

CITIZENS ADVICE BUREAU IN SWALE

Operating as
Citizens Advice Swale

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

A company limited by guarantee
Company Registration No: 5052691
Charity Registration No: 1103010



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Trustees' report (incorporating directors' report)

For the year ended 31 March 2025

As Chair of the Trustees of Citizens Advice Swale I am pleased to present the annual report together with the financial statements for the year ended 31 March 2025.

After having experienced a number of difficult financial, management and staffing challenges in the previous financial year this year has been one of significant progress and improved performance as you will see from the Chief Executive's report below.

Despite ongoing economic pressures across not only Swale but the whole of the UK and the funding difficulties that arise as a result, Citizens Advice Swale has successfully expanded its services, increased outreach, and improved outcomes for thousands of people facing hardship, legal issues, or financial insecurity.

Objectives and Activities

Our charitable objectives proudly remain:

- To provide free, confidential, and impartial advice to individuals and communities.
- To prevent homelessness, debt, poverty, and discrimination by helping clients to understand and assert their rights.
- To support wellbeing, financial security, and access to justice.

We meet these aims through the provision of generalist and specialist advice in areas such as debt, welfare benefits, housing, employment, immigration, and family law through the excellent work of our caseworkers and volunteers. We have been particularly pleased to be able to help marginalised groups through our outreach work.

Finances

The charity is now in a strong financial position but we remain vigilant to new fundraising and contractual opportunities in order for us to retain financial stability and viability.

Plans for the Future

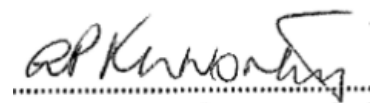
In 2025–2026, we aim to continue to grow our outreach services and improve accessibility through telephone and online advice. We are also hoping to work with Kent University on the impact of advice on health and wellbeing.

Acknowledgements

I would like to thank all our funders who continue to support us despite their own financial difficulties. I also want to thank the staff and volunteers for their dedication and commitment. Special thanks to our clients, whose voices and feedback continue to guide and inspire our work.

Many thanks also to Sarah Harvey the previous Chair and the Leadership team who steered the ship through troubled waters allowing us to become stronger and more successful.

Signed on behalf of the Board of Trustees



Date: 15th September 2025

Pam Kenworthy OBE

Report from our Chief Officer

This year has brought ever-growing challenges for Citizens Advice Swale. Many of our clients continue to struggle to make ends meet, with a steady increase in demand for support around debt, benefits, housing, and utility-related issues. At the same time, cuts to Winter Fuel Payments, reduced transport services, and tightening budgets across the public sector have made it even harder for people to stay afloat. Increasingly, it feels as though we are not just a charity offering advice, but an emergency service responding to critical need. The issues our clients face are more complex, often requiring tailored, ongoing support—and many people now need multiple appointments before they feel able to move forward independently.

In light of the ongoing challenges we've faced—not only in delivering advice services but also in securing sustainable funding we were able to make real progress in implementing our strategy from last year. We've become more targeted in the way we deliver our support, ensuring we reach those most in need and take meaningful steps toward addressing social inequalities across the borough.

Our cost of living projects expanded enabling us to reach more people at risk of crisis. We also launched a new project in January to support Gypsy, Roma and Traveller communities in Swale. This initiative has already had a significant impact, with our dedicated project worker successfully building trust, accessing hard-to-reach groups, and achieving powerful outcomes for some of the most marginalised individuals in our area.

At the same time, we've seen considerable improvements to our Adviceline service, an essential lifeline for people who cannot leave their homes due to health, financial hardship, or digital exclusion. We know how important it is that everyone can access support when they need it, regardless of their circumstances.

Despite these positives from 2024/25, we are now facing an increasingly uncertain future. While the devolution agenda may present both challenges and opportunities, it's clear that traditional sources of funding are becoming ever more fragile. For many of the people who rely on us, the support we offer remains one of the few dependable safety nets. That's why we are committed to adapting and evolving, doing everything we can to remain resilient, focused, and a strong voice within an increasingly fragile charity sector.

A final mention must go out to our volunteers, who are truly the heart of Citizens Advice Swale. Their generosity, dedication, and compassion make an immeasurable difference every day. Alongside our committed staff, they face increasing demand and complex challenges with unwavering resolve and kindness. From offering compassionate support to guiding clients through difficult processes, their efforts provide vital assistance to some of the most vulnerable people in our community. Their commitment not only reflects the core values of our organisation but also embodies the spirit of service and solidarity that defines us. We are immensely proud and deeply grateful to every volunteer—without whom none of our work would be possible.

What we've done during the year

Our impact 2024/25

2,871 clients helped	17,280 issues handled	We issued 380 foodbank vouchers & 447 fuel vouchers
£1,925,929 income gained for clients	£300,645 debts written off	£68,385 reimbursements and loans
80% clients say we helped them find a way forward	87% clients would recommend our service	77% clients say their issues were fully resolved

Making a difference to local people

We helped thousands of people in 2024/5, whether dealing with a single issue or a complex set of problems that required more specialist support. Two-thirds of clients were disabled or registered as having a long-term health condition. In addition to this direct support we introduced a chat bot in 2024 which allowed clients to access service digitally, freeing up vital adviser time for those that needed it most. Whilst we appreciate the need for face to face services we also recognise the importance of technology and innovation and how that can support delivery.

Why we're needed

We live in an increasingly fast-paced digital world, where we are constantly overloaded with information—from social media, news outlets, and countless online platforms. For many people, especially those facing difficult circumstances, simply finding out about their legal rights or accessing support from statutory services has become overwhelming. Public services are often stretched thin, underfunded, and increasingly impersonal. For those already struggling, whether financially, mentally, or socially, this can make a tough situation feel impossible. This is where Citizens Advice stands apart. There is no other organisation quite like us. We advocate. We empower. We inform. We support. Whether it's preventing homelessness, increasing someone's income, making sure people are treated fairly, helping them stay in work, or giving them the confidence to deal with large institutions that can make them feel small, we are there. Our service is genuinely holistic. We don't just respond to crisis, we work to prevent it. We stand alongside our clients, helping them navigate a complex and often intimidating system. The impact of our work is enormous. Debt, for example, can seriously harm a person's mental health. A lack of suitable housing affects physical wellbeing. Feeling lost or unsure about what help is available can be paralysing. We shine a light on unfair practices, support marginalised communities, and speak up for those who otherwise might not have a voice. In a world where people are too often left to fend for themselves, Citizens Advice is a vital lifeline.

Working in partnership to provide better support

Partnership has been at the heart of our work over the past year. We've developed strong relationships with the Council's Community and Partnership Team, which have led to impactful joint projects with Age UK and other organisations supporting disadvantaged people in Swale. We continue to be active members of the Swale Voluntary Alliance (SVA) Steering Group, dedicating time and resources to building a more unified and stronger voice for the charity sector. Getting to know other charities on a personal level has become a key part of our mission, helping us explore more collaborative and joined-up approaches to supporting residents across Swale. These joined-up approaches lead to better outcomes for clients and enable us to help more people by improving access to services. Networking has proven to be both powerful and positive, something we are keen to build on in the year ahead.



Fundraising - Sheerness Tesco



Swale Police Community Event - Sittingbourne

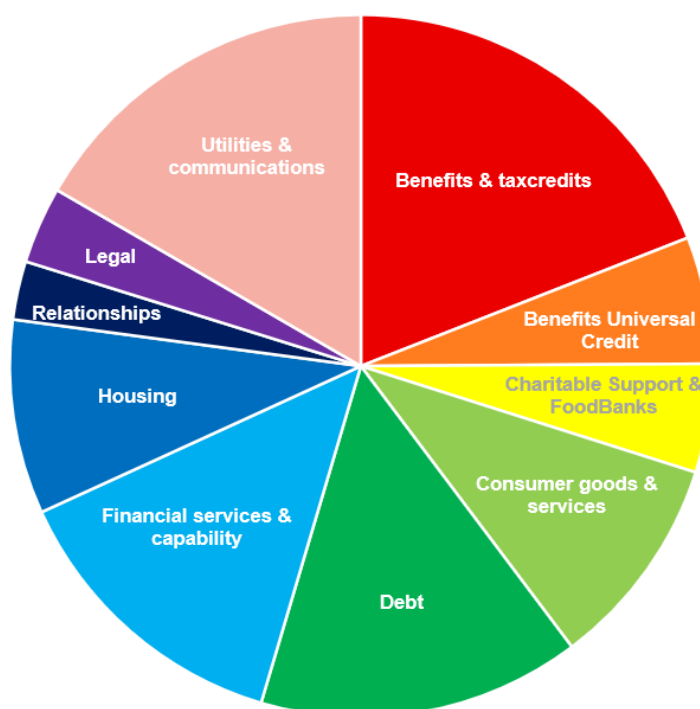


Family Fun Day - Leysdown Family Hub



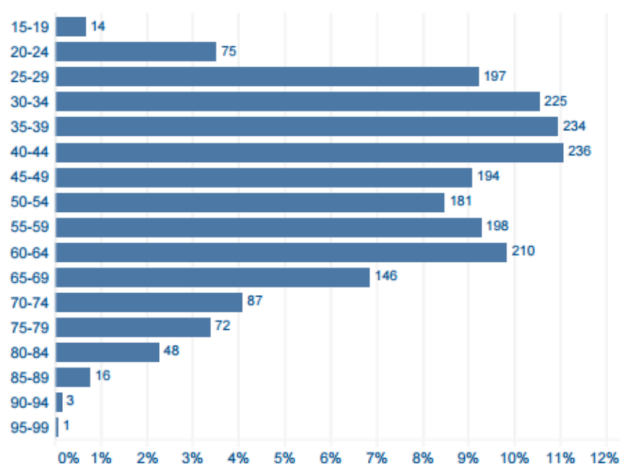
OneSwale Roadshow - Faversham

The top 10 issues we helped clients with in 2024/5:

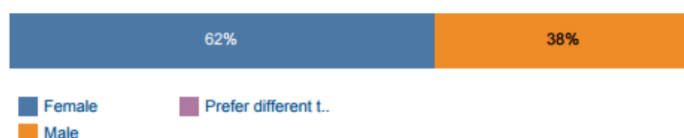


The people we support

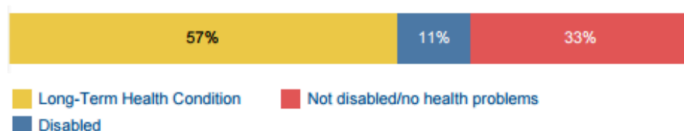
Age



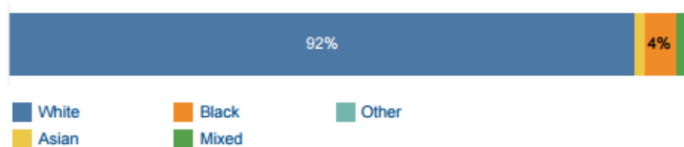
Gender



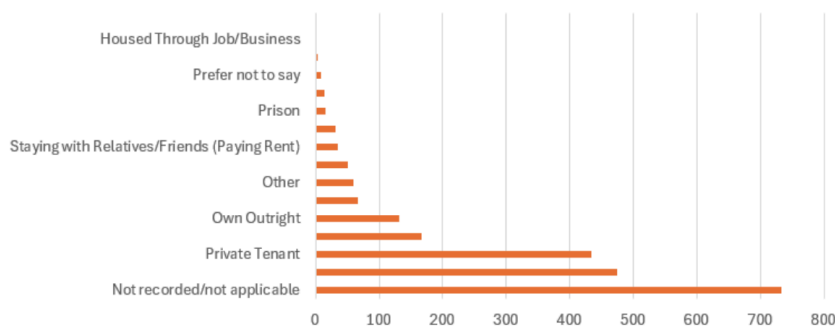
Disability / Long-term health



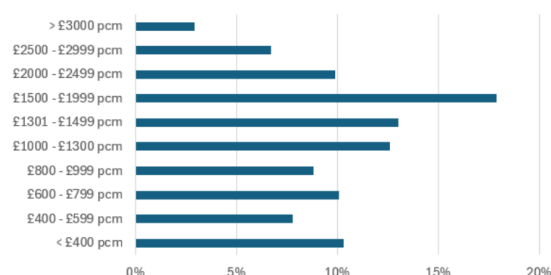
Ethnicity



Housing Tenure



Income Profile



Case studies and feedback

Peace of mind and a fresh start

Our client is living in an overcrowded Housing Association property and is in deficit after receiving their income. They've been affected by the cost of living and their adult children moving back home unexpectedly. Our Money Adviser completed a benefit check, highlighting a number of ways our client may be eligible for additional support. They also talked about budgeting and money saving tips. Our client decided they would like to pursue bankruptcy, for which we currently have funding to cover the fees from the British Gas Energy Trust. Our Money Adviser guided them through the process and their application was approved, clearing £21,000 of debt. A fantastic financial result for the client, with the additional bonus of peace of mind and a fresh start.

Even the smallest issues can be a big worry

Our client has speech and learning difficulties and can't read or write. They received an on-the-spot fine for dropping a cigarette, which escalated to £200 and was causing them a lot of anxiety. Our Money Adviser wrote to Swale Borough Council explaining the client's situation and that she believed the fine to be issued unfairly as our client didn't fully understand the situation. We've just heard that the council has agreed to cancel the fine. Not a 'big money' success story, but a great outcome for our client who has been worrying about this.

Empowering our clients to improve their situation



Our value to society

We know that we not only make a difference to individual clients, we also deliver wider benefits to the Swale community and public institutions. These figures are produced by our national body and are credible but also conservative. In 2024/5 every £1 invested into our organisation was worth £14.66 in public value and £2.44 in fiscal value. Our services save the NHS £179,183 per year by reducing use. We've saved the Department for Work and Pensions £456,660 by keeping people in work. The total value to the people we help is an astonishing £5,975,751 and the total public value is £7,739,720. Regarding the local authority's statutory duty Citizens Advice Swale has saved £180,054 in preventing homelessness, housing eviction and in council tax repayments.

Our volunteers

Our volunteers come from all walks of life and choose to volunteer for a variety of reasons. They include students, people getting back into work after career breaks, people with part-time jobs, carers, and people who have retired.

Every volunteer gets something different from their volunteering experience, such as:

- the opportunity to make a positive difference to people's lives
- improving their self-esteem, confidence and wellbeing
- gaining invaluable work experience
- receiving receive high quality training and developing new skills
- using their existing skills and knowledge to benefit the local community
- meeting new people from a range of backgrounds
- feeling valued and part of a team.

In 2024/25 our wonderful volunteers gave 9,672 hours of service and support to Citizens Advice Swale. Volunteers remain at the heart of our client-facing work - we also have volunteers who contribute their time to administrative tasks, social media and research. A huge thank you to them all.

How we're funded

Citizens Advice Swale is an independent charity reliant on funding from a variety of sources. Without the support of our funders and donors we couldn't help the thousands of people who seek our help and advice each year. On their behalf...**a very big thank you!**

Our main funders in 2024/5 were:

- Swale Borough Council and Swale Household Support Fund
- Faversham Town Council
- Minster Parish Council
- Sheerness Town Council
- John Swire
- British Gas Energy Project
- Money Advice and Pensions (via our national body)
- Energy Advice Project (via our national body)
- Colyer Fergusson
- The Philip and Connie Phillips Foundation
- Garfield Weston Foundation
- The David Family Foundation
- Kent Community Foundation
- Bensted Charity
- The National Lottery
- Kent Community Foundation

Annual Reflection and Outlook: Building Resilience and Preparing for the Future

2024/5 The past year has been shaped by the lessons of previous years and our ongoing efforts to build resilience in the face of uncertainty. We successfully retained core funding from our local

authority which was vital to our ability to restructure and we remain deeply grateful for their continued support. Our experience has shown that securing core funding and maintaining a strong infrastructure is essential to our sustainability. In 2024/25, we focused on fundraising and made meaningful progress, working to diversify our income streams while rebuilding our depleted reserves following several years of deficit budgets. We were pleased to see the renewal of our Money Advice Project, enabling us to continue delivering essential specialist debt advice. Our Energy Project, supported by British Gas, provided a crucial lifeline to individuals and families struggling with rising energy costs and the broader cost of living crisis. Thanks to funding from the National Lottery, we launched a dedicated Gypsy, Roma, and Traveller project aimed at increasing access to support in hard-to-reach communities and addressing the ongoing discrimination these groups face. This included the opening of outreach services on the Isle of Sheppey and in Muston, Sittingbourne, areas where we worked hard to ensure services were provided where they are most needed.

We also increased our partnership work with key stakeholders such as Swale Borough Council, Age UK, and Swale Volunteer Alliance (SVA). These collaborations allowed us to deliver several targeted projects that achieved strong outcomes and created lasting value for the communities we serve. Prevention remained a central focus of our work, with many of our initiatives aiming to avert crisis before it occurs. Through the People and Skills Grant, we delivered a project promoting financial and digital education, helping individuals build confidence and unlock opportunities to improve their lives. Despite these successes, we continue to be stretched. Demand for our services remains high, and we are acutely aware of the need to expand outreach into underserved areas such as Leysdown and other parts of the borough. We are also mindful that many of our current grants and contracts are set to end in 2025/26, and that traditional sources of core funding remain uncertain. Looking ahead, our focus will be on continued fundraising, while also exploring new opportunities for collaboration with other organisations. Our goal is to strengthen our long-term financial stability and ensure we remain equipped to support our communities in the years to come.

Our structure, governance and management

The Trustees (who are also directors of the charitable company for the purposes of company law) present their annual report together with the financial statements for the year ended 31 March 2025. The Charity constitutes a public benefit entity as defined by FRS 102. This report has been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 as updated through Update Bulletin 1 published on 1 January 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2019.

a) Constitution

Citizens Advice Bureau in Swale (trading as Citizens Advice Swale) is a charitable company limited by guarantee and was set up by a Memorandum and Articles of Association on 23 February 2004 and amended on 22nd September 2022. The Charity's objects are to promote through advice and practical support, the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Swale and surrounding areas. The reference and administration information is set out on page 23 of the financial statements.

b) Method of appointment of election of Trustees

The management of the charitable company is the responsibility of the Trustees who are elected

under the terms of the Memorandum and Articles of Association, the Trustees are elected to serve a period of 3 years after which they must be re-elected at the next Annual General Meeting.

The Officers of the Trustee Board may not hold office for more than six consecutive years. After the end of this period, a further two years must pass before any person can hold another office. The Trustees are all drawn from the Swale community. There is a maximum of 15 trustees on the board with up to three nominated by Swale Borough Council and one by Faversham Town Council. We aim to ensure there is a balance in terms of the areas that the Trustees are from and the skills that they bring to the organisation. Our managers attend the trustee meetings along with up to two staff representatives and one from the volunteers: these people do not have voting rights but are encouraged to participate in the discussions.

c) Policies adopted for the induction and training of Trustees

All new Trustees receive an induction pack and training which includes

- the obligations of Trustees
- the documents which set out the operational framework for the Charity including the purpose and use of the Memorandum & Articles
- the Aims, Principles & Policies Training Pack

d) Organisation structure and decision making

Citizens Advice Bureau in Swale (trading as Citizens Advice Swale) is organised with a Board of Trustees comprising a minimum of 3 members up to a maximum of 15 to oversee policy and planning. Trustees meet at least 4 times a year: in this reporting period meetings were more frequent. During the year we changed our sub-committee arrangements:

- Finance and fundraising - meets quarterly to review the financial, governance and risk related matters
- People, equality and wellbeing
- Risk, information and governance
- Research and Campaigns

The Board delegates day to day responsibility to the Chief Officer who is required to attend Board meetings and to report on all operational and financial matters including staff matters and service delivery.

e) Risk assessment

The Trustees have assessed the major risks to which the charitable company is exposed, in particular those related to the operations and finances of the charitable company, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks. Procedures are in place to ensure compliance with the health and safety of all staff, clients and visitors. The quality of advice given to clients is assured through adhering to the Citizens Advice Membership Scheme.

Objects of the Charity for Public Benefit

The Charity's objects are to promote any charitable purpose for the benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Swale and surrounding areas.

In order to realise this public benefit, general and specialist advice is provided by telephone, email and (when possible) by face to face appointments at the Charity's locations in Sittingbourne, Sheerness and Faversham. Advice services are supplemented by training and support activities,

particularly where related to the development of money management skills and financial capability. The Charity seeks to secure additional funding from time to time to support specific projects and programmes which enhance the breadth and sustain ability of the service for local residents.

We are a member of the National Association of Citizens Advice Bureaux, an independent registered charity providing advice materials, organisational support, training and quality assurance infrastructure. The national body also negotiates on the behalf of local offices with major funding providers and national Government to generate funding which is then allocated either directly or via a bidding process for local services.

Financial review

Following a restructure and redundancy process initiated in 2023/24 to reduce costs and avoid beginning another year with a deficit budget, we were able to start the year in a solvent position. While the process was undoubtedly difficult, it enabled us to preserve the core elements of the organisation that remain vital to our mission. We began the year with a £25,000 surplus and took the opportunity to review and update our financial contingency plan and reserves policy, ensuring they more accurately reflect the organisation's ongoing costs and financial commitments. We also continued to strengthen the management team's fundraising skills, and 2024/25 saw these efforts come to fruition. We ended the year with a healthy surplus, providing both the financial buffer we needed and the resources to plan and strategise for the year ahead.

Total income for the year was £545,555 (2024: 434,487) and total expenditure was £423,742 (2024: £463,596), which, after designating funds for clawbacks and other activities, resulted in a surplus of £101,572 (2024: £28,109 deficit). While this may seem like a significant sum, the surplus is essential for increasing staff capacity to deliver on our growing portfolio of projects and to begin replenishing our depleted reserves. And, we are also acutely aware that holding a large surplus can put us at a disadvantage with some grant funders in the coming year, who may perceive it as a reduced need for support, which is not the case.

At the year end the charitable company had reserves of £276,589 (2024-£154,778) of which £20,000 was designated and £200 was restricted. It is our policy to have unrestricted reserves of approximately four months operating expenditure. Free reserves for the year was £256,389 which meets the requirements of the reserve policy, and allows us to meet future challenges.

Reserves policy

The Trustees have agreed to maintain unrestricted reserves equivalent to approximately four months of operating expenditure. These reserves are held as a prudent measure, particularly in the face of ongoing financial uncertainty. The reserves policy was recently reviewed and updated to ensure it reflects the full scope of our organisational costs, including both project-based and core staff. This resulted in a significant increase in the reserves target—an adjustment the Board felt was essential to safeguard all staff and maintain organisational stability.

Going concern

The financial statements have been prepared on a going concern basis. While we have been fortunate to receive substantial funding over the past year, the majority of our grants are due to expire by March 2026. Traditional sources of funding are becoming increasingly uncertain, and the

ongoing challenge of securing multiple income streams is made more difficult as we continue to focus heavily on project delivery in response to rising community needs. Balancing the demands of service provision with the need to sustain long-term funding remains a critical challenge. Contingency arrangements are regularly reviewed by the Board, and we are continually exploring measures to create cost-saving efficiencies, and secure additional resources. We continue to work collaboratively, expanding our partnerships and actively seeking new opportunities that lead to better, more sustainable outcomes for our clients.

Trustees' responsibilities statement in relation to the financial statements

The charity trustees (who are also directors for the purposes of company law) are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

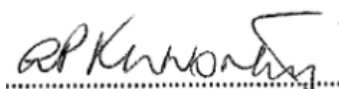
Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure for that period. In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charitable company and enable them to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with Accounting the Reporting by Charities: Statement of Recommended Practices applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in UK and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011.

Approved by the Board of Trustees on 15th September 2025 and signed on its behalf by:



Pam Kenworthy OBE, Chair of Trustees



Brett Appleton (Vice - Chair)

Independent examiner's report to the Trustees of Citizens Advice Bureau in Swale

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 17 to 26.

Responsibilities and basis of report

As the charity 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 statements

The Company's gross income exceeded £250,000, and I confirm that I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales, 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 that in any material respect:

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 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Use of Report

This report is made solely to the Company's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 145 of that Act. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or this report.


.....

Andrew Collyer ACA

Burgess HodgsonLLP, Camburgh House, 27 New Dover Road, Canterbury, Kent, CT1 3DN

15/09/2025

Statement of financial activities (Incorporating an Income and Expenditure Account) for the year ended 31 March 2025

	Note	Unrestricted Funds £	Designated Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
Income and Endowments						
Donations	2	3,774	-	-	3,774	9,620
Investment income	3	2,752	-	-	2,752	1,112
Other income	4	2,968	-	-	2,968	2,505
Charitable activities	5	299,914	-	221,148	521,061	421,250
Total incoming resources		309,407	-	221,148	530,555	434,487
Expenditure on:						
Charitable Activities	6	170,379	-	258,603	428,983	462,596
Net Income/(expenditure)		139,028	-	(37,456)	101,572	(28,109)
Transfers between funds	16	(37,457)	-	37,457	-	-
Net movement in funds		101,570	-	2	101,572	(28,109)
Reconciliation of funds						
Funds brought forward at 01/04/2024	17	134,578	20,000	200	154,778	182,887
Funds carried forward at 31/03/2025	17	236,148	20,000	202	256,350	154,778

The notes on pages 15 to 26 form part of these financial statements.

All income and expenditure has arisen from continuing activities.

The Statement of Financial Activities includes all gains and losses recognised in the year.

Balance sheet as at 31 March 2025

	Note	£	2025 £	£	2024 £
Fixed Assets					
Tangible assets	12		5,000		10,000
Current Assets					
Debtors	13	32,786		9,720	
Cash at bank and in hand	14	279,332		174,348	
Total current assets		<u>312,118</u>		<u>184,067</u>	
Creditors: Amounts due within one year	15	<u>(60,770)</u>		<u>(39,291)</u>	
Net current assets			<u>251,348</u>		<u>144,776</u>
Total net assets			<u><u>256,348</u></u>		<u><u>154,776</u></u>
The Funds of the Charity	17				
Unrestricted funds			236,148		134,578
Designated Fund			20,000		20,000
Restricted funds			<u>202</u>		<u>200</u>
Total charity funds			<u><u>256,350</u></u>		<u><u>154,778</u></u>

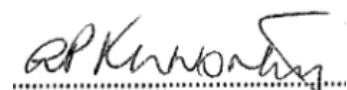
The notes on pages 15 to 24 form part of these financial statements.

The financial statements have been prepared in accordance with the provision applicable to companies subject to the small companies regime and in accordance with the provisions of FRS 102 section 1A - small entities.

The Trustees consider that the Company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the Company to obtain an audit for the year under review in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 in respect to accounting records and the preparation of the financial statements.

These financial statements were approved and authorised for issue by the Board and were signed on their behalf on 15th September 2025.



Pam Kenworthy OBE, Chair of Trustees



Brett Appleton (Vice-Chair)

Company Registration No 5052691

Notes to the financial statements for the year ended 31 March 2025

1 Accounting policies

a) General information and basis of preparation

Citizens Advice Bureau in Swale is a private company limited by guarantee in England. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 2 of these financial statements. The nature of the Charity's operations and principal activities are the provision of free, confidential, independent and impartial advice services to the people of Swale.

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16th July 2014 as updated through Update Bulletin 1 published on 1st January 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2019

The Charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

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

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

b) Incoming resources

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities when the charity has entitlement after any performance conditions are met, it is probable that the income will be received and the amount can be measured reliably. Income is deferred only when the donor has specified that the income relates to a future period, or if entitlement is not met.

Donated services and facilities are included at the value of the Charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts in line with the SORP (FRS 102).

Rental income is recognised as the Charity's right to receive payment is established.

c) Resources expended

Resources expended are recognised in the period in which they are incurred. Resources expended include VAT which cannot be recovered and is therefore reported as part of the expenditure to which it relates

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those that assist the work of the Charity but do not directly represent the charitable activities and include office, personnel, governance and administrative costs. These costs have been allocated to expenditure in charitable activities.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include Independent Examiners' fees and costs linked to the strategic management of the Charity.

d) Tangible fixed assets and depreciation

Tangible fixed assets of over £1,000 are capitalised and 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	20% straight line
Computers, software and equipment	25% straight line
Fixtures and fittings	25% straight line

e) Cash and Cash equivalents

Cash is represented by cash in hand and financial institutions repayable without penalty on notice of not more than 24 hours.

f) Debtors and creditors receivable/payable within one year.

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

g) Employee

The Charity operates a defined contribution plan for the benefit of employees. Contributions are expensed as they become payable.

h) Operating leases

Lease payments under operating lease, where substantially all of the risk and benefits remain with the lessor, are charged as expenses in the period in which they are incurred.

i) Going concern

The financial statements have been prepared on a going concern basis. We have sought to maximise income in recent times, and all expenditure is closely monitored for value-for-money and impact on the provision of services. Following the pandemic we are in a good position to offer the best of the "old" and "new" methodologies, and staff and volunteers are clearly able to work from a variety of locations and using a range of tools. This puts us in a good position to be a modern, forward-thinking service.

Based on these assessments and having regard to the resources available to the entity, the Trustees have concluded that there is no material uncertainty and that they can continue to adopt the going concern basis in preparing the annual report and accounts.'

j) Fund Accounting

Funds held by the Charity are either:

Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds - these are funds set aside by the Trustees out of unrestricted general funds for specific projects or future purposes.

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

k) Judgements and key sources of estimated uncertainties

No judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies that have had any significant effect on amounts recognised in the financial statements, except for those detailed in the above accounting policies.

There are no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next financial year.

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
2 Donations				
Other Local Parishes	3,334	-	3,334	1,550
Friends of CAB, other donations	440	-	440	2,070
The Philip's Trust	-	-	-	5,000
The Swire Trust	-	-	-	1,000
	<u>3,774</u>	<u>-</u>	<u>3,774</u>	<u>9,620</u>
3 Investment income				
Bank interest received	<u>2,752</u>	<u>-</u>	<u>2,752</u>	<u>1,112</u>
	<u>2,752</u>		<u>2,752</u>	<u>1,112</u>
4 Other income				
Sundry income and fundraising	<u>2,968</u>	<u>-</u>	<u>2,968</u>	<u>2,505</u>
	<u>2,968</u>		<u>2,968</u>	<u>2,505</u>
5 Charitable activities				
Swale Borough Council	133,430	-	133,430	135,317
Swale Borough Council - Household Support Fund	20,000	-	20,000	20,000
Swale Borough Council - Support to residents	6,010	-	6,010	-
Faversham Town Council	6,000	-	6,000	6,000
Minster Parish Council	5,000	-	5,000	-
Sheerness Town Council	500	-	500	-
Sheppey Town Council	-	-	-	1,500
SVA	6,872	-	6,872	-
People and Skills Grant	17,260	-	17,260	-
Queensborough Fisheries Trust	10,000	-	10,000	-
Money and Mental Health	-	-	-	12,707
Colyer Fergusson CT - Investing in Families	-	29,000	29,000	14,987
Colyer Fergusson CT - Communities Fund	-	-	-	10,000
Kent Community Fund	4,000	-	4,000	-
Garfield Weston	25,000	-	25,000	-
David Foundation	3,000	-	3,000	-
The Swire Trust	2,000	-	2,000	-
National Lottery	-	13,140	13,140	-
Community Fund	-	19,798	19,798	-
Money Advice Programme	-	55,860	55,860	81,675
Kent County Council	3,355	-	3,355	-
Energy Advice Project	63,736	-	63,736	36,750
Adviceline	-	-	-	15,000
Help to Claim clawback	-	-	-	- 4,536
British Gas Energy Trust	-	103,350	103,350	91,850
SGN Outreach	7,951	-	7,951	-
NEA	350	-	350	-
Faversham Labour Party	50	-	50	-
Friends of CAB, other charitable activities	400	-	400	-
Provision for clawbacks	- 15,000	-	- 15,000	-
	<u>299,914</u>	<u>221,148</u>	<u>521,061</u>	<u>421,250</u>
Total Income for year	<u>309,407</u>	<u>221,148</u>	<u>530,555</u>	<u>434,487</u>

6 Resources expended

	Unrestricted Funds £	Restricted Fund £	2025 £	2024 £
Analysis of expenditure on charitable activities				
Direct staff costs	121,697	196,189	317,886	347,405
Indirect Staff costs	9,129	3,103	12,233	12,363
Office	8,180	12,612	20,792	21,597
Premises	5,572	7,765	13,337	15,791
Other			-	6,164
Support costs (see note 6 (a))	25,801	38,934	64,735	59,276
	<u>170,379</u>	<u>258,603</u>	<u>428,983</u>	<u>462,596</u>

6 (a) Support costs allocated to activities

	2025 £	2024 £
Direct staff costs	43,408	39,913
Indirect Staff costs	-	-
Office	8,044	8,948
Premises	5,955	6,768
Governance	3,752	3,355
Other	3,576	292
	<u>64,735</u>	<u>59,276</u>

6 (b) Governance costs

	2025 £	2024 £
Independent Examiners' fees	2,300	1,940
Trustee Insurance	136	307
AGM and Trustees meeting costs	1,316	1,108
	<u>3,752</u>	<u>3,355</u>

7 Net Income/(expenditure) for the year

	2025 £	2024 £
This is stated after charging:		
Depreciation of Tangible assets	5,000	5,000
Operating lease rentals	1,421	1,665
Independent examiners fees	2,300	1,940

8 Independent examiners remuneration

The Independent examiners remuneration amounts to an independent examiners fee of £2,300 (2024: £1,940)

9 Staff costs	2025	2024
	£	£
Wages and salaries	334,328	359,801
Social security costs	21,021	21,357
Defined contribution pension costs	5,946	6,160
	<u>361,294</u>	<u>387,318</u>

No employee received total employee benefits (excluding employers pension costs) amounting to more than £60,000 in the period.

The average monthly number of employees and full time equivalents (FTE) during the year was as follows:

	2025 Number	2025 FTE	2024 Number	2024 FTE
Provision of services	<u>16</u>	<u>12</u>	<u>19</u>	<u>13</u>

10 Trustees' and key management personnel remuneration and expenses

None of the Trustees (or any persons connected with them) received any remuneration during the year, (2024: Nil) neither were they reimbursed expenses during the year (2024: Nil).

The total amount of remuneration received by key management personnel is £82,072 (2024: £67,964).

11 Taxation

The Company is a registered Charity and is not subject to Corporation Tax.

12 Tangible fixed assets

	Leasehold improvements	Computers software & equipment	Fixtures, & fittings	Total
	£	£	£	£
Cost				
As at 1 April 2024	55,321	26,284	4,018	85,623
Additions	-	-	-	-
Disposals	-	-	-	-
As at 31 March 2025	<u>55,321</u>	<u>26,284</u>	<u>4,018</u>	<u>85,623</u>
Depreciation				
As at 1 April 2024	45,321	26,284	4,018	75,623
Disposals	-	-	-	-
Charge for the year	5,000	-	-	5,000
As at 31 March 2025	<u>50,321</u>	<u>26,284</u>	<u>4,018</u>	<u>80,623</u>
Net book values				
As at 31 March 2025	<u>5,000</u>	<u>-</u>	<u>-</u>	<u>5,000</u>
As at 31 March 2024	<u>10,000</u>	<u>-</u>	<u>-</u>	<u>10,000</u>

13 Debtors	2025 £	2024 £
Prepayments	1,995	533
Accrued Income	26,326	9,187
Other Debtors	4,465	-
	<u>32,786</u>	<u>9,720</u>
14 Cash at Bank and in Hand	2025 £	2024 £
Lloyds TSB Deposit account	82,848	61,870
Lloyds TSB Current account	26,574	25,602
CAF Bank	84,841	-
Metro Bank	85,068	86,876
	<u>279,332</u>	<u>174,348</u>
15 Creditors: amounts falling due within one year	2025 £	2024 £
Taxes and social security	-	6,015
Other creditors and accruals	13,976	8,504
Provision and Clawback	22,125	11,780
Deferred income	24,669	12,991
	<u>60,770</u>	<u>39,291</u>

16 Funds Reconciliation

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 01/04/2024 £	Incoming resources £	Resources Expended £	Transfers £	Balance at 31/03/2025 £
Unrestricted Funds					
General Funds	<u>134,578</u>	<u>309,407</u>	<u>(170,380)</u>	<u>(37,457)</u>	<u>236,148</u>
Designated fund					
Staffing Contingencies fund	<u>20,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>20,000</u>
Restricted funds					
Business Gas Energy Trust	-	103,350	- 114,154	10,804	-
Swale BC Household Support Fund	-	-	-	-	-
William Barrows Charity	200	-	-	-	200
Colyer Fergusson C T - Investing in Families	-	19,000	- 24,288	5,288	-
Colyer Fergusson C T - Community Fund	-	10,000	- 12,783	2,783	-
National Citizens Advice			-	-	
Energy Advice Project	-	-	-	-	-
Money Advice and Pensions service	-	55,860	- 73,311	17,451	-
Swale BC - collaborative grant for Faversham	-	-	-	-	-
Money and Mental Health	-	-	-	-	-
National Lottery	-	13,140	- 13,511	371	-
Community Fund	-	19,798	- 20,558	760	-
Southern water	-	-	-	-	-
Help to Claim	-	-	-	-	-
net clawback	-	-	-	-	-
Kickstart	-	-	-	-	-
	<u>200.00</u>	<u>221,148</u>	<u>- 258,605</u>	<u>37,457</u>	<u>200.00</u>
Total Resources received and expended	<u>154,778</u>	<u>530,555</u>	<u>(428,985)</u>	<u>-</u>	<u>256,348</u>

STATEMENT OF FUNDS - PRIOR YEAR

Unrestricted Funds

	Balance at 01/04/2023 £	Incoming resources £	Resources Expended £	Transfers £	Balance at 31/03/2024 £
General Funds	162,687	171,054	(154,993)	-44,170	134,578
Designated fund					
Staffing Contingencies fund	20,000	-	-	-	20,000
Restricted funds					
Business Gas Energy Trust	-	91,850	(94,131)	2,281	-
Swale BC Household Support	-	20,000	(19,885)	115	-
William Barrows Charity	200	-	-	-	200
Colyer Fergusson C T - Communities Fund	-	14,987	(15,873)	886	-
Colyer Fergusson C T - Investing in Families	-	10,000	(10,592)	592	-
National Citizens Advice					
Energy Advice Project	-	36,750	(36,374)	376	-
Money Advice and Pensions service	-	81,675	(116,569)	34,894	-
Swale BC - Collaborative grant for Faversham	-	-	-	-	-
Money and Mental Health	-	12,707	(13,706)	999	-
Community Fund	-	-	(473)	473	-
Southern water	-	-	-	-	-
Help to Claim - new clawback	-	(4,536)	-	4,536	-
Kickstart	-	-	-	-	-
	200	263,433	(307,603)	44,170	200
Total resources received and expended	182,887	434,487	(462,596)	-	154,778

Purpose of funds:

Unrestricted Funds: These funds can be used in accordance with the Charity's objectives at the discretion of the Trustees.

Designated Fund

Staffing Contingencies Fund

A fund created by the Trustees to provide a contingency reserve to cover recruitment, training and potential redundancy costs should funding sources reduce.

Restricted Funds:

Money Advice and Pensions Service

The Money Advice and Pensions Service, in partnership with Citizens Advice, funds the Debt Advice Project. The Charity received a number of grants for increased capacity. Unspent funds have been transferred to unrestricted general funds in accordance with the agreement.

British Gas Energy Trust

A project to support that supports clients with energy advice and money management support in partnership with Swale Foodbank

Swale Borough Council Household Support Fund

One of a number of delivery partners providing support for community particularly food and fuel vouchers and financial capability and income maximisation

Faversham Town Council

This grant contributes to the cost of providing casework for Faversham Clients.

Minster Parish Council Sheerness Town Council

These are grants that contribute to the cost of providing advice services for Sheppey clients.

William Barrows Charity

This grant has been provided for use in cases of extreme hardship of residents of the parish of Borden.

Colver Fergusson Charitable Trust - Investing in Familie

A grant to support staff cost particularly to support supervision

Colver Fergusson Charitable Trust - Communities Fund

Acquiring new IT equipment and reviewing new approach to service delivery.

Swale Borough Council, collaborative grant for Faversha

Collaborative bid from Faversham community network to increase our opening hours in Faversham administered by Faversham Umbrella

Money and Mental Health

A fund provided by Kent County Council tailored for Mental Health clients, to provide long term support and assist with financial capability and maximise income. The Fund is managed by North West Kent Citizens Advice.

Energy Advice Project

National Citizens Advice funding to provide support for clients with high energy usage, to reduce bills through efficient

Swale council Members Grants

Various members grants for specific costs as set out above and general office running costs.

17 ANALYSIS OF NET ASSETS BETWEEN FUNDS -

	General funds	Designated funds	Restricted funds	Total 2025
CURRENT YEAR	£	£	£	£
Tangible fixed assets	5,000		-	5,000
Current assets	32,786		-	32,786
Creditors: Amounts falling due	(47,448)		(13,322)	(60,770)
Cash at Bank and In Hand	245,810	20,000	13,522	279,332
Total net assets	236,148	20,000	200	256,348

ANALYSIS OF NET ASSETS BETWEEN FUNDS -

	General funds	Designated funds	Restricted funds	Total 2024
PRIOR YEAR	£	£	£	£
Tangible fixed assets	10,000	-	-	10,000
Current assets	533	-	9,187	9,720
Creditors: Amounts falling due	(7,137)	-	(32,153)	(39,290)
Cash at Bank and In Hand	131,182	20,000	23,166	174,348
Total net assets	134,578	20,000	200	154,778

18 Financial Commitments

At 31 March 2025 the charity had total future minimum base payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Not later than one year	499	7,110
Later than one and not later than five years	-	24,000
	499	31,110

19 Pensions and other post retirement benefits

The Charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £5,946 (2024: £6,160). There were no liabilities outstanding (2024: Nil) in relation to this pension plan commitment.

20 Related party transactions

There were no related party transactions during the year (2024: nil).

21 COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES (Incorporating an Income and Expenditure Account)
for the year ended 31 March 2024

	Note	Unrestricted Funds £	Designated Fund	Restricted Funds £	Total 2024 £	Total 2023 £
Income and Endowments						
Donations		9,620	-	0	9,620	9,055
Investment income		1,112	-	-	1,112	368
Other Income		2,505	-	-	2,505	3,285
Charitable Activities		157,817	-	263,433	421,250	446,461
Total incoming resources		171,054	-	263,433	434,487	459,169
Expenditure on Charitable Activities						
		154,993	-	307,603	462,596	459,119
Net Income/(expenditure)		16,061	-	(44,170)	(28,109)	50
Transfers between funds		(44,170)	-	44,170	-	-
Net movement in funds		(28,109)	-	-	(28,109)	50
Reconciliation of funds						
Total funds brought forward		162,687	20,000	200	182,887	182,837
Total funds carried forward		134,578	20,000	200	154,778	182,887

Administrative information

	Name	Appointed	Retired
Trustees	Katie Gough	24 September 2024	
	Paul Miller		28 July 2024
	Ray Cuffley		12 November 2024
	Drew Cullen	22 October 2024	
	Safiya Nelson - Treasurer		02 June 2024
	Hannah Edwards - Treasurer	02 July 2024	
	Sarah Harvey (Interim Chair)		24 September 2024
	Pam Kenworthy (Chair)	25 April 2023	
	Barrie Neaves	24 January 2023	
	Brett Appleton	30 April 2024	
Representative Members	Hannah Perkin Swale BC		22 April 2024
	Kieran Golding Swale BC	25 July 2023	
	Elliott Jayes Swale BC	25 July 2023	
Company secretary	Jude Lee	02 November 2023	
Management Team	Charlotte Frost (Manager)	24 May 2024	
	Jude Lee (Chief Officer)	24 May 2024	
	Fiona Spall (Interim Chief Officer)		24 May 2024

Registered office

Swale House
East Street
Sittingbourne
ME10 3HT

Company registered number 5052691

Charity registered number 1103010

Citizens Advice Registered Number 75/0016

Independent Examiner

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