | | 101,259 | (73,101) | 28,158 | 222,867 |
| Reconciliation of funds: | | | | | |
| Total funds brought forward | | 545,452 | 226,707 | 772,159 | 549,292 |
| Total funds carried forward | 12 | 646,711 | 153,606 | 800,317 | 772,159 |

Balance Sheet

BALANCE SHEET AS AT 31 MARCH 2024

| | Note | 2024 £ | 2024 £ | 2023 £ As restated | 2023 £ As restated |
|---|------|------------------|----------------|--------------------------|--------------------------|
| Fixed assets | | | | | |
| Tangible assets | 9 | | 31,736 | | 20,170 |
| | | | <u>31,736</u> | | <u>20,170</u> |
| Current assets | | | | | |
| Short term cash deposits | | 564,641 | | 241,489 | |
| Debtors | 10 | 154,475 | | 122,141 | |
| Cash at bank and in hand | | 398,151 | | 600,934 | |
| | | <u>1,117,267</u> | | <u>964,564</u> | |
| Creditors: amounts falling due within one year | 11 | (348,686) | | (193,192) | |
| Net current assets | | | 768,581 | | 771,372 |
| Provisions for liabilities | 16 | | - | | (19,383) |
| Total net assets | | | <u>800,317</u> | | <u>772,159</u> |
| The funds of the charity: | | | | | |
| Restricted funds | 12 | | 153,606 | | 226,707 |
| Unrestricted funds | | | 646,711 | | 545,452 |
| Total funds | | | <u>800,317</u> | | <u>772,159</u> |

The financial statements were approved by the Board of Trustees on 19th November 2024 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 2024

| | Note | 2024 £ | 2023 £ |
|---|------|-----------|-----------|
| Cash flows from operating activities: | | | |
| Net cash provided by operating activities | A | 112,502 | 319,075 |
| Cash flows from investing activities: | | | |
| Purchase of property, plant and equipment | | (23,467) | (41,606) |
| Investment income | | 31,334 | 7,208 |
| Net cash provided by/(used in) investing activities | | 7,867 | (34,398) |
| Change in cash and cash equivalents in the year | | 120,369 | 284,677 |
| Cash and cash equivalents at the beginning of the year | | 842,423 | 557,746 |
| Cash and cash equivalents at the end of the year | | 962,792 | 842,423 |
| Being | | | |
| Short term cash deposits | | 564,641 | 241,489 |
| Cash at bank and in hand | | 398,151 | 600,934 |
| | | 962,792 | 842,423 |

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

| | | |
|---|-----------|-----------|
| Net income for the year | 28,158 | 222,867 |
| Transfer of fixed assets from CATWD | - | (14,139) |
| Investment income | (31,334) | (7,208) |
| Depreciation and amortisation charges | 11,901 | 46,810 |
| Impairment provision | - | 4,850 |
| Dilapidation provision movement | (19,383) | 19,383 |
| Loss on disposal of fixed assets | - | 161 |
| Increase in debtors | (32,334) | (37,628) |
| Increase in creditors | 155,494 | 83,979 |
| Net cash provided by operating activities | 112,502 | 319,075 |

Notes to the Financial Statements

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

1 ACCOUNTING POLICIES

Accounting convention

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

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

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

Going concern

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

Income

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

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

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

Notes to the Financial Statements

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

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 | 2-5 years straight line |

Assets costing less than £5,000 for leasehold improvements and £750 for office equipment are not capitalised but are recognised as expenditure in the Statement of Financial Activities in the year incurred.

Short term cash deposits

Short term cash deposits includes cash being held for the purpose of investment rather than to meet short-term cash commitments as they fall due.

Notes to the Financial Statements

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

1 ACCOUNTING POLICIES continued

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.

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

In the prior year, an amount of £241,489 was included in Cash at bank and in hand. This has been reclassified to Short term cash deposits as the funds are held for investment purposes rather than to meet short-term cash commitments as they fall due. There was no impact on the prior period net assets nor result for the period.

Notes to the Financial Statements

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

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

| | 2024 | 2023 |
|------------------------------------|------------------|----------------|
| | £ | £ |
| Grants from trusts and foundations | 215,905 | 250,996 |
| National Lottery grants | | |
| Specialist housing advice | 107,710 | 84,264 |
| Specialist immigration advice | 141,762 | 127,568 |
| Citizens Advice grants | 12,500 | 2,500 |
| Donations and Gift Aid | 61,149 | 45,803 |
| Grants from local authorities | 466,613 | 326,302 |
| Other grants and donations | - | 50,000 |
| | <u>1,005,639</u> | <u>887,433</u> |

In the preceding period, income of £825,230 was restricted.

Notes to the Financial Statements

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

4 INCOME FROM CHARITABLE ACTIVITIES

| | 2024 | 2024 | 2024 | 2024 |
|--|---------------|--------------------------|----------------------------|------------------|
| | Consultancy | Service level agreements | Performance-related grants | Total |
| | £ | £ | £ | £ |
| Agreements covering general activities | - | 503,002 | - | 503,002 |
| Specialist debt advice | - | - | 193,803 | 193,803 |
| Specialist energy advice | - | - | 117,306 | 117,306 |
| Other advice and projects | 23,566 | 2,538 | 175,974 | 202,078 |
| | <u>23,566</u> | <u>505,540</u> | <u>487,083</u> | <u>1,016,189</u> |

4 INCOME FROM CHARITABLE ACTIVITIES continued

| | 2023 | 2023 | 2023 | 2023 |
|--|--------------|--------------------------|----------------------------|----------------|
| | Consultancy | Service level agreements | Performance-related grants | Total |
| | £ | £ | £ | £ |
| 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> |

In the preceding period, income of £280,384 was restricted.

5 EXPENDITURE ON RAISING FUNDS

| | 2024 | 2023 |
|----------------------|---------------|---------------|
| | £ | £ |
| Staff costs | 18,943 | 47,172 |
| Development expenses | 5,037 | 812 |
| Support costs | 8,029 | 18,691 |
| | <u>32,009</u> | <u>66,675</u> |

In the preceding period, £13,335 of expenditure was paid from restricted funds.

Notes to the Financial Statements

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

6 EXPENDITURE ON CHARITABLE ACTIVITIES

| | 2024 | 2024 | 2024 |
|-------------------------------|------------------|----------------|------------------|
| | Direct costs | Support costs | Total |
| | £ | £ | £ |
| Specialist debt advice | 472,726 | 158,280 | 631,006 |
| Specialist benefits advice | 197,791 | 66,225 | 264,016 |
| Specialist housing advice | 208,658 | 69,864 | 278,522 |
| Specialist immigration advice | 203,640 | 68,183 | 271,823 |
| Specialist energy advice | 129,368 | 43,315 | 172,683 |
| Other advice and projects | 293,734 | 98,349 | 392,083 |
| | <u>1,505,917</u> | <u>504,216</u> | <u>2,010,133</u> |

| | 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> |

Notes to the Financial Statements

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

6 EXPENDITURE ON CHARITABLE ACTIVITIES continued

The breakdown of cost categories included above is as follows:

| | 2024 | 2024 | 2023 | 2023 |
|----------------------------------|------------------|----------------|------------------|----------------|
| | Direct costs | Support costs | Direct costs | Support costs |
| | £ | £ | £ | £ |
| Staff costs | 1,243,925 | 190,474 | 946,054 | 188,163 |
| Grants payable | 60,550 | - | 67,095 | - |
| Consultancy and monitoring | 15,050 | - | - | - |
| Premises costs | 390 | 185,175 | 858 | 159,328 |
| Provision for dilapidation costs | - | - | - | 19,383 |
| Recruitment and training | 4,741 | 32,397 | 2,151 | 3,648 |
| Travel and subsistence | 18,202 | 3,965 | 14,750 | 1,726 |
| Insurance and licences | 6,771 | 11,301 | - | 9,302 |
| IT costs | 29,328 | 19,897 | 40,870 | 22,079 |
| Telephone, stationery etc. | 16,625 | 8,635 | 18,130 | 10,195 |
| Fees and subscriptions | - | 8,223 | - | 9,818 |
| Marketing and communications | 3,580 | 162 | 11,034 | 558 |
| Accountancy and payroll | - | 3,014 | - | 3,916 |
| Partner payments | 83,815 | - | 120,390 | - |
| Depreciation | - | 11,901 | 10,206 | 36,604 |
| Impairment | - | - | - | 4,850 |
| Loss on disposal of fixed assets | - | - | - | 161 |
| Other costs | 22,940 | 18,815 | 13,130 | 15,799 |
| Governance costs: | | | | |
| Legal and professional fees | - | - | - | - |
| Trustees' indemnity insurance | - | 6,466 | - | 6,338 |
| Audit fees | - | 11,820 | - | 11,640 |
| | <u>1,505,917</u> | <u>512,245</u> | <u>1,244,668</u> | <u>503,508</u> |

In the preceding period, £1,173,423 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 2024

7 NET INCOME

| | 2024 | 2023 |
|---|---------|--------|
| | £ | £ |
| Net income is stated after charging: | | |
| Depreciation | 11,901 | 46,810 |
| Auditors' remuneration for audit services | 11,820 | 11,640 |
| Auditors' remuneration for non-audit services | 3,014 | 3,916 |
| Rent paid under operating leases | 117,411 | 96,122 |

8 STAFF COSTS

| | 2024 | 2023 |
|---|-----------|-----------|
| | £ | £ |
| Gross salaries | 1,322,380 | 1,075,360 |
| Employer's National Insurance contributions | 99,489 | 80,321 |
| Employer's pension contributions | 31,473 | 25,708 |
| | 1,453,342 | 1,181,389 |

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 £6,327 (2023: £5,661).

The average number of employees on a headcount basis during the year was 65 (2023: 64).

Notes to the Financial Statements

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

9 TANGIBLE FIXED ASSETS

| | Leasehold improvements £ | Office Equipment £ | Total £ |
|----------------------------------|--------------------------------|--------------------------|------------|
| Cost | | | |
| Brought forward at 1 April 2023 | 235,740 | - | 235,740 |
| Additions in the year | - | 23,467 | 23,467 |
| Disposals in the year | (75,048) | - | (75,048) |
| Carried forward at 31 March 2024 | 160,692 | 23,467 | 184,159 |
| Depreciation | | | |
| Brought forward at 1 April 2023 | 215,570 | - | 215,570 |
| Charge for the year | 7,208 | 4,693 | 11,901 |
| Eliminated on disposal | (75,048) | - | (75,048) |
| Carried forward at 31 March 2024 | 147,730 | 4,693 | 152,423 |
| Net book value | | | |
| At 31 March 2024 | 12,962 | 18,774 | 31,736 |
| At 31 March 2023 | 20,170 | - | 20,170 |

Notes to the Financial Statements

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

10 DEBTORS

| | 2024 | 2023 |
|----------------|----------------|----------------|
| | £ | £ |
| Accrued income | 113,410 | 78,117 |
| Prepayments | 38,709 | 43,500 |
| Other debtors | 2,356 | 524 |
| | <u>154,475</u> | <u>122,141</u> |

11 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2024 | 2023 |
|------------------------------|----------------|----------------|
| | £ | £ |
| Trade creditors | 7,838 | - |
| Accruals and deferred income | 323,193 | 185,532 |
| Other creditors | 17,655 | 7,660 |
| | <u>348,686</u> | <u>193,192</u> |

Deferred income included above :

| | | |
|------------------|----------------|----------------|
| Brought forward | 117,038 | 68,031 |
| Released in year | (117,038) | (68,031) |
| New deferrals | 240,431 | 117,038 |
| | <u>240,431</u> | <u>117,038</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 2024

12 MOVEMENT OF FUNDS

| CURRENT YEAR | Brought forward | Income | Expenditure | Transfers | Carried forward |
|--|-----------------|------------------|--------------------|------------------|-----------------|
| | £ | £ | £ | £ | £ |
| Restricted funds | | | | | |
| Access to Justice | - | 104,181 | (104,103) | - | 78 |
| Digital inclusion | 940 | - | - | - | 940 |
| Energy projects (see other projects) | - | - | - | - | - |
| Hong Kong Brits Overseas | 2,197 | 48,799 | (48,087) | - | 2,909 |
| GBC Household support | - | 45,100 | (45,100) | - | - |
| Housing | 43,875 | - | (5,144) | - | 38,731 |
| Kent Money Advice Hub | - | 166,411 | (166,411) | - | - |
| Money Advice | - | 193,803 | (188,414) | (5,389) | - |
| Kent Money & Mental Health | - | 285,000 | (281,435) | (3,565) | - |
| National Lottery - MISP/MASS immigration project | 34,227 | 141,762 | (116,411) | (891) | 58,687 |
| National Lottery - PATH/HPP housing project | 19,610 | 107,710 | (105,243) | (891) | 21,186 |
| Scams awareness | - | - | - | - | - |
| Other projects | 22,366 | 187,898 | (170,613) | (8,576) | 31,075 |
| CATWD | 103,492 | - | (103,492) | - | - |
| | <u>226,707</u> | <u>1,280,664</u> | <u>(1,335,453)</u> | <u>(19,312)</u> | <u>153,606</u> |
| Unrestricted funds | | | | | |
| General fund | 545,452 | 789,636 | (707,689) | 19,312 | 646,711 |
| Total funds | <u>772,159</u> | <u>2,070,300</u> | <u>(2,042,142)</u> | <u>-</u> | <u>800,317</u> |

Notes to the Financial Statements

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

12 MOVEMENT OF FUNDS continued

| PRIOR 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 - MISIP/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 |
| CATWD | - | 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 |
| Total funds | 549,292 | 2,019,027 | (1,796,160) | - | 772,159 |

Access to Justice

The Access to Justice Foundation 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.

Notes to the Financial Statements

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

12 MOVEMENT OF FUNDS continued

Hong Kong Brits Overseas

This includes various grants from Kent County Council (KCC), DUHLC and the South East Strategic Partnership (SESPM) 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.

GBC Household support

Grants were received in the year from Gravesham Borough Council to support local residents struggling with the cost of household essentials such as food and fuel, through the provision of advice and vouchers.

Housing

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

Kent Money Advice Hub

Grants provided by Kent County Council through their Helping Hands and Financial Hardship programmes, to continue the development of the Kent Money Advice Hub project; increasing access and availability of money advice and debt advice throughout Kent.

Money Advice

A restricted fund provided by Citizens Advice on behalf of The Money & Pensions Service to deliver specialist debt advice and casework services.

Kent Money & Mental Health

Grants 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.

National Lottery - MISP/MASS immigration project

A grant received from the National Lottery Community Fund to improve access to and increased use of immigration advice services by migrant communities.

National Lottery - PATH/HPP housing project

A grant received from the National Lottery Community Fund to provide advice on housing, debt and benefits to help prevent homelessness.

Other projects

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

- Tonbridge & Malling Borough Council to support local residents struggling with the cost of household essentials such as food and fuel, through the provision of generalist advice, debt advice and vouchers.

Notes to the Financial Statements

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

12 MOVEMENT OF FUNDS continued

- Three Citizens Advice grants to deliver additional generalist advice via Adviceline and energy casework services.
- UK Power Networks (UKPN) for the provision of community kiosks across Kent within the delivery of the Kent Money Advice Hub.
- Kent County Council SESPM for immigration services.
- The Kent Community Foundation to deliver an outreach service based in Cranbrook Library.
- Grants to support the recruitment, training, equipment and supervision of volunteer Advisers from the Co-Op, Tesco Groundworks, South East Water, Dartford Lions, Sevenoaks Lions, Tunbridge Wells Round Table and West Kent Freemasons.

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

Transfers

The transfer of £19,312 relates to the capital expenditure covered by grant funding during the year.

13 ANALYSIS OF NET ASSETS BETWEEN FUNDS

| | Unrestricted funds | Restricted funds | Total funds |
|----------------------------|-----------------------|---------------------|----------------|
| CURRENT YEAR | £ | £ | £ |
| Fixed assets | 31,736 | - | 31,736 |
| Net current assets | 614,975 | 153,606 | 768,581 |
| | <u>646,711</u> | <u>153,606</u> | <u>800,317</u> |
| PRIOR 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> |

Notes to the Financial Statements

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

14 FINANCIAL COMMITMENTS

At 31 March 2024 the charity had total future commitments under non-cancellable operating leases as follows:

| | 2024 | 2023 |
|----------------------|--------|--------|
| | £ | £ |
| Within one year | 43,770 | 74,569 |
| In two to five years | 36,972 | 91,536 |

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 £139,850 (2023: £133,514).

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 2024

16 DILAPIDATION PROVISION

| | 2024 | 2023 |
|----------------------------------|-----------|--------|
| | £ | £ |
| Provision for dilapidation costs | - | 19,383 |
| Provision included above: | | |
| Brought forward | 19,383 | - |
| Released in year | (19,383) | - |
| New provision | - | 19,383 |
| | - | 19,383 |

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

Registered Office:
Tonbridge Castle
Castle Street
Tonbridge
TN9 1BG

Adviceline: 0808 278 7810
Email: advice@nwkent.cab.org.uk

www.citizensadvicenwk.org.uk

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