

Registered company number - 05316853  
Registered charity number - 1108967

**DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU**

**TRUSTEES REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

## DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU

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**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

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The trustees have pleasure in presenting their report and the unaudited financial statements for the year ended 31 March 2025 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 name**

Dover, Deal & District Citizens Advice Bureau (a company limited by guarantee)

**Company number**

5316853

**Charity number**

1108967

**Registered office**

Maison Dieu Gardens  
Dover  
Kent  
CT16 1TG

**Chief executive and Company Secretary**

Jan Stewart

**Trustees/Directors**

Gillian Plummer	
David Pestell	
Donnie Farago	
Pauline Goldsack	
Guy Banyard	
Nathanael Theisen	(resigned 28 January 2026)
Daniel Friend	
Shubharatan Malhotra	(appointed 27 February 2025)
Gloria Marcal	(appointed 27 February 2025)

**Council representatives**

Cllr H Williams

**Bankers**

Lloyds Bank Plc  
43-45 Sandgate Road  
Folkestone  
Kent  
CT20 1RZ

**Independent examiner**

Mr S J Wren FCCA  
Accountancy Matters (Kent) Limited  
The Marlowe Innovation Centre  
Marlowe Way  
Ramsgate  
Kent CT12 6FA

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

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

Dover, Deal & District Citizens Advice Bureau (DDCAB) is a registered charity and a company limited by guarantee. The company has 12 members whose liability is limited to £1 each. The bureau is governed by its Memorandum and Articles of Association. DDCAB was incorporated on 20 December 2004, to take over the assets, liabilities and operations of Dover Citizens Advice Bureau and Deal & District Citizens Advice Bureau. The bureaux had operated as one organisation since April 2004 and the bureau took the operations of both bureaux on 1 August 2005. This report and the work and aims contained herein must be read against this background.

**Recruitment and appointment of trustee directors**

Directors are elected at the Annual General Meeting by the members of the bureau in accordance with the Articles of Association. The constitution contains provisions for the co-option of directors and the nomination of corporate representatives (subject to maxima) which have yet to be exercised. The directors elect a chair from amongst their number. The Bureau's principal funder (Dover District Council) appointed 2 representatives to supervise its interests.

**Induction of trustee directors**

Directors are provided with Citizens Advice publications on their duties and receive training from Citizens Advice.

**Organisational structure**

The Bureau is governed by its Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The directors carry the ultimate responsibility for the conduct of the bureau and for ensuring that the charity satisfies its legal and contractual obligations. Directors meet quarterly as a minimum and delegate the day to day operation of the organisation to management. The Board of Directors is independent of management. Directors' interests must be declared and noted in the minutes of Board Meetings. The directors have delegated day to day management of the charity to the Chief Executive. The Directors, Jan Stewart (Chief Executive), Natasha James (Service Manager) are the Key Management Personnel as defined by the Charities SORP FRS 102.

**Related parties**

The Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, 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 bureau's Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

The Bureau operates and liaises with a number of other advisory services, local charities and social services departments on behalf of itself and its clients. Where one of the directors holds the position of trustee/director of another charity, he/she may be involved in discussions regarding that other charity but not in the ultimate decision making process.

**Major risks**

The directors recognise that any major risks to which the charity is exposed need to be reviewed regularly. To that end, the bureau is continually monitoring and managing its risks and ensuring action plans are in place to mitigate its key risks.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

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**Major risks - Cont'd**

Included in external risks is that of the loss of funding. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

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

The charity's objectives are to promote any charitable purpose for the benefit of the community in Dover, Deal and District and surrounding District areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

**Aims**

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

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

Dover and Deal Citizens Advice has capitalised on its move to the new offices in Deal and the expanded offices in Dover. We have currently 21 new trainees undertaking our extensive training which will make a huge difference to our service offer. They all do a brilliant job and without them we wouldn't exist.

We have opened an office in Folkestone and Hythe in January 2025 when the Shepway Citizens Advice Bureau closed down on the basis that we would receive funding from them to cover our costs for the three months to 31 March 2026. Unfortunately no monies were received as Shepway CAB went into liquidation. As from April 2025 a two year service level agreement was signed with The District Council of Folkestone & Hythe, which will help clients in the Folkestone and Hythe areas.

We have dealt with over 11,000 issues and we have brought in £2 million to the district. For every £1 of our grant from DDC we have provided 14 times as much back in financial gain to the district. We have seen a 3 fold increase in people reporting domestic abuse in our area and dealt with debt benefits and housing as our top three issues.

**FINANCIAL REVIEW**

We remain entirely dependent on our core funding from Dover District Council, without which we could not offer a service. We have also been able to offer substantial help through the household fund to those in the greatest hardship. We have received national funding to develop our energy advice services and our advice line services. We continue to maintain and where possible increase the availability of our services with the help of our funders where we are in a financially viable position to do so. We have debt help from MASDAP and foodbank projects.

**Reserves policy and going concern**

The Trustees are required to ensure that unrestricted monies are available in each financial year to meet any reasonable foreseeable contingency. As such, we keep sufficient reserves to enable us to wind up the Charity without a deficit, should that prove necessary. In reviewing the potential costs that could arise should a significant reduction in income be incurred, the directors have determined that unrestricted reserves should be maintained equal to approximately 3 months normal operating expenditure. At 31 March 2026 our unrestricted general reserves were below this amount, mainly caused by the lack of funding of approximately £25,000 in respect of the funding not received from Shepway CAB for the three months January to March 2025. We are aiming to increase our unrestricted funds in the coming year in order that the fund level meets our reserves policy. We are always alert to the possibility that our Service could face reduced funding and in those circumstances unrestricted reserves would be reduced if activities were to continue at the same level.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

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**Reserves policy and going concern - cont'd**

The accounts have been prepared on a going concern basis on the expectation that the charity will receive sufficient funding for at least one year from the date these accounts are formally approved. The Charity is heavily dependent on Dover District Council and a three year service level agreement which although expired on 31 March 2025 is currently rolling over until all works are completed on the building following a major flood in June 2025.

**Principal funding sources**

We are reliant on Dover District Council for funding and we thank them for their support. We have also again received household funding to distribute to clients who are struggling in the present climate. Short term funding has been achieved this year but the projects usually only last for twelve months. We do have the ongoing Money Advice Service funding and several other funding bids in place. We are looking to work on a regional basis with our sister organisations.

**Investment policy and activities**

The governing document gives power of investment to directors as they may decide fit. The directors believe that any investments should be in the lowest risk category. Apart from the designated funds, other cash funds arise because the Local Authority Grant is now paid in one instalment across the financial year, for which we are grateful. Accordingly, the trustees consider any investment to be short term in nature and that bank deposits are the most appropriate investment vehicle. Only our designated Charity Closure fund is held in the form of a bond.

**FUTURE PLANS**

We started a service covering Folkestone and Hythe on 1 April 2025 in the Rainbow Centre in Folkestone to offer a service following the closure of the Shepway Citizens Advice Bureau. This is fully supported by the local Council and will be funded for two years initially.

We are continuing to develop our services with the use of technology and AI. We have put more resources into our telephone and email services and added a useful BOT to our website to give clients direct access to our appointments and information systems. We are part of two pilots for the use of AI to speed up our work with clients.

We have updated our Articles of Association in order that our area of cover includes Folkestone and Hythe.

In June 2025 our Dover office was badly affected by a flood which hindered our plans and resulted in the office being closed and unfit for use. We eventually rented a portacabin to work from and did not resume work in our offices until January 2026. All paper and some electronic records were lost in the flood.

The trustees have for now decided to put on hold any merger plans with other offices in Kent until we have reassurances about local funding being spent locally and the boundaries of Kent unitary are decided. The trustees were very keen to protect local funds for local people.

**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 :

Jan Stewart - Company secretary

Date : 13 March 2026

**DOVER, DEAL & DISTRICT CITIZENS ADVICE BUREAU**

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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 2025 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  
The Marlowe Innovation Centre  
Marlowe Way  
Ramsgate  
Kent  
CT12 6FA**

Date : 16 March 2026

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(incorporating an Income and Expenditure Account)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
<b>INCOME</b>					
Donations and grants	2a	24,795	92,250	117,045	112,744
Charitable activities	2b	192,485	56,332	248,817	271,491
Income from other trading activities	2c	-	-	-	-
Investment income	2d	2,561	-	2,561	887
<b>TOTAL INCOME</b>		<b>219,841</b>	<b>148,582</b>	<b>368,423</b>	<b>385,122</b>
<b>EXPENDITURE</b>					
Costs of raising funds	3	7,623	-	7,623	7,711
Charitable activities	3	302,208	139,461	441,669	368,696
<b>TOTAL EXPENDITURE</b>		<b>309,831</b>	<b>139,461</b>	<b>449,292</b>	<b>376,407</b>
<b>NET (EXPENDITURE)/INCOME FOR THE YEAR BEFORE TRANSFERS</b>	4	<b>(89,990)</b>	<b>9,121</b>	<b>(80,869)</b>	<b>8,715</b>
Transfers between funds	10	42,117	(42,117)	-	-
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>(47,873)</b>	<b>(32,996)</b>	<b>(80,869)</b>	<b>8,715</b>
Balances as at 1 April 2024		125,010	58,086	183,096	174,381
<b>BALANCES AT 31 MARCH 2025</b>		<b>77,137</b>	<b>25,090</b>	<b>102,227</b>	<b>183,096</b>



**BALANCE SHEET  
AS AT 31 MARCH 2025**

	Notes	2025 £	2024 £
<b>FIXED ASSETS</b>			
Tangible assets	6	13,564	22,720
<b>CURRENT ASSETS</b>			
Debtors and prepayments	7	5,256	12,283
Balances at bank: Shawbrook Bank Limited		-	35,226
Lloyds Bank Plc		92,442	128,645
Cash in hand		186	186
		97,884	176,340
<b>CURRENT LIABILITIES</b>			
Creditors: amounts falling due within one year	8	(9,221)	(15,964)
		88,663	160,376
<b>NET ASSETS</b>	9	102,227	183,096
Represented by:			
<b>FUNDS OF THE CHARITY</b>			
Unrestricted general fund	10	28,573	67,290
Designated funds	10	48,564	57,720
Restricted funds	10	25,090	58,086
<b>TOTAL FUNDS</b>		102,227	183,096

For the financial year ended 31 March 2025 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 13 March 2026.

Gillian Plummer - Chair

David Pestell - Vice Chair

**Company number - 05316853**

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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### 1 ACCOUNTING POLICIES

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.

Dover, Deal & District Citizens Advice Bureau 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.

The principal accounting policies adopted are as follows:

#### a) Preparation of the accounts on a going concern basis

The accounts have been prepared on a going concern basis on the expectation that the charity will receive sufficient funding for at least one year from the date these accounts are formally approved. The Charity is heavily dependent on Dover District Council and a three year service level agreement which although expired on 31 March 2025, is currently rolling over until all works are completed on the building following a major flood at the Dover office in June 2025.

#### b) Income

Grants receivable - grants made to finance the activities of the bureau are credited to the Statement of Financial Activities (SOFA) in the period to which they relate.

Bank interest - bank interest is included in the SOFA 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.

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.

#### c) 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.

#### d) Depreciation of fixed assets

Tangible fixed assets costing more than £200 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	33% straight line
Furniture and fittings	25% straight line

#### e) Leases

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

#### f) Pensions

The pension cost charge in the Statement of Financial Activities represent the contributions payable by the bureau in the relevant year.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**1 ACCOUNTING POLICIES**

**g) 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.

**h) Significant judgements and estimates**

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

**2 INCOME**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>2024 Total funds £</b>	<b>2023 Total funds £</b>
<b>a) Donations and grants</b>				
Estimated market rent value of premises provided by Dover District Council at no cost:				
Dover premises	12,400	-	12,400	14,900
Dover District Council	-	72,250	72,250	68,870
Cit - A - Out of Area Pilot project	-	-	-	25,160
Cit - A - Debt Modernisation	-	-	-	1,505
Maidstone CA - Pensionwise	10,000	-	10,000	-
Colyer Fergusson Charitable Trust	-	20,000	20,000	-
Donations	2,395	-	2,395	2,309
	<u>24,795</u>	<u>92,250</u>	<u>117,045</u>	<u>112,744</u>
<b>b) Charitable activities</b>				
Dover District Council	101,850	-	101,850	97,000
Cit - A - Money Advice Service	-	56,332	56,332	55,860
CA in North & West Kent - Mental Health	35,145	-	35,145	44,413
CA in North & West Kent - Advice Line	-	-	-	-
The Trussell Trust - Deal Foodbank	23,925	-	23,925	12,325
Dover Outreach Centre - Dover Foodbank	13,387	-	13,387	4,862
The Trussell Trust - Shepway Foodbank	5,834	-	5,834	-
CA Oxfordshire South and Vale	-	-	-	5,000
Cit - A - Energy Advice Project	1,969	-	1,969	5,906
Cit - A - Cost of living funding	-	-	-	15,000
Cit - A - Remote Service Delivery	10,375	-	10,375	31,125
	<u>192,485</u>	<u>56,332</u>	<u>248,817</u>	<u>271,491</u>
<b>c) Income from other trading activities</b>				
Share of running costs of Deal premises	-	-	-	-
Fundraising	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>d) Investment income</b>				
Bank interest received	2,561	-	2,561	887
	<u>2,561</u>	<u>-</u>	<u>2,561</u>	<u>887</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**3 EXPENDITURE**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>2025 Total funds £</b>	<b>2024 Total funds £</b>
<b>Costs of raising funds :</b>				
Wage costs	7,623	-	7,623	7,711
<b>Charitable activities :</b>				
Wage costs	148,587	100,737	249,324	189,521
Subcontract	-	2,420	2,420	3,961
Travel and other staff and volunteer costs	4,305	700	5,005	3,801
Hardship Support costs	-	33,903	33,903	22,242
Publicity	145	-	145	581
Telephone charges	3,980	-	3,980	3,844
Printing, postage and stationery	5,070	892	5,962	6,982
Copier lease	1,748	-	1,748	1,941
Information and training	1,280	115	1,395	3,996
CAB subscription and reference materials	7,133	344	7,477	3,925
Computer & office equipment support and maintenance	3,679	350	4,029	8,422
Property maintenance	3,344	-	3,344	2,160
Estimated market value of premises provided by DDC - Dover premises	12,400	-	12,400	14,900
Rent	6,480	-	6,480	5,760
Utility costs	754	-	754	643
Sundries	-	-	-	-
Depreciation	12,733	-	12,733	12,252
<b>Support costs</b>				
Wage costs	77,261	-	77,261	69,651
Insurance	1,533	-	1,533	1,487
Bank charges and interest	124	-	124	134
Accountancy fees	1,207	-	1,207	2,103
Payroll costs	640	-	640	640
<b>Governance costs</b>				
Wage costs	8,116	-	8,116	8,142
Trustee and AGM expenses	-	-	-	-
Legal and professional	69	-	69	48
Independent Examiner's fee	1,620	-	1,620	1,560
	<u>302,208</u>	<u>139,461</u>	<u>441,669</u>	<u>368,696</u>
<b>Total Expenditure</b>	<u>309,831</u>	<u>139,461</u>	<u>449,292</u>	<u>376,407</u>

Of the total expenditure in 2024 of £376,407, £277,457 was unrestricted and £98,950 was restricted.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**4 NET EXPENDITURE IS STATED AFTER CHARGING**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Depreciation	12,733	12,252
Independent Examiner's remuneration :		
Management accounts/payroll	1,847	2,743
Independent Examiners' fee	1,620	1,560
	<u>          </u>	<u>          </u>

**5 INFORMATION REGARDING EMPLOYEES**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and salaries	316,142	253,961
Social security costs	25,475	21,432
Employer pension contributions	5,707	4,632
Employment Allowance	(5,000)	(5,000)
	<u>          </u>	<u>          </u>
	<u>342,324</u>	<u>275,025</u>

The average monthly head count was 15 staff (2024 - 12 staff).

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

	<b>2025</b>	<b>2024</b>
	<b>Number</b>	<b>Number</b>
Advisory services	11	8
Management and administration	<u>2</u>	<u>2</u>
	<u>13</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 expenses from the charity during the year (2024 - £Nil).

The total employee benefits (including employers national insurance) of the key management personnel of the charity were £75,790 (2024 - £76,863)

**6 FIXED ASSETS**

	<b>Leasehold Improvements</b>	<b>Furniture &amp; fittings</b>	<b>Computers, software &amp; equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>				
As at 1 April 2024	24,675	12,685	26,257	63,617
Additions	-	270	3,307	3,577
Disposals	<u>-</u>	<u>-</u>	<u>(6,038)</u>	<u>(6,038)</u>
As at 31 March 2025	<u>24,675</u>	<u>12,955</u>	<u>23,526</u>	<u>61,156</u>
<b>Depreciation</b>				
As at 1 April 2024	13,493	8,479	18,925	40,897
Disposals	-	-	(6,038)	(6,038)
Charge for the year	<u>4,935</u>	<u>2,857</u>	<u>4,941</u>	<u>12,733</u>
As at 31 March 2025	<u>18,428</u>	<u>11,336</u>	<u>17,828</u>	<u>47,592</u>
<b>Net book value</b>				
As at 31 March 2025	<u>6,247</u>	<u>1,619</u>	<u>5,698</u>	<u>13,564</u>
As at 31 March 2024	<u>11,182</u>	<u>4,206</u>	<u>7,332</u>	<u>22,720</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**7 DEBTORS**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Other debtors	2,313	3,242
Accrued income	1,856	6,972
Prepayments	1,087	2,069
	<u>5,256</u>	<u>12,283</u>

**8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Taxation and social security	251	7,039
Other creditors	3,781	6,182
Accruals	2,466	2,743
Deferred income	2,723	-
	<u>9,221</u>	<u>15,964</u>

**9 ANALYSIS OF NET ASSETS BETWEEN FUND**

	<b>General funds £</b>	<b>Designated funds £</b>	<b>Restricted funds £</b>	<b>Total £</b>
Fixed assets	-	13,564	-	13,564
Current assets	37,794	35,000	25,090	97,884
Current liabilities	<u>(9,221)</u>	<u>-</u>	<u>-</u>	<u>(9,221)</u>
<b>Net assets as at 31 March 2025</b>	<u>28,573</u>	<u>48,564</u>	<u>25,090</u>	<u>102,227</u>

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

	<b>General funds £</b>	<b>Designated funds £</b>	<b>Restricted funds £</b>	<b>Total £</b>
Fixed assets	-	22,720	-	22,720
Current assets	83,254	35,000	58,086	176,340
Current liabilities	<u>(15,964)</u>	<u>-</u>	<u>-</u>	<u>(15,964)</u>
<b>Net assets as at 31 March 2024</b>	<u>67,290</u>	<u>57,720</u>	<u>58,086</u>	<u>183,096</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**10 MOVEMENT IN FUNDS**

	As at 1 04 2024 £	Income £	Expenditure £	Transfers £	As at 31 03 2025 £
Restricted funds					
Money Advice Service	-	56,332	(61,078)	4,746	-
Hardship Support Fund	58,086	72,250	(51,628)	(53,618)	25,090
Outreach Advice Service	-	20,000	(26,755)	6,755	-
Total restricted funds	58,086	148,582	(139,461)	(42,117)	25,090
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	22,720	-	-	(9,156)	13,564
Total designated funds	57,720	-	-	(9,156)	48,564
Unrestricted general funds	67,290	219,841	(309,831)	51,273	28,573
Total funds	183,096	368,423	(449,292)	-	102,227

**RESTRICTED FUNDS**

**Money Advice Service**

Money Advice Service Hardship Support Fund in partnership with National Citizens Advice. This project is to deliver first tier debt advice to 22 clients per month, completing an initial assessment and offering help and referral within Citizens Advice service and our own debt specialist. The transfer of £4,746 from general funds relates to an overspend on the fund.

**Hardship Support Fund**

We operated a hardship fund with funding received from Dover District Council which gives us the opportunity to provide essentials to people in the greatest need throughout the current financial climate. We work with our partnership of voluntary organisations to assist those in the most need with financial support and financial guidance to ensure that those in the most need are helped in order to avoid future issues. In agreement with Dover District Council, some of the Fund has been used to sustain our core services for the benefit of the local population. The transfer to general funds relates to 2023/24 costs of £16,966 which were not identified as Fund costs in the previous year's accounts, contribution towards the charity's overheads of £14,450, agreed transfers to unrestricted fund in respect of additional work undertaken totalling £20,376 and capital expenditure of £1,826.

**Outreach Advice Service**

With funding received from Colyer Fergusson Charitable Trust which we have operated outreach services in Sandwich, Dover and Deal each week working with well over 1,500 clients. We have managed to obtain grants, write off debts and reschedule payments as well as help with family and benefit issues. The transfer of £6,755 from general funds relates to an overspend on the fund.

**DESIGNATED FUNDS**

**Charity closure**

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

**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 as the carrying value of the assets cannot be utilised for future expenditure.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**MOVEMENT IN FUNDS - PREVIOUS YEAR**

	As at 1 04 2023 £	Income £	Expenditure £	Transfers £	As at 31 03 2024 £
Restricted funds					
Money Advice Service	-	55,860	(59,382)	3,522	-
Hardship Support Fund	44,114	68,570	(39,568)	(15,030)	58,086
Video Equipment	1,300	(1,300)	-	-	-
Debt Modernisation Fund	-	1,505	-	(1,505)	-
Cost of Living Impact Fund	-	1,600	-	(1,600)	-
Total restricted funds	45,414	126,235	(98,950)	(14,613)	58,086
Designated funds					
Charity closure	35,000	-	-	-	35,000
Fixed assets fund	20,456	-	-	2,264	22,720
Total designated funds	55,456	-	-	2,264	57,720
Unrestricted general funds	73,511	258,887	(277,457)	12,349	67,290
Total funds	174,381	385,122	(376,407)	-	183,096

**RESTRICTED FUNDS - PREVIOUS YEAR**

**Money Advice Service**

Money Advice Service Hardship Support Fund in partnership with central Citizens Advice. This project is to deliver first tier debt advice to 22 clients per month, completing an initial assessment and offering help and referral within Citizens Advice service and our own debt specialist. The transfer of £3,522 from general funds relates to an overspend on the fund.

**Hardship Support Fund**

We operated a hardship fund with funding received from Dover District Council which gives us the opportunity to provide essentials to people in the greatest need throughout the current financial climate. We work with our partnership of voluntary organisations to assist those in the most need with financial support and financial guidance to ensure that those in the most need are helped in order to avoid future issues. In agreement with Dover District Council, some of the Fund has been used to sustain our core services for the benefit of the local population. The transfer to general funds relates to a contribution towards the charity's overheads of £13,714 and capital expenditure of £1,316.

**Video Equipment**

A grant from Dover District Council to fund video/publishing equipment to allow us to create help videos to be embedded on our revised website. As this grant has not been used it has been returned to the District Council.

**Debt Modernisation Fund**

This project is to work with those in need to maximise their income. The funds were used to update our IT equipment and therefore is shown as a fixed asset and a transfer has been made to unrestricted funds.

**Cost of Living Community Impact Fund**

This fund allows us to purchase four advice tablet hubs for the district to allow direct access to our services. As these tablets are fixed assets they are shown as a transfer to unrestricted funds.



## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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### DESIGNATED FUNDS - PREVIOUS YEAR

#### Charity closure

The Trustees have created a fund to represent the estimated costs of the charity if it had to close due to a lack of funding.

#### 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 as the carrying value of the assets cannot be utilised for future expenditure.

### 11 FINANCIAL COMMITMENTS

At 31 March 2025 the Charity had future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
within one year	2,439	2,977
within two to five years		1,089
after five years	-	-
	<hr/> <hr/>	<hr/> <hr/>

### 12 MEMBERS LIABILITY

The company is a company limited by guarantee. The members' liability is limited to £10 each.

### 13 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.

### 14 RELATED PARTY TRANSACTIONS

There were no transactions with related parties during the year under review or the preceding year.