

# Annual Report Citizens Advice Thanet 2020-2021



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advice**

## FROM THE CHAIR

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### From the Chair



This has been the most challenging year that we have had to face at Citizens Advice Thanet. The pandemic meant that we had to close the office and stop doing face to face consultations. Fortunately, our Chief Officer, Jan Stewart, was able to establish a phone and email service run from the homes of staff and volunteers so that we could continue to offer a service to the people of Thanet. Several volunteers were not comfortable with running the service from their homes and as a result left the Service. The Board would like to thank them for the valuable contribution they made to Citizens Advice as without their contribution many people in Thanet would not have been helped.

The staff and volunteers who were left demonstrated their commitment and enthusiasm in serving the needs of our clients and without them we would not have been able to maintain the service. The Board would like to thank them all.

One of the highlights of the year was the result of our Leadership Self-Assessment. This is an external measurement of how the bureau is operating. It is carried out by an external assessor and is required to see that we are maintaining our Advice Quality Standard. Due to the hard work carried out particularly by Jan, Amanda, and the Board we were able to pass the assessment with flying colours.

The big challenges for the Bureau continue to be finance and attracting sufficient volunteers. Without the volunteers who give the advice we would have no service and I would encourage everyone reading this to consider joining us in this rewarding venture.

Finally I would personally like to thank all our staff and volunteers for their service and wish them all a healthy and stress free future.

Geoff

## Our Board of Trustee

Geoff Lindley (Chair)  
Danni Barnes (Vice Chair)  
Simon Farrer (Treasurer)  
Maggie Fairweather  
Rebecca Kirkpatrick  
Andy Wallis  
Gerald Dineley  
Kani Kundu

Staff Rep: Angela Drew Robinson  
Volunteer Rep: Jan Robinson  
TDC Council Rep: Cllr Heather Keen

## FROM THE CHIEF OFFICER

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Clearly 2020/21 will go down in history as a unique year for so many reasons.

Few of us will be able to remember a time like this and certainly few of us will ever forget .

When the pandemic hit our service, we rallied round and managed to get a service up and running within a few days. I had all the phone numbers directed to my home and we managed to get laptops out quickly to all who opted to work from home.

Thanks to a mammoth effort by everyone on the team we were ready to take calls very quickly indeed and were able to help clients through this unknown future we were all facing.

Clients have been extremely grateful that we were there for them, which of course is what Citizens Advice is all about.

You will see on later pages just how many clients we helped through this year. This is even more remarkable when you realise that we were functioning with only about 6 advisers.

I cant thank everyone enough for their efforts and sheer dedication to this service.

We even have one of our newsletters in the national archive for future generations to see what we all went through.

I came to Thanet as a temporary stand in for six months nearly two years ago.

During that time I have met and worked with some great people.

It has not always been easy, but it has been a challenge which is why I agreed to come in the first place.

Leaving is tinged with some sadness but I know that the current team of advisers will take this service forward with strength and dedication.

Thank you so much to those who supported me throughout my time in Thanet.

## SPECIAL THANKS TO THANET DISTRICT COUNCIL

We would like to thank both Thanet District Council and Ramsgate Town Council for the support and confidence in the service we offer at Citi-zens Advice Thanet. The funding for both Mill Lane and Plains of Waterloo as well as our core grant helps us to deliver our vital services to the community of Thanet. We along with the thousands of people we are able to help, are so very grateful to the Councils for their continued support.

Central Government is certainly squeezing our local Councils but they have recognised the significant and fundamental support we are giving to the people of Thanet.



# Key Statistics

Thanet District (member)

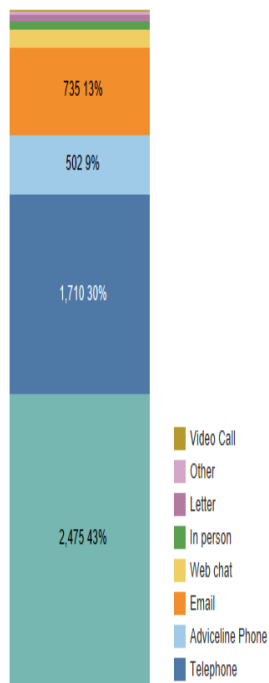
01/04/2020 31/03/2021

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## Summary

Summary	
Clients	1,308
Quick client contacts	1,740
Issues	6,769
Activities	5,742
Cases	1,151
Outcomes	
Income gain	£458,136
Re-imbursements, services, loans	£6,311
Debts written off	£554
Other	£11,656

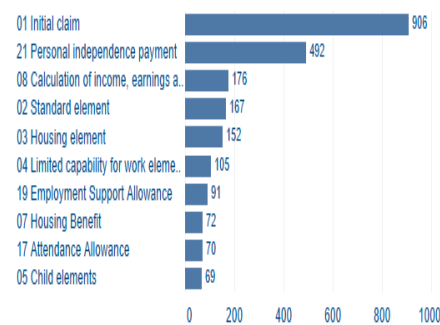
## Channel



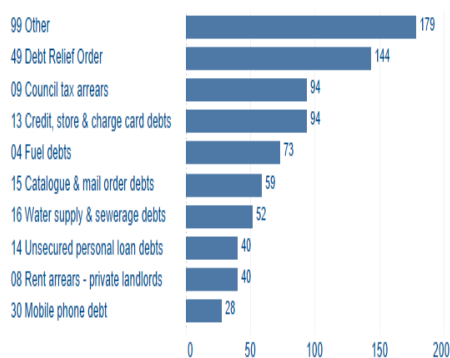
## Issues

Issues	Clients
Benefits & tax credits	1,230
Benefits Universal Credit	1,844
Consumer goods & services	196
Debt	1,130
Discrimination & Hate & GVA	19
Education	11
Employment	598
Financial services & capability	137
Health & community care	140
Housing	582
Immigration & asylum	54
Legal	209
Other	122
Relationships & family	340
Tax	40
Travel & transport	29
Utilities & communications	88
<b>Grand Total</b>	<b>6,769</b>

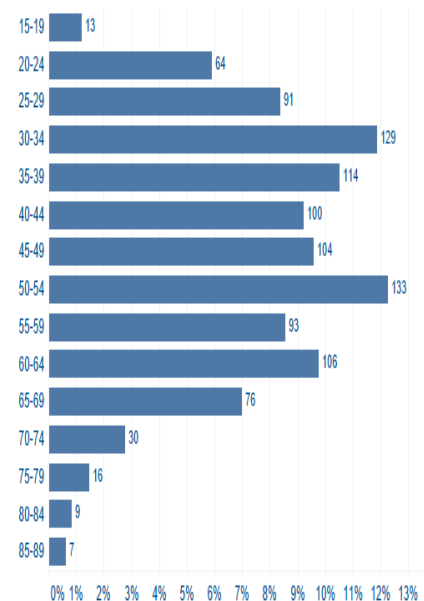
## Top benefit issues



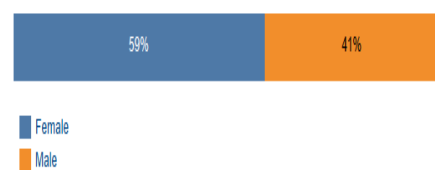
## Top debt issues



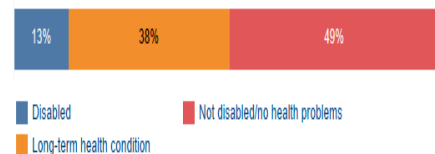
## Age



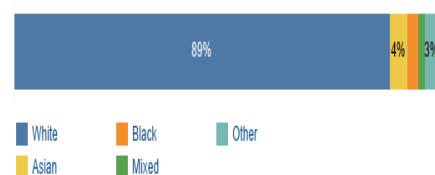
## Gender



## Disability / Long-term health



## Ethnicity



## Ageless Thanet Life Planning

Funded by the National Lottery, Ageless Thanet has now completed its 6<sup>th</sup> year.

Life Planning is a 3 month service for the 50+ age group in Thanet, who are facing difficulty due to life changing circumstances. Life Planners advise, help, support and build confidence to adapt to things proving challenging. The aim to improve wellbeing and avoid the risk of becoming socially isolated.

This is funded as a test and learn project. An important part has been the evaluation through baseline and follow up questionnaires regarding wellbeing and social isolation. Our report for the first five years regarding learning and outcomes can be found on [www.agelessthanet.org.uk](http://www.agelessthanet.org.uk) under 'Learning Reports' - Planning for Later Life.

### Staff

At the beginning of lockdown admin Anne Harvey went on 'Furlough' for a period.

Nicola Parmar left Life Planning in October, 2020 to take up a post with Thanet District Council. The service continued with one Life Planner Angela Drew-Robinson and admin Anne Harvey.

An extension of funding from National Lottery for one Life Planner was granted to continue the service from January 2021 up until December 2021. Anne Harvey continued to work for the project in a reduced capacity of 2 days a week.

### Covid 19

We had to modify from lockdown in March 2020 from a face to face service (which previously included home visits for more vulnerable clients unable to get to the office) to a telephone service.

We worked remotely from home. One of the main challenges was accessing paperwork of digitally excluded clients. We found ways around this, by arranging for clients to post to Ramsgate Office, and at later times, picking up from the household where this was too difficult.

We managed referrals, by keeping in touch with our various partners and being able to take on referrals from Core service. We are pleased to say we continued to meet our targets and satisfy our funders.

**Here are a couple of testimonials from our partners with regards to our working relationship with them**

*Ageless Thanet Life Planning Service has been amazing at helping the patients I have referred from NHS Ramsgate Primary Care Network. Their support has been invaluable to those needing support with benefits, debts, grants and housing. Encouraging people to move forward with their lives in a positive way. They have been generous to us within the NHS sharing their knowledge, providing information and guidance to help us with our patients.*

Sue Lewis, Ramsgate PCN Focused Care Co-ordinator, East Cliff Practice.

Stroke Association

*Our client group are Stroke Survivors. We have referred to the Life Planning Service on many occasions. The service has been faultless from our point of view as a referrer organisation. We see the interest and professionalism with regard to the cases every time we refer a client. Clients have been called straightaway and clients have reported being "happy and feeling unburdened" once the Life Planning have acted upon their need.*

*We value the Life Planning service very highly, as we know the service is always available to our clients. During the Pandemic the service continued remotely, this showed the adaptability of the project keeping the focus on client's needs. Strokes did not stop during the Pandemic and this service has been of incredible value*

Maria Clayton – Stroke Support Co-ordinator Thanet

## Partnership Working

A key part of the project has been partnership working. We engage continuously with other Ageless Thanet workstreams. Lunchtime Teams catch ups every Wednesday. Monthly workstream meetings to assess what we are all doing and how we can all get the best for our client groups. We work with various GP Surgeries connecting mainly through their 'Focused Care Co-ordinators, Stroke Association, Social Services, DWP, AGE UK, Porchlight, Connect Well Community Care Navigator, Crossroads, MIND, Community Wardens.

## Evaluation

National Lottery decided we should not continue with the baseline/follow up questionnaire during this period. Due to the fact the statistics could not be compared to early times and would not be appropriate.

We continued to collect testimonials and gather our own feedback during this time. This was very positive and on the whole 'wellbeing' improved for majority of our clients.

## Examples

**Client 67 years old trigger eviction/financial**

*"Earlier this year we found ourselves having to find somewhere to live and as I and my husband are both disabled pensioners, it seemed a daunting task. I was fortunate enough to find Ageless Thanet and have been advised by Angela regarding benefit entitlements. Angela kept in touch over the a few months, advised us and kept us positive.*

*Having this support has helped in so many ways, it has meant our stress levels decreased, we are actually getting some sleep and we find ourselves in a new home with all our finances and rights sorted out.*

*This service is an invaluable lifeline for those with issues that need a resolution. I have learnt so much and hope to volunteer myself when the lockdown is over."*

**Client 76 trigger – worsening health/ entitlement to other benefits, concern over future care options**

*Angela was so kind and understanding, she guided and advised me on a number of issues, enabling me to approach old age with greater confidence."*

**Cl 68 – trigger – separation/ financial**

*"It has really helped to take check of my situation, the Life Planner was so helpful, reassuring and supportive. She helped me with my finances. Life Planning is a real asset to Thanet, we really need people like this to guide us during difficult times."*

## Targets

Number of clients seen between 1<sup>st</sup> April 2020 until March 2021 = 114, original target set was 160 clients, however this was adjusted from September 2020 to reflect one Life Planner working on project to 114 clients for this year.

Target met

## Test and learn

During the Pandemic period this mainly related to the disadvantage and marginalisation of people without digital skills or access to IT. This affected not only for a smooth running of advice but also social isolation of those living e.g. on own and not able to communicate on platforms such as 'Zoom', face time, Whats App etc.

## Maximising Income

Life Planners have maximised income by **£294,225.10** during period April 2020 to March 2021.

The running total over the duration of the project up to the end of March 2021 is **£1,877,501.02**. Maximisation achieved mainly through successful benefit claims, benefit appeals and charitable awards.

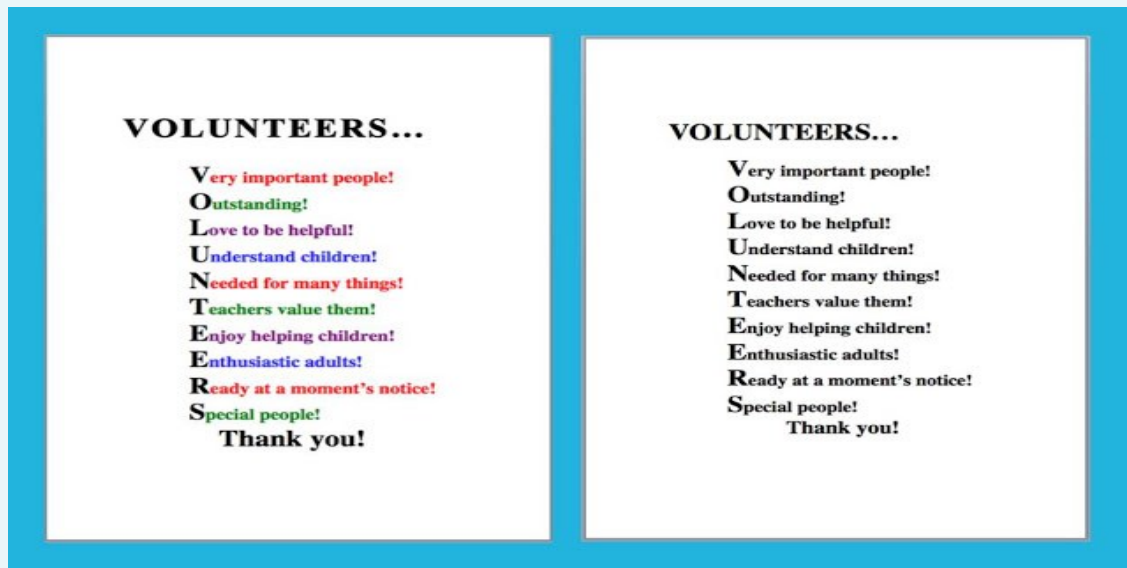
## Forward Planning

To keep on target with numbers of clients seen. This has been increased from 7 to 8 new clients per month.

Baseline and follow up questionnaires to restart in May 2021.



## VOLUNTEERING



### Volunteering for Citizen Advice

Volunteering can make a real difference to your own life and the lives of those around you. There are loads of ways to get involved

So how do you go about finding the right volunteering role for you? Here are three steps to follow:

1. **Think about what interests or excites you.** This could be something you enjoyed doing before, or something completely new.

**Think about what time or skills you can give.** With so many opportunities to choose from, it's a great idea to narrow down the choices by deciding what you're willing to give.

### To Be a Volunteer

To be a volunteer, it takes...

Generosity, a willingness to give your time to others

Understanding, because their lives might be very different from your own

Empathy, an ability to put yourself in someone else's shoes and feel what they must feel

Compassion, to truly care about making someone else's life better

Patience, because the process doesn't always go as smoothly as it might

Dedication, to stick with the project and see it through.

If you are interested in Volunteering with at Citizens Advice  
 Thanet then please contact us by emailing  
[volunteers@thanetcitizensadvice.org.uk](mailto:volunteers@thanetcitizensadvice.org.uk)

### General overview of Thanet deprivation figures

The Index of Multiple Deprivation (IMD2019) is the official measure of relative deprivation in England and is part of a

suite of outputs that form the English Indices of Deprivation 2019 (IoD2019). • There are 901 Lower Super Output Areas (LSOAs) in Kent. A total of 555 remained within the same decile for IMD2019 as they were in

IMD2015. This accounts for 62% of all Kent LSOAs.

- The number of Kent LSOAs that are within the 10% most deprived LSOAs in England between the IMD2019 and the previous IMD2015 remains at 51.
- The level of deprivation in nine out of 12 Kent local authority districts has increased since IMD2015 relative to other areas in England.
- Thanet continues to rank as the most deprived local authority in Kent.

Deprivation in many parts of the county is getting worse, according to shock government figures.

And the gap between the most affluent parts of the county in the west and its poorest areas in the east is growing.

The data, published by the Department for Communities and Local Government, shows that deprivation in eight Kent districts has worsened since 2007 and fallen in just four.

Thanet, already the county's key unemployment blackspot, emerges as Kent's most deprived area and has seen its ranking nationally drop even further since 2007.

It now ranks as the country's 49th most deprived area out of 326 authorities - a fall of eleven places compared to similar data published in 2007. That places it as among the top 20 per cent most deprived areas nationally.

There is no single definitive measure of child poverty. Using the Children in Low income Families Local Measure 14.7% of children (44,710 children) in Kent are living in absolute low income families. This is above the South East average of 12.0% but below the England average of 15.3%.

This has increased by 13.4% in Kent over the last 5 years (+5,273 children) • 16.8% of children (51,145 children) in Kent are living in relative low income families. This is above the South East average of 13.7% but below the England average of 18.4%. This has increased in Kent by 32.8% over the last 5 years (+12,622 children). • 11.9% of children aged under 18 in Kent live in out of work benefit households. • 5.1% of households in Kent have no adult working and dependent children • All of the top 20 most deprived areas in Kent according to the Income Deprivation Affecting Children Index are in coastal areas. • One area in Thanet is the 5th most deprived in the country for the IMD 2019 indicator measuring children & young people's education, skills and training (IMD2019)

Even more reasons why our service is essential in Thanet.



## Round up of Citizens Advice services and actions 2020/21

### Citizens advice debt helpline

Our debt helpline helps people all over England deal with their debts, maximise their income and improve their overall budgeting skills. Since the launch of the national helpline in February, we've already answered thousands of calls. Often our advisers support people through extremely challenging times in their lives. Their work is vital. So it's important we take time to reflect on some of their stories and successes. We asked members of the team to tell us how they helped and what being an adviser on the helpline is really like...

Lyn, a Money Advice Caseworker

When I first joined Citizens Advice 22 years ago, I started as an Advice Service Manager. Now I work on the Debt Helpline. On a typical shift I'll take a call as soon as I log in. I introduce myself and briefly explain what our service provides. I tell them: *"We're here to help people who have taken that brave first step of seeking debt advice. Our service is free, impartial, and confidential."*

I recently advised a client who owed over £2000 in Council Tax arrears. She'd also never paid any Council Tax at her current address. She has depression and anxiety and feared enforcement agents attending her home. We identified that she'd never claimed the 25% single adult Council Tax discount. I advised her how to do so, and how to backdate this to when she first moved in, reducing her debt by £642.17 straightaway. We prepared a budget for her which would enable her to clear her full remaining Council Tax debt in under 6 months. This was 3 months sooner than under the repayment plan her local authority had put in place. We reassured her no enforcement agents could attend her property until after her liability hearing. As this was over a month away, it would give her time to claim the 25% single adult Council Tax discount. She'd also be able to tell the Council Tax Unit about her circumstances and that she could make payments soon. Sometimes all a client wants is to receive the advice needed to self-assist, and at other times, to be supported through the process from start to finish, but on every call, I do my very best to ensure that all clients are better equipped to deal with their debt situation by having contacted us.

## Why did the Green Homes Grant fail?

If the government is to meet [its new, ambitious target to cut carbon emissions by 78% by 2035](#), it's a critical question.

The challenge of improving the energy efficiency of our homes will be key to reducing carbon emissions and, ultimately, reaching net zero. We know people are willing to make these changes, but we also know they need help and support to do it. With [MPs set to debate the future of the Green Homes Grant scheme on Thursday](#), it's vital the government understands why the scheme failed — or risk failing to meet its climate targets.

What's the Green Homes Grant?

The [Green Homes Grant](#) was the first new scheme to help people pay for energy efficiency changes to their homes since the introduction of the 2050 net zero target. Homeowners and residential landlords could apply to the scheme to get a voucher covering up to two-thirds of the cost of installing energy efficient improvements in their homes.

However, the scheme was closed to new applications on 31 March this year, and at the time of writing only 14,500 households were able to use the scheme to make energy efficiency improvements.

As the statutory watchdog for energy consumers across Great Britain, we have extensive experience monitoring previous energy schemes and infrastructure projects on behalf of consumers.

Here's what we've heard from consumers who engaged with the scheme and came to Citizens Advice for support.

It's an opportunity for scammers

Advice about scams was the single biggest issue people contacted us about. We heard from people when they felt unsure about whether an installer (or what an installer told them) was legitimate. Many people who contacted us said they don't have access to the internet, are older or in other, potentially vulnerable circumstances which made it harder to make decisions about costly changes to their homes.

## Mental health work

in the last 12 months, Citizens Advice helped 100,000 clients with mental health problems. We know that the cognitive and behavioural symptoms of poor mental health can make it much more difficult to cope with everyday tasks, like paying bills on time or switching suppliers at the end of your contract. In March, we [published research](#) which showed people with mental health problems can end up paying between £1,100 and £1,550 each year as a result of inaccessible services and inadequate support. To calculate this, we surveyed 1,706 people with diagnosed mental health conditions. We focused on the costs experienced by those who said their mental health reduced their ability to carry out activities by either 'a little' or 'a lot' (1,527 in total). To find out more about that survey, you can read our [detailed research methodology](#). We gathered way more evidence than we could use in one report. And we couldn't always quantify the cost. Here's some data on the other costs consumers with mental health problems face.

### 1. Healthcare costs

Of those whose mental health impacted them 'a little' or 'a lot', 1 in 2 had paid for prescriptions related to their mental health in the past year. And 2 in 5 had paid for private psychological therapy.

### 2. Benefits-related costs

In the past year, nearly 1 in 10 respondents had paid for medical evidence as part of a claim for Personal Independence Payments (PIP) or Employment Support Allowance (ESA). And 1 in 2 had paid transport costs for journeys made to medical appointments, benefits assessment appointments or trips to their local jobcentre.

3. Getting insurance, and making a claim 2 in 5 people with mental health problems couldn't make an insurance claim because they struggled with the process, found the thought of making a claim overwhelming, or didn't feel able to speak to customer service staff. Among those whose mental health problem impacts their life a lot, this rises to 1 in 2.

4. Hidden consumer costs Mental health problems can make it more difficult to understand, and act on, complex information, making hidden costs and unfair terms difficult to avoid.

## Citizens Advice Thanet

**The 2021 AGM is being held  
Video Link  
on the 16th November 2021 at 2pm.**  
This is an open meeting so members of the  
public are welcome  
Please email  
AGM@thanetcitizensadvice.org.uk  
For joining instructions



We held the 2020 AGM remotely

The meeting was presented by Jan Stewart the Chief Officer and Dr Geoff Lindley the chair.

After the usual reports were delivered the meeting had the opportunity to listen to some impact stories that our staff had been involved with over the year.

A huge Thank You to all those who attended.

### Aims

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

The service aims are:

To provide the advice people need for the problems they face.

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

We value diversity, promote equality and challenge discrimination.

Established in 1939 as an emergency war service, the Citizens Advice Service has developed into the UK's largest independent advice provider.

### Current Opening Times

Our drop in sessions are currently suspended to Covid, however you can access our service by contacting us by phone and email. We are operating Monday to Friday 9-5pm

**CAB Website Advice:**  
**[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**  
**Citizens Advice National HELPLINE**

**03444111444**

**Citizens Advice Ramsgate**  
**38/40 Plains of Waterloo**  
**Ramsgate**  
**CT11 8HX**

**Citizens Advice Margate**  
**2nd Floor,**  
**Mill Lane House**  
**Mill Lane**  
**Margate**  
**CT9 1LB**

Editor Jan Stewart & Amanda Cook: With thanks to all staff and volunteers who contributed to the compilation and proof reading of this Annual Report and apologies for any omissions or errors in the text.

Citizens Advice Thanet, Mill Lane House, Mill Lane, Margate, CT9 1LB

**CITIZENS ADVICE THANET**  
**(A COMPANY LIMITED BY GUARANTEE)**

**FINANCIAL STATEMENTS AND TRUSTEES ANNUAL REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Charity Number 1086799**

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**TRUSTEES ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2021**

The trustees have pleasure in presenting their report and the unaudited financial statements for the year ended 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 relating to small companies, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Charity Registration Number**  
1086799

**Company Registration Number**  
04176324

**Registered Office**

2nd Floor Wing  
Mill Lane House  
Mill Lane  
Margate  
Kent  
CT9 1LB

**Trustees/Directors**

Dr Geoff Lindley	Chairman
Mr Simon Farrer	Treasurer as from 20.7.20
Mrs Margaret Fairweather	
Mrs Rebecca Kirkpatrick	
Mrs Danielle Barnes	Vice Chair
Mr Gerald Dineley	
Mr John Quinlan	(resigned 29.4.21)
Mr Andrew Wallis	
Miss K Kundu	(appointed 3.12.20, resigned 5.8.21)

**Co-Opted Local Authority Representatives**

Cllr Heather Keen  
Cllr Aram Rawf

**Chief Officer and company secretary**

Mrs Jan Stewart	(resigned 31.8.21)
Mrs Angela Drew-Robinson	(appointed 1.11.21)

**Bankers**

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

**Independent Examiner**

Mr S J Wren FCCA  
Accountancy Matters (Kent) Limited  
31 Queen Street  
Ramsgate  
Kent  
CT11 9DZ

**TRUSTEES ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2021**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT****Governing document**

Citizens Advice Thanet is a registered charity and a company limited by guarantee incorporated on 9 March 2001. It was established under a memorandum of association and is governed by its articles of association.

**Recruitment and appointment of trustee directors**

Trustees Board vacancies are advertised on the national Citizens Advice website and other appropriate media. Applicants for vacancies will be selected by a short listing and interview process which will be based on a published job description and person specification. This process will be carried out by a small group of Trustees especially appointed for this purpose. The Charity aims to have a balanced makeup which reflects the community the Service serves.

**Organisational structure**

Citizens Advice Thanet is governed by a Board of Trustees who meet at least quarterly. Day to day running of the Charity is supervised by the Chief Officer who reports to the Trustees on a quarterly basis. The Trustees and the Chief Executive are the Key Management Personnel as defined by the Charities SORP FRS102.

**Related parties**

Citizens Advice Thanet has membership of the national body now called Citizens Advice, which provides a framework for the standards of advice and casework managements as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

**Risk assessment**

The Charity has adopted a policy of regularly reviewing the risks to the operations of the Charity, to ensure that adequate steps are taken to mitigate such risks.

**OBJECTIVES AND ACTIVITIES****Objectives**

To deliver the Citizens Advice Service to the people of Thanet, ensuring as far as possible that we provide the advice people need for the problems they face and improve the policies and practices that effect peoples' lives. We will endeavour to provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities, whilst valuing diversity, promoting equality and challenging discrimination.

**Activities and achievements, performance and factors affecting achievement of objectives**

This year has been the most challenging year that Citizens Advice Thanet have had to face due to the Corona Virus pandemic. As a result of the pandemic, we had to close the office and stop doing face to face consultations. Our Chief Officer quickly established a phone and email service run from the homes of staff and volunteers so that we could continue to operate a service for the people of Thanet. Whilst some volunteers did not feel comfortable offering the service in this way, many continued to provide this essential service. It is only with the commitment of these staff and volunteers that we were able to meet our client's needs. Fortunately, our funding from Thanet District Council, the Money Advice Service, Ageless Thanet and Help to Claim continued throughout the year allowing us to keep Citizens Advice Thanet open. The ongoing problems of debt, benefits and employment were highlighted by the pandemic and presented many new challenges for our staff and volunteers to deal with.

National Citizens Advice once again carried out their annual Leadership Assessment of the Bureau and we were pleased that as a result of the high standards achieved, we will not be subjected to an external audit in the year 2021/22.

**TRUSTEES ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2021**

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**FINANCIAL REVIEW****Financial position**

The total income for the year was £405,615, a slight reduction from the previous year's income of £411,264. Thanet District Council Continue to be a valued supporter of the work of Thanet Citizens Advice. Their funding agreement provides for the core services with additional funding provided for specific projects, Rough Sleeper Navigators and Winter Project during the last year. Other significant funders during the year were Ramsgate Town Council, Cit A (funding for several projects) and Social Enterprise Kent CIC (Ageless Thanet).

The year was disrupted due to the Covid -19 pandemic that required changes in the way the service operated and total resources expended were £344,683. Staffing costs represent 76% of total expenditure.

Total funds held at the end of the financial year, 31 March 2021, were £128,541. This is made up of restricted funds of £12,229, designated funds of £92,968 (fixed assets of £2,968, charity closure costs of £40,000 and relocation £50,000) and unrestricted funds of £23,344.

**Reserves Policy and going concern**

Citizens Advice Thanet operates on grant and project funding. Funding for core services is provided through grants by Thanet District Council. The Council traditionally has given a 3-year funding agreement. The current agreement commenced in April 2019.

The Directors consider that Citizens Advice Thanet is able to operate as a going concern over the next twelve months and to run its existing core services and projects that fit with the charitable objects.

The reserves policy has been prepared with reference to the Charity Commission's publication 'Charities and Reserves'. CC19, 2016.

The trustees believe that Citizens Advice Thanet should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and difficult financial circumstances.

In determining the level of reserves consideration will be given to:

- a) The risk of unforeseen emergency or other unexpected need for funds.
- b) Covering unforeseen day-to-day operational costs.
- c) Funds to provide time for trustees to take action if income falls below expectation.
- d) Planned commitments, or designations, that cannot be met by future income alone.
- e) The need to fund short-term deficits in a cash budget.

The trustees have three designated funds. One designated fund is in respect of the net book value of fixed assets which although form part of general funds, they cannot be utilised for future expenditure. The second designated fund is to cover the costs of closure of the charity were this to occur due to a lack of funding. This would enable the charity to meet its financial commitments on closure. The third fund is for the potential relocation from the current offices in Margate.

**TRUSTEES ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2021**

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**Investment policy and activities**

The current policy is to keep reserves in an interest-bearing account and for sufficient funds to be available should they be required in an emergency.

**PLANNING OUR FUTURE AND THE TASKS AHEAD**

The coming year will once again be governed by the progress of the pandemic. It will be our aim to continue with our support via email and phone but to start to return to an office-based service as soon as the pandemic allows.

Unfortunately, we will have lost a number of volunteers over the period of the pandemic and the challenge will be to attract and train new volunteers so that we can continue to grow the service that we offer

It has become clear that we cannot afford to remain in our current office space in Margate so a major challenge for the next year will be to find new offices that will allow us to continue a service in Margate. Fortunately, our Ramsgate office is still provided by the Ramsgate Council and for this we are very grateful. We are pleased that our funding from Thanet Council is secured for this year allowing us to maintain our core service.

We will continue to offer our Money Advice debt service based in Ramsgate for this year but the Ageless Thanet funding will come to an end in December having reached the end of this very successful project

**PUBLIC BENEFIT**

The trustees confirm that they have complied with their duty as prescribed by section 4 of the Charities Act 2006 to have due regard to the Charity Commission public benefit guidance.

Signed on behalf of the Board of Trustees by :

Geoff Lindley - Chairman

Date : 3 November 2021

**CITIZENS ADVICE THANET**

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I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2021 which are set out on pages 6 to 15.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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

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

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

**S J Wren FCCA**  
**Accountancy Matters (Kent) Limited**  
**Chartered Certified Accountants**  
**31 Queen Street**  
**Ramsgate**  
**Kent CT11 9DZ**

Date : 23 November 2021

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(incorporating an Income and Expenditure Account)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	Unrestricted funds	Restricted funds	Total funds 2020	Total funds 2019
		£	£	£	£
<b>INCOME</b>					
Donations and grants	2	27,075	3,270	30,345	1,748
Charitable activities	3	166,278	208,992	375,270	409,516
Investment income	4	-	-	-	-
Fundraising income		-	-	-	-
<b>TOTAL INCOME</b>		<b>193,353</b>	<b>212,262</b>	<b>405,615</b>	<b>411,264</b>
<b>EXPENDITURE</b>					
Cost of raising funds	5	5,671	-	5,671	8,187
Charitable activities	5	160,280	178,732	339,012	400,311
<b>TOTAL EXPENDITURE</b>		<b>165,951</b>	<b>178,732</b>	<b>344,683</b>	<b>408,498</b>
<b>NET (EXPENDITURE)/INCOME FOR THE YEAR BEFORE TRANSFERS</b>	6	<b>27,402</b>	<b>33,530</b>	<b>60,932</b>	<b>2,766</b>
Transfers between funds	12	34,604	(34,604)	-	-
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>62,006</b>	<b>(1,074)</b>	<b>60,932</b>	<b>2,766</b>
Balance as at 1 April 2020		54,306	13,303	67,609	64,843
<b>BALANCE AT 31 MARCH 2021</b>		<b>116,312</b>	<b>12,229</b>	<b>128,541</b>	<b>67,609</b>



**BALANCE SHEET  
AS AT 31 MARCH 2021**

	Notes	2021 £	2020 £
<b>FIXED ASSETS</b>			
Tangible assets	8	2,968	6,498
<b>CURRENT ASSETS</b>			
Debtors and prepayments	9	13,529	16,783
Cash at bank and in hand		<u>153,166</u>	<u>78,922</u>
		166,695	95,705
<b>CURRENT LIABILITIES</b>			
Creditors: amounts falling due within one year	10	<u>41,122</u>	<u>34,594</u>
		125,573	61,111
<b>NET ASSETS</b>	11	<u>128,541</u>	<u>67,609</u>
Represented by:			
<b>FUNDS OF THE CHARITY</b>			
Unrestricted general fund	12	23,344	7,808
Designated funds	12	92,968	46,498
Restricted funds	12	<u>12,229</u>	<u>13,303</u>
<b>TOTAL FUNDS</b>		<u>128,541</u>	<u>67,609</u>

For the financial year ended 31 March 2021 the company was entitled to exemption from audit under s.477 Companies Act 2006 and no members have deposited a notice under s.476 requiring an audit.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with s.386 of the Act for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Charities SORP FRS 102.

Approved and signed for issue by the trustees on 3 November 2021.

Geoff Lindley - Chairman

Simon Farrer - Treasurer

**Company registration number - 04176324**

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

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**1 ACCOUNTING POLICIES****a) Basis of accounting**

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 the 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 Thanet 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.

**b) Preparation of the accounts on a going concern basis**

Citizens Advice Thanet operates on grant and project funding. Funding for core services is currently funded through grants by Thanet District Council. A 3-year funding agreement is in place from April 2019. The premises in Mill lane are leased. Funding for the lease was generously provided by Thanet District Council for the year 2020/21, but this funding will not continue into the year 2021/22.

The Directors consider that Citizens Advice Thanet is able to operate as a going concern for at least the twelve months from the date these accounts are formally approved. It is anticipated the funding agreement with Thanet District Council will be renewed and sufficient reserves are in place for the service to continue to operate. Without additional continued funding towards the rental costs for the Mill Lane premises alternative, less costly, premises will need to be secured from April 2022. It is expected that the current plans will enable the adopting of an affordable budget for the year 2022/23.

**c) Income**

Grants receivable - grants made to finance the activities of the Charity are credited to the statement of financial activities (SOFA) accounting in the period to which they relate.

Bank interest - bank interest is included in the income and expenditure account on receipt.

Other income - other income, including donations and gifts are included as they were received.

Gifts and intangible income - in addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. 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.

Deferred income - grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected within deferred income on the balance sheet.

**d) Expenditure**

All expenditure is accounted for on an accruals basis and includes VAT where applicable. All expenditure directly related to the provision of the advisory services is included within the charitable expenditure. Other costs incurred have been allocated between activities for generating funds and governance as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time spent.

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

**1 ACCOUNTING POLICIES**

**e) Depreciation of fixed assets**

Tangible fixed assets costing more than £1,000 are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows :

Leasehold improvements	Over the term of the lease
Computers, software and equipment	33% straight line
Furniture and equipment	25% straight line

**f) Fund accounting**

Unrestricted funds are grants, donations and other incoming resources receivable by the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds relates to income to be used for specific purposes as laid down by the donor.

**g) Leases**

Rental costs are charged to the Statement of Financial Activities as incurred.

**h) Significant judgements and estimates**

No significant judgements or estimates have had to be made by the Trustees in preparing these financial statements

	Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
	£	£	£	£
<b>2 DONATIONS AND GRANTS</b>				
Cit A - Broadband	500	-	500	-
Cit A - Computers	-	3,270	3,270	-
Cit A - Softphones	1,300	-	1,300	-
Broadstairs Town Council	1,000	-	1,000	-
Thanet District Council - Small Business Grant	10,000	-	10,000	-
Thanet District Council - Covid 19	9,000	-	9,000	-
Donations	5,275	-	5,275	1,748
	<u>27,075</u>	<u>3,270</u>	<u>30,345</u>	<u>1,748</u>
<b>3 INCOME FROM CHARITABLE ACTIVITIES</b>				
Thanet District Council	121,000	-	121,000	121,000
Ramsgate Town Council	20,000	-	20,000	12,000
We Are Digital Training Limited	(1,995)	-	(1,995)	19,388
Cit A - Money Advice Service	-	53,169	53,169	52,416
Cit A - DRO's	87	-	87	611
Cit A - Help to Claim	-	55,203	55,203	37,474
Cit A - HMPT	10,000	-	10,000	-
Thanet District Council - Rough Sleeper Navigators	-	26,752	26,752	64,734
Thanet District Council - Covid Winter Grant	11,800	-	11,800	-
Southern Water	386	-	386	-
Citizens Advice Maidstone - Room hire	5,000	-	5,000	5,000
Social Enterprise Kent CIC - Ageless Thanet	-	73,868	73,868	96,893
	<u>166,278</u>	<u>208,992</u>	<u>375,270</u>	<u>409,516</u>
<b>4 INVESTMENT INCOME</b>				
Bank interest receivable	-	-	-	-

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

<b>5 EXPENDITURE</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2021 Total funds</b>	<b>2020 Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Costs of raising funds :</b>				
Wages and salaries	5,671	-	5,671	8,187
Fundraising costs	-	-	-	-
	<u>5,671</u>	<u>-</u>	<u>5,671</u>	<u>8,187</u>
<b>Charitable activities</b>				
Wages and salaries	56,938	155,860	212,798	246,392
Subcontract labour	-	2,123	2,123	-
Travel and other staff and volunteer costs	1,048	1,069	2,117	12,450
Consultancy	-	2,850	2,850	300
Rent and room hire	29,714	-	29,714	27,986
Light, heat and water	3,086	-	3,086	5,822
Property repairs and maintenance	3,730	-	3,730	4,252
Computer costs and IT support	714	-	714	3,413
Office equipment repairs	108	-	108	281
Insurance	6,669	-	6,669	7,026
Telephone	8,168	-	8,168	9,430
Publicity	-	-	-	1,168
Printing post and stationery	4,983	-	4,983	6,114
Training	265	-	265	2,717
CAB subscription costs	5,999	-	5,999	7,352
Books and publications	868	-	868	1,697
Sundries	79	-	79	60
Depreciation	6,617	-	6,617	8,401
Loss on disposal of fixed assets	-	-	-	-
<b>Support costs</b>				
Wages and salaries	21,963	16,830	38,793	44,493
Accountancy fees	1,464	-	1,464	1,728
Payroll costs	1,139	-	1,139	1,222
<b>Governance costs</b>				
Wages and salaries	5,193	-	5,193	6,217
Board and AGM meeting expenses	-	-	-	255
Legal and professional	35	-	35	35
Independent Examiner's fee	1,500	-	1,500	1,500
	<u>160,280</u>	<u>178,732</u>	<u>339,012</u>	<u>400,311</u>
<b>Total expenditure</b>	<u>165,951</u>	<u>178,732</u>	<u>344,683</u>	<u>408,498</u>

<b>6 NET INCOME</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Depreciation	6,617	8,401
Loss on disposal of fixed assets	-	-
Independent Examiner's remuneration : Management accounts	1,464	1,728
Payroll fees	984	-
Independent Examiners' fee	1,500	1,500
	<u>6,617</u>	<u>8,401</u>

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

**7 INFORMATION REGARDING EMPLOYEES**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and salaries	230,399	288,697
Social security costs	18,120	23,381
Pension contributions	3,677	4,540
Redundancy costs	14,259	1,308
DWP reimbursements	-	(9,637)
Employment Allowance	(4,000)	(3,000)
	<u>262,455</u>	<u>305,289</u>

The average monthly head count was 11 staff (2020 - 14 staff).

The average number of employees based on full time equivalents analysed by function was:

	<b>2021</b>	<b>2020</b>
	<b>Number</b>	<b>Number</b>
Advisory services	8	9
Management and administration	<u>1</u>	<u>1</u>
	<u>9</u>	<u>10</u>

No employee received remuneration of more than £60,000 during the year or the preceding year.

No trustees received remuneration or were reimbursed expenses. (2020 - £Nil).

The total employee benefits (including employers national insurance) of the key management personnel of the charity were £22,685 (2020 - £32,751)

**8 FIXED ASSETS**

	<b>Leasehold Imp'ments</b>	<b>Computer Equipment £</b>	<b>Fixtures &amp; fittings</b>	<b>Total £</b>
<b>Cost</b>				
As at 1 April 2020	56,494	54,956	13,070	124,520
Additions	-	3,086	-	3,086
Disposals	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
As at 31 March 2021	<u>56,494</u>	<u>58,042</u>	<u>13,070</u>	<u>127,606</u>
<b>Depreciation</b>				
As at 1 April 2020	56,494	48,593	12,935	118,022
Charge for the year	-	6,481	135	6,616
Disposals	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
As at 31 March 2021	<u>56,494</u>	<u>55,074</u>	<u>13,070</u>	<u>124,638</u>
<b>Net book value</b>				
As at 31 March 2021	<u>-</u>	<u>2,968</u>	<u>-</u>	<u>2,968</u>
As at 31 March 2020	<u>-</u>	<u>6,363</u>	<u>135</u>	<u>6,498</u>

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

9 DEBTORS	2021 £	2020 £		
Other debtors	-	2,000		
Prepayments	9,374	8,633		
Accrued income	4,155	6,150		
	<u>13,529</u>	<u>16,783</u>		
	<u><u>13,529</u></u>	<u><u>16,783</u></u>		
10 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2021 £	2020 £		
Trade creditors	1,300	2,207		
Other creditors	15,938	3,231		
Taxation and social security	7,811	5,219		
Accruals	2,873	2,228		
Deferred income	13,200	21,709		
	<u>41,122</u>	<u>34,594</u>		
	<u><u>41,122</u></u>	<u><u>34,594</u></u>		
11 ANALYSIS OF NET ASSETS BETWEEN FUND				
	General funds £	Designated funds £	Restricted funds £	Total £
Fixed assets	2,968		-	2,968
Current assets	61,498	92,968	12,229	166,695
Current liabilities	<u>(41,122)</u>	<u>-</u>	<u>-</u>	<u>(41,122)</u>
Net assets as at 31 March 2021	<u><u>23,344</u></u>	<u><u>92,968</u></u>	<u><u>12,229</u></u>	<u><u>128,541</u></u>
ANALYSIS OF NET ASSETS BETWEEN FUND - PREVIOUS YEAR				
	General funds £	Designated funds £	Restricted funds £	Total £
Fixed assets	-	6,498	-	6,498
Current assets	42,402	40,000	13,303	95,705
Current liabilities	<u>(34,594)</u>	<u>-</u>	<u>-</u>	<u>(34,594)</u>
Net assets as at 31 March 2020	<u><u>7,808</u></u>	<u><u>46,498</u></u>	<u><u>13,303</u></u>	<u><u>67,609</u></u>



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

<b>12 MOVEMENT IN FUNDS</b>	<b>As at 1 04 2020 £</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>As at 31 03 2021 £</b>
		<b>£</b>	<b>£</b>	<b>£</b>	
Restricted funds					
Money Advice Service	-	53,169	(47,428)	(5,741)	-
Rough Sleeper Navigators	3,907	26,752	(24,681)	(5,978)	-
Cit A - Help to Claim	-	55,203	(47,463)	(7,701)	39
Ageless Thanet	9,396	73,868	(59,160)	(11,914)	12,190
Cit A - Computers	-	3,270	-	(3,270)	-
Total restricted funds	13,303	212,262	(178,732)	(34,604)	12,229
Designated funds					
Fixed assets	6,498	-	-	(3,530)	2,968
Relocation	-	-	-	50,000	50,000
Charity closure	40,000	-	-	-	40,000
Total designated funds	46,498	-	-	46,470	92,968
Unrestricted general funds	7,808	193,353	(165,951)	(11,866)	23,344
Total funds	67,609	405,615	(344,683)	-	128,541

**RESTRICTED FUNDS**

**Money Advice Service**

This contract is to provide second tier money advice support to the people of Thanet, which will assist in all debt casework, including Bankruptcy, Insolvency and Debt Relief Orders (DRO's). The end date of this contract is 31 March 2022. The transfer to unrestricted funds represents a contribution towards the charity's office costs.

**Rough Sleeper Navigators**

Funding has been received from Thanet District Council to provide support to homeless people who are being housed to help them with behavioural change to adapt to a new life. This project ended in November 2020. The transfer to unrestricted funds represents a contribution towards the charity's office costs.

**Cit A - Help to Claim**

Funding has been received from the DWP (via Cit A) to assist clients on their journey to claim Universal Credit, including technical support to complete their claim on line and assist them through the process until they receive their first full payment. The transfer to unrestricted funds represents a contribution towards the charity's office costs.

**Ageless Thanet**

Citizens Advice is leading on the Planning for Later Life stream of this 5 year Big Lottery funded project. Social Enterprise Kent CIC are the lead partners. It began in April 2015..and will conclude in December 2021 as we secured funding for an extra 9 months. The transfer to unrestricted funds represents a contribution towards the charity's office costs.

**Cit A - Computers**

This Grant was awarded by Citizens Advice to be used for computers for home working caused by the Covid Pandemic, all of the grant was spent on acquiring 8 Laptops that have been used by volunteers. The transfer to unrestricted funds represent the cost of the laptops which are shown as fixed assets on the balance sheet.

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

### DESIGNATED FUNDS

#### Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created due to the increase in fixed assets and although they are within general funds the value of the assets cannot be utilised for future expenditure.

#### Relocation

The Trustees consider the current premises in Mill Lane to be unaffordable and are seeking to secure alternative premises at a greatly reduced rental. The fund has been created to fund dilapidations at Mill Lane required by the landlord, the adaption of alternative premises to meet the needs of Citizens Advice Thanet, the costs of removal from Mill Lane to new premises and to provide funds to the charity closure fund to cover rental liabilities.

#### Charity closure

A fund created by the Trustees and represents the estimated costs of the charity having to close due to a lack of funding.

### MOVEMENT IN FUNDS - PREVIOUS YEAR

	As at 1 04 2019 £	Income £	Expenditure £	Transfers £	As at 31 03 2020 £
Restricted funds					
Money Advice Service	52	52,416	(53,657)	1,189	-
Rough Sleeper Navigators	924	64,734	(61,751)	-	3,907
Cit A - Help to Claim	-	37,474	(38,052)	578	-
Ageless Thanet	-	96,893	(87,497)	-	9,396
Total restricted funds	976	251,517	(240,957)	1,767	13,303
Designated funds					
Fixed assets	12,168	-	-	(5,670)	6,498
Charity closure	40,000	-	-	-	40,000
Total designated funds	52,168	-	-	(5,670)	46,498
Unrestricted general funds	11,699	159,747	(167,541)	3,903	7,808
Total funds	64,843	411,264	(408,498)	-	67,609

### RESTRICTED FUNDS - PREVIOUS YEAR

#### Money Advice Service

This contract is to provide second tier money advice support to the people of Thanet, which will assist in all debt casework, including Bankruptcy, Insolvency and Debt Relief Orders (DRO's). The end date of this contract is 31 March 2021. The transfer from unrestricted funds represents a small overspend on the service. funds represents a contribution towards rent and other accommodation costs.

#### Rough Sleeper Navigators

Funding has been received from Thanet District Council to provide support to homeless people who are being housed to help them with behavioural change to adapt to a new life. This project is now in its

#### Cit A - Help to Claim

Funding has been received from the DWP (via Cit A) to assist clients on their journey to claim Universal Credit, including technical support to complete their claim on line and assist them through the process until they receive their first full payment. The transfer from unrestricted funds represents a small

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

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### RESTRICTED FUNDS - PREVIOUS YEAR

#### Ageless Thanet

Citizens Advice is leading on the Planning for Later Life stream of this 5 year Big Lottery funded project. Social Enterprise Kent CIC are the lead partners. It began in April 2015..

### DESIGNATED FUNDS - PREVIOUS YEAR

#### Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created due to the increase in fixed assets and although they are within general funds the value of the assets cannot be utilised for future expenditure.

#### Charity closure

A fund created by the Trustees and represents the estimated costs of the charity having to close due to a lack of funding.

## 13 FINANCIAL COMMITMENTS

At 31 March 2021 the charity had future minimum lease payments under non-cancellable operating leases as follows:

	2021 £	2020 £
within one year	23,436	23,436
within two to five years	703	1,406
after five years	-	-
	<hr/> <hr/>	<hr/> <hr/>

## 14 MEMBERS LIABILITY

The company is a company limited by guarantee. Every member of the Charity undertakes to contribute such amount as may be required, not exceeding £1, to the Charity's assets if it should be wound up while they are a member or within one year after they ceased to be a member, for the costs of winding up and for the adjustment of the rights of persons who have contributed to the Charity's assets.

## 15 CORPORATION TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

## 16 RELATED PARTY TRANSACTIONS

The MAS debt advice project requires a specialist Technical Supervisor. This is a role that requires a few hours each month from a suitably qualified debt adviser, which is a role that is not easily filled. The Technical Supervision work for Citizens Advice Thanet is carried out by Kani Kandu. When appointed as a Trustee Kani Kandu continued as Technical Supervisor. The Trustees were in the process of seeking to amend the Articles to allow the payment of Trustees as a consultant, where this is appropriate. Kani Kandu resigned as a Trustee before the change in the Articles could be made. Payments totalling £2,250 were paid to Kani Kandu for the period from the date she was appointed as a Trustee until 31 March 2021.

Other than the above, the charity did not undertake any other transactions with related parties that require disclosure.

**CITIZENS ADVICE THANET**  
**(A COMPANY LIMITED BY GUARANTEE)**

**FINANCIAL STATEMENTS AND TRUSTEES ANNUAL REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Charity Number 1086799**

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**TRUSTEES ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2021**

The trustees have pleasure in presenting their report and the unaudited financial statements for the year ended 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 relating to small companies, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Charity Registration Number**  
1086799

**Company Registration Number**  
04176324

**Registered Office**

2nd Floor Wing  
Mill Lane House  
Mill Lane  
Margate  
Kent  
CT9 1LB

**Trustees/Directors**

Dr Geoff Lindley	Chairman
Mr Simon Farrer	Treasurer as from 20.7.20
Mrs Margaret Fairweather	
Mrs Rebecca Kirkpatrick	
Mrs Danielle Barnes	Vice Chair
Mr Gerald Dineley	
Mr John Quinlan	(resigned 29.4.21)
Mr Andrew Wallis	
Miss K Kundu	(appointed 3.12.20, resigned 5.8.21)

**Co-Opted Local Authority Representatives**

Cllr Heather Keen  
Cllr Aram Rawf

**Chief Officer and company secretary**

Mrs Jan Stewart	(resigned 31.8.21)
Mrs Angela Drew-Robinson	(appointed 1.11.21)

**Bankers**

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

**Independent Examiner**

Mr S J Wren FCCA  
Accountancy Matters (Kent) Limited  
31 Queen Street  
Ramsgate  
Kent  
CT11 9DZ



**TRUSTEES ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2021**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT****Governing document**

Citizens Advice Thanet is a registered charity and a company limited by guarantee incorporated on 9 March 2001. It was established under a memorandum of association and is governed by its articles of association.

**Recruitment and appointment of trustee directors**

Trustees Board vacancies are advertised on the national Citizens Advice website and other appropriate media. Applicants for vacancies will be selected by a short listing and interview process which will be based on a published job description and person specification. This process will be carried out by a small group of Trustees especially appointed for this purpose. The Charity aims to have a balanced makeup which reflects the community the Service serves.

**Organisational structure**

Citizens Advice Thanet is governed by a Board of Trustees who meet at least quarterly. Day to day running of the Charity is supervised by the Chief Officer who reports to the Trustees on a quarterly basis. The Trustees and the Chief Executive are the Key Management Personnel as defined by the Charities SORP FRS102.

**Related parties**

Citizens Advice Thanet has membership of the national body now called Citizens Advice, which provides a framework for the standards of advice and casework managements as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

**Risk assessment**

The Charity has adopted a policy of regularly reviewing the risks to the operations of the Charity, to ensure that adequate steps are taken to mitigate such risks.

**OBJECTIVES AND ACTIVITIES****Objectives**

To deliver the Citizens Advice Service to the people of Thanet, ensuring as far as possible that we provide the advice people need for the problems they face and improve the policies and practices that effect peoples' lives. We will endeavour to provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities, whilst valuing diversity, promoting equality and challenging discrimination.

**Activities and achievements, performance and factors affecting achievement of objectives**

This year has been the most challenging year that Citizens Advice Thanet have had to face due to the Corona Virus pandemic. As a result of the pandemic, we had to close the office and stop doing face to face consultations. Our Chief Officer quickly established a phone and email service run from the homes of staff and volunteers so that we could continue to operate a service for the people of Thanet. Whilst some volunteers did not feel comfortable offering the service in this way, many continued to provide this essential service. It is only with the commitment of these staff and volunteers that we were able to meet our client's needs. Fortunately, our funding from Thanet District Council, the Money Advice Service, Ageless Thanet and Help to Claim continued throughout the year allowing us to keep Citizens Advice Thanet open. The ongoing problems of debt, benefits and employment were highlighted by the pandemic and presented many new challenges for our staff and volunteers to deal with.

National Citizens Advice once again carried out their annual Leadership Assessment of the Bureau and we were pleased that as a result of the high standards achieved, we will not be subjected to an external audit in the year 2021/22.

**TRUSTEES ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2021**

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**FINANCIAL REVIEW****Financial position**

The total income for the year was £405,615, a slight reduction from the previous year's income of £411,264. Thanet District Council Continue to be a valued supporter of the work of Thanet Citizens Advice. Their funding agreement provides for the core services with additional funding provided for specific projects, Rough Sleeper Navigators and Winter Project during the last year. Other significant funders during the year were Ramsgate Town Council, Cit A (funding for several projects) and Social Enterprise Kent CIC (Ageless Thanet).

The year was disrupted due to the Covid -19 pandemic that required changes in the way the service operated and total resources expended were £344,683. Staffing costs represent 76% of total expenditure.

Total funds held at the end of the financial year, 31 March 2021, were £128,541. This is made up of restricted funds of £12,229, designated funds of £92,968 (fixed assets of £2,968, charity closure costs of £40,000 and relocation £50,000) and unrestricted funds of £23,344.

**Reserves Policy and going concern**

Citizens Advice Thanet operates on grant and project funding. Funding for core services is provided through grants by Thanet District Council. The Council traditionally has given a 3-year funding agreement. The current agreement commenced in April 2019.

The Directors consider that Citizens Advice Thanet is able to operate as a going concern over the next twelve months and to run its existing core services and projects that fit with the charitable objects.

The reserves policy has been prepared with reference to the Charity Commission's publication 'Charities and Reserves'. CC19, 2016.

The trustees believe that Citizens Advice Thanet should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and difficult financial circumstances.

In determining the level of reserves consideration will be given to:

- a) The risk of unforeseen emergency or other unexpected need for funds.
- b) Covering unforeseen day-to-day operational costs.
- c) Funds to provide time for trustees to take action if income falls below expectation.
- d) Planned commitments, or designations, that cannot be met by future income alone.
- e) The need to fund short-term deficits in a cash budget.

The trustees have three designated funds. One designated fund is in respect of the net book value of fixed assets which although form part of general funds, they cannot be utilised for future expenditure. The second designated fund is to cover the costs of closure of the charity were this to occur due to a lack of funding. This would enable the charity to meet its financial commitments on closure. The third fund is for the potential relocation from the current offices in Margate.

**TRUSTEES ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2021**

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**Investment policy and activities**

The current policy is to keep reserves in an interest-bearing account and for sufficient funds to be available should they be required in an emergency.

**PLANNING OUR FUTURE AND THE TASKS AHEAD**

The coming year will once again be governed by the progress of the pandemic. It will be our aim to continue with our support via email and phone but to start to return to an office-based service as soon as the pandemic allows.

Unfortunately, we will have lost a number of volunteers over the period of the pandemic and the challenge will be to attract and train new volunteers so that we can continue to grow the service that we offer

It has become clear that we cannot afford to remain in our current office space in Margate so a major challenge for the next year will be to find new offices that will allow us to continue a service in Margate. Fortunately, our Ramsgate office is still provided by the Ramsgate Council and for this we are very grateful. We are pleased that our funding from Thanet Council is secured for this year allowing us to maintain our core service.

We will continue to offer our Money Advice debt service based in Ramsgate for this year but the Ageless Thanet funding will come to an end in December having reached the end of this very successful project

**PUBLIC BENEFIT**

The trustees confirm that they have complied with their duty as prescribed by section 4 of the Charities Act 2006 to have due regard to the Charity Commission public benefit guidance.

Signed on behalf of the Board of Trustees by :

Geoff Lindley - Chairman

Date : 3 November 2021

**CITIZENS ADVICE THANET**

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I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2021 which are set out on pages 6 to 15.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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

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

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

**S J Wren FCCA**  
**Accountancy Matters (Kent) Limited**  
**Chartered Certified Accountants**  
**31 Queen Street**  
**Ramsgate**  
**Kent CT11 9DZ**

Date : 23 November 2021

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(incorporating an Income and Expenditure Account)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	Unrestricted funds	Restricted funds	Total funds 2020	Total funds 2019
		£	£	£	£
<b>INCOME</b>					
Donations and grants	2	27,075	3,270	30,345	1,748
Charitable activities	3	166,278	208,992	375,270	409,516
Investment income	4	-	-	-	-
Fundraising income		-	-	-	-
<b>TOTAL INCOME</b>		<b>193,353</b>	<b>212,262</b>	<b>405,615</b>	<b>411,264</b>
<b>EXPENDITURE</b>					
Cost of raising funds	5	5,671	-	5,671	8,187
Charitable activities	5	160,280	178,732	339,012	400,311
<b>TOTAL EXPENDITURE</b>		<b>165,951</b>	<b>178,732</b>	<b>344,683</b>	<b>408,498</b>
<b>NET (EXPENDITURE)/INCOME FOR THE YEAR BEFORE TRANSFERS</b>	<b>6</b>	<b>27,402</b>	<b>33,530</b>	<b>60,932</b>	<b>2,766</b>
Transfers between funds	12	34,604	(34,604)	-	-
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>62,006</b>	<b>(1,074)</b>	<b>60,932</b>	<b>2,766</b>
Balance as at 1 April 2020		54,306	13,303	67,609	64,843
<b>BALANCE AT 31 MARCH 2021</b>		<b>116,312</b>	<b>12,229</b>	<b>128,541</b>	<b>67,609</b>

**BALANCE SHEET  
AS AT 31 MARCH 2021**

	Notes	2021 £	2020 £
<b>FIXED ASSETS</b>			
Tangible assets	8	2,968	6,498
<b>CURRENT ASSETS</b>			
Debtors and prepayments	9	13,529	16,783
Cash at bank and in hand		<u>153,166</u>	<u>78,922</u>
		166,695	95,705
<b>CURRENT LIABILITIES</b>			
Creditors: amounts falling due within one year	10	<u>41,122</u>	<u>34,594</u>
		125,573	61,111
<b>NET ASSETS</b>	11	<u>128,541</u>	<u>67,609</u>
Represented by:			
<b>FUNDS OF THE CHARITY</b>			
Unrestricted general fund	12	23,344	7,808
Designated funds	12	92,968	46,498
Restricted funds	12	<u>12,229</u>	<u>13,303</u>
<b>TOTAL FUNDS</b>		<u>128,541</u>	<u>67,609</u>

For the financial year ended 31 March 2021 the company was entitled to exemption from audit under s.477 Companies Act 2006 and no members have deposited a notice under s.476 requiring an audit.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with s.386 of the Act for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Charities SORP FRS 102.

Approved and signed for issue by the trustees on 3 November 2021.

Geoff Lindley - Chairman

Simon Farrer - Treasurer

**Company registration number - 04176324**

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

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**1 ACCOUNTING POLICIES****a) Basis of accounting**

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 the 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 Thanet 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.

**b) Preparation of the accounts on a going concern basis**

Citizens Advice Thanet operates on grant and project funding. Funding for core services is currently funded through grants by Thanet District Council. A 3-year funding agreement is in place from April 2019. The premises in Mill lane are leased. Funding for the lease was generously provided by Thanet District Council for the year 2020/21, but this funding will not continue into the year 2021/22.

The Directors consider that Citizens Advice Thanet is able to operate as a going concern for at least the twelve months from the date these accounts are formally approved. It is anticipated the funding agreement with Thanet District Council will be renewed and sufficient reserves are in place for the service to continue to operate. Without additional continued funding towards the rental costs for the Mill Lane premises alternative, less costly, premises will need to be secured from April 2022. It is expected that the current plans will enable the adopting of an affordable budget for the year 2022/23.

**c) Income**

Grants receivable - grants made to finance the activities of the Charity are credited to the statement of financial activities (SOFA) accounting in the period to which they relate.

Bank interest - bank interest is included in the income and expenditure account on receipt.

Other income - other income, including donations and gifts are included as they were received.

Gifts and intangible income - in addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. 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.

Deferred income - grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected within deferred income on the balance sheet.

**d) Expenditure**

All expenditure is accounted for on an accruals basis and includes VAT where applicable. All expenditure directly related to the provision of the advisory services is included within the charitable expenditure. Other costs incurred have been allocated between activities for generating funds and governance as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time spent.

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

**1 ACCOUNTING POLICIES**

**e) Depreciation of fixed assets**

Tangible fixed assets costing more than £1,000 are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows :

Leasehold improvements	Over the term of the lease
Computers, software and equipment	33% straight line
Furniture and equipment	25% straight line

**f) Fund accounting**

Unrestricted funds are grants, donations and other incoming resources receivable by the charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds relates to income to be used for specific purposes as laid down by the donor.

**g) Leases**

Rental costs are charged to the Statement of Financial Activities as incurred.

**h) Significant judgements and estimates**

No significant judgements or estimates have had to be made by the Trustees in preparing these financial statements

	Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
	£	£	£	£
<b>2 DONATIONS AND GRANTS</b>				
Cit A - Broadband	500	-	500	-
Cit A - Computers	-	3,270	3,270	-
Cit A - Softphones	1,300	-	1,300	-
Broadstairs Town Council	1,000	-	1,000	-
Thanet District Council - Small Business Grant	10,000	-	10,000	-
Thanet District Council - Covid 19	9,000	-	9,000	-
Donations	5,275	-	5,275	1,748
	<u>27,075</u>	<u>3,270</u>	<u>30,345</u>	<u>1,748</u>
<b>3 INCOME FROM CHARITABLE ACTIVITIES</b>				
Thanet District Council	121,000	-	121,000	121,000
Ramsgate Town Council	20,000	-	20,000	12,000
We Are Digital Training Limited	(1,995)	-	(1,995)	19,388
Cit A - Money Advice Service	-	53,169	53,169	52,416
Cit A - DRO's	87	-	87	611
Cit A - Help to Claim	-	55,203	55,203	37,474
Cit A - HMPT	10,000	-	10,000	-
Thanet District Council - Rough Sleeper Navigators	-	26,752	26,752	64,734
Thanet District Council - Covid Winter Grant	11,800	-	11,800	-
Southern Water	386	-	386	-
Citizens Advice Maidstone - Room hire	5,000	-	5,000	5,000
Social Enterprise Kent CIC - Ageless Thanet	-	73,868	73,868	96,893
	<u>166,278</u>	<u>208,992</u>	<u>375,270</u>	<u>409,516</u>
<b>4 INVESTMENT INCOME</b>				
Bank interest receivable	-	-	-	-



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

<b>5 EXPENDITURE</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2021 Total funds</b>	<b>2020 Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Costs of raising funds :</b>				
Wages and salaries	5,671	-	5,671	8,187
Fundraising costs	-	-	-	-
	<u>5,671</u>	<u>-</u>	<u>5,671</u>	<u>8,187</u>
<b>Charitable activities</b>				
Wages and salaries	56,938	155,860	212,798	246,392
Subcontract labour	-	2,123	2,123	-
Travel and other staff and volunteer costs	1,048	1,069	2,117	12,450
Consultancy	-	2,850	2,850	300
Rent and room hire	29,714	-	29,714	27,986
Light, heat and water	3,086	-	3,086	5,822
Property repairs and maintenance	3,730	-	3,730	4,252
Computer costs and IT support	714	-	714	3,413
Office equipment repairs	108	-	108	281
Insurance	6,669	-	6,669	7,026
Telephone	8,168	-	8,168	9,430
Publicity	-	-	-	1,168
Printing post and stationery	4,983	-	4,983	6,114
Training	265	-	265	2,717
CAB subscription costs	5,999	-	5,999	7,352
Books and publications	868	-	868	1,697
Sundries	79	-	79	60
Depreciation	6,617	-	6,617	8,401
Loss on disposal of fixed assets	-	-	-	-
<b>Support costs</b>				
Wages and salaries	21,963	16,830	38,793	44,493
Accountancy fees	1,464	-	1,464	1,728
Payroll costs	1,139	-	1,139	1,222
<b>Governance costs</b>				
Wages and salaries	5,193	-	5,193	6,217
Board and AGM meeting expenses	-	-	-	255
Legal and professional	35	-	35	35
Independent Examiner's fee	1,500	-	1,500	1,500
	<u>160,280</u>	<u>178,732</u>	<u>339,012</u>	<u>400,311</u>
<b>Total expenditure</b>	<u>165,951</u>	<u>178,732</u>	<u>344,683</u>	<u>408,498</u>

<b>6 NET INCOME</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Depreciation	6,617	8,401
Loss on disposal of fixed assets	-	-
Independent Examiner's remuneration : Management accounts	1,464	1,728
Payroll fees	984	-
Independent Examiners' fee	1,500	1,500
	<u>6,617</u>	<u>8,401</u>

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

**7 INFORMATION REGARDING EMPLOYEES**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and salaries	230,399	288,697
Social security costs	18,120	23,381
Pension contributions	3,677	4,540
Redundancy costs	14,259	1,308
DWP reimbursements	-	(9,637)
Employment Allowance	(4,000)	(3,000)
	<u>262,455</u>	<u>305,289</u>

The average monthly head count was 11 staff (2020 - 14 staff).

The average number of employees based on full time equivalents analysed by function was:

	<b>2021</b>	<b>2020</b>
	<b>Number</b>	<b>Number</b>
Advisory services	8	9
Management and administration	<u>1</u>	<u>1</u>
	<u>9</u>	<u>10</u>

No employee received remuneration of more than £60,000 during the year or the preceding year.

No trustees received remuneration or were reimbursed expenses. (2020 - £Nil).

The total employee benefits (including employers national insurance) of the key management personnel of the charity were £22,685 (2020 - £32,751)

**8 FIXED ASSETS**

	<b>Leasehold Imp'ments</b>	<b>Computer Equipment £</b>	<b>Fixtures &amp; fittings</b>	<b>Total £</b>
<b>Cost</b>				
As at 1 April 2020	56,494	54,956	13,070	124,520
Additions	-	3,086	-	3,086
Disposals	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
As at 31 March 2021	<u>56,494</u>	<u>58,042</u>	<u>13,070</u>	<u>127,606</u>
<b>Depreciation</b>				
As at 1 April 2020	56,494	48,593	12,935	118,022
Charge for the year	-	6,481	135	6,616
Disposals	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
As at 31 March 2021	<u>56,494</u>	<u>55,074</u>	<u>13,070</u>	<u>124,638</u>
<b>Net book value</b>				
As at 31 March 2021	<u>-</u>	<u>2,968</u>	<u>-</u>	<u>2,968</u>
As at 31 March 2020	<u>-</u>	<u>6,363</u>	<u>135</u>	<u>6,498</u>

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

<b>9 DEBTORS</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other debtors	-	2,000
Prepayments	9,374	8,633
Accrued income	4,155	6,150
	<u>13,529</u>	<u>16,783</u>

<b>10 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade creditors	1,300	2,207
Other creditors	15,938	3,231
Taxation and social security	7,811	5,219
Accruals	2,873	2,228
Deferred income	13,200	21,709
	<u>41,122</u>	<u>34,594</u>

**11 ANALYSIS OF NET ASSETS BETWEEN FUND**

	<b>General funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed assets	2,968		-	2,968
Current assets	61,498	92,968	12,229	166,695
Current liabilities	<u>(41,122)</u>	<u>-</u>	<u>-</u>	<u>(41,122)</u>
<b>Net assets as at 31 March 2021</b>	<u>23,344</u>	<u>92,968</u>	<u>12,229</u>	<u>128,541</u>

**ANALYSIS OF NET ASSETS BETWEEN FUND - PREVIOUS YEAR**

	<b>General funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed assets	-	6,498	-	6,498
Current assets	42,402	40,000	13,303	95,705
Current liabilities	<u>(34,594)</u>	<u>-</u>	<u>-</u>	<u>(34,594)</u>
<b>Net assets as at 31 March 2020</b>	<u>7,808</u>	<u>46,498</u>	<u>13,303</u>	<u>67,609</u>

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

<b>12 MOVEMENT IN FUNDS</b>	<b>As at 1 04 2020</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>As at 31 03 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Restricted funds					
Money Advice Service	-	53,169	(47,428)	(5,741)	-
Rough Sleeper Navigators	3,907	26,752	(24,681)	(5,978)	-
Cit A - Help to Claim	-	55,203	(47,463)	(7,701)	39
Ageless Thanet	9,396	73,868	(59,160)	(11,914)	12,190
Cit A - Computers	-	3,270	-	(3,270)	-
Total restricted funds	13,303	212,262	(178,732)	(34,604)	12,229
Designated funds					
Fixed assets	6,498	-	-	(3,530)	2,968
Relocation	-	-	-	50,000	50,000
Charity closure	40,000	-	-	-	40,000
Total designated funds	46,498	-	-	46,470	92,968
Unrestricted general funds	7,808	193,353	(165,951)	(11,866)	23,344
Total funds	67,609	405,615	(344,683)	-	128,541

**RESTRICTED FUNDS**

**Money Advice Service**

This contract is to provide second tier money advice support to the people of Thanet, which will assist in all debt casework, including Bankruptcy, Insolvency and Debt Relief Orders (DRO's). The end date of this contract is 31 March 2022. The transfer to unrestricted funds represents a contribution towards the charity's office costs.

**Rough Sleeper Navigators**

Funding has been received from Thanet District Council to provide support to homeless people who are being housed to help them with behavioural change to adapt to a new life. This project ended in November 2020. The transfer to unrestricted funds represents a contribution towards the charity's office costs.

**Cit A - Help to Claim**

Funding has been received from the DWP (via Cit A) to assist clients on their journey to claim Universal Credit, including technical support to complete their claim on line and assist them through the process until they receive their first full payment. The transfer to unrestricted funds represents a contribution towards the charity's office costs.

**Ageless Thanet**

Citizens Advice is leading on the Planning for Later Life stream of this 5 year Big Lottery funded project. Social Enterprise Kent CIC are the lead partners. It began in April 2015..and will conclude in December 2021 as we secured funding for an extra 9 months. The transfer to unrestricted funds represents a contribution towards the charity's office costs.

**Cit A - Computers**

This Grant was awarded by Citizens Advice to be used for computers for home working caused by the Covid Pandemic, all of the grant was spent on acquiring 8 Laptops that have been used by volunteers. The transfer to unrestricted funds represent the cost of the laptops which are shown as fixed assets on the balance sheet.

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

### DESIGNATED FUNDS

#### Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created due to the increase in fixed assets and although they are within general funds the value of the assets cannot be utilised for future expenditure.

#### Relocation

The Trustees consider the current premises in Mill Lane to be unaffordable and are seeking to secure alternative premises at a greatly reduced rental. The fund has been created to fund dilapidations at Mill Lane required by the landlord, the adaption of alternative premises to meet the needs of Citizens Advice Thanet, the costs of removal from Mill Lane to new premises and to provide funds to the charity closure fund to cover rental liabilities.

#### Charity closure

A fund created by the Trustees and represents the estimated costs of the charity having to close due to a lack of funding.

### MOVEMENT IN FUNDS - PREVIOUS YEAR

	As at 1 04 2019 £	Income £	Expenditure £	Transfers £	As at 31 03 2020 £
Restricted funds					
Money Advice Service	52	52,416	(53,657)	1,189	-
Rough Sleeper Navigators	924	64,734	(61,751)	-	3,907
Cit A - Help to Claim	-	37,474	(38,052)	578	-
Ageless Thanet	-	96,893	(87,497)	-	9,396
Total restricted funds	976	251,517	(240,957)	1,767	13,303
Designated funds					
Fixed assets	12,168	-	-	(5,670)	6,498
Charity closure	40,000	-	-	-	40,000
Total designated funds	52,168	-	-	(5,670)	46,498
Unrestricted general funds	11,699	159,747	(167,541)	3,903	7,808
Total funds	64,843	411,264	(408,498)	-	67,609

### RESTRICTED FUNDS - PREVIOUS YEAR

#### Money Advice Service

This contract is to provide second tier money advice support to the people of Thanet, which will assist in all debt casework, including Bankruptcy, Insolvency and Debt Relief Orders (DRO's). The end date of this contract is 31 March 2021. The transfer from unrestricted funds represents a small overspend on the service. funds represents a contribution towards rent and other accommodation costs.

#### Rough Sleeper Navigators

Funding has been received from Thanet District Council to provide support to homeless people who are being housed to help them with behavioural change to adapt to a new life. This project is now in its

#### Cit A - Help to Claim

Funding has been received from the DWP (via Cit A) to assist clients on their journey to claim Universal Credit, including technical support to complete their claim on line and assist them through the process until they receive their first full payment. The transfer from unrestricted funds represents a small

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

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### RESTRICTED FUNDS - PREVIOUS YEAR

#### Ageless Thanet

Citizens Advice is leading on the Planning for Later Life stream of this 5 year Big Lottery funded project. Social Enterprise Kent CIC are the lead partners. It began in April 2015..

### DESIGNATED FUNDS - PREVIOUS YEAR

#### Fixed assets

A fund created by the Trustees and represents the net book value of the charity's fixed assets at the balance sheet date. The fund was created due to the increase in fixed assets and although they are within general funds the value of the assets cannot be utilised for future expenditure.

#### Charity closure

A fund created by the Trustees and represents the estimated costs of the charity having to close due to a lack of funding.

## 13 FINANCIAL COMMITMENTS

At 31 March 2021 the charity had future minimum lease payments under non-cancellable operating leases as follows:

	2021 £	2020 £
within one year	23,436	23,436
within two to five years	703	1,406
after five years	-	-
	<hr/> <hr/>	<hr/> <hr/>

## 14 MEMBERS LIABILITY

The company is a company limited by guarantee. Every member of the Charity undertakes to contribute such amount as may be required, not exceeding £1, to the Charity's assets if it should be wound up while they are a member or within one year after they ceased to be a member, for the costs of winding up and for the adjustment of the rights of persons who have contributed to the Charity's assets.

## 15 CORPORATION TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

## 16 RELATED PARTY TRANSACTIONS

The MAS debt advice project requires a specialist Technical Supervisor. This is a role that requires a few hours each month from a suitably qualified debt adviser, which is a role that is not easily filled. The Technical Supervision work for Citizens Advice Thanet is carried out by Kani Kandu. When appointed as a Trustee Kani Kandu continued as Technical Supervisor. The Trustees were in the process of seeking to amend the Articles to allow the payment of Trustees as a consultant, where this is appropriate. Kani Kandu resigned as a Trustee before the change in the Articles could be made. Payments totalling £2,250 were paid to Kani Kandu for the period from the date she was appointed as a Trustee until 31 March 2021.

Other than the above, the charity did not undertake any other transactions with related parties that require disclosure.