MEDWAY DISTRICT CITIZENS ADVICE BUREAU SERVICE

England & Wales · Charity number 1115644

Details

Status	Registered
Legal form	Charitable company
Company number	05568569
Registered	2006-08-01
Register	View on the Charity Commission register

Contact

Address	Kingsley House 37-39 Balmoral Road Gillingham Kent ME7 4PF
Phone	07889535363
Email	info@cabmedwayadvice.org.uk
Website	www.medwayadvice.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE INHABITANTS OF THE AREA OF BENEFIT (COMPRISING THE MEDWAY TOWNS AND THE IMMEDIATELY SURROUNDING AREA) BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: Provides an advice and advocacy service on the many and varied problems that arise in daily life. These include information and advice on a whole range of issues: family and personal; welfare benefits; housing and homelessness; taxation; money advice and personal debt; immigration and nationality; consumer; and employment.

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** THE MEDWAY TOWNS AND THE IMMEDIATELY SURROUNDING AREA
- Kent
- Medway

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£512,819	£731,079	£518,180	9
2024-03-31	£928,993	£901,639	£736,440	10
2023-03-31	£853,634	£779,423	£709,086	13
2022-03-31	£955,873	£1,078,238	£634,875	13
2021-03-31	£1,615,344	£1,212,455	£757,240	15

Trustees

Name	Role	Appointed
DAVID JOHN AINSLEY	Chair	
Alan David BUCKETT		2020-06-17
Oliver David Martin		2017-02-15
PETER MURRAY		2012-10-16

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MEDWAY DISTRICT CITIZENS ADVICE BUREAU SERVICE

England & Wales - Charity number 1115644

Accounts

Solving problems, changing lives

The difference we make

Annual Accounts 2024 - 2025

We are Citizens Advice Medway

Our charity was founded in 1939. Since then, we've provided free, confidential and independent advice, information and support to anyone who needs it.

We help people online, over the phone and face-to-face through our network of local centres.

Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns.

In turn, we use this knowledge to campaign on big issues both locally and nationally. So one way, or another, we're helping everyone - not just those we support directly.

Follow us on twitter
@CAB Medway
twitter.com/CAB Medway

Like us on Facebook

facebook.com/MedwayCAB

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Contents

	Page
Reference and administrative details of the Charity, its Trustees and advisers	1
Trustees' report	2 - 17
Trustees' responsibilities statement	18
Independent examiner's report	19
Statement of financial activities	20
Balance sheet	21
Statement of cash flows	22
Notes to the financial statements	23 - 36

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Reference and administrative details of the Charity, its Trustees and advisers
For the year ended 31 March 2025

Trustees	D J Ainsley, Chair P E Murray O D Martin A D Buckett, Treasurer (resigned 31 March 2025)
Company registered number	05568569
Charity registered number	1115644
Registered office	Kingsley House 37-39 Balmoral Road Gillingham Kent ME7 4PF
Company secretary	D McDonald
Chief executive officer	D McDonald
Accountants	Kreston Reeves LLP Maritime Place Quayside Chatham Maritime Chatham Kent ME4 4QZ
Bankers	Natwest Western Avenue Waterside Chatham Maritime Kent ME4 4RT
Independent Examiner	Samantha Rouse FCCA DChA Kreston Reeves LLP Maritime Place Quayside Chatham Maritime Kent ME4 4QZ

Our service is invaluable to our local community and without our volunteers we would not have a service to offer.

Even though the volunteers role can be very demanding and at times stressful. Each and every person that volunteers gives more than is asked.

We would like to take this opportunity to thank our volunteers for their continued hard work and commitment.

Chair's Annual Report

On behalf of the Board of Trustees may I present our annual report for **2024/2025**

I joined the Board in May 2011 and was elected Vice Chair in January 2012, In September,2015, the Current Chair stepped down and I was voted Chair, by the Trustee Board.

Prior to this I have worked extensively in the local community with various organisations, Charities and Schools, for the last 20 years.

The number and range of people who turn to Citizens Advice Medway for advice and support is forever increasing. In part this reflects the growing pressures on people's lives, but also that Citizens Advice Medway is delivering a greater number of services by securing local contracts through the competitive tendering process.

Further in this report you will find contributions from our Chief Executive and the Board of Trustee's Treasurer. Both reports outline in more detail the service developments over the past year and the annual financial outcome.

This year has continued the trend of challenges we've seen over the past few years with Brexit, COVID-19, and the Cost of Living Crisis. The actions of a fresh government in the UK and the ongoing international influences on the UK have meant we've had to maintain a flexible approach to our community's needs. In a world where change is happening regularly and at a fast pace, our service remains as vital as ever in supporting people with a host of issues.

The most vulnerable in our society are always the ones most impacted by change and I'm always amazed by the capacity of Citizens Advice Medway to rise to these new challenges. Our dedicated team of staff and volunteers have always put in a tremendous effort in dealing with the challenges everyone is facing today.

This year has also seen us begin taking steps to move from our current premises at Kingsley House and find a new home. We first moved to Kingsley House in Gillingham in October 2011. The location has served as well but the time has come to move on and we're extremely excited to establish a new and up-to-date home for Citizens Advice Medway. We hope to establish a High Street presence in unit that isn't shared with a statutory body like Medway Council, which can be off putting to some of our clients. The CEO and his team are working very hard on this and everyone is keen to see this come to fruition over the next year.

As always, the Governance and oversight of the organisation is provided by the Trustee Board. All trustees are volunteers and come from varied backgrounds with a tremendous and varied set of skills and expertise which are used to support the CEO and his team as and when required. It has been a privilege to be part of this organisation and the people who work and volunteer in it.

As Citizens Advice Medway, we do not work alone and I want to thank all our partners with whom we have worked over the past twelve months, in delivering a variety of services to support the residents of Medway and wider Kent. However, none of this would be possible without our hard working staff and the dedication of our volunteers – on behalf of the Trustees I want to record our genuine thanks.

Finally, I have been privileged to be Chair of Medway Citizens Advice, but I could not do this alone and so I want to pay tribute to my fellow trustees who work tirelessly for the Bureau in a voluntary capacity. Without their support and commitment my position as Chair would be far more challenging.

Thank you for your time and I hope you find this report both interesting and informative.
David Ainsley

Trustees' Report
For the year ended 31 March 2025

The Trustees present their annual report together with the audited financial statements of Medway District Citizens Advice Bureau for the year ended 31 March 2025.

Objectives and Activities

A. Policies and objectives

The objects of the Company are to promote any charitable purpose for the benefit of the inhabitants of the area of benefit (comprising the Medway towns and the immediate surrounding area) by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

B. Charity's aims

Medway District Citizens Advice Bureau provides free, confidential, impartial and independent advice and information for the benefit of the local community. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

The focus of our activities remains as follows:

- To provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.
- The Citizens Advice service is a free service regardless of whether the work we do with clients is straightforward or time-consuming.
- The service is confidential. Nothing learned by the Bureau from clients' enquiries will be passed on to anyone outside the service without the client's explicit permission.
- The service is independent of any other organisation.
- The service is open to everybody, regardless of gender, race, age, disability or beliefs and help will be given on any subject without any preconceived attitude on the part of the Bureau.

C. Main objectives for the year

Our main aim for the year is to continue to provide a quality advisory service and increase our number of Adviser, Administration and Research and Campaign volunteers. This is especially important in light of Medway Council's decision to withdraw their funding as of January 2024. Sourcing alternate funding streams is also a main priority for this year to ensure we can maintain the same high quality service we've provided for many years.

The Cost of Living Crisis continues to impact our local community. Debt levels remain high in Medway and there is a continued need for food & energy poverty support. The Cost of Living Crisis has been a key factor in Medway Council's decision to withdraw funding. Like many local authorities across the country, the Council is receiving less income from both national government and local residents who cannot afford to pay Council Tax, parking charges, and other local authority related charges. In order to avoid bankruptcy, Medway Council has taken their debt, welfare, and housing advice service in-house instead of commissioning a separate provider.

We have partnered with a professional bid writing service called Competitive Solutions who are supporting us in identifying bids and writing the applications. We formally started working with them in February '25 and they are submitting bids with our input on a monthly basis. The first bid was submitted in March '25. This collaborative working has proven very successful so far and as Competitive Solutions is a for-profit organisation, it is in their interest that bids are successful. Partnerships with other agencies such as Medway Foodbank and the Lottery Community Fund remain strong.

Our Outreaches remain fully manned and are our primary avenue for people to access our services face-to-face. Other agencies have reached out to us hoping that we can attend their venues. Our volunteer recruitment process remains a strong focus as a result and we're looking into methods of accelerating the current volunteer training process.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings.

An example of how we benefit society is the fact that we carried out 5919 welfare benefit entitlement calculations this past year which amounted to a potential financial gain of £4,200,455.07 for our clients. We've also managed to help write off a total of £957,210.33 of debt.

VOLUNTEERS

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

This Year & Next Year

37 volunteers contributed approximately 25,000 hours of work to Citizens Advice Medway during the year. The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms. Without the commitment of the volunteers the charity would not be able to achieve its objectives. The Trustee Board is extremely grateful for their greatly valued and appreciated hard work and dedication.

During the spring & summer months of 2024, our partnership with the charity Live Music Now and the Veterans' Foundation enabled us to attend several group sessions for Veterans facing isolation. These events were a huge success:
https://www.livemusicnow.org.uk/cases/medway-veterans-programme/

Increase and Retain Volunteers

- Recruit and retain additional volunteers to meet the needs of the clients
- Review volunteer recruitment process
- Ensure volunteers base, including Trustees is diverse and representative of the Community
- Increase role flexibility amongst our workforce so that we can better respond to short term changes in volunteer numbers.

Cost of Living Crisis
The Cost of Living Crisis has caused us considerable pressures in terms of finances and workload. We've seen a significant increase in the number of people approaching us for help with Food Vouchers, support with utility costs, benefit queries, debt matters, and evictions.

Travel costs continue to be a barrier to people accessing our service. Our Resilience and Trussell Trust projects continue to offer advice on debt, housing, and benefits, as well as food support to as many residents as possible across Medway via our Outreach services.

ACHIEVEMENTS AND PERFORMANCE

KEY ACHIEVEMENTS – 2024/2025

We've seen a huge surge in client demand for our services in 2024/25 as well as tremendous support from the local community when it was announced that Medway Council had withdrawn their funding.

We've attended a number of partnership events this year including an Overseas Workers Event at Medway Hospital, the Medway Food Partnership, and a number of support sessions at a local women's charity that temporarily houses those that are victims of DV while they are awaiting permanent re-housing.

We have made excellent progress towards relocating to our new premises. We've identified a suitable premises and are in negotiations with the landlord to sign a lease. The rental cost of this new premises is significantly less than what we're paying for our current premises which will further help us reduce our expenditure going forward.

Key Stats:

- 37 volunteers contributed approximately 25,000 hours of work to Citizens Advice Medway.
- 17,216 calls from clients for advice.
- 5919 welfare benefit entitlement calculations which amounted to a potential financial gain of £4,200,455.07.
- £957,210.33 of debt written off.
- 28,789 issues dealt with by our Resilience project.
- 652 clients supported via our Trussell Trust partnership.
- 421 clients referred for support via our Pro-Bono Solicitor partnerships.

Recognition - We never underestimate that the total time donated by our volunteers in 2024/25 was crucial to the service operating, especially with the Cost of Living Crisis putting pressure on our volunteers in terms of having the availability to volunteer and clients in many different ways.

The past year has presented a number of challenges for our organisation. The fact that Citizens Advice Medway has continually demonstrated how adaptable it is in the changing contexts of recent years is a testament to the expertise of our staff, volunteers and leadership team, to whom I extend my thanks on behalf of the Board of Trustees.

Achievements and Performance

MASDAP - Our Money Advice project continues to see high demand at all times due to the Cost of Living Crisis. Queries relating to utility debts, Council Tax debts, and rent arrears are common. The team is able to hit national targets by mid way through the month and will only deal with urgent cases after this point which less urgent cases can be supported in other ways. We

implemented a new way of working in April '24 that allowed caseworkers to spread out their workload in a more manageable way. This has led to increased productivity when it comes to the ongoing casework element of the MASDAP role.

Medway Resilience - Our Resilience Team continues to be in high demand, especially when it comes to other agencies – statutory and VCS – requesting that we attend one-off events to support their clients. The advice given by the Resilience workers is one-off and not casework, the aim being to give clients the tools and advice they need to ensure they can tackle similar problems if they arise in future. The Resilience Team operates our wide range of Outreaches.

Trussell Trust - Our Trussell Trust Foodbank relationship remains strong and we continue to have a presence in every Foodbank distribution centre in Medway. When a client comes to cash-in their Food Voucher in exchange for a food parcel, our team will engage with the client to advise on their cause of crisis and try to resolve the problem that's leading to their food crisis. This can include income maximization, employment advice, and more.

Fundraising Activities/Income Generation

The charity received grants from Medway Council, Citizens Advice UK, Charities Trust – NATIONWIDE, The National Lottery Community, Kent Community Foundation, and Colyer Fergusson, Veterans.

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to broaden the charity's funding base.

We have proactively engaged in Fundraising seminars, networking with our Local and National Funders, to continue searching for opportunities, to increase our Funding Streams.

We are always seeking opportunities and continue to make applications to various funders to support our plan to increase and extend the services we offer, we proactively work with our Partner Charities to secure funding for projects we work in collaboration to increase and extend the services we offer.

Maintain an increase access to diverse and resilient funding

- Secure new and continuing project funding for specialist services
- Increase the range and diversity of our Funders supporting Citizens Advice Medway to further reduce the risk of dependence
- Review opportunities for increasing unrestricted income
- Continue to review our Full Cost recovery model for costing projects and contracts ensuring they are all cost effective
- Investigate schemes to seek client donations that are appropriate and mindful
- Increase our reserves by 25-30%
- Seek long term funding agreements – 3 years +.
- Develop a broader range of partners and develop joint funding bids to meet local needs
- Invest in management training to enable them to have a good understanding of budgeting and the financial process
- Consider opportunities to work with GP commissioners for advice services

Financial review

Going concern

After making appropriate enquiries, the Trustees have reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

An overview of our year

Our Year

This year has again been one of the most challenging but also most rewarding for Citizens Advice Medway, both for our clients and our organisation. We again expanded the range of Outreaches we provide and the clients who we support.

We have worked with a wider range of partners on a wider range of projects and at the end of one of our most challenging years ever, we hope to be in a good place to continue our vital service to the people of Medway and beyond as we put more focus on securing funding from various sources.

Our Service

In addition, to our face to face service we also answered around 17,216 calls from clients for advice in the year. This is a slight drop on the previous year but this would be a result of our reducing our switchboard hours to 9am-12:30pm on Mondays, Tuesdays & Thursdays as a result of the funding withdrawal by Medway Council.

In addition to attending every Foodbank distribution centre, we how hold Outreaches at the following venues:

- St Augustine's Church, 192 Rock Avenue, Gillingham, ME7 5PW - Sessions held every Wednesday from 9am-11am.
- The Salvation Army, Church Street, Chatham, ME4 4BT - Sessions held every Monday & Wednesday from 10am-12pm.
- St Peter's Church, Delce Road, Rochester, ME1 2EH - Sessions held every Tuesday from 9:30am-11:30am.
- St Justus Church, The Fairway, Rochester, ME1 2LT - Sessions held every Tuesday from 10:30am-12:30pm.
- Twydall Library, 13-15 Twydall Green, Gillingham, ME8 6JY - Sessions held every Wednesday from 9am-12pm.
- Gillingham Street Angels Hub, 1-5 King Street, Gillingham, ME7 1EY - Sessions held every Thursday from 9am-12pm.

Our People

Our streamlined volunteer recruitment process has proven a tremendous success and ensures we're not leaving potential volunteers waiting for lengthy periods of time. There's an urgent need for us to recruit additional volunteers to help fill the gaps caused by the loss of Council funding.

Finances
I would like to thank all trustees, staff and volunteers for the phenomenal amount of work they put in at the start of the year to meet this challenge, as well as to maintain and even improve service level to clients.

Going forwards, we continue to seek to diversify our funding and provide services to a wider range of individuals and organisations. We continue to work hard with Funders and Partners to reach our long term goals and remain sustainable.

The Future
Despite a very challenging environment, for both our organisation and our clients, we end the year in a strong position.

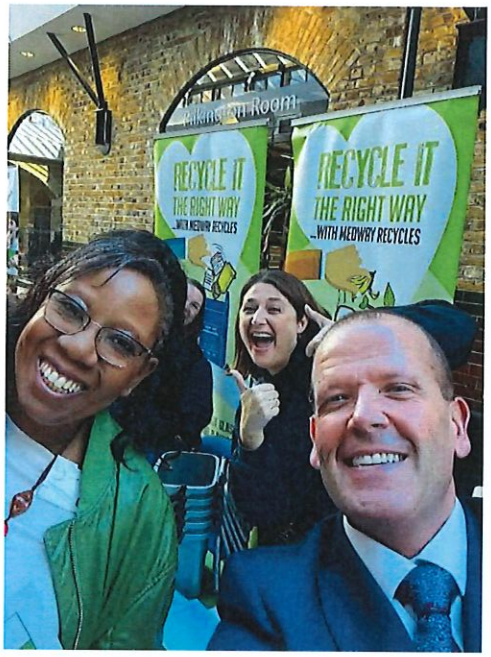
I am delighted to be in the post of CEO and look forward to leading us into a new chapter. We will look to continue to provide a wider range of services with a wider range of partners. This will include continued closer working with the armed services, the health sector and with other local Citizens Advice colleagues and statutory and voluntary colleagues. We will also provide a wider range of service, including policy work and training.

I would like to thank all the trustees, volunteers, staff and friends of Citizens Advice Medway for their support this year, and ongoing commitment to providing an excellent advice service.

Dan McDonald

Chief Executive Officer

Get active
with our free


RECYCLE IT
THE RIGHT WAY
...WITH MEDWAY RECYCLES

Treasurers Report

Welcome to the Treasurers report for the Year Ending 31 March 2025 on the Accounts of Citizens Advice Medway. I am writing this report in lieu of Alan Buckett who resigned from the Board on 31 March 2025 and is unavailable to prepare this report.

Our staff have continued to respond very well to the demand for our services and would like to praise them for their efforts during the year. The management team have achieved great results and again my thanks go to them. The year has put increased pressure on our income and a reduction in general funds from Medway Council has resulted in a shortfall for the year. However, we remain in a good financial position given our efforts in previous years to improve our reserves; for such an eventuality.

All the Board, management and staff remain committed to provide the excellent services for the people of Medway and we have applied for and received additional funds going into the year 2025-2026. Though the future remains uncertain, we are confident that these funds, and others, will return Citizens Advice Medway to a surplus position in the forthcoming year.

Peter Murray, Vice Chairman

FINANCIAL REVIEW RESERVES POLICY

Reserve's Policy

The Trustees consider that reserves, which are deemed freely available for any of the charity's objectives, should best be used to provide a solid business base for the Company. Allowance has been made for the following factors in determining the current level of reserves.

1. The existing premises no longer match the Company's requirements and expenditure would need to be incurred on finding new premises and adapting them to meet requirements.

2. Most fixtures and fittings are all second-hand. Provision needs to be made for their replacement with furniture and equipment designed to meet the established requirements of the Company.

3. All office machinery, computers, faxes, photocopiers etc., will need replacement on a three to five year cycle.

4. As the receipt of grants and contracted income can occasionally be later than planned, there is a need to provide short term financial cover, to allow for the payment of on-going costs, until grants are eventually received.

5. The future of the Company is partly dependent upon sufficient funds being provided by local and national government. As these providers of income are subject to the vagaries of government spending and the general economic climate, it is possible that the cash flow could slow down significantly, or dry up totally, dependent upon the competing calls on limited resources. In the case of closure, it is deemed prudent to allow for the following factors.

   i. Statutory redundancy of the staff.

   ii. Payment of costs on leasehold or licensed premises, and associated items until the lease or license can be assigned, or the lease expires, whichever is the sooner.

   iii. Payment of outstanding liabilities.

The Reserve Policy is reviewed by the Trustees at least annually. The Trustees can, at any future date, determine that a part of the reserves can be utilised for a specific purpose, in which case those funds would be treated as designated funds

Restricted Funds

The company has contracts with Healthwatch. The use of funds outside the terms of the contract is prohibited, with the balance of funds to be returned on completion of the contract.

The company has a contract with its national association, Citizens Advice, to provide debt advice to tenants of Registered Social Landlords. The funding comes from the Department for Business, Innovation & Skills.

Current restricted Funds stand at £20,567 (2024: £20,599) and will be held to meet any unanticipated expenses associated with the specific projects.

Unrestricted Funds
The Trustees believe that Medway CAB should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients of unforeseen and potentially financially damaging circumstances arising. Current Unrestricted funds stand at £79,613 (2024: £697,841)

The Trustees consider that it would be prudent to set aside an amount equivalent to Four months operating expenditure to meet the cost of contractual arrangements should there be a short term break in funding; this is estimated at £274,871

Designated Funds

In addition, unrestricted funds have been designated to the following purposes: Equipment Reserve. Though it has been successful in seeking funding to support IT infrastructure through external sources, the Board considers that there is a need for a reserve to be created to support the ongoing replacement of the IT infrastructure at Medway Citizens Advice. The reserve to stand at £405,000.

Contractual Commitment reserve
At present, the Board does not consider that there is a need to set aside funds for redundancy. However, the experience of Citizens Advice Medway over the last two years has encouraged the Board to create a reserve to cover disciplinary and/or grievance at £10,000.

Premises
The Board considers that there is no need for a reserve at this this time

Review of reserves policy
Reserves are monitored at every quarterly meeting of the Finance and Resources Sub Committee, the Committee will ensure that reserves are not unduly affected by unanticipated expenses and are sufficient for the needs identified in this reserves policy.

This reserves policy is monitored by the Board of Trustees annually when the Audited Accounts become available, or more frequently as circumstances dictate.

Principal Funding

Our principal funders are Medway Council from whom we receive our core funding together with funds for additional specific projects and the legal Service Commission who contract with us to provide free legal advice to local residents.

STRUCTURE, GOVERNANCE AND MANAGEMENT CONSTITUTION

The company is constituted under a Memorandum of Association dated 20th September 2005 as amended on 21st September 2017. It is a charity registered with the Charity Commission for England and Wales.

Method of Appointment or Election of Trustees

Trustees are recruited from a wide range of backgrounds to ensure an appropriate mix of knowledge, skills and experience and to mirror the local community profile. The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. Only Trustees are members of the company. The power of appointment of Trustees is vested in the existing Trustees, subject to ratification at the Annual General Meeting.

Policies Adopted For the Induction and Training of Trustees

New Trustees are provided with an induction pack and are invited to attend meetings with the company's executive management. During the year, new and existing Trustees meet to review the company's operations and plans. All trustees are encouraged to develop their skills base. The National Citizens Advice has a range of support services for Trustees, including Cablink, which publishes a wide range of news and information, and Bureau Management Information Systems (BMIS) which provides policies, guidance tools and standard documents.

Organisational Structure and Decision Making

The Trustees have legal responsibility for the general control and management of the company, including financial management and control. The Trustees are responsible for ensuring that the company complies with the Citizens Advice Membership Scheme, charity legislation and company law.

Day-to-day management is delegated to the Chief Executive Officer (CEO), Mr D McDonald.

The Trustees meet on at least four occasions in each year. The quorum at such meetings is one third of the total number of current members.

The company's financial position is reviewed at each meeting of the Trustee Board. Medway District Citizens Advice Bureau Ltd is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Operating policies are independently determined by the trustee board of Medway District Citizens Advice Bureau Ltd in order to fulfil its charitable objects and comply with the national membership requirements.

Related Party Relationships

The charity co-operates and liaises with a number of other advisory services, local charities and statutory services on behalf of clients. Where one of the trustees holds the position of trustee or director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Risk Management

The Trustee Board have completed a corporate risk management exercise. A risk assessment is annually considered by the trustee board as part of their business planning procedures. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the company is continually monitoring and managing its risk, reviewing risk and ensuring action plans are in place to mitigate its key risk areas.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. 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.

Wider Network

Medway District Citizens Advice Bureau is a member of Citizens Advice UK, the operating name for the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Operating policies are independently determined by the Trustee Board of Medway District Citizens Advice Bureau in order to fulfil charitable objects and comply with the national membership requirements.

FUTURE DEVELOPMENTS
Achievements and Performance

Our mission

We sort out problems together, for good

We deliver this mission by:

- Delivering services responsive to community need
- Empowering citizens to understand and exercise their rights and responsibilities
- Preventing problems through education and training
- Influencing social policy to achieve positive change

Whilst adhering to the four Citizens Advice principles on which the service was founded; offering advice that is:

- Independent
- Free
- Confidential
- Impartial

Our objectives have been designed to meet the needs of the local community, as well as supporting the achievement of the national Citizens Advice strategic aims, which are:

- We'll make it easy to get advice
- We'll be more influential
- We'll work together as one service
- We'll become even more sustainable and effective

Our plan

Our Vision, Mission and Values underpin our Business and Development Plan 2023.

Plan objectives

- Increase access to high quality advice, particularly for those in greatest need
- Strengthen the effectiveness of our research and campaigns work, particularly locally
- Develop and deliver work to prevent problems from starting or recurring
- Build on our partnership working to strengthen services for local people
- Focus our resources on achieving positive outcomes for clients and value for money
- Set an example as a good employer, providing quality training and skills development

And also support the "Stand up for Equality" objectives, which are:

- Challenge discrimination through advice by identifying
- Discrimination and human rights issues.
- Promote equality through advocacy
- Value diversity through our roles of employer, volunteer agency and contractor by providing visible and committed leadership, developing a strategic approach to diversity.

Statement of Trustees' responsibilities
For the year ended 31 March 2025

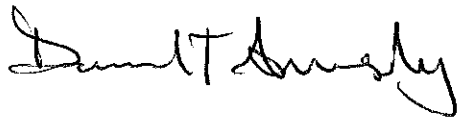
The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on its behalf by:



D J Ainsley
(Trustee)

Date: 18th November 2025

Medway District Citizens Advice Bureau

(A company limited by guarantee)

Independent examiner's report
For the year ended 31 March 2025

Independent examiner's report to the Trustees of Medway District Citizens Advice Bureau ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the Charity (and 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 Charity 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 the Charity's accounts 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 Charity'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 Charity 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 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 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.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity'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 Charity and the Charity's Trustees as a body, for my work or for this report.

Signed: S M Rouse

Dated: 18 November 2025

Samantha Rouse

FCCA DChA

Kreston Reeves LLP
Maritime Place
Quayside
Chatham Maritime
Chatham
Kent
ME4 4QZ

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
For the year ended 31 March 2025

	Note	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	4	-	**93,125**	**93,125**	196,542
Charitable activities	5	-	**340,588**	**340,588**	654,131
Investments	6	-	**8,591**	**8,591**	9,362
Other income	7	-	**70,515**	**70,515**	68,958
Total income		-	**512,819**	**512,819**	928,993
Expenditure on:					
Charitable activities	8	**32**	**731,047**	**731,079**	901,639
Total expenditure		**32**	**731,047**	**731,079**	901,639
Net movement in funds		**(32)**	**(218,228)**	**(218,260)**	27,354
Reconciliation of funds:					
Total funds brought forward		**20,599**	**715,841**	**736,440**	709,086
Net movement in funds		**(32)**	**(218,228)**	**(218,260)**	27,354
Total funds carried forward		**20,567**	**497,613**	**518,180**	736,440

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 23 to 36 form part of these financial statements.

Medway District Citizens Advice Bureau
(A company limited by guarantee)
Registered number: 05568569

Balance sheet
As at 31 March 2025

	Note		2025 £		2024 £
Fixed assets					
Tangible assets	11		**28,887**		37,690
Investments	12		**2**		2
			28,889		37,692
Current assets					
Debtors	13	**40,971**		-	
Cash at bank and in hand		**462,811**		720,014	
		503,782		720,014	
Current liabilities					
Creditors: amounts falling due within one year	14	**(14,491)**		(21,266)	
Net current assets			**489,291**		698,748
Total assets less current liabilities			**518,180**		736,440
Total net assets			**518,180**		736,440
Charity funds					
Restricted funds	15		**20,567**		20,599
Unrestricted funds	15		**497,613**		715,841
Total funds			**518,180**		736,440

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

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

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

D J Ainsley
(Trustee)
Date: 18th November 2025

The notes on pages 23 to 36 form part of these financial statements.

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Statement of cash flows
For the year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash used in operating activities	**(265,794)**	41,419
Cash flows from investing activities		
Dividends, interests and rents from investments	**8,591**	9,362
Purchase of tangible fixed assets	**-**	(8,823)
Net cash provided by investing activities	**8,591**	**539**
Change in cash and cash equivalents in the year	**(257,203)**	**41,958**
Cash and cash equivalents at the beginning of the year	**720,014**	678,056
Cash and cash equivalents at the end of the year	**462,811**	720,014

The notes on pages 23 to 36 form part of these financial statements

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

1. General information

Medway District Citizens Advice Bureau is a charitable company, registered in England and Wales with the charity number 1115644 and company number 05568569. The registered office of the Charity is Kingsley House, 37-39 Balmoral Road, Gillingham, Kent. ME7 4PF.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Medway 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. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

2.2 Going Concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable and recoverable VAT.

2.5 Government grants

Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of financial activities upon the completion of the relevant performance-related conditions. Other grants that are not subject to performance-related conditions are credited to the Statement of financial activities as the grant proceeds are received. Grants received prior to the revenue recognition criteria being satisfied are recognised as a liability.

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.7 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.8 Tangible fixed assets and depreciation

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

2. Accounting policies (continued)

2.8 Tangible fixed assets and depreciation (continued)

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Fixtures and fittings	-	20% reducing balance
Office equipment	-	20% reducing balance
Computer equipment	-	33% reducing balance

2.9 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

2.10 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.11 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.12 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.13 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.14 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight-line basis over the lease term.

2. Accounting policies (continued)

2.15 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.16 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

4. Income from donations and legacies

	Restricted funds 2025 £	Unrestricted funds 2025 £	**Total funds 2025 £**	Total funds 2024 £
Donations	-	2,000	**2,000**	-
Grants	-	91,125	**91,125**	196,542
	-	93,125	**93,125**	196,542
Total 2024	32,500	164,042	196,542	

5. Income from charitable activities

	Restricted funds 2025 £	Unrestricted funds 2025 £	**Total funds 2025 £**	Total funds 2024 £
Local projects	-	200,938	**200,938**	440,254
National projects	-	139,650	**139,650**	213,877
	-	340,588	**340,588**	654,131
Total 2024	32,332	621,799	654,131	

6. Investment income

	Unrestricted funds 2025 £	**Total funds 2025 £**	Total funds 2024 £
Interest receivable	8,591	**8,591**	9,362
Total 2024	9,362	9,362	

7. Other income

	Unrestricted funds 2025 £	**Total funds 2025 £**	Total funds 2024 £
Lettings income and recharges	70,515	**70,515**	65,420
Other income	-	-	3,538
	70,515	**70,515**	68,958
Total 2024	68,958	68,958	

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

8. Charitable Activities

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Staff costs	-	329,667	**329,667**	419,720
Rent and service charges	-	112,054	**112,054**	126,311
Insurance	-	25,628	**25,628**	40,214
Communication costs	-	16,199	**16,199**	16,720
Printing, postage and stationery	32	6,613	**6,645**	6,533
Motor and travel expenses	-	185	**185**	1,300
Training and recruitment	-	36	**36**	1,458
Staff and volunteer expenses	-	6,284	**6,284**	29,021
Repairs and renewals	-	12,683	**12,683**	103,585
Subscriptions	-	16,647	**16,647**	1,624
Legal, professional and consultancy fees	-	24,128	**24,128**	5,587
Payroll and accounts administration	-	32,728	**32,728**	27,765
Depreciation	-	8,803	**8,803**	11,058
Auditors remuneration	-	5,540	**5,540**	3,600
Trustee admin/meeting expense	-	504	**504**	633
Other governance costs	-	1,227	**1,227**	624
LAF disbursements	-	-	**-**	1,271
Irrecoverable input VAT	-	52,861	**52,861**	4,756
Bank charges	-	594	**594**	791
Grant expenditure	-	-	**-**	93,297
Sundry expenses	-	78,666	**78,666**	5,771
	32	731,047	**731,079**	901,639
Total 2024	61,978	839,661	901,639	

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

9. Staff costs

	2025 £	2024 £
Wages and salaries	**294,200**	377,402
Social security costs	**28,672**	34,333
Contribution to defined contribution pension schemes	**6,795**	7,985
	329,667	419,720

The average number of persons employed by the Charity during the year was as follows:

	2025 No.	2024 No.
	9	10

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025 No.	2024 No.
In the band £60,001 - £70,000	**1**	1

The total employment benefits including employers' pension contributions and employers' national insurance of the key management were £148,430 (2024 - £148,430)

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

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

11. Tangible fixed assets

	Fixtures and fittings £	Office equipment £	Computer equipment £	Total £
Cost or valuation				
At 1 April 2024	1,398	76,985	51,783	130,166
At 31 March 2025	1,398	76,985	51,783	130,166
Depreciation				
At 1 April 2024	1,313	49,111	42,052	92,476
Charge for the year	17	5,575	3,211	8,803
At 31 March 2025	1,330	54,686	45,263	101,279
Net book value				
At 31 March 2025	68	22,299	6,520	28,887
At 31 March 2024	85	27,874	9,731	37,690

12. Fixed asset investments

	Investments in subsidiary companies £
Cost or valuation	
At 1 April 2024	2
At 31 March 2025	2

Principal subsidiaries

The following were subsidiary undertakings of the Charity:

Names	Holding	Included in consolidation
Medway Healthwatch Ltd	100%	No
Medway Healthwatch CIC	100%	No

12. Fixed asset investments (continued)

The financial results of the subsidiaries for the year were:

Names	Aggregate of share capital and reserves £
Medway Healthwatch Ltd	1
Medway Healthwatch CIC	1

Medway Healthwatch CIC dissolved on 29 April 2025.

13. Debtors

	2025 £	2024 £
Due within one year		
Other debtors	**256**	-
Prepayments and accrued income	**40,715**	-
	40,971	-

14. Creditors: Amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	**5,743**	10,710
Other creditors	**1,644**	3,846
Accruals and deferred income	**7,104**	6,710
	14,491	21,266

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

15. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Equipment reserve	5,000	-	-	400,000	405,000
Contractual commitment reserve	10,000	-	-	-	10,000
Rental repairs and maintenance reserve	3,000	-	-	-	3,000
	18,000	-	-	400,000	418,000
General funds					
General Funds	697,841	512,819	(731,047)	(400,000)	79,613
Total Unrestricted funds	715,841	512,819	(731,047)	-	497,613
Restricted funds					
Community Bus	20,599	-	(32)	-	20,567
Total of funds	736,440	512,819	(731,079)	-	518,180

Nature and purpose of restricted funds

Local Welfare Provision
Citizens Advice Medway operates the Local Welfare Provision. This was a new scheme 3 years ago to support those in the local community who have come to struggle to raise funds for everyday living costs. This service was for the last resort emergencies only. The criteria was strict and the funding pot fixed for a year so a thorough application process was followed. This fund was fully spent in the prior financial year.

Nationwide Community Bus
NATIONWIDE COMMUNITY FUNDING IMPACT REPORT - Project Outline: Provide funding to help support Citizens Advice Medway provide outreach services across the Medway Towns, including urban areas. This will help reduce those residents struggling with the Cost of Living, Debt, Homelessness and Domestic Abuse.

Project ran from Jan 14 to Jan 25, so the bulk of expenditure was in the prior financial year.

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

15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
Unrestricted funds				
Designated funds				
Equipment reserve	5,000	-	-	5,000
Contractual commitment reserve	10,000	-	-	10,000
Rental repairs and maintenance reserve	3,000	-	-	3,000
	18,000	-	-	18,000
General funds				
General Funds	673,341	864,161	(839,661)	697,841
Total Unrestricted funds	691,341	864,161	(839,661)	715,841
Restricted funds				
Local Welfare Provision/ Emergency Assistance grant	17,745	32,332	(50,077)	-
Community Bus	-	32,500	(11,901)	20,599
	17,745	64,832	(61,978)	20,599
Total of funds	709,086	928,993	(901,639)	736,440

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

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	-	28,887	**28,887**
Fixed asset investments	-	2	**2**
Current assets	20,567	483,215	**503,782**
Creditors due within one year	-	(14,491)	**(14,491)**
Total	20,567	497,613	**518,180**

Analysis of net assets between funds - prior year

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	-	37,690	37,690
Fixed asset investments	-	2	2
Current assets	20,599	699,415	720,014
Creditors due within one year	-	(21,266)	(21,266)
Total	20,599	715,841	736,440

17. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income/expenditure for the year (as per Statement of Financial Activities)	**(218,260)**	27,354
Adjustments for:		
Depreciation charges	**8,803**	11,058
Dividends, interests and rents from investments	**(8,591)**	(9,362)
Decrease/(increase) in debtors	**(40,971)**	11,226
Increase/(decrease) in creditors	**(6,775)**	1,143
Net cash provided by/(used in) operating activities	**(265,794)**	41,419

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

18. Analysis of cash and cash equivalents

	2025	2024
	£	£
Cash in hand	**462,811**	720,014

19. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	**720,014**	**(257,203)**	**462,811**
	720,014	**(257,203)**	**462,811**

20. Pension commitments

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the group in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £1,388 (2024 - £3,846) were payable to the fund at the balance sheet date and are included in creditors. The amount recognised as an expense in the year was £6,795 (2024: £7,985).

21. Operating lease commitments

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

	2025	2024
	£	£
Not later than 1 year	**75,636**	75,636
Later than 1 year and not later than 5 years	**75,636**	151,272
	151,272	226,908

22. Related party transactions

Medway Volunteer Centre, a charity of which Alan Street is a trustee, and Dan McDonald (Chief Executive Officer and Company Secretary) is the Chair was charged for reimbursement of Rent, Office, IT service and Wages costs charges totalling £22,413 (2024 - £26,697) were invoiced by Medway District Citizen's Advice Bureau during the year. At the period end, there were no amounts outstanding (2024: £Nil).

Relate Medway and North Kent Limited, a charitable company of which Dan McDonald (Chief Executive Officer and Company Secretary) is the Chair, was charged for reimbursement of Rent, Office, IT service and Wages costs charges totalling £45,963 (2024 - £54,139) were invoiced by Medway District Citizen's Advice Bureau during the year. At the period end, there were no amounts outstanding (2024: £Nil).

Dan McDonald, the Chief Executive Officer and Secretary, claimed reimbursement costs of £20,759 (2024 - £12,314) for items purchased on behalf of the Charity via his personal credit card. At the period end, there were no amounts outstanding (2024: £Nil)

Citizens Advice Medway incurred expenditure totalling £Nil (2024: £300) for Healthwatch Medway CIC, a community interest company of which David Ainsley (Chair) is a Director. At the period end, there were no amounts outstanding (2024: £Nil). Medway Healthwatch CIC dissolved on 29 April 2025.

In the prior year, the charity's principal funder was Medway Council. The charity's CEO, Dan McDonald is a councillor on Medway Council. During the year, income of £Nil (2024 - £265,325) was received from Medway Council and payments of £Nil (2024 - £Nil) were payable to the Council. At the balance sheet date no income or expenditure was outstanding.

There were no other related party transactions in the current or prior year.

23. Post balance sheet events

Medway Healthwatch CIC dissolved on 29 April 2025.

MEDWAY DISTRICT CITIZENS ADVICE BUREAU SERVICE

England & Wales - Charity number 1115644

Accounts

Solving problems, changing lives

The difference we make

Annual Accounts 2023 - 2024

We are Citizens Advice Medway

Our charity was founded in 1939. Since then, we've provided free, confidential and independent advice, information and support to anyone who needs it.

We help people online, over the phone and face-to-face through our network of local centres.

Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns.

In turn, we use this knowledge to campaign on big issues both locally and nationally. So one way, or another, we're helping everyone - not just those we support directly.

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Medway District Citizens Advice Bureau
(A company limited by guarantee)

Contents

	Page
Reference and administrative details of the Charity, its Trustees and advisers	1
Trustees' report	2 - 18
Trustees' responsibilities statement	19
Independent examiner's report	20
Statement of financial activities	21
Balance sheet	22
Statement of cash flows	23
Notes to the financial statements	24 - 38

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Reference and administrative details of the Charity, its Trustees and advisers
For the year ended 31 March 2024

Trustees	D J Ainsley, Chair P E Murray O D Martin A D Buckett, Treasurer
Company registered number	05568569
Charity registered number	1115644
Registered office	Kingsley House 37-39 Balmoral Road Gillingham Kent ME7 4PF
Company secretary	D McDonald
Chief executive officer	D McDonald
Accountants	Kreston Reeves LLP Chartered Accountants Montague Place Quayside Chatham Maritime Chatham Kent ME4 4QU
Bankers	Natwest Western Avenue Waterside Chatham Maritime Kent ME4 4RT
Independent Examiner	Samantha Rouse FCCA DChA Kreston Reeves LLP Montague Place Quayside Chatham Maritime Kent ME4 4QU

Our service is invaluable to our local community and without our volunteers we would not have a service to offer.

Even though the volunteers role can be very demanding and at times stressful. Each and every person that volunteers gives more than is asked.

We would like to take this opportunity to thank our volunteers for their continued hard work and commitment.

Chair's Annual Report

On behalf of the Board of Trustees may I present our annual report for 2023/2024

I joined the Board in May 2011 and was elected Vice Chair in January 2012, In September,2015, the Current Chair stepped down and I was voted Chair, by the Trustee Board. Prior to this I have worked extensively in the local community with various organisations, Charities and Schools, for the last 20 years.

The number and range of people who turn to Citizens Advice Medway for advice and support is forever increasing. In part this reflects the growing pressures on people's lives, but also that Citizens Advice Medway is delivering a greater number of services by securing local contracts through the competitive tendering process.

Further in this report you will find contributions from our Chief Executive and the Board of Trustee's Treasurer. Both reports outline in more detail the service developments over the past year and the annual financial outcome.

This year has continued the trend of challenges we've seen over the past few years with Brexit, COVID19, and now the Cost of Living Crisis. The most vulnerable in our society are always the ones most impacted whenever a nation wide crisis like this takes place and I'm always amazed by the capacity of Citizens Advice Medway to rise to these new challenges. Our dedicated team of staff and volunteers have always put in a tremendous effort in dealing with clients and this has continued during the Cost of Living Crisis.

This year has also seen us gradually return to a full face-to-face service. This has been achieved through a phased return across our services as we wind down the additional resources we put in to our telephone and digital advice channels during the lockdowns. Driven by our Strategic Priorities, we remain committed to providing the range of services required by our community and to developing those services that arise across the year. Our overall performance metrics, driven by the CEO and his team, have once again been exceeded including our financial targets which enhances our fiscal stability and allows for development in the next Financial Year to provide even better service. Further details on this can be seen in our Financial Managers report.

As always, the Governance and oversight of the organisation is provided by the Trustee Board. All trustees are volunteers and come from varied backgrounds with a tremendous and varied set of skills and expertise which are used to support the CEO and his team as and when required. It has been a privilege to be part of this organisation and the people who work and volunteer in it.

As Medway Citizens Advice we do not work alone and I want to thank all our partners with whom we have worked over the past twelve months, in delivering a variety of services to support the residents of Medway and wider Kent. However, none of this would be possible without our hard working staff and the dedication of our volunteers – on behalf of the Trustees I want to record our genuine thanks.

Finally, I have been privileged to be Chair of Medway Citizens Advice, but I could not do this alone and so I want to pay tribute to my fellow trustees who work tirelessly for the Bureau in a voluntary capacity. Without their support and commitment my position as Chair would be far more challenging.

Thank you for your time and I hope you find this report both interesting and informative.

David Ainsley

Trustees' Report
For the year ended 31 March 2024

The Trustees present their annual report together with the unaudited financial statements of Medway District Citizens Advice Bureau for the year ended 31 March 2024.

Objectives and Activities

A. Policies and objectives

The objects of the Company are to promote any charitable purpose for the benefit of the inhabitants of the area of benefit (comprising the Medway towns and the immediate surrounding area) by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

B. Charity's aims

Medway District Citizens Advice Bureau provides free, confidential, impartial and independent advice and information for the benefit of the local community. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

The focus of our activities remains as follows:

- To provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.
- The Citizens Advice service is a free service regardless of whether the work we do with clients is straightforward or time-consuming.
- The service is confidential. Nothing learned by the Bureau from clients' enquiries will be passed on to anyone outside the service without the client's explicit permission.
- The service is independent of any other organisation.
- The service is open to everybody, regardless of gender, race, age, disability or beliefs and help will be given on any subject without any preconceived attitude on the part of the Bureau.

C. Main objectives for the year

Our main aim for the year is to continue to provide a quality advisory service and increase our number of Adviser, Administration and Research and Campaign volunteers. This is especially important in light of Medway Council's decision to withdraw their funding as of January 2024. Sourcing alternate funding streams is also a main priority for this year to ensure we can maintain the same high quality service we've provided for many years.

The Cost of Living Crisis continues to impact our local community. Debt levels remain high in Medway and there is a continued need for food & energy poverty support. The Cost of Living Crisis has been a key factor in Medway Council's decision to withdraw funding. Like many local authorities across the country, the Council is receiving less income from both national government and local residents who cannot afford to pay Council Tax, parking charges, and other local authority related charges. In order to avoid bankruptcy, Medway Council has taken their debt, welfare, and housing advice service in-house instead of commissioning a separate provider.

The requirements for our Performance and Quality Framework (PQF) from our head office remain temporarily reduced as CitA recognises that the additional pressures on supervisors and managers caused by the pandemic have translated across into the Cost of Living Crisis. The Cost of Living Crisis has led to a number of regulatory changes and new government schemes being introduced. Keeping up to date with these changes remains an intense and long-term piece of work.

A brief restructuring exercise was undertaken in January '24 in light of Medway Council's decision to withdraw funding. Our funded projects and Outreaches weren't impacted by this but unfortunately we did lose three paid staff members to this process. Our volunteer recruitment process remains a strong focus as a result and we're looking into methods of accelerating the current volunteer training process.

A change in service was made to our drop-in hours. These have been reduced from 9am-4pm Monday-Friday to 9am-4pm on Mondays, Tuesdays & Thursdays. This is because the Management Team needs dedicated time to focus on bid writing. Partnerships with funding agencies such as the Trussell Trust and National Lottery remain strong and are set to continue.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings.

An example of how we benefit society is the fact that we carried out 4722 welfare benefit entitlement calculations this past year which amounted to a potential financial gain of £3,888,617 for our clients. We've also managed to help write off a total of £916,465 of debt.

Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

Last Year & Next Year

48 volunteers contributed approximately 27,000 hours of work to Citizens Advice Medway during the year. The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms. Without the commitment of the volunteers the charity would not be able to achieve its objectives. The Trustee Board is extremely grateful for their greatly valued and appreciated hard work and dedication.

We've successfully applied for two sources of funding related to support Veterans in Medway. One is a renewal of the Veterans' Foundation funding we've previously received while the other was a small pot from the Utley Foundation that we worked on in partnership with Live Music Now to provide a number of joint Outreach sessions at local hubs for Veterans. These are set to take place in mid 2024.

Increase and Retain Volunteers

- Recruit and retain additional volunteers to meet the needs of the clients
- Review volunteer recruitment process
- Ensure volunteers base, including Trustees is diverse and representative of the Community
- Increase role flexibility amongst our workforce so that we can better respond to short term changes in volunteer numbers.

Cost of Living Crisis

The Cost of Living Crisis has caused us considerable pressures in terms of finances and workload. We've seen a significant increase in the number of people approaching us for help with Food Vouchers, support with utility costs, benefit queries, debt matters, and evictions.

In May 2023, the Labour group became the ruling party at Medway Council. This prompted us to begin a renewed effort to ensure new local councilors and elected officials are aware of our service and the contributions we make to the community.

We're aware that travel costs can be a barrier to people accessing our service. Therefore we've started several new Outreaches to help us ensure our Resilience and Trussell Trust projects continue to offer advice on debt, housing, and benefits, as well as food support to as many residents as possible across Medway.

We also operated an Energy Advice Project this year which we're hopeful will resume in late 2024. This project was funded by the National Grid via CitA and enabled us to advise clients on energy efficiency measures for their homes, issue Fuelbank Vouchers, support clients with identifying the best tariffs, and we also advertised the benefits of switching to smart meters. We also did benefit calculations and grant searches with people to further help them with the increase in energy costs. This project was very successful and saw a huge demand for Fuel Vouchers over the Winter months.

ACHIEVEMENTS AND PERFORMANCE

KEY ACHIEVEMENTS – 2023/2024

We've seen a huge surge in client demand for our services in 2023/24 as well as tremendous support from the local community when it was announced that Medway Council had withdrawn their funding.

We've attended a number of partnership events this year including a tenant advice event for Orbit Homes, an event at the Wisdom Hospice to support families of the hospice residents, the final Tracey Crouch Over-55s Pensioners Fair, and the Medway Food Partnership.

While the Cost of Living Crisis is still impacting people across Medway, it has been underway for a couple of years now and support measures and grant schemes have already been rolled out by the government and other funders. There has been no new crisis and our remote working systems, while still in place, are no longer in use. Therefore this year was as close to "normal" as we've experienced since 2019.

This year saw our Energy Advice Project issued over 700 Fuel Vouchers during the year and was a highly valued by both residents and partner agencies given that there are no other Fuel Voucher providers in Medway besides the government's Household Support Fund initiative. We hope this project will resume in late 2024 as demand for Fuel Voucher support remains high.

We successfully closed down the Second Floor North Wing of our premises as a measure to reduce costs and are looking at potentially moving premises in 2024 to help us further face the economic challenge of reduced funding.

Recognition - We never underestimate that the total time donated by our volunteers in 2023/24 was crucial to the service operating, especially with the Cost of Living Crisis putting pressure on our volunteers in terms of having the availability to volunteer and clients in many different ways.

The past year has presented a number of challenges for our organisation. The fact that Citizens Advice Medway has continually demonstrated how adaptable it is in the changing contexts of recent years is a testament to the expertise of our staff, volunteers and leadership team, to whom I extend my thanks on behalf of the Board of Trustees.

Achievements and Performance

- Approximately 61,100 issues dealt with - an average 5,091 per month.
- Approximately 600 Food Vouchers issued – an average of 50 per month.
- Approximately 700 Fuel Vouchers issued – an average of 58 per month.
- Improvements across all CitA related projects in terms of RAYG objectives against the last financial year.

MASDAP - Our Money Advice project continues to see high demand at all times due to the Cost of Living Crisis. Queries relating to utility debts, Council Tax debts, and rent arrears are common. The team is able to hit national targets by mid way through the month and will only deal with urgent cases after this point while less urgent cases can be supported in other ways. From April '24 we'll be implementing a new system whereby caseworkers are seeing fewer clients each day but are seeing them across the month, enabling us to offer appointments at all times rather than only in the first half of a month.

Medway Resilience - Our Resilience Team had found itself working very hard since the project was rolled out at the start of the Cost of Living Crisis and continues to help thousands of people already. The advice is one-off and not casework, the aim being to give clients the tools and advice they need to ensure they can tackle similar problems if they arise in future. The Resilience Team operates our wide range of Outreaches.

Trussell Trust - Our Trussell Trust Foodbank relationship remains strong and we continue to have a presence in every Foodbank distribution centre in Medway. When a client comes to cash-in their Food Voucher in exchange for a food parcel, our team will engage with the client to advise on their cause of crisis and try to resolve the problem that's leading to their food crisis. This can include income maximization, employment advice, and more.

Veterans First - We are still funded by the Veterans' Foundation to provide advice to veterans. This project involves attending the various breakfast clubs around Medway and having a presence at major events such as the Armed Forces Day. Many veterans having problems returning to civilian life and therefore a holistic approach is needed to identify what barriers they're facing and how they can be helped to overcome them.

Fundraising Activities/Income Generation

The charity received grants from Medway Council, Citizens Advice UK, Charities Trust – NATIONWIDE, The National Lottery Community, Kent Community Foundation, and Access to Justice, North Kent Mind, Medway Foodbank,

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to broaden the charity's funding base.

We have proactively engaged in Fundraising seminars, networking with our Local and National Funders, to continue searching for opportunities, to increase our Funding Streams.

We continue to make applications to various funders to support our plan to increase and extend the services we offer, we proactively work with our Partner Charities to secure funding for projects we work in collaboration to increase and extend the services we offer.

Maintain an increase access to diverse and resilient funding

- Secure new and continuing project funding for specialist services
- Increase the range and diversity of our Funders supporting Citizens Advice Medway to further reduce the risk of dependence
- Review opportunities for increasing unrestricted income
- Continue to review our Full Cost recovery model for costing projects and contracts ensuring they are all cost effective
- Investigate schemes to seek client donations that are appropriate and mindful
- Increase our reserves by 25-30%
- Seek long term funding agreements – 3 years +.
- Develop a broader range of partners and develop joint funding bids to meet local needs
- Invest in management training to enable them to have a good understanding of budgeting and the financial process
- Consider opportunities to work with GP commissioners for advice services

Financial review

Going concern

After making appropriate enquiries, the Trustees have reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

An overview of our year

Our Year

This year has again been one of the most challenging but also most rewarding for Citizens Advice Medway, both for our clients and our organisation. We again expanded the range of Outreaches we provide and the clients who we support.

We undertook our 3-yearly full CitA audit in January '24. This was our first audit under the new process being rolled out by head office. We passed without issue and the Trustees and Management found the new process to be much improved over the old one.

We have worked with a wider range of partners on a wider range of projects and at the end of one of our most challenging years ever, we hope to be in a good place to continue our vital service to the people of Medway and beyond as we put more focus on securing funding from various sources.

Our Service

In addition, to our face to face service we also answered around 19,684 calls from clients for advice in the year. With the withdrawal of Council funding, we've reduced our switchboard hours to 9am-12:30pm on Mondays, Tuesdays & Thursdays and are putting greater emphasis on answering Adviceline calls. We're required by CitA to answer 231 Adviceline calls each month.

In addition to attending every Foodbank distribution centre, we how hold Outreaches at the following venues:

- St Augustine's Church, 192 Rock Avenue, Gillingham, ME7 5PW - Sessions held on the first and third Wednesday of every month from 9am-11am. (Walk-In Service)
- St Margaret's Church, High Street, Rainham, ME8 8AN - Sessions held on the first and third Tuesday of every month from 9am-11am. (Walk-In Service)
- The Salvation Army, Church Street, Chatham, ME4 4BT - Sessions held every Wednesday from 10am-12:30pm. (Walk-In Service)
- St Peter's Church, Delce Road, Rochester, ME1 2EH - Sessions held on the first and third Tuesday of every month from 10am-11:30am. (Walk-In Service)
- St Justus Church, The Fairway, Rochester, ME1 2LT - Sessions held on the second Tuesday of every month from 10:30am-12:30pm. (Walk-In Service)
- Twydall Library, 13-15 Twydall Green, Gillingham, ME8 6JY - Sessions held every Wednesday from 9am-12pm. (Walk-In Service)
- HMP Cookham Wood, Sir Evelyn Road, Rochester, ME1 3LU - Sessions held on the first Tuesday of every month from 9:30am-12:30pm. (For those currently residing at HMP Cookham Wood only)

- Luton Primary School, Luton Road, Chatham, ME4 5AW - Sessions held on the first Tuesday of every month from 9am-10am. (For parents of children attending Luton Primary School only)

Our People

We're operating a successful rolling system for volunteer recruitment. We no longer have lengthy waiting lists as every potential volunteer application is actioned within a few days of being received. While we unfortunately lost several staff in the January '24 restructure, we now have a significant number of fully trained volunteers who are filling the gaps left in our existing services.

Finances

I would like to thank all trustees, staff and volunteers for the phenomenal amount of work they put in at the start of the year to meet this challenge, and maintain and even improve service level to clients.

Going forwards, we continue to seek to diversify our funding and provide services to a wider range of individuals and organisations. We continue to work hard with Funders and Partners to reach our long term goals and remain sustainable.

The Future

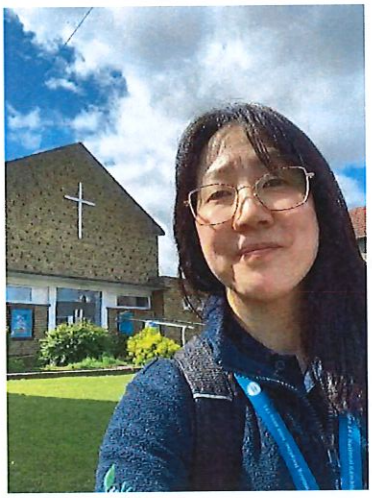
Despite a very challenging environment, for both our organisation and our clients, we end the year in a strong position and are still able to set a small surplus budget.
I am delighted to be in the post of CEO and look forward to leading us into a new chapter. We will look to continue to provide a wider range of services with a wider range of partners. This will include continued closer working with the armed services, the health sector and with other local Citizens Advice colleagues and statutory and voluntary colleagues. We will also provide a wider range of service, including policy work and training.

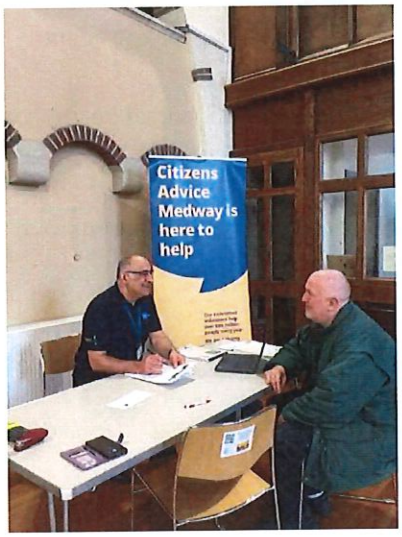
I would like to thank all the trustees, volunteers, staff and friends of Citizens Advice Medway for their support this year, and ongoing commitment to providing an excellent advice service.

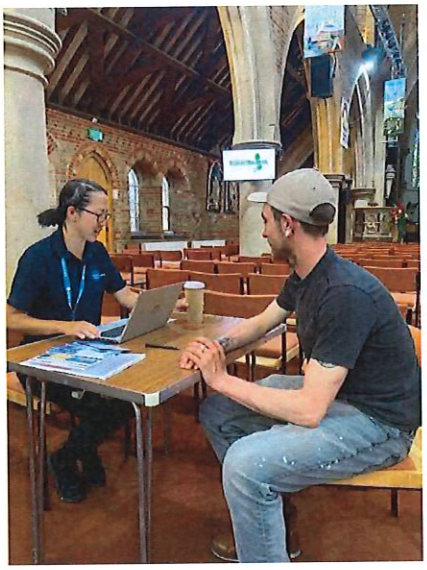
Dan McDonald

Chief Executive Officer

BUILDING RESILIENCE IN MEDWAY
citizens advice
Medway




Citizens Advice Medway is here to help



Treasurer's report

Welcome to my report on the 2023/2024 Audited Accounts of Citizens Advice Medway.

A key challenge during the year was the sudden announcement by Medway Council that it was withdrawing our funding, having decided to take its debt, welfare and housing advice in-house.

The ongoing effects of the Cost of Living crisis continues to cause us pressure in terms of finance and workload. In view of financial pressures experienced by major funders the charity has been actively taking measures to broaden its funding base.

The Management, staff and volunteers, with support from the Board, have adapted well to all these challenges. I cannot praise enough the work of the team as a whole. I am very proud of their commitment and achievements in supporting so many Medway residents.

Despite a very challenging environment we ended the year in a strong financial position with good reserves and managed to set a small surplus budget.

The future remains challenging and uncertain, but we will continue to adapt and improve Citizens Advice Medway's breadth of work and its sources of funds.

Alan Buckett

FINANCIAL REVIEW RESERVES POLICY

Reserve's Policy

The Trustees consider that reserves, which are deemed freely available for any of the charity's objectives, should best be used to provide a solid business base for the Company. Allowance has been made for the following factors in determining the current level of reserves.

1. The existing premises no longer match the Company's requirements and expenditure would need to be incurred on finding new premises and adapting them to meet requirements.

2. Most fixtures and fittings are all second-hand. Provision needs to be made for their replacement with furniture and equipment designed to meet the established requirements of the Company.

3. All office machinery, computers, faxes, photocopiers etc., will need replacement on a three to five year cycle.

4. As the receipt of grants and contracted income can occasionally be later than planned, there is a need to provide short term financial cover, to allow for the payment of on-going costs, until grants are eventually received.

5. The future of the Company is partly dependent upon sufficient funds being provided by local and national government. As these providers of income are subject to the vagaries of government spending and the general economic climate, it is possible that the cash flow could slow down significantly, or dry up totally, dependent upon the competing calls on limited resources. In the case of closure, it is deemed prudent to allow for the following factors.

   i. Statutory redundancy of the staff.

   ii. Payment of costs on leasehold or licensed premises, and associated items until the lease or license can be assigned, or the lease expires, whichever is the sooner.

   iii. Payment of outstanding liabilities.

The Reserve Policy is reviewed by the Trustees at least annually. The Trustees can, at any future date, determine that a part of the reserves can be utilised for a specific purpose, in which case those funds would be treated as designated funds.

Restricted Funds

The company has contracts with Healthwatch. The use of funds outside the terms of the contract is prohibited, with the balance of funds to be returned on completion of the contract.

The company has a contract with its national association, Citizens Advice, to provide debt advice to tenants of Registered Social Landlords. The funding comes from the Department for Business, Innovation & Skills.

Current restricted Funds stand at £20,599 (2023: £17,745) and will be held to meet any unanticipated expenses associated with the specific projects.

Unrestricted Funds

The Trustees believe that Medway CA should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients of unforeseen and potentially financially damaging circumstances arising. Current Unrestricted funds stand at £697,841.

The Trustees consider that it would be prudent to set aside an amount equivalent to Four months operating expenditure to meet the cost of contractual arrangements should there be a short term break in funding; this is estimated at £300,549.

Designated Funds

In addition, unrestricted funds have been designated to the following purposes: Equipment Reserve. Though it has been successful in seeking funding to support IT infrastructure through external sources, the Board considers that there is a need for a reserve to be created to support the ongoing replacement of the IT infrastructure at Medway Citizens Advice. The reserve to stand at £5,000.

Contractual Commitment Reserve

At present, the Board does not consider that there is a need to set aside funds for redundancy. However, the experience of Citizens Advice Medway over the last two years has encouraged the Board to create a reserve to cover disciplinary and/or grievance at £10,000.

Premises

The Board considers that a reserve of £3,000 is set aside

Review of reserves policy

Reserves are monitored at every quarterly meeting of the Finance and Resources Sub Committee, the Committee will ensure that reserves are not unduly affected by unanticipated expenses and are sufficient for the needs identified in this reserves policy.

This reserves policy is monitored by the Board of Trustees annually when the Audited Accounts become available, or more frequently as circumstances dictate.

Principal Funding

We have diversified our funding this year, looking to different funders with no reliance on Local Government.

STRUCTURE, GOVERNANCE AND MANAGEMENT CONSTITUTION

The company is constituted under a Memorandum of Association dated 20th September 2005. It is a charity registered with the Charity Commission for England and Wales.

Method of Appointment or Election of Trustees

Trustees are recruited from a wide range of backgrounds to ensure an appropriate mix of knowledge, skills and experience and to mirror the local community profile. The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. Only Trustees are members of the company. The power of appointment of Trustees is vested in the existing Trustees, subject to ratification at the Annual General Meeting.

Policies Adopted For the Induction and Training of Trustees

New Trustees are provided with an induction pack and are invited to attend meetings with the company's executive management. During the year, new and existing Trustees meet to review the company's operations and plans. All trustees are encouraged to develop their skills base. The National Citizens Advice has a range of support services for Trustees, including Cablink, which publishes a wide range of news and information, and Bureau Management Information Systems (BMIS) which provides policies, guidance tools and standard documents.

Organisational Structure and Decision Making

The Trustees have legal responsibility for the general control and management of the company, including financial management and control. The Trustees are responsible for ensuring that the company complies with the Citizens Advice Membership Scheme, charity legislation and company law.

Day-to-day management is delegated to the Chief Executive Officer (CEO), Mr D McDonald.

The Trustees meet on at least four occasions in each year. The quorum at such meetings is one third of the total number of current members.

The company's financial position is reviewed at each meeting of the Trustee Board. Medway District Citizens Advice Bureau Ltd is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.
Operating policies are independently determined by the trustee board of Medway District Citizens Advice Bureau Ltd in order to fulfil its charitable objects and comply with the national membership requirements.

Related Party Relationships

The charity co-operates and liaises with a number of other advisory services, local charities and statutory services on behalf of clients. Where one of the trustees holds the position of trustee or director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Risk Management

The Trustee Board have completed a corporate risk management exercise. A risk assessment is annually considered by the trustee board as part of their business planning procedures. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the company is continually monitoring and managing its risk, reviewing risk and ensuring action plans are in place to mitigate its key risk areas.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. 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.

Wider Network

Medway District Citizens Advice Bureau is a member of Citizens Advice UK, the operating name for the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

FUTURE DEVELOPMENTS

Achievements and Performance

Our mission

We sort out problems together, for good

We deliver this mission by:

- Delivering services responsive to community need
- Empowering citizens to understand and exercise their rights and responsibilities
- Preventing problems through education and training
- Influencing social policy to achieve positive change

Whilst adhering to the four Citizens Advice principles on which the service was founded; offering advice that is:

- Independent
- Free
- Confidential
- Impartial

Our objectives have been designed to meet the needs of the local community, as well as supporting the achievement of the national Citizens Advice strategic aims, which are:

- We'll make it easy to get advice
- We'll be more influential
- We'll work together as one service
- We'll become even more sustainable and effective

Our plan

Our Vision, Mission and Values underpin our Business and Development Plan 2021 - 2025

Plan objectives

- Increase access to high quality advice, particularly for those in greatest need
- Strengthen the effectiveness of our research and campaigns work, particularly locally
- Develop and deliver work to prevent problems from starting or recurring
- Build on our partnership working to strengthen services for local people
- Focus our resources on achieving positive outcomes for clients and value for money
- Set an example as a good employer, providing quality training and skills development

And also support the "Stand up for Equality" objectives, which are:

- Challenge discrimination through advice by identifying
- Discrimination and human rights issues.
- Promote equality through advocacy
- Value diversity through our roles of employer, volunteer agency and contractor by providing visible and committed leadership, developing a strategic approach to diversity.

Statement of Trustees' responsibilities
For the year ended 31 March 2024

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

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

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on its behalf by:

Date:
5th December 2024

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Independent examiner's report
For the year ended 31 March 2024

Independent examiner's report to the Trustees of Medway District Citizens Advice Bureau ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2024.

Responsibilities and basis of report

As the Trustees of the Charity (and 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 Charity 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 the Charity's accounts 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 Charity'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 Charity 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 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 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.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity'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 Charity and the Charity's Trustees as a body, for my work or for this report.

Signed: S M Rouse

Dated: 5 December 2024

Samantha Rouse

FCCA DChA

Kreston Reeves LLP
Chartered Accountants
Montague Place
Quayside
Chatham Maritime
Chatham
Kent
ME4 4QU

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
For the year ended 31 March 2024

	Note	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations and legacies	4	**32,500**	**164,042**	**196,542**	213,684
Charitable activities	5	**32,332**	**621,799**	**654,131**	557,525
Investments	6	**-**	**9,362**	**9,362**	2,816
Other income	7	**-**	**68,958**	**68,958**	79,609
Total income		**64,832**	**864,161**	**928,993**	853,634
Expenditure on:					
Charitable activities	8	**61,978**	**839,661**	**901,639**	779,423
Total expenditure		**61,978**	**839,661**	**901,639**	779,423
Net movement in funds		**2,854**	**24,500**	**27,354**	74,211
Reconciliation of funds:					
Total funds brought forward		**17,745**	**691,341**	**709,086**	634,875
Net movement in funds		**2,854**	**24,500**	**27,354**	74,211
Total funds carried forward		**20,599**	**715,841**	**736,440**	709,086

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 24 to 38 form part of these financial statements.

Medway District Citizens Advice Bureau
(A company limited by guarantee)
Registered number: 05568569

Balance sheet
As at 31 March 2024

	Note		2024 £		2023 £
Fixed assets					
Tangible assets	11		**37,690**		39,925
Investments	12		**2**		2
			37,692		39,927
Current assets					
Debtors	13	**-**		11,226	
Cash at bank and in hand		**720,014**		678,056	
		720,014		689,282	
Creditors: amounts falling due within one year	14	**(21,266)**		(20,123)	
Net current assets			**736,440**		709,086
Total net assets			**736,440**		709,086
Charity funds					
Restricted funds	15		**20,599**		17,745
Unrestricted funds	15		**715,841**		691,341
Total funds			**736,440**		709,086

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

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

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

D J Ainsley
(Trustee)
Date: 5th December 2024

The notes on pages 24 to 38 form part of these financial statements.

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Statement of cash flows
For the year ended 31 March 2024

	2024 £	2023 £
Cash flows from operating activities		
Net cash used in operating activities	**41,419**	79,602
Cash flows from investing activities		
Dividends, interests and rents from investments	**9,362**	2,816
Purchase of tangible fixed assets	**(8,823)**	(3,537)
Net cash provided by/(used in) investing activities	**539**	**(721)**
Cash flows from financing activities		
Change in cash and cash equivalents in the year	**41,958**	**78,881**
Cash and cash equivalents at the beginning of the year	**678,056**	599,175
Cash and cash equivalents at the end of the year	**720,014**	678,056

The notes on pages 24 to 38 form part of these financial statements

Notes to the financial statements
For the year ended 31 March 2024

1. General information

Medway District Citizens Advice Bureau is a charitable company, registered in England and Wales with the charity number 1115644 and company number 05568569. The registered office of the Charity is Kingsley House, 37-39 Balmoral Road, Gillingham, Kent. ME7 4PF.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Medway 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. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

2.2 Going Concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable and recoverable VAT.

2.5 Government grants

Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of financial activities over the expected useful lives of the assets concerned. Other grants are credited to the Statement of financial activities as the related expenditure is incurred.

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.7 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.8 Tangible fixed assets and depreciation

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

2. Accounting policies (continued)

2.8 Tangible fixed assets and depreciation (continued)

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Fixtures and fittings	-	20% reducing balance
Office equipment	-	20% reducing balance
Computer equipment	-	33% reducing balance

2.9 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

2.10 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.11 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.12 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.13 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.14 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight-line basis over the lease term.

2. Accounting policies (continued)

2.15 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.16 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Notes to the financial statements
For the year ended 31 March 2024

4. Income from donations and legacies

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Grants	32,500	164,042	**196,542**	213,684
Total 2023	-	213,684	213,684	

5. Charitable activities

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Medway Council grants	32,332	265,146	**297,478**	214,675
Specialist advice	-	39,200	**39,200**	34,679
Face to Face	-	181,545	**181,545**	199,354
Local Welfare Provision	-	-	**-**	44,377
HM Prison Outreach	-	180	**180**	539
Swale CAB	-	-	**-**	17,508
Medway Foodbank	-	64,687	**64,687**	38,813
The Hospital Saturday fund	-	-	**-**	1,000
HACO	-	5,040	**5,040**	5,040
LAA Repayment	-	-	**-**	910
We Are Digital	-	736	**736**	630
CITA/EAP	-	65,265	**65,265**	-
	32,332	621,799	**654,131**	557,525
Total 2023	44,377	513,148	557,525	

6. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Interest receivable	9,362	**9,362**	2,816
Total 2023	2,816	2,816	

7. Other income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Lettings income and recharges	65,420	**65,420**	79,609
Other income	3,538	**3,538**	-
	68,958	**68,958**	79,609
Total 2023	79,609	79,609	

Notes to the financial statements
For the year ended 31 March 2024

8. Charitable Activities

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Staff costs	-	419,720	**419,720**	359,801
Rent and service charges	-	126,311	**126,311**	112,841
Insurance	-	40,214	**40,214**	46,924
Communication costs	-	16,720	**16,720**	20,196
Printing, postage and stationery	-	6,533	**6,533**	3,001
Motor and travel expenses	-	1,300	**1,300**	445
Training and recruitment	-	1,458	**1,458**	2,601
Staff and volunteer expenses	6,559	22,462	**29,021**	9,550
Repairs and renewals	-	103,585	**103,585**	21,221
Subscriptions	-	1,624	**1,624**	8,783
Legal, professional and consultancy fees	-	5,587	**5,587**	10,953
Payroll and accounts administration	-	27,765	**27,765**	34,862
Depreciation	-	11,058	**11,058**	13,112
Auditors remuneration	-	3,600	**3,600**	4,000
Trustee admin/meeting expense	-	633	**633**	990
Other governance costs	-	624	**624**	1,324
LAF disbursements	-	1,271	**1,271**	11,224
Irrecoverable input VAT	-	4,756	**4,756**	34,455
Bank charges	-	791	**791**	624
Grant expenditure	55,419	37,878	**93,297**	72,462
Sundry expenses	-	5,771	**5,771**	10,054
	61,978	839,661	**901,639**	779,423
Total 2023	73,031	706,392	779,423	

Notes to the financial statements
For the year ended 31 March 2024

9. Staff costs

	2024 £	2023 £
Wages and salaries	**377,402**	327,036
Social security costs	**34,333**	26,293
Contribution to defined contribution pension schemes	**7,985**	6,472
	419,720	359,801

The average number of persons employed by the Charity during the year was as follows:

	2024 No.	2023 No.
	10	13

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2024 No.	2023 No.
In the band £60,001 - £70,000	**1**	1

The total employment benefits including employers' pension contributions and employers' national insurance of the key management were £148,430 (2023 - £169,028)

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

During the year ended 31 March 2024, no Trustee expenses have been incurred (2023 - £NIL).

Notes to the financial statements
For the year ended 31 March 2024

11. Tangible fixed assets

	Fixtures and fittings £	Office equipment £	Computer equipment £	Total £
Cost or valuation				
At 1 April 2023	1,398	76,985	42,960	121,343
Additions	-	-	8,823	8,823
At 31 March 2024	1,398	76,985	51,783	130,166
Depreciation				
At 1 April 2023	1,292	42,142	37,984	81,418
Charge for the year	21	6,969	4,068	11,058
At 31 March 2024	1,313	49,111	42,052	92,476
Net book value				
At 31 March 2024	85	27,874	9,731	37,690
At 31 March 2023	106	34,843	4,976	39,925

12. Fixed asset investments

	Investments in subsidiary companies £
Cost or valuation	
At 1 April 2023	2
At 31 March 2024	2

Principal subsidiaries

The following were subsidiary undertakings of the Charity:

Names	Holding	Included in consolidation
Medway Healthwatch Ltd	100%	Yes
Medway Healthwatch CIC	100%	Yes

The financial results of the subsidiaries for the year were:

12. Fixed asset investments (continued)

Names	Aggregate of share capital and reserves £
Medway Healthwatch Ltd	1
Medway Healthwatch CIC	1

13. Debtors

	2024 £	2023 £
Due within one year		
Prepayments and accrued income	-	11,226
	-	11,226

14. Creditors: Amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	**10,710**	8,555
Other creditors	**3,846**	1,573
Accruals and deferred income	**6,710**	9,995
	21,266	20,123

Notes to the financial statements
For the year ended 31 March 2024

15. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
Unrestricted funds				
Designated funds				
Equipment reserve	5,000	-	-	5,000
Contractual commitment reserve	10,000	-	-	10,000
Rental repairs and maintenance reserve	3,000	-	-	3,000
	18,000	-	-	18,000
General funds				
General Funds	673,341	864,161	(839,661)	697,841
Total Unrestricted funds	691,341	864,161	(839,661)	715,841
Restricted funds				
Local Welfare Provision/ Emergency Assistance grant	17,745	32,332	(50,077)	-
Community Bus	-	32,500	(11,901)	20,599
	17,745	64,832	(61,978)	20,599
Total of funds	709,086	928,993	(901,639)	736,440

Local Welfare Provision
Citizens Advice Medway operates the Local Welfare Provision. This was a new scheme 2 years ago to support those in the local community who have come to struggle to raise funds for everyday living costs. This service is for the last resort emergencies only. The criteria is strict and the funding pot fixed for a year so a thorough application process is followed.

Nationwide Community Bus
NATIONWIDE COMMUNITY FUNDING IMPACT REPORT - Project Outline: Provide funding to help support Citizens Advice Medway provide outreach services across the Medway Towns, including urban areas. This will help reduce those residents struggling with the Cost of Living, Debt, Homelessness and Domestic Abuse.

Project ran from Jan 14 to Jan 25, so the bilk of expenditure will be in the current financial year.

Notes to the financial statements
For the year ended 31 March 2024

15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Balance at 31 March 2023 £
Unrestricted funds				
Designated funds				
Equipment reserve	5,000	-	-	5,000
Contractual commitment reserve	10,000	-	-	10,000
Rental repairs and maintenance reserve	3,000	-	-	3,000
	18,000	-	-	18,000
General funds				
General Funds	570,476	809,257	(706,392)	673,341
Total Unrestricted funds	588,476	809,257	(706,392)	691,341
Restricted funds				
Local Welfare Provision/ Emergency Assistance grant	46,399	44,377	(73,031)	17,745
Total of funds	634,875	853,634	(779,423)	709,086

16. Summary of funds

Summary of funds - current year

	Balance at 1 April 2023 £	**Income £**	**Expenditure £**	**Balance at 31 March 2024 £**
Designated funds	**18,000**	**-**	**-**	**18,000**
General funds	**673,341**	**864,161**	**(839,661)**	**697,841**
Restricted funds	**17,745**	**64,832**	**(61,978)**	**20,599**
	709,086	**928,993**	**(901,639)**	**736,440**

16. Summary of funds (continued)

Summary of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Balance at 31 March 2023 £
Designated funds	18,000	-	-	18,000
General funds	570,476	809,257	(706,392)	673,341
Restricted funds	46,399	44,377	(73,031)	17,745
	634,875	853,634	(779,423)	709,086

17. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Restricted funds 2024 £	**Unrestricted funds 2024 £**	**Total funds 2024 £**
Tangible fixed assets	-	37,690	**37,690**
Fixed asset investments	-	2	**2**
Current assets	32,500	687,514	**720,014**
Creditors due within one year	-	(21,266)	**(21,266)**
Difference	(11,901)	11,901	**-**
Total	20,599	715,841	**736,440**

Analysis of net assets between funds - prior period

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	-	39,925	39,925
Fixed asset investments	-	2	2
Current assets	17,745	671,537	689,282
Creditors due within one year	-	(20,123)	(20,123)
Total	17,745	691,341	709,086

Notes to the financial statements
For the year ended 31 March 2024

18. Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net income for the period (as per Statement of Financial Activities)	**27,354**	74,211
Adjustments for:		
Depreciation charges	**11,058**	13,112
Dividends, interests and rents from investments	**(9,362)**	(2,816)
Decrease/(increase) in debtors	**11,226**	(1,570)
Increase/(decrease) in creditors	**1,143**	(3,335)
Net cash provided by operating activities	**41,419**	79,602

19. Analysis of cash and cash equivalents

	2024 £	2023 £
Cash in hand	**720,014**	678,056
Total cash and cash equivalents	**720,014**	678,056

20. Analysis of changes in net debt

	At 1 April 2023 £	Cash flows £	At 31 March 2024 £
Cash at bank and in hand	**678,056**	**41,958**	**720,014**
	678,056	**41,958**	**720,014**

21. Pension commitments

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the group in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £3,846 (2023 - £1,573) were payable to the fund at the balance sheet date and are included in creditors. The amount recognised as an expense in the year was £7,985 (2023: £6,472).

22. Operating lease commitments

At 31 March 2024 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2024 £	2023 £
Not later than 1 year	**75,636**	75,636
Later than 1 year and not later than 5 years	**151,272**	226,908
	226,908	302,544

23. Related party transactions

The charity's principal funder is Medway Council. The charity's CEO, Dan McDonald is a councillor on Medway Council. During the year, income of £265,325 (2023 - £339,406) was received from Medway Council and payments of £Nil (2023 - £81) were payable to the Council. At the balance sheet date no income or expenditure was outstanding.

Medway Volunteer Centre, a charity of which Alan Street is a trustee, and Dan McDonald (Chief Executive Officer and Company Secretary) is the Chair was charged for reimbursement of Rent, Office, IT service and Wages costs charges totalling £26,697 (2023 - £25,241) were invoiced by Medway District Citizen's Advice Bureau during the year. At the period end, there were no amounts outstanding (2023: £Nil).

Relate Medway and North Kent Limited, a charitable company of which Dan McDonald (Chief Executive Officer and Company Secretary) is the Chair, was charged for reimbursement of Rent, Office, IT service and Wages costs charges totalling £54,139 (2023 - £42,255) were invoiced by Medway District Citizen's Advice Bureau during the year.At the period end, there were no amounts outstanding (2023: £Nil).

Dan McDonald, the Chief Executive Officer and Secretary, claimed reimbursement costs of £12,314 (2023 - £24,095) for items purchased on behalf of the Charity via his personal credit card. At the period end, there were no amounts outstanding (2023: £Nil)

Citizens Advice Medway incurred expenditure totalling £300 (2023 £Nil) for Healthwatch Medway CIC, a community interest company of which David Ainsley (Chair) is a Director. At the period end, there were no amounts outstanding (2023: £Nil)

MEDWAY DISTRICT CITIZENS ADVICE BUREAU SERVICE

England & Wales - Charity number 1115644

Accounts

Solving problems, changing lives

The difference we make

Annual Accounts 2022 - 2023

We are Citizens Advice Medway

Our charity was founded in 1939. Since then, we've provided free, confidential and independent advice, information and support to anyone who needs it.

We help people online, over the phone and face-to-face through our network of local centres.

Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns.

In turn, we use this knowledge to campaign on big issues both locally and nationally. So one way, or another, we're helping everyone - not just those we support directly.

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COMPANY INFORMATION

The Trustees have pleasure in presenting their annual report and the audited financial statements for the year ended 31 March 2023, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes. The provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" SORP (effective January 2015) have been adopted in preparing the annual report and financial statements of the charity.

REFERENCE AND ADMINISTRATIVE DETAIL

Charity number:	1115644
Company number:	05568569
Registered Office:	Third Floor, Kingsley House, 37-39 Balmoral Road, Gillingham, Kent, ME7 4PF
Financial Conduct Authority.	FRN: 617661.
Company Secretary:	D McDonald
Website address:	www.medwayadvice.org.uk
Bankers:	NatWest Bank
Auditors:	Kreston Reeves

Directors/Trustees

The Trustees, who are also the Directors for the purpose of company law, who served during the year and since the year-end are:

- David Ainsley (Chair)
- Peter Murray (Vice Chair)
- Oliver Martin
- Alan Buckett (Treasurer)

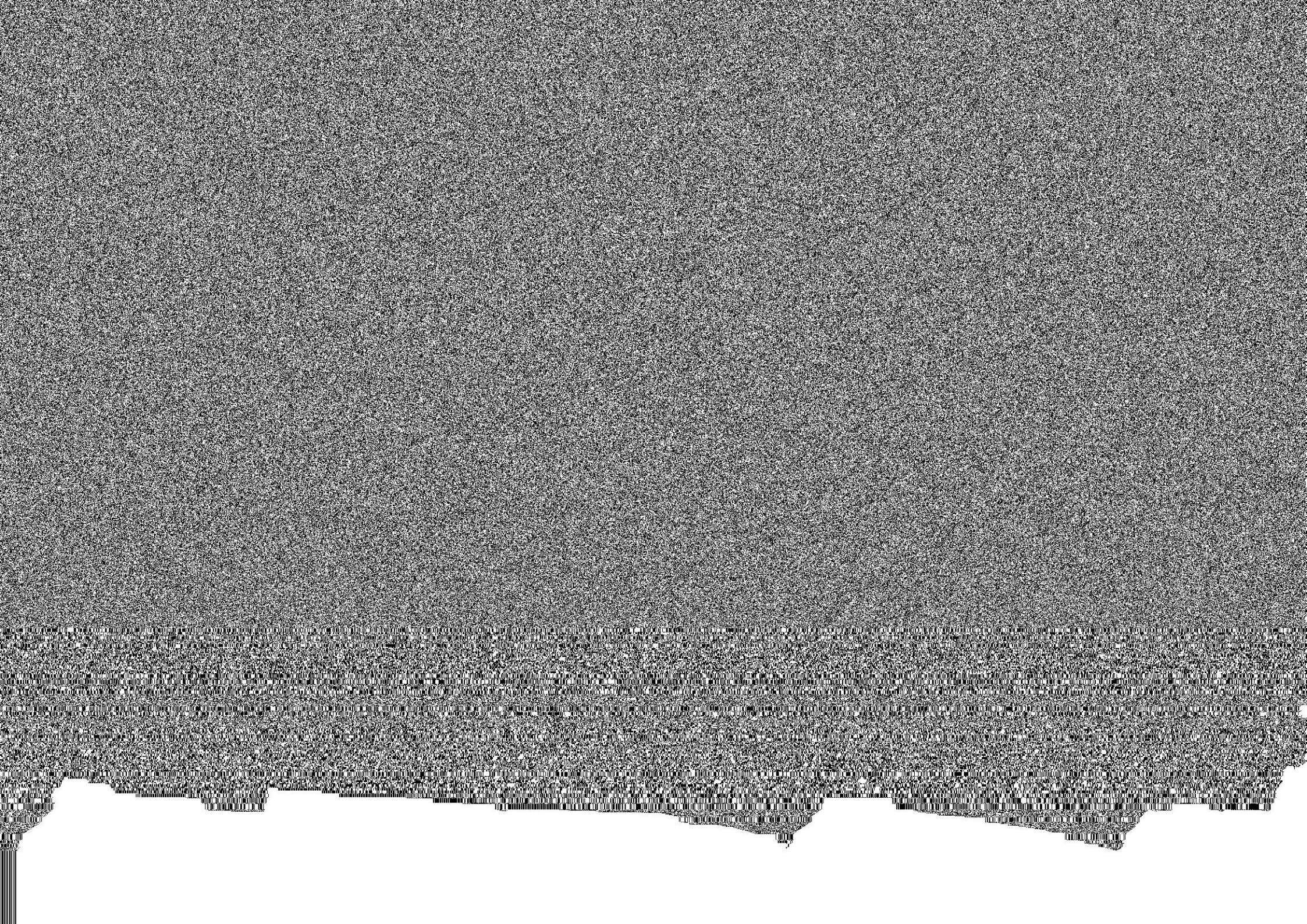
Key Management Personnel

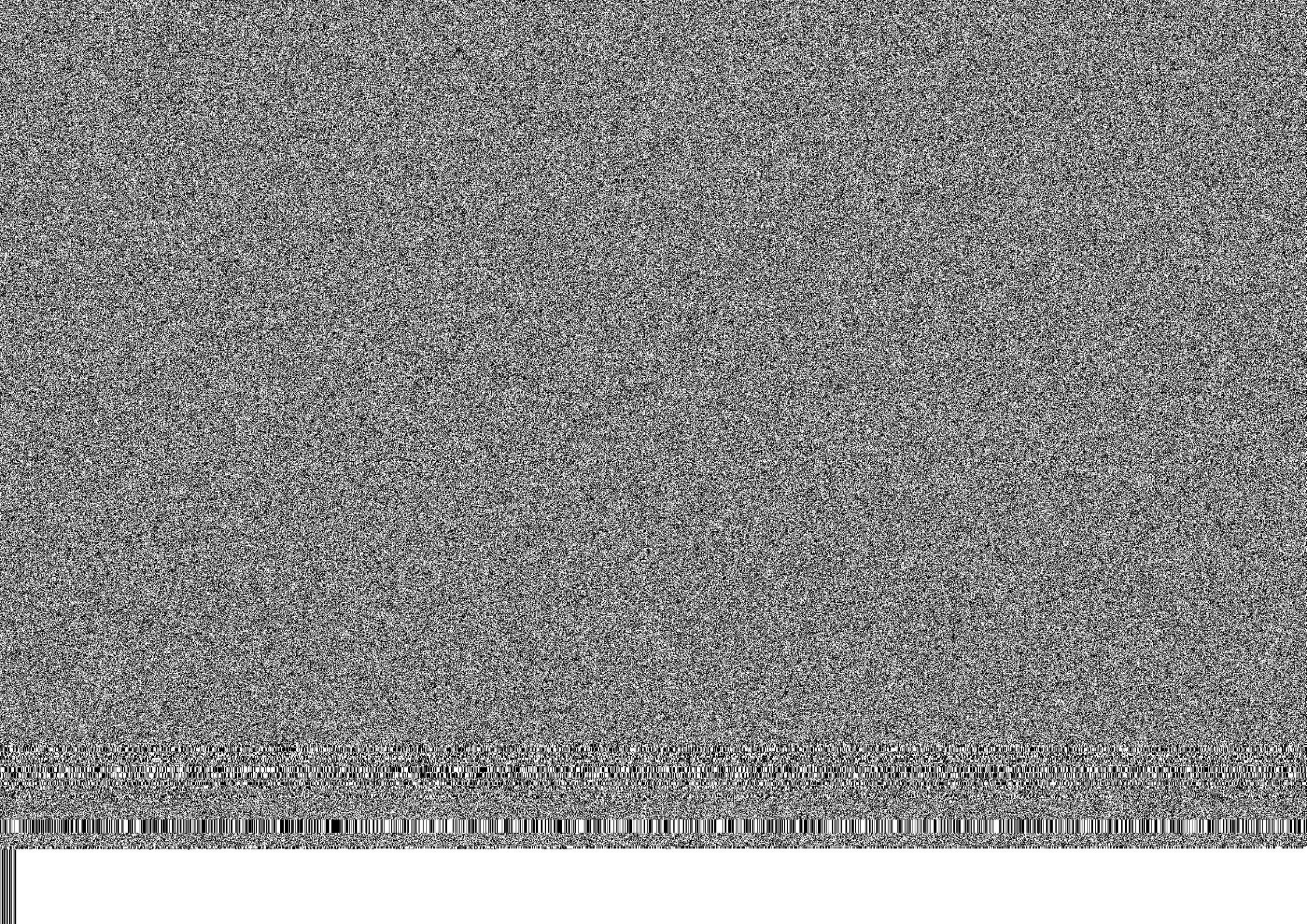
- Dan McDonald (Chief Executive)
- Lorraine Strong (Training & Quality Manager)
- Jack Lewis (Advice Services Manager)
- George Jordan (Projects & Partnerships Manager
- Nicki O'dwyer-Gibbons (Money Advice Service Manager)

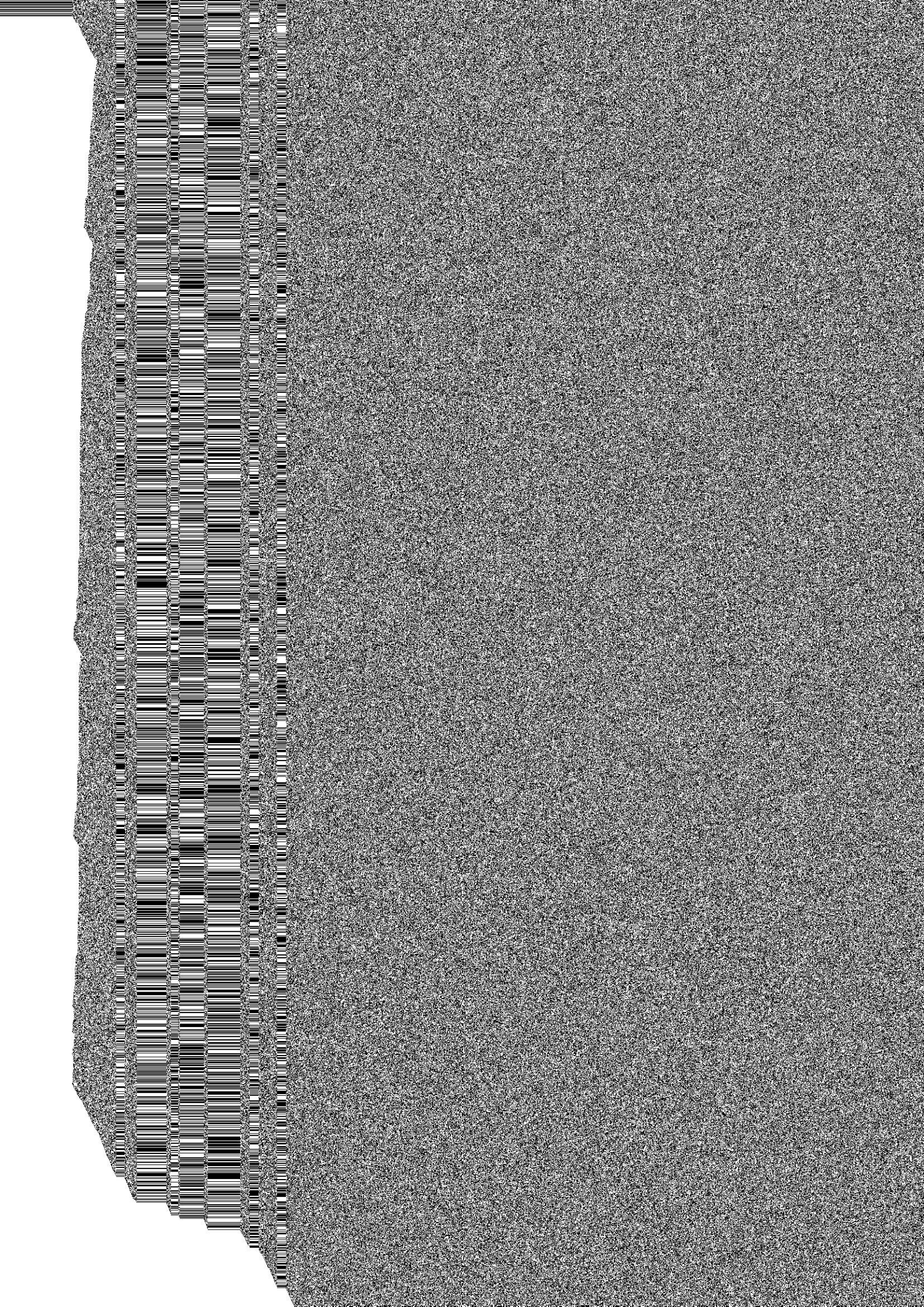
Our service is invaluable to our local community and without our volunteers we would not have a service to offer.

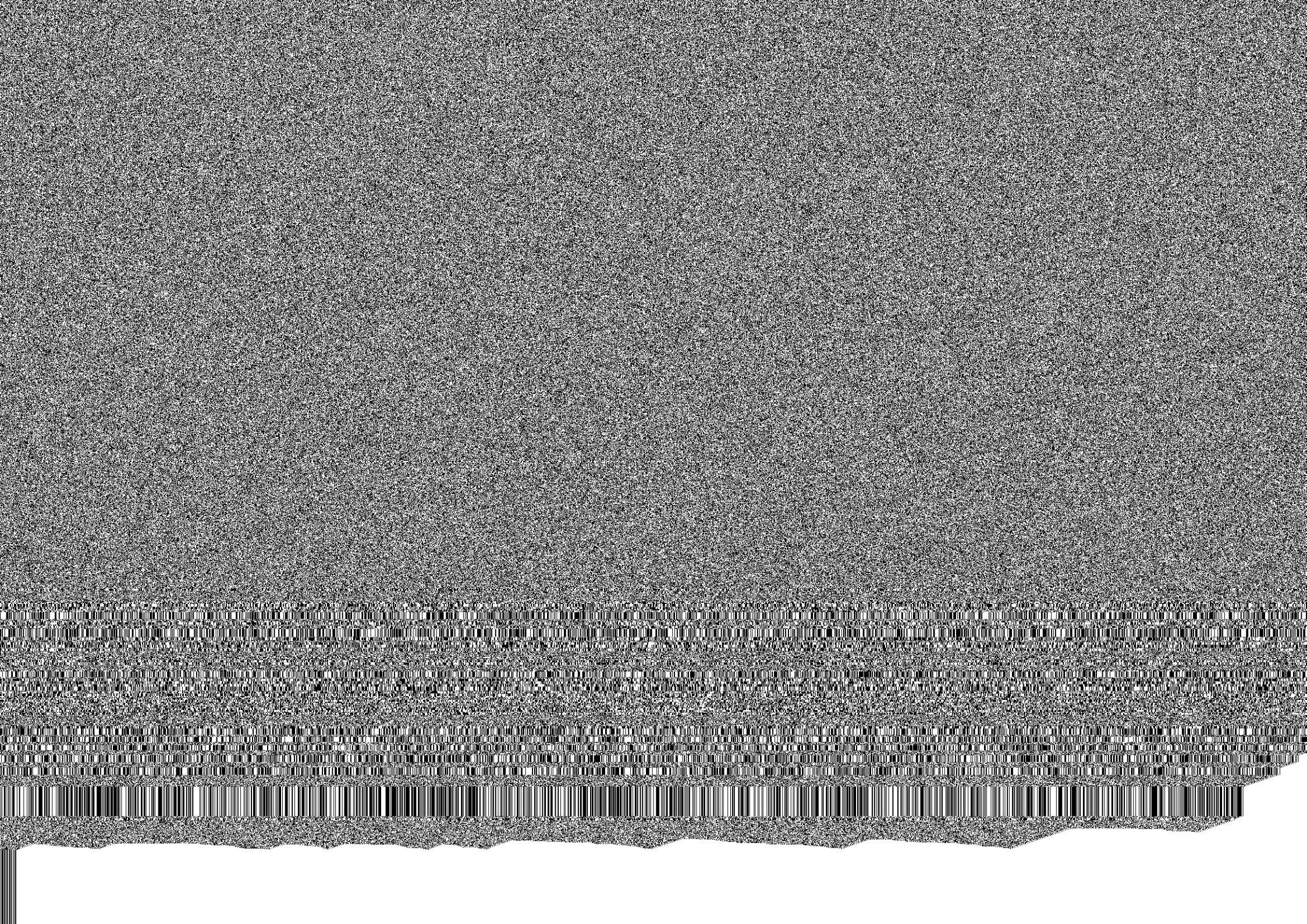
Even though the volunteers role can be very demanding and at times stressful. Each and every person that volunteers gives more than is asked.

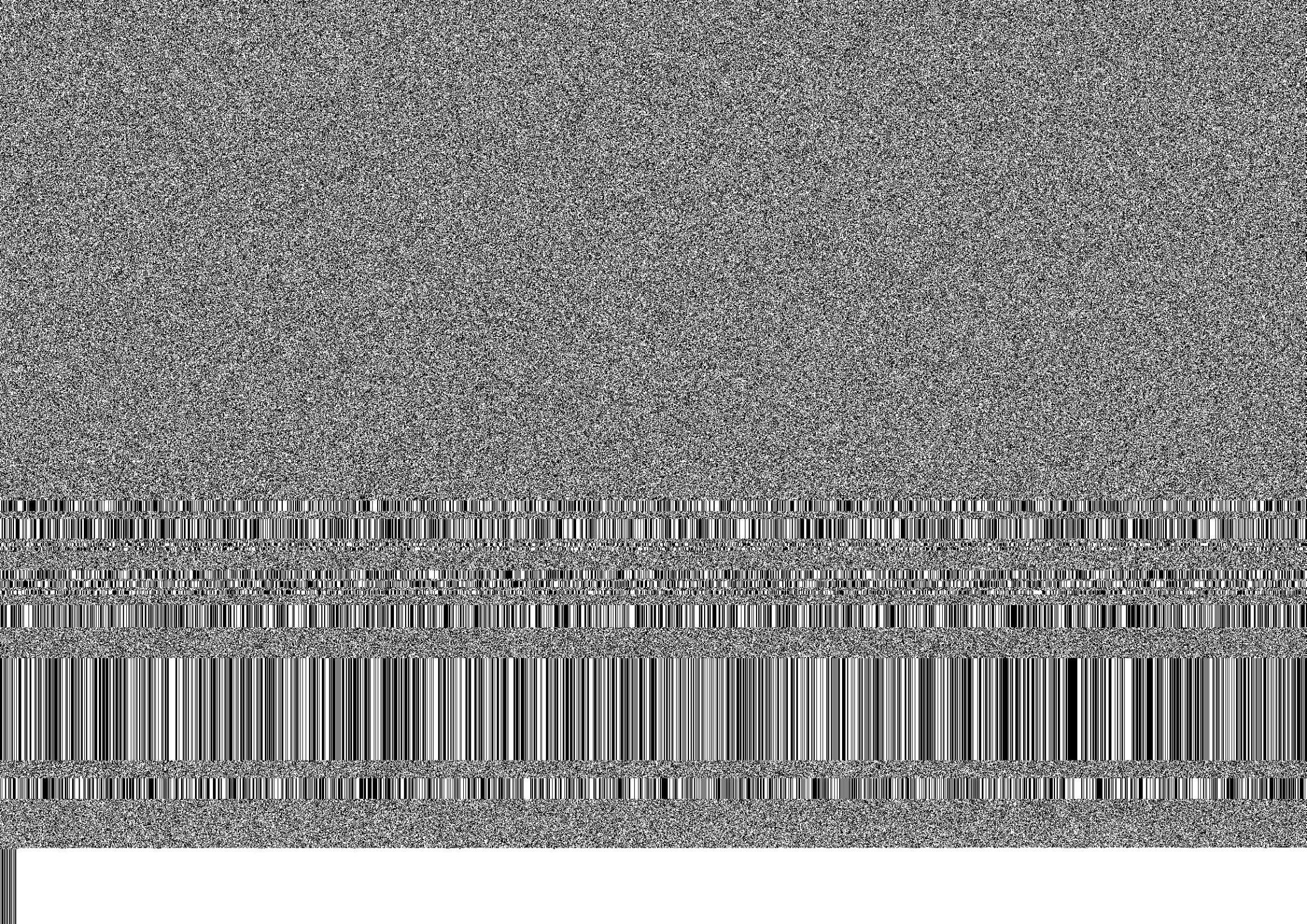
We would like to take this opportunity to thank our volunteers for their continued hard work and commitment.









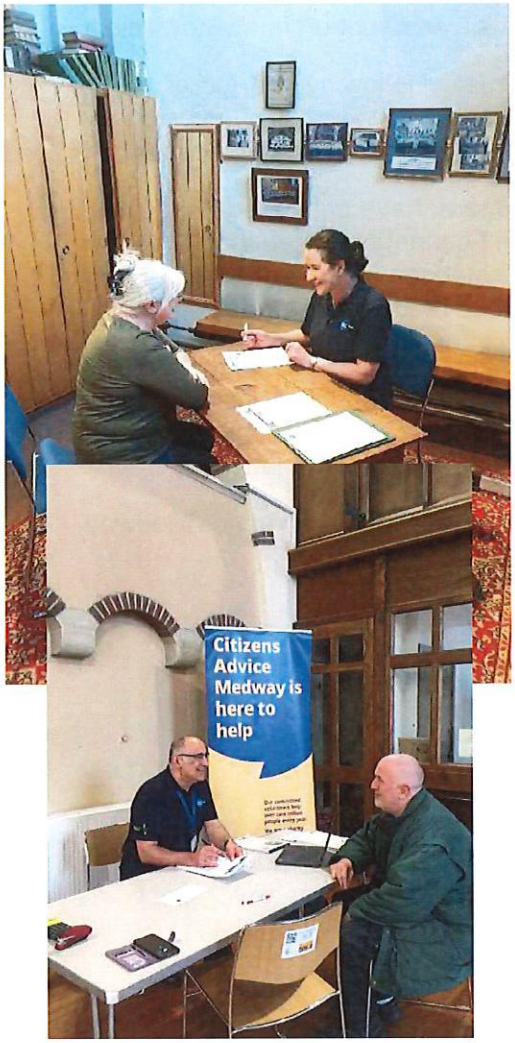


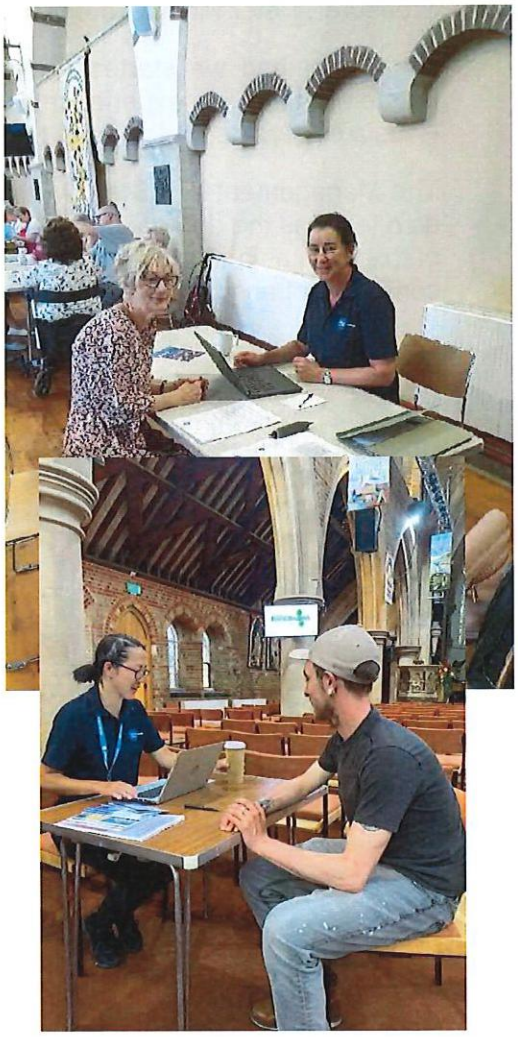
above, our Advice Bus is a key element of our strategy for the coming year to ensure we're reaching and serving the entire community.

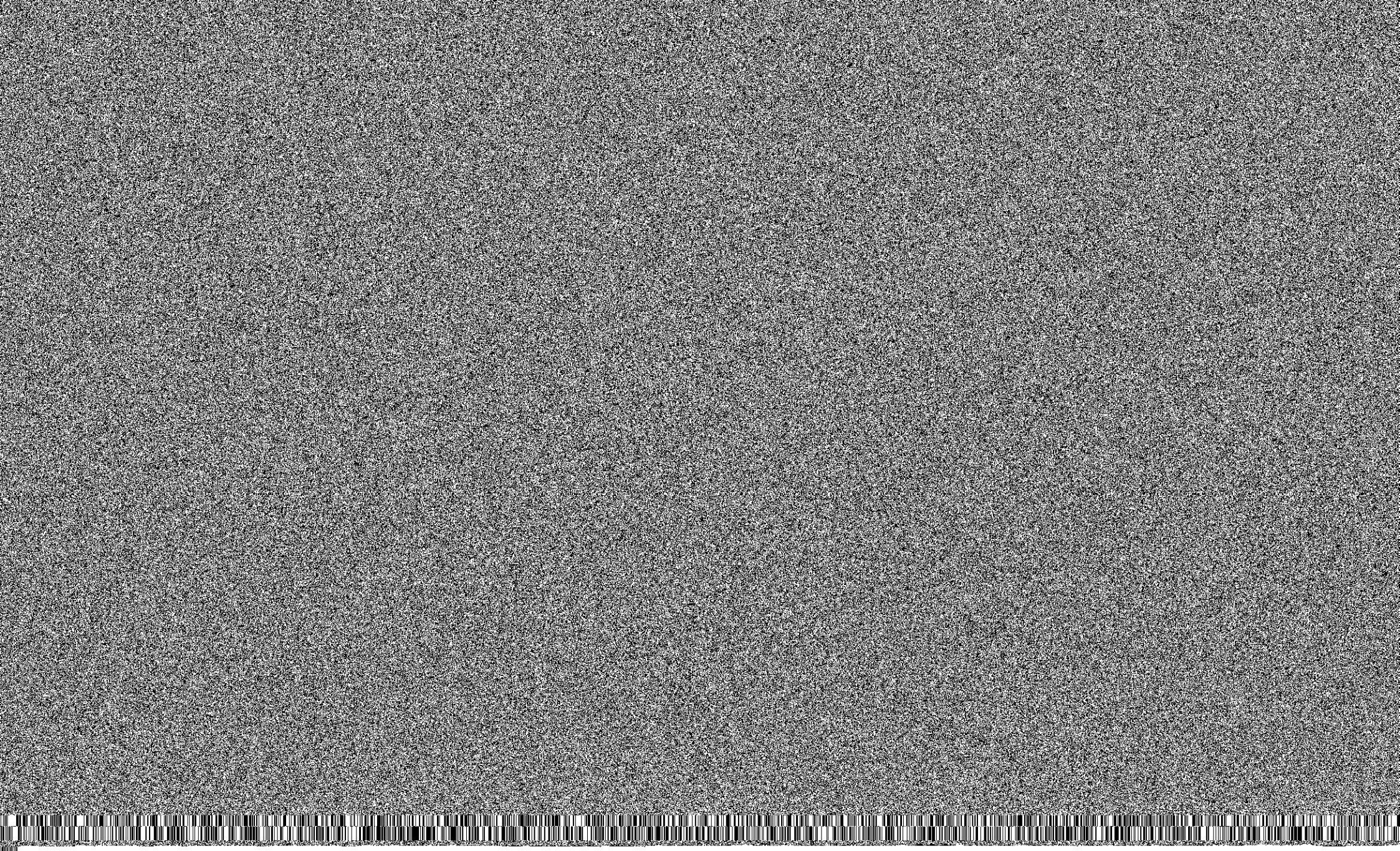
I would like to thank all the trustees, volunteers, staff and friends of Citizens Advice Medway for their support this year, and ongoing commitment to providing an excellent advice service.

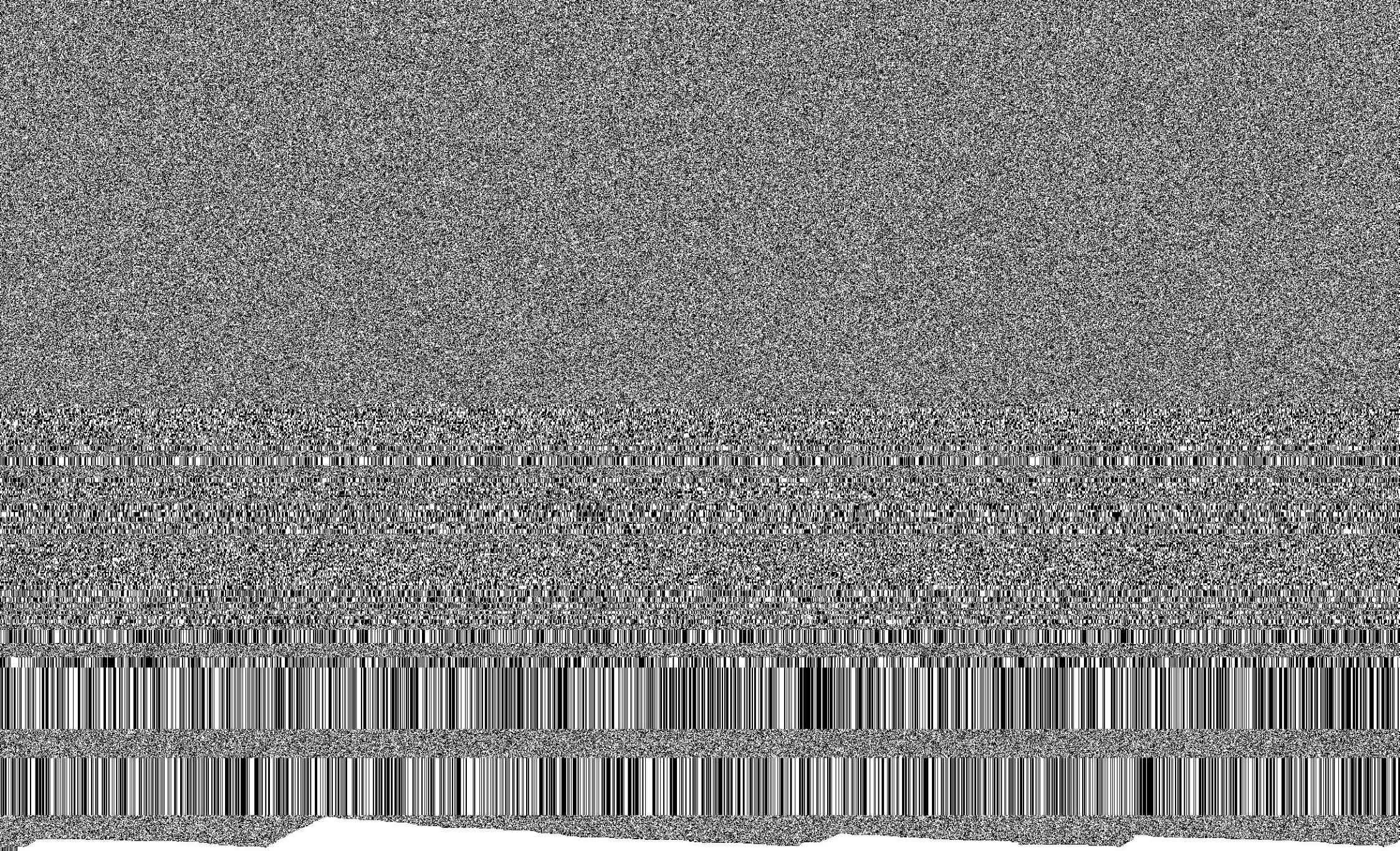
Dan McDonald

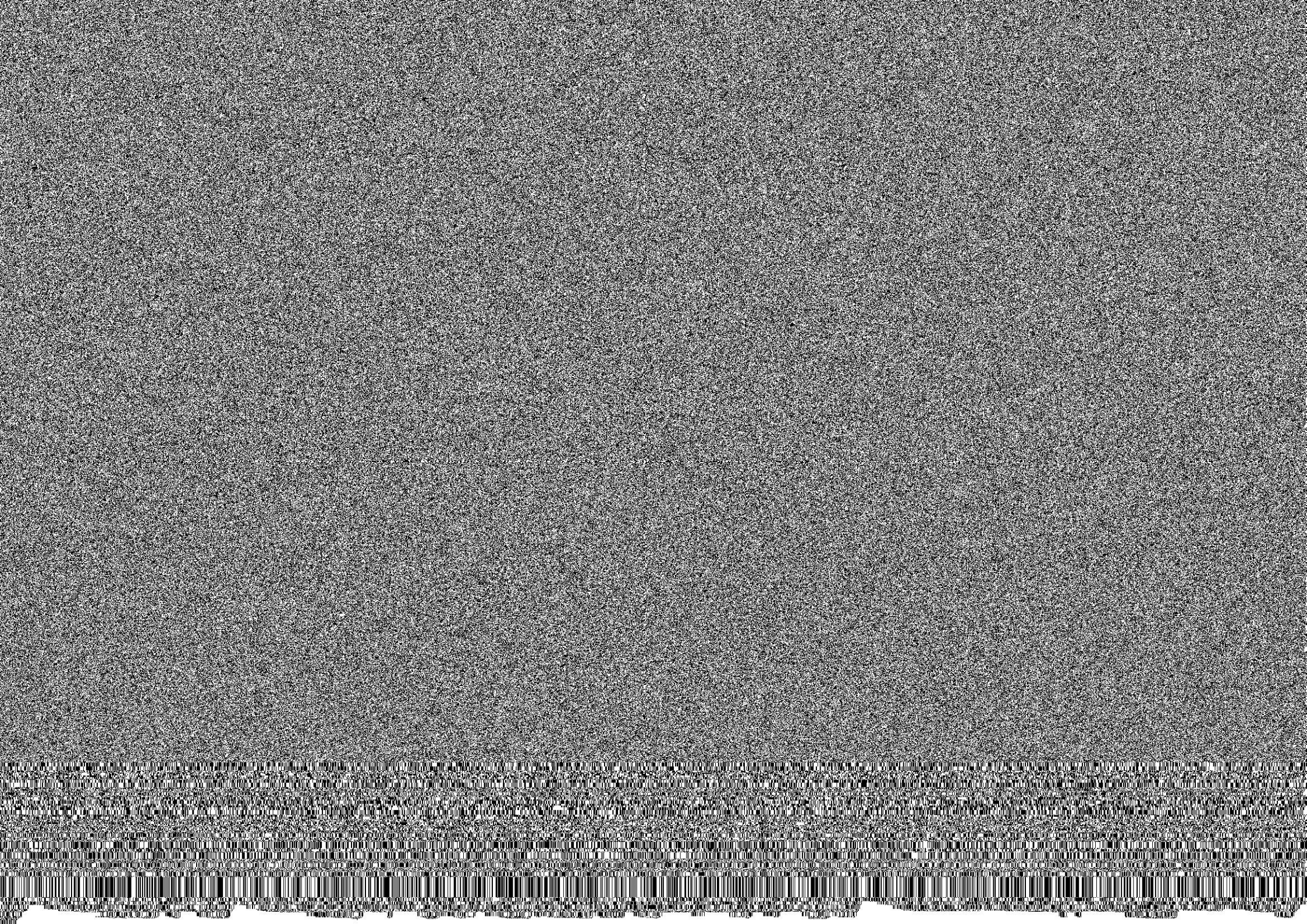
Chief Executive Officer

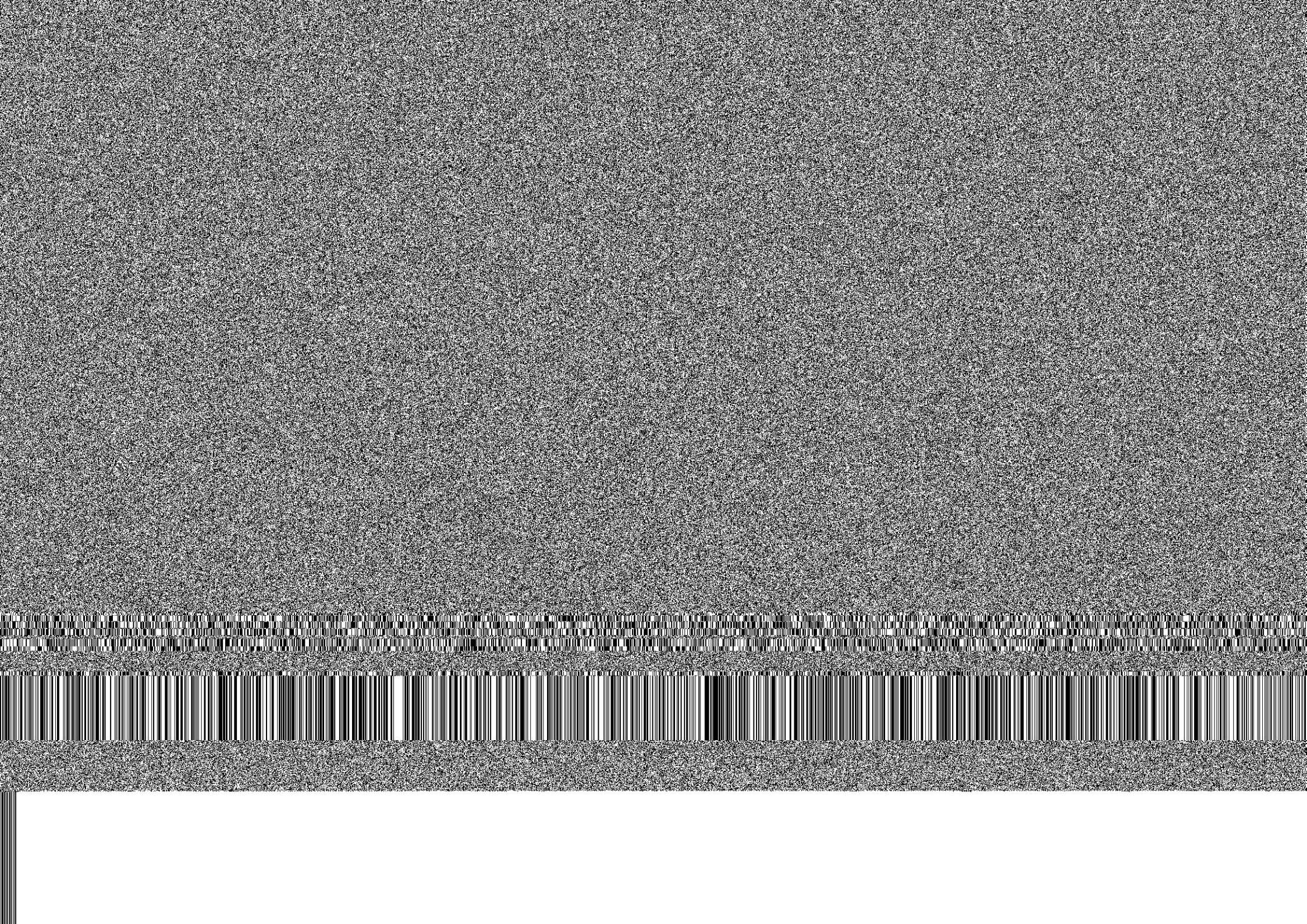


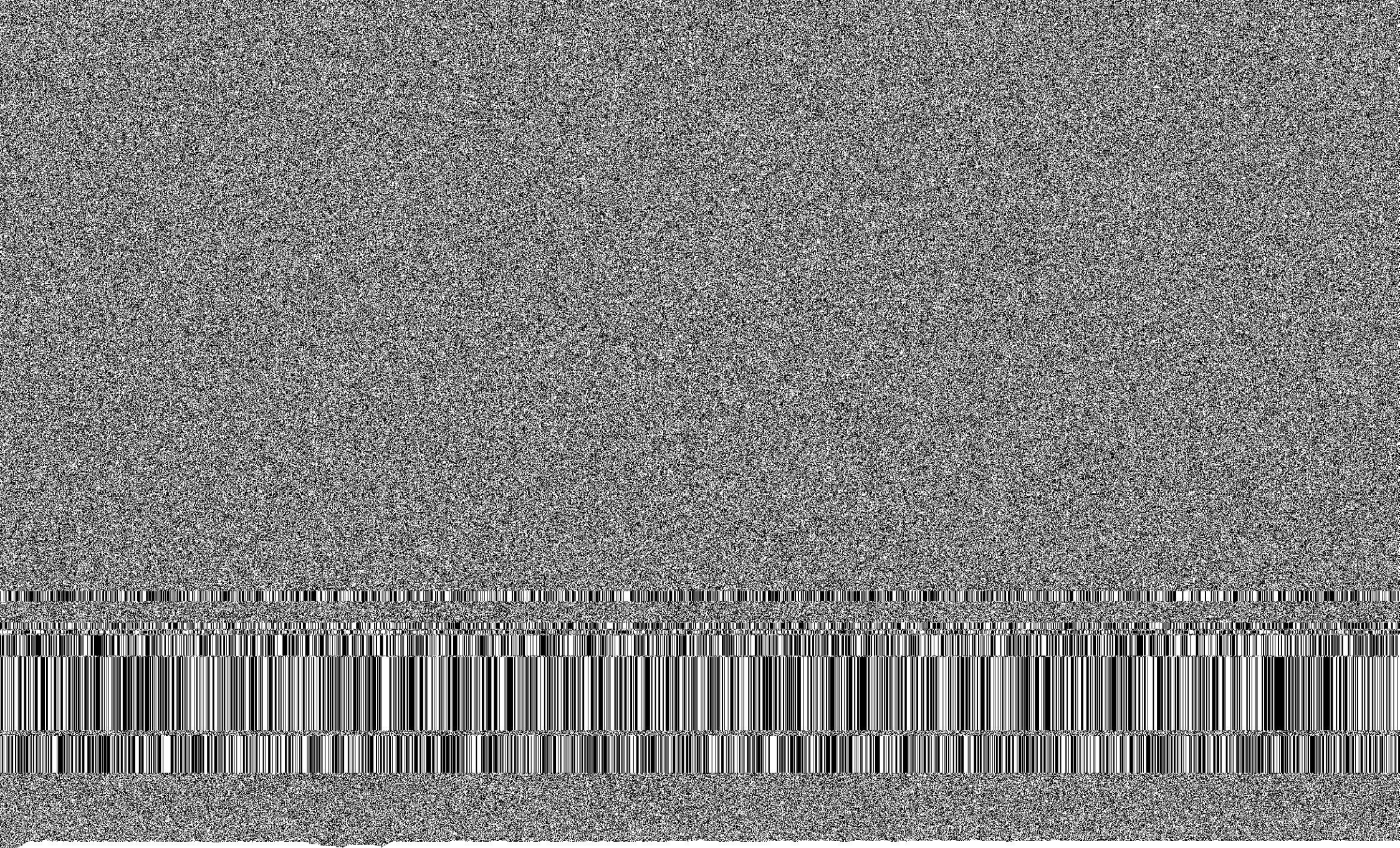












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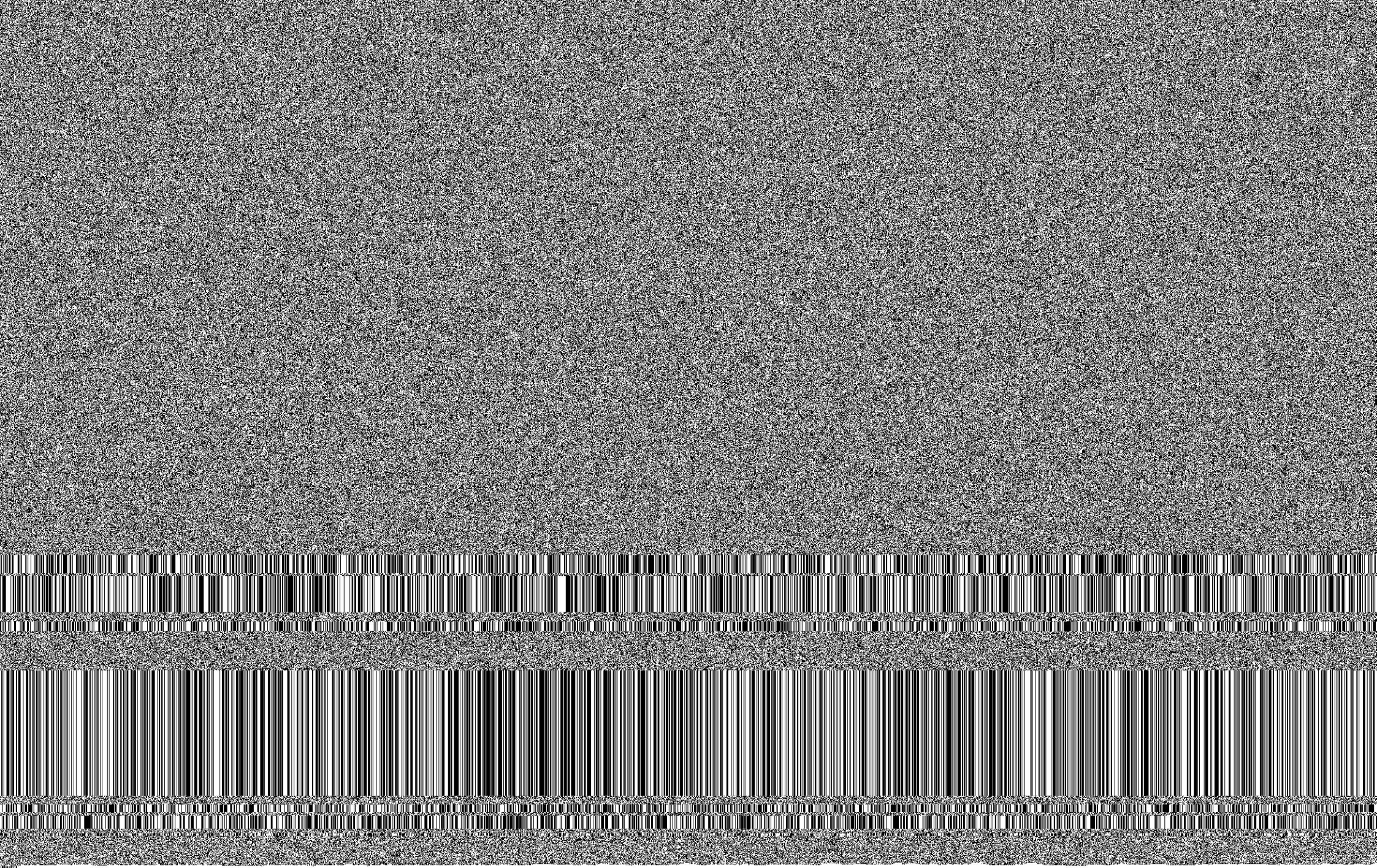

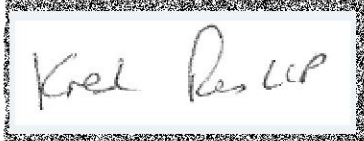

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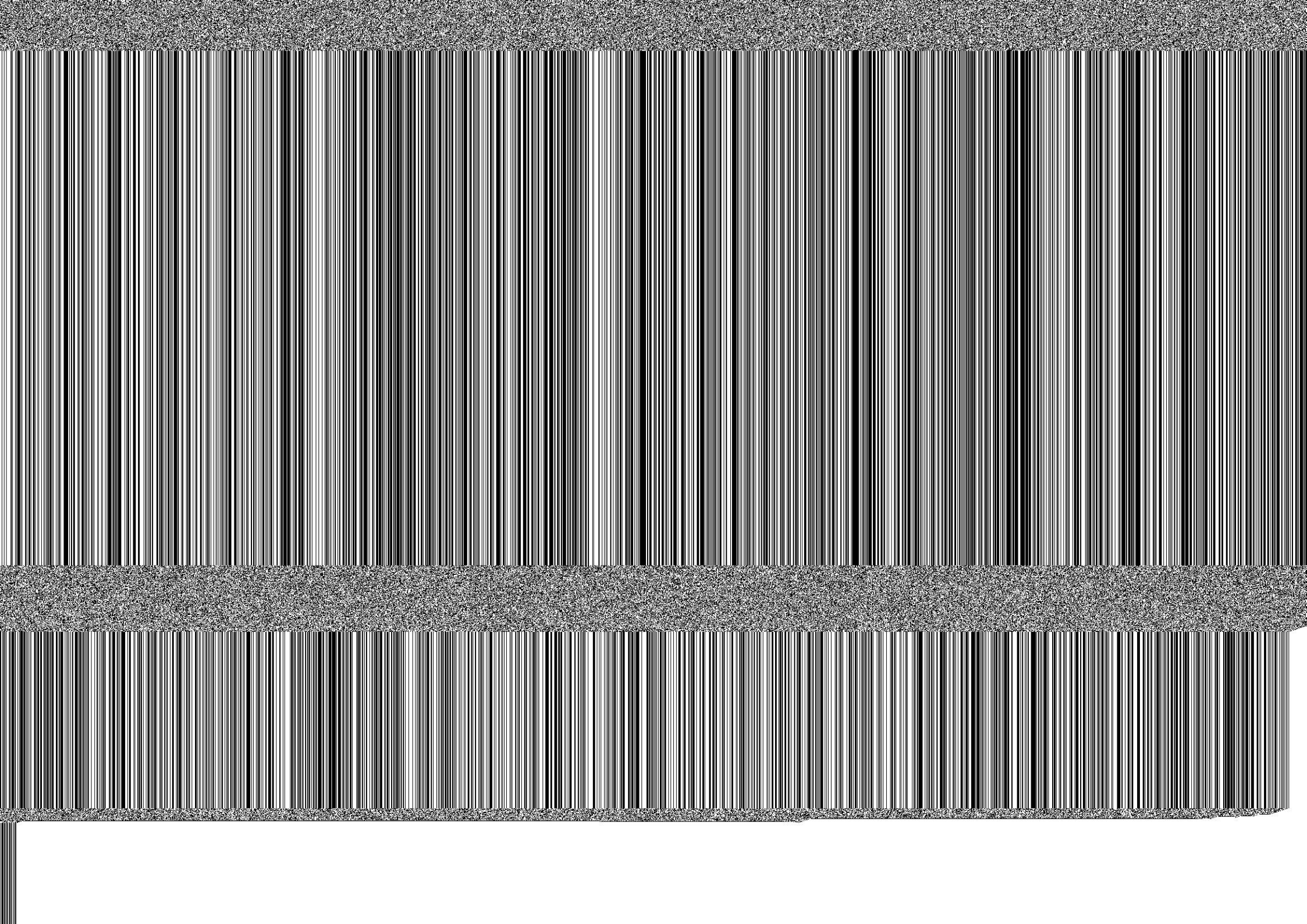

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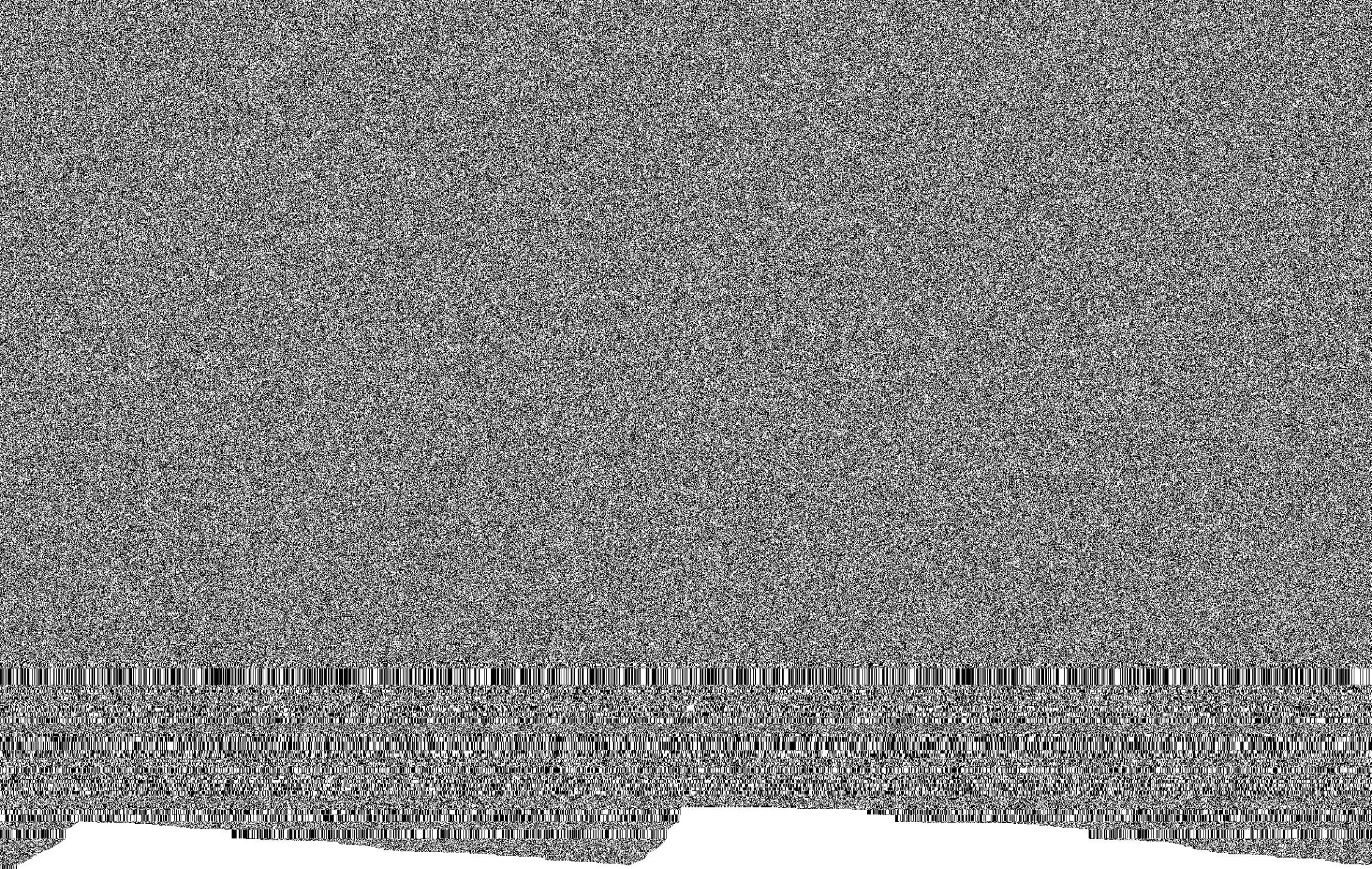
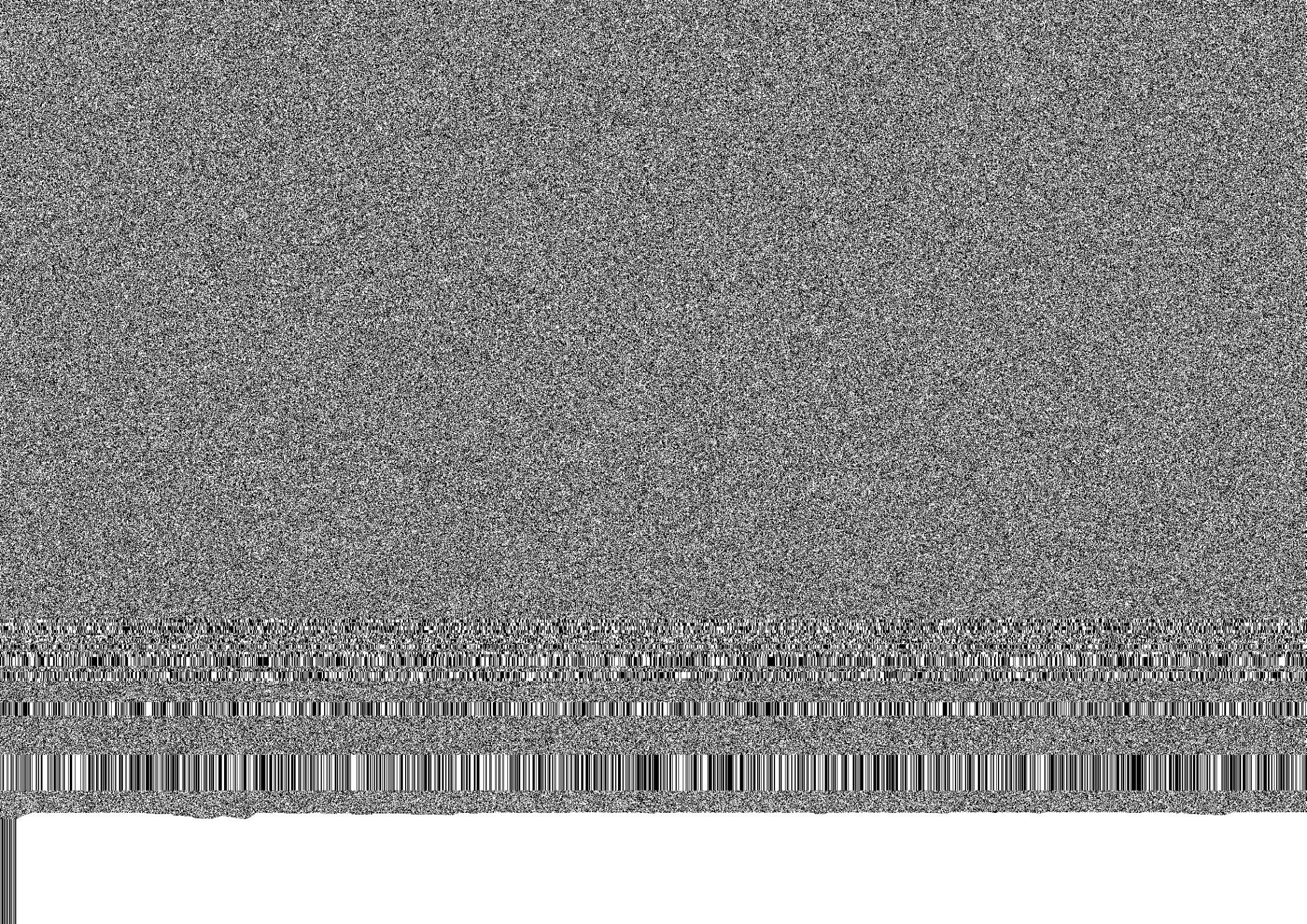
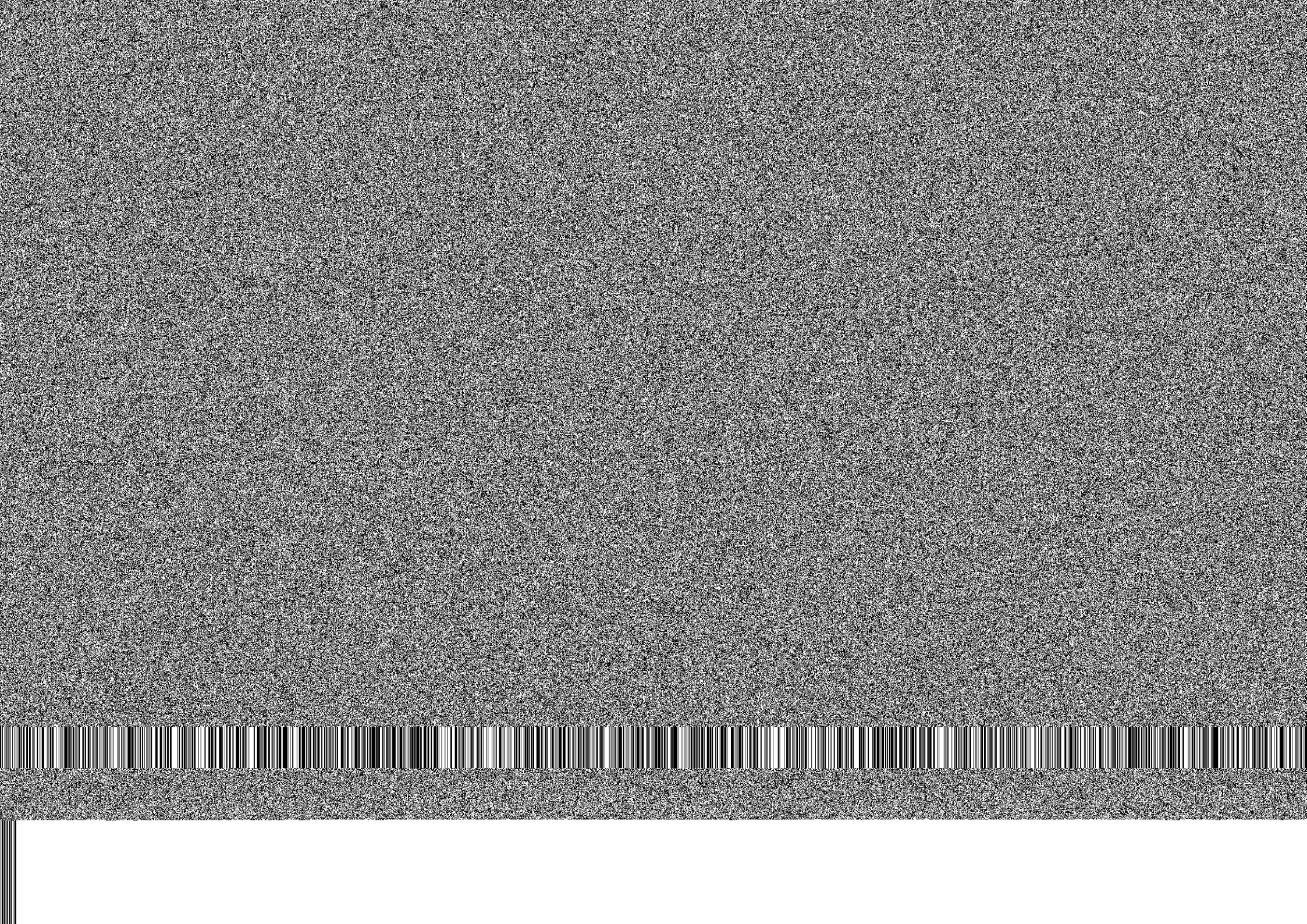
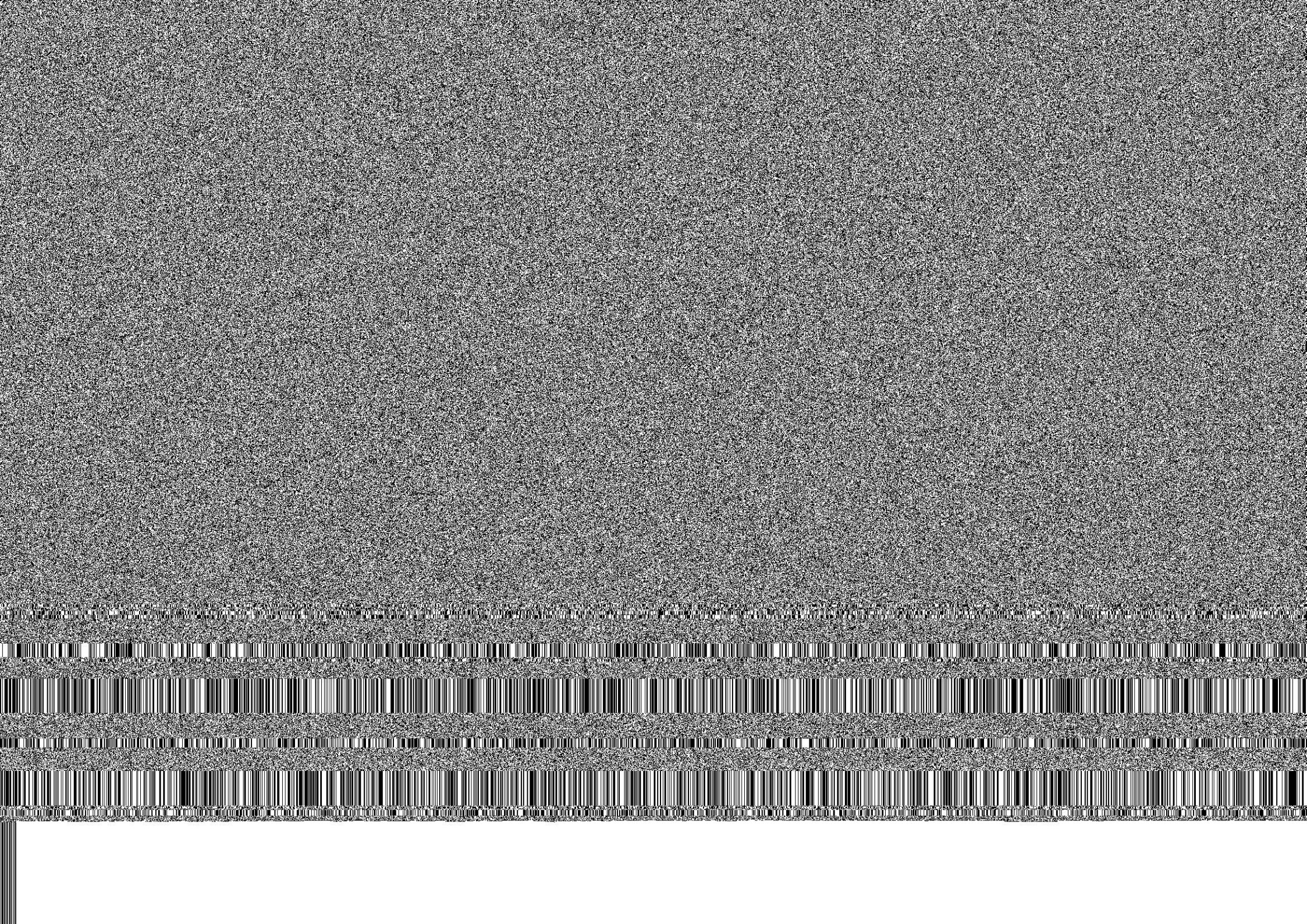
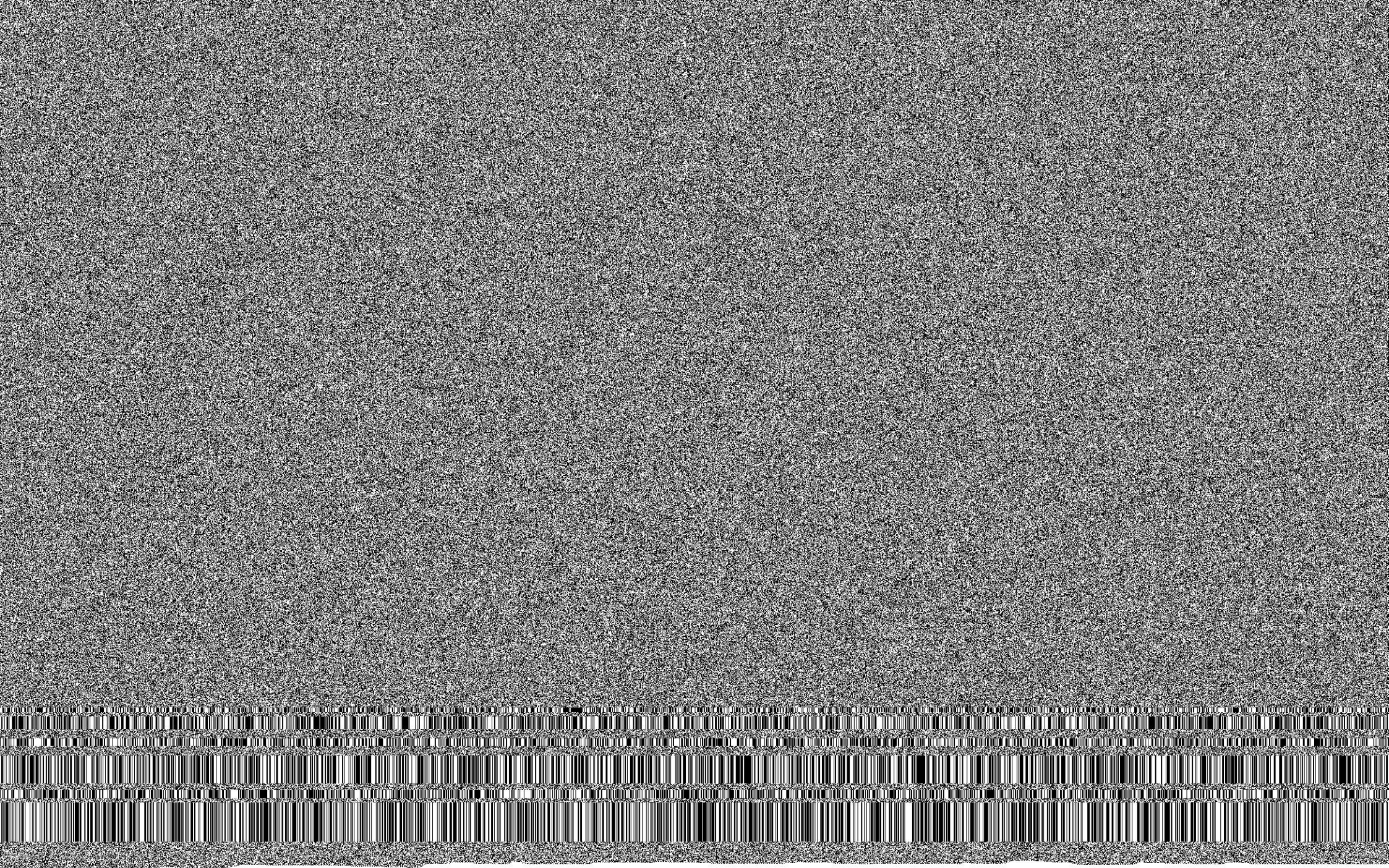
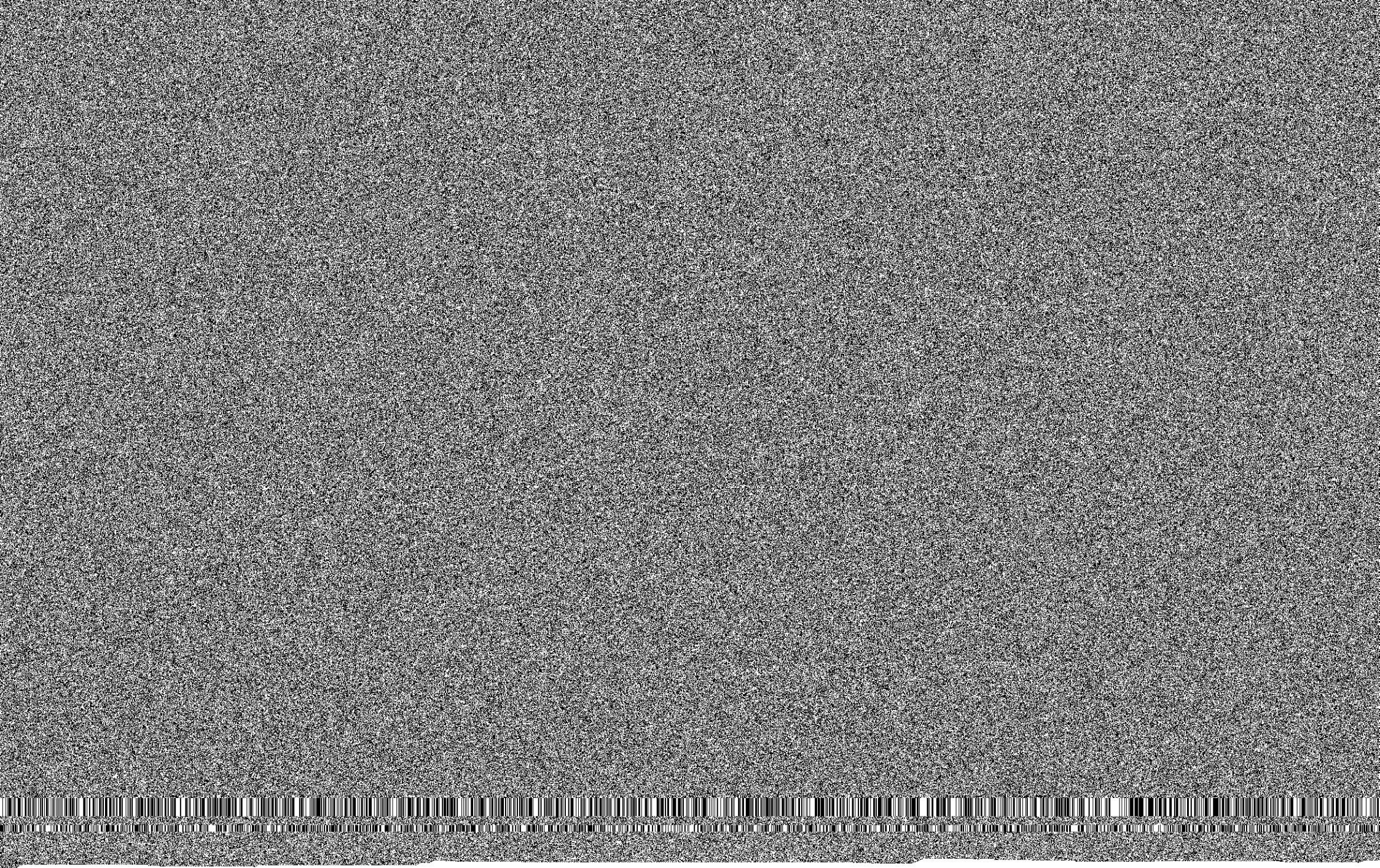


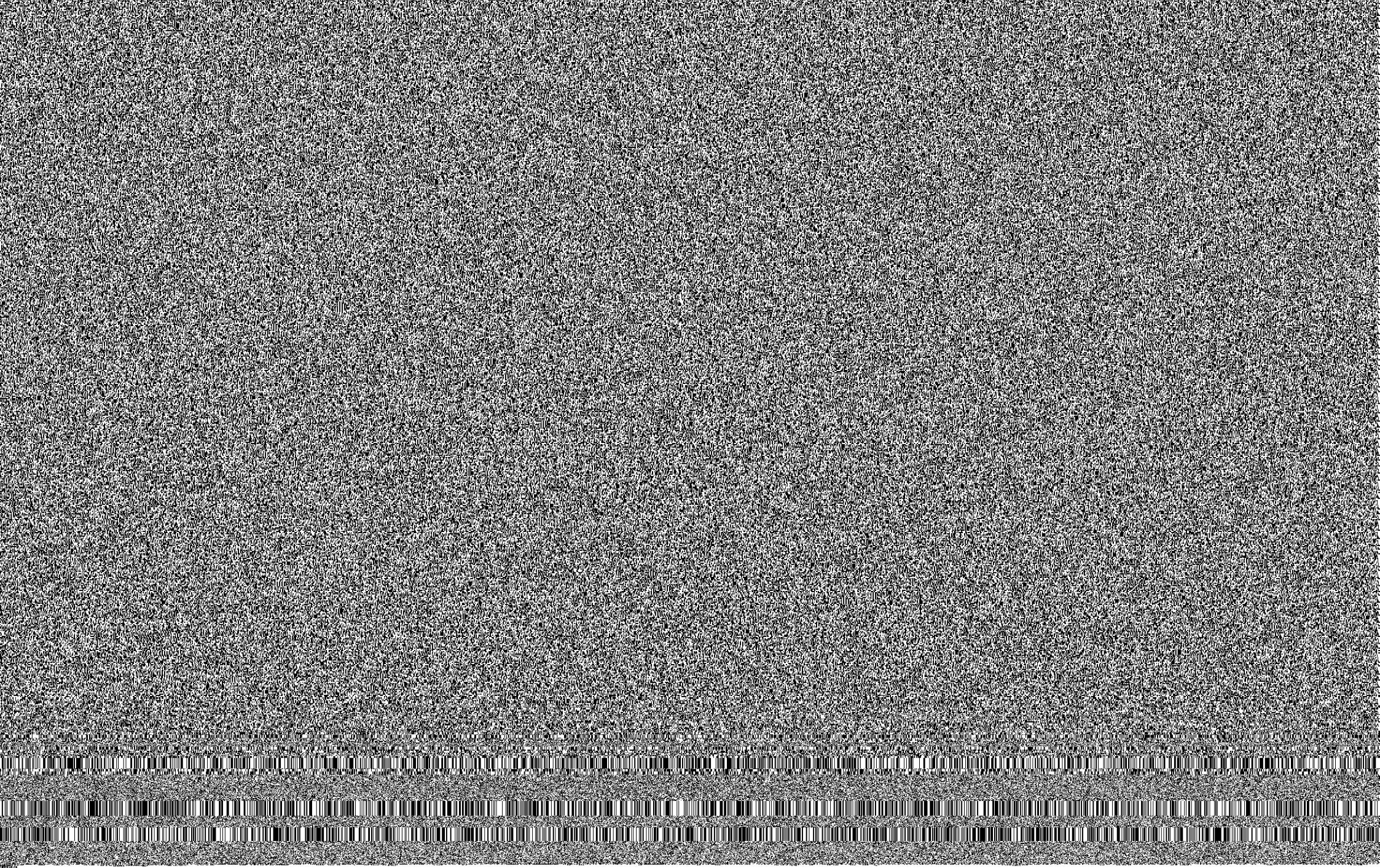


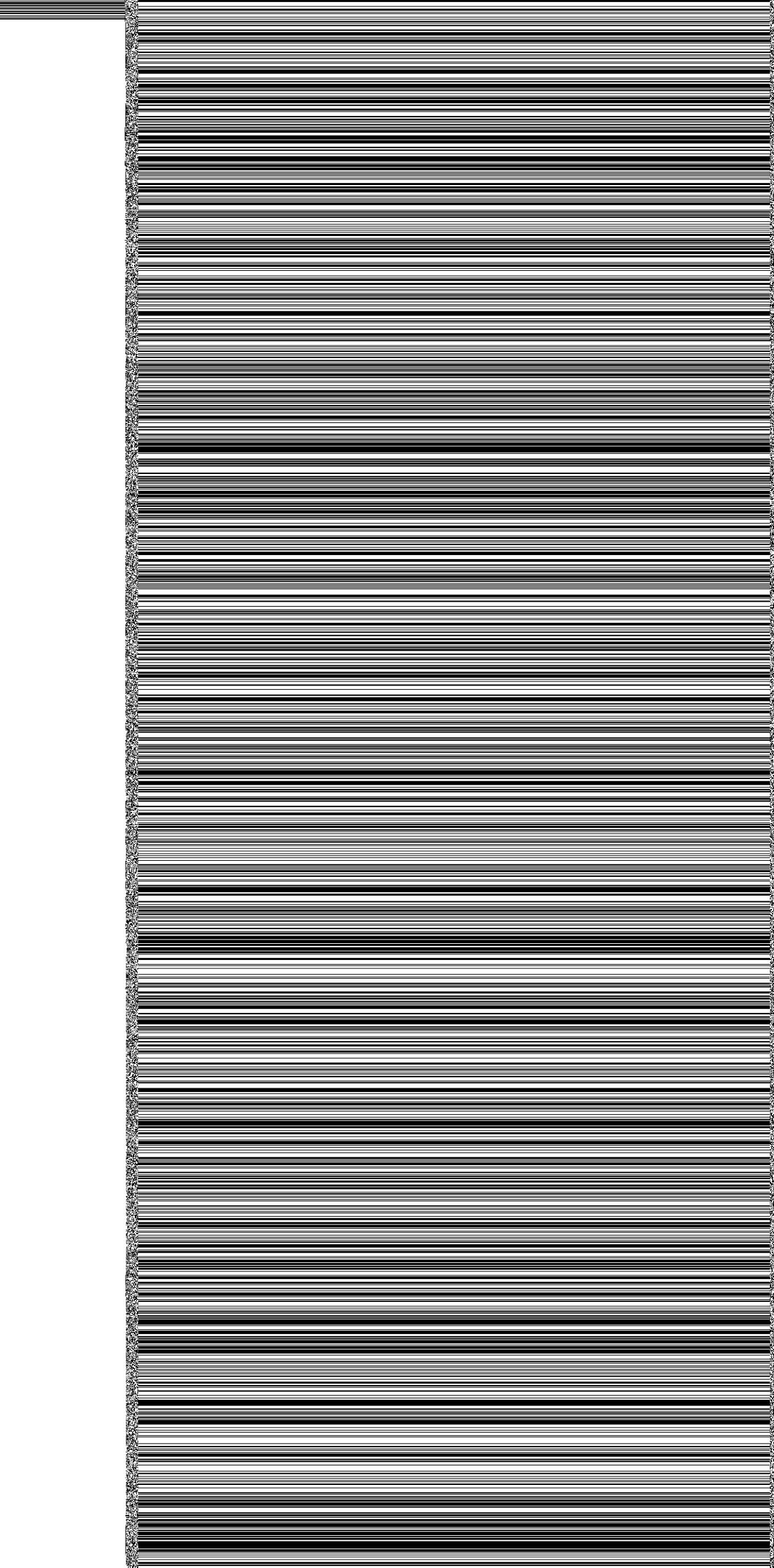












15. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

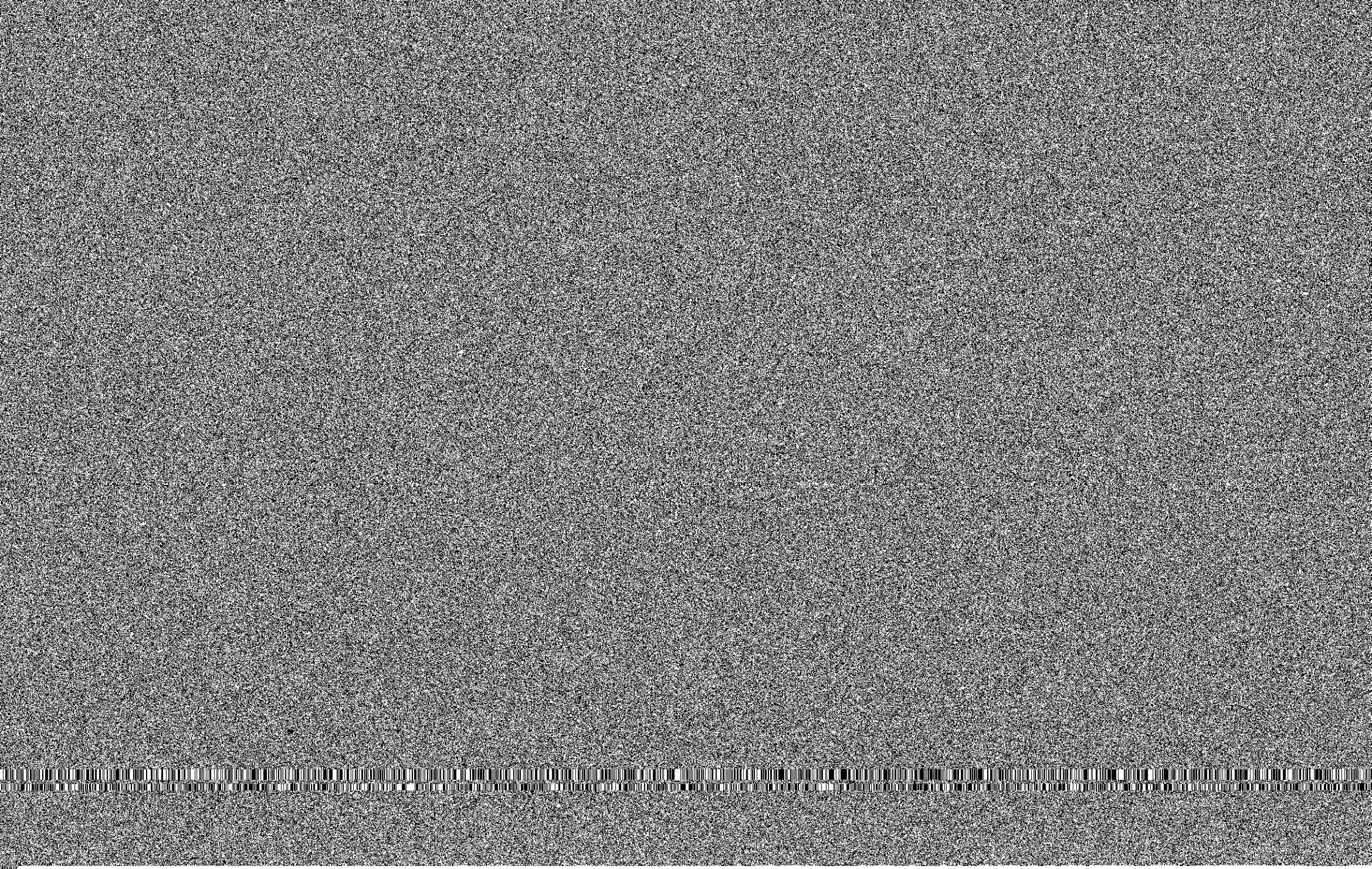
	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	-	49,500	49,500
Fixed asset investments	-	2	2
Current assets	46,399	562,432	608,831
Creditors due within one year	-	(23,458)	(23,458)
Total	46,399	588,476	634,875

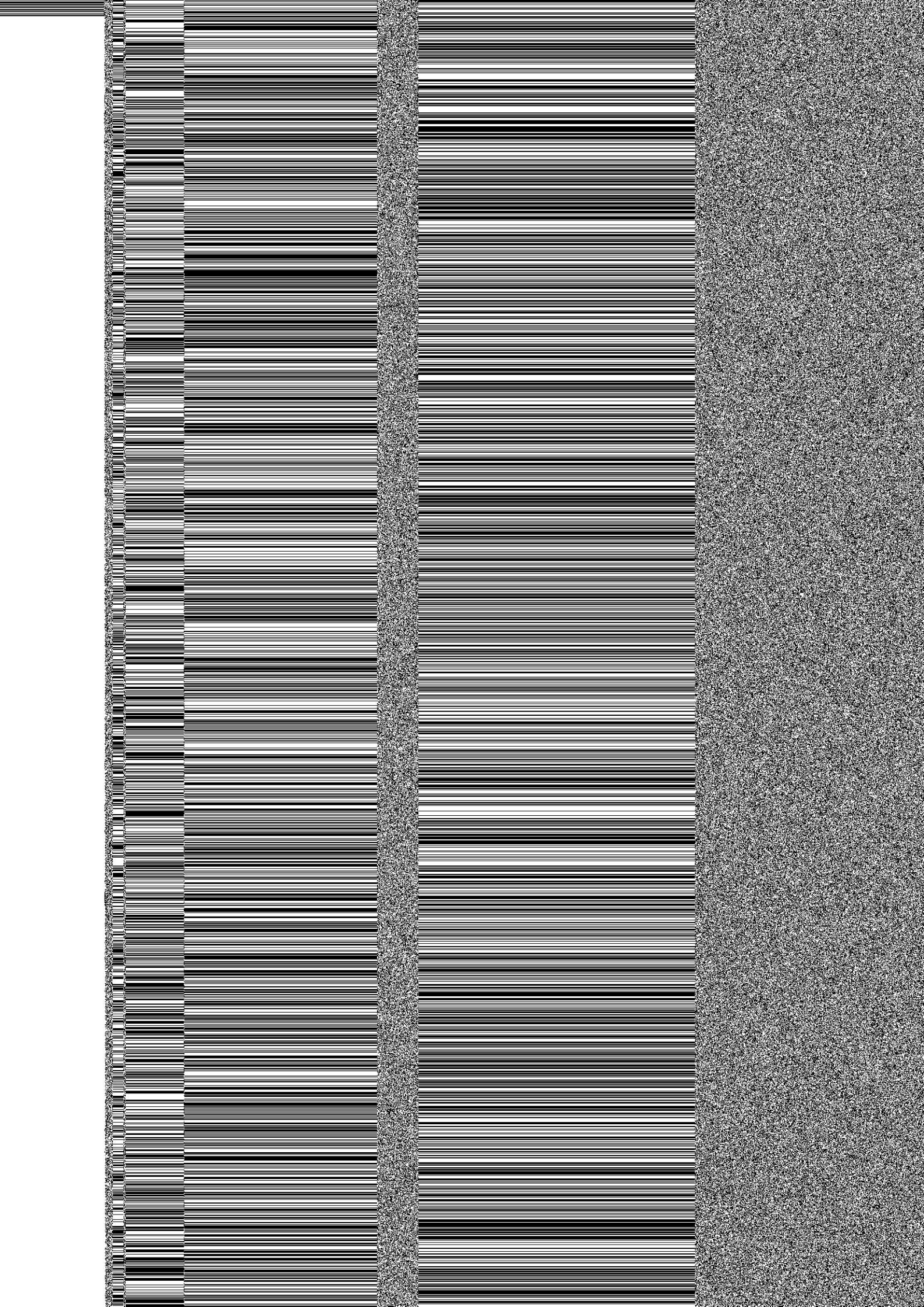
16. Reconciliation of net movement in funds to net cash flow from operating activities

	2023 £	2022 £
Net income/expenditure for the year (as per Statement of Financial Activities)	**74,211**	(122,365)
Adjustments for:		
Depreciation charges	**13,112**	14,235
Dividends, interests and rents from investments	**(2,816)**	(100)
Loss on the sale of fixed assets	**-**	96
Decrease/(increase) in debtors	**(1,570)**	30,642
Decrease in creditors	**(3,335)**	(21,795)
Net cash provided by/(used in) operating activities	**79,602**	(99,287)

17. Analysis of cash and cash equivalents

	2023 £	2022 £
Cash in hand	**678,056**	599,175
Total cash and cash equivalents	**678,056**	599,175





MEDWAY DISTRICT CITIZENS ADVICE BUREAU SERVICE

England & Wales - Charity number 1115644

Accounts

Solving problems, changing lives

The difference we make

Annual Accounts 2021 - 2022

We are Citizens Advice Medway

Our charity was founded in 1939. Since then, we've provided free, confidential and independent advice, information and support to anyone who needs it.

We help people online, over the phone and face-to-face through our network of local centres.

Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns.

In turn, we use this knowledge to campaign on big issues both locally and nationally. So one way, or another, we're helping everyone - not just those we support directly.

Follow us on twitter @CAB Medway
twitter.com/CAB Medway

Like us on Facebook

facebook.com/MedwayCAB

Contents

	Page
Reference and Administrative Detail	3
Chairs Annual Report	5
CEO Report – Overview of our year	6
Treasurers Report	8
Trustees Report	9
Independent auditors report on financial statements	21
Statement of financial activities	26
Balance Sheet	27
Statement of cash flows	28
Notes to the financial statements	29

COMPANY INFORMATION

The Trustees present their annual report together with the audited financial statements of the Charity for the year from 1 April 2021 to 31 March 2022. The Annual report serves the purposes of both a Trustees' report and a Directors' report under company law. The Trustees confirm that the Annual report and financial statements of the Charitable Company comply with the current statutory requirements, the requirements of the Charitable Company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

REFERENCE AND ADMINISTRATIVE DETAIL

Charity number:	1115644
Company number:	05568569
Registered Office:	Third Floor, Kingsley House, 37-39 Balmoral Road, Gillingham, Kent, ME7 4PF

Financial Conduct Authority. FRN: 617661.

Company Secretary:	D McDonald
Website address:	www.medwayadvice.org.uk
Bankers:	NatWest Bank
Auditors:	Kreston Reeves

Directors/Trustees

The Trustees, who are also the Directors for the purpose of company law, who served during the year and since the year-end are:

- David Ainsley (Chair)
- Cath Foad (resigned – 30 January 2022)
- Peter Murray (Treasurer)
- Oliver Martin
- Oliver Burke (resigned – May 2021)
- Alan Buckett
- Jennifer Jones (resigned – September 2021)

Key Management Personnel

- Dan McDonald (Chief Executive)
- Lorraine Strong (Operations Manager)
- Jack Lewis (Advice Services Manager)

Chair's Annual Report

On behalf of the Board of Trustees may I present our annual report for **2021/2022.**

I joined the Board in May 2011 and was elected Vice Chair in January 2012, In September, 2015, the Current Chair stepped down and I was voted Chair, by the Trustee Board.

Prior to this I have worked extensively in the local community with various organisations, Charities and Schools, for the last 20 years

The number and range of people who turn to Medway Citizens Advice for advice and support is forever increasing. In part this reflects the growing pressures on people's lives, but also that Medway Citizens Advice is delivering a greater number of services by securing local contracts through the competitive tendering process.

Further in this report you will find contributions from our Chief Executive and the Board of Trustee's Treasurer. Both reports outline in more detail the service developments over the past year and the annual financial outcome.

As Medway Citizens Advice we do not work alone and I want to thank all our partners with whom we have worked over the past twelve months, in delivering a variety of services to support the residents of Medway and wider Kent. However, none of this would be possible without our hard working staff and the dedication of our volunteers – on behalf of the Trustees I want to record our genuine thanks.

Finally, I have been privileged to be Chair of Medway Citizens Advice, but I could not do this alone and so I want to pay tribute to my fellow trustees who work tirelessly for the Bureau in a voluntary capacity. Without their support and commitment my position as Chair would be far more challenging.

Thank you for your time and I hope you find this report both interesting and informative.

David Ainsley

CEO Report - An overview of our year

Our Year:

This year has again been one of the most challenging but also most rewarding for Citizens Advice Medway, both for our clients and our organisation. We again expanded the range of services we provide and the clients who we support, around the issues we have seen before but also in new areas like Full Service Universal Credit, and Local Welfare Provision.

It was also the second full year of our new membership agreement, which included a new Performance Quality Framework and a Leadership Self-Assessment. We were delighted to be assessed as green in all 9 areas, scoring 5 out of 5 in 9 areas.

We lost some long-standing friends and colleagues and welcomed some new ones - staff, volunteers, and trustees.

We have worked with a wider range of partners on a wider range of projects and at the end of one of our most challenging years ever, are in a good place to continue our vital service to the people of Medway and beyond.

Our Service

In addition, to our face-to-face service we also answered around 21,332 calls from clients for advice in the year, but are still not meeting demand, which we need to tackle urgently in 2022 - 2023. As well as our core service, we increased the number and range of projects we are involved in and the number of partners we work with.

All Outreach services were suspended in late February/early March 2020 as the COVID-19 pandemic was first identified. All of our Outreaches dealt with vulnerable clients such as those over the age of 60 and the homeless. This meant a decision was made early on to suspend services for the safety of our workers and the clients. All venues understood our decision and the HMP Cookham Wood Outreach successfully transitioned to a telephone service in mid-2020 as the first lockdown concluded.

Our People

We recruited very few additional volunteers in 2021/22 or paid staff as a result of the pandemic. We've worked hard to maintain morale among the team and have introduced a number of ongoing measures such as an additional day of annual leave on staff birthdays, the introduction of paid overtime and bonuses, and regular internal social events.

Finances

I would like to thank all trustees, staff and volunteers for the phenomenal amount of work they put in at the start of the year to meet this challenge and

maintain and even improve service level to clients.

Going forwards, we continue to seek to diversify our funding and provide services to a wider range of individuals and organisations.

We continue to work hard with Funders and Partners to reach our long-term goals and remain sustainable. The year ended very abruptly due to COVID-19, we have worked hard to ensure all our office space is COVID- secure so we can continue delivering the much needed Services.

The Future

Despite a very challenging environment, for both our organisation and our clients we end the year in a strong position and being able to set a small surplus budget.

I am delighted to be in the post of CEO and look forward to leading us into a new chapter. We will look to continue to provide a wider range of services with a wider range of partners. This will include continued closer working with the armed services, the health sector and with other local Citizens Advice colleagues and statutory and voluntary colleagues.

The Armed Force project will hopefully allow us to engage in housing work with veterans in Medway. We're also in talks with Medway Foodbank about a potential new Outreach project where an Adviser would be present at their various distribution centres to help resolve the issues facing their clients.

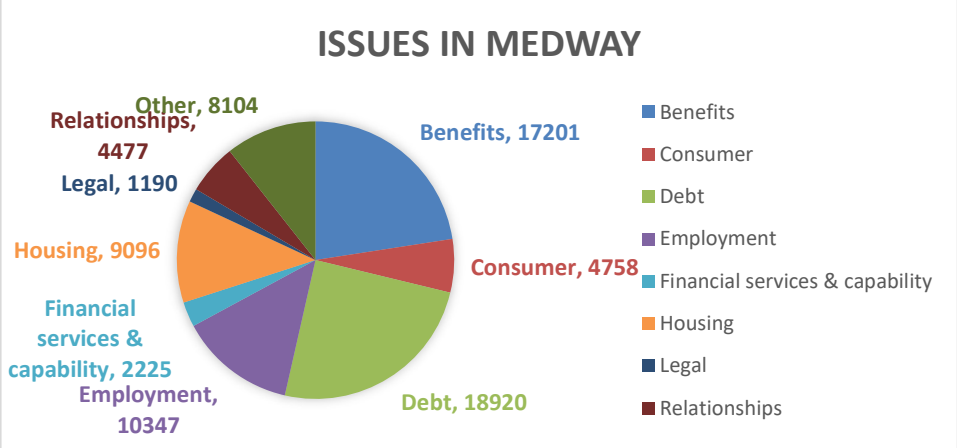
We are also in the process of preparing to search for a new premises elsewhere in Gillingham. Ideally we're looking for a High Street venue. Our current offices have a number of issues and are prohibitively expensive. As funding continues to be a primary concern, we need to re-evaluate whether our current office will meet our requirements in a post-COVID world and whether it is of financial benefit to remain here. I hope to have a substantial update on our premises situation next year.

We will also provide a wider range of service, including policy work and training.

I would like to thank all the trustees, volunteers, staff and friends of Citizens Advice Medway for their support this year, and ongoing commitment to providing an excellent advice service.

Dan McDonald

Chief Executive Officer



Treasurers Report

Welcome to my report on the 2021/2022 Audited Accounts of Citizens Advice Medway. Mention needs to be made again of the impact of the Coronavirus Epidemic that overtook Medway, the Country and the World and the resulting financial impact we saw in 2021/2022, together with other global events.

Though we saw a return to some normality following the lockdowns in 2020/2021 the impact of them and the financial fallout has had a serious impact across the country and Medway. We have seen an increase in the demand for our services over the year and likely increasing through the remainder of 2022 going into 2023.

The Management and Staff, with support from the Board, have pulled together again as a team to work under pressure as the demand for services increased. Volunteers have returned to our services to assist in support the office. I cannot praise enough the work of the team as a whole with what they have achieved under very taxing circumstances. Again, I am very proud of their efforts and achievements through the year and the support they have provided to numerous Medway residents.

The out-turn for the year has proven to more arduous than those previously. Though two of the large projects did provide a surplus, overall, there was a loss for the year. However, looking behind the figures the loss is in large part down to the overspend on one of the Restricted projects which had a significant surplus in 2020/2021 (over two years the spend on the project is balanced).

This had an impact on reserves but should be a single year reduction as we look to build our reserves going forward. The Board and the CEO remain committed to further improving the Unrestricted Reserves to meet the demands of a challenging funding landscape and future uncertainties; we live and work in a constantly changing landscape in the charity sector.

The future remains uncertain, but we will continue to improve Citizens Advice Medway to allow it to remain at the forefront of voluntary services in the Southeast. We will also continue to expand the breadth of work undertaken by CA Medway and its source of funds.

I write this in my final year as Treasurer and would like to express my thanks to both Chairman and CEO for their support during my tenure. My thanks also to all the staff and volunteers for all their efforts for how far we have come during my tenure to be on a solid financial ground moving forward.

Peter Murray

Trustees' Report
For the year ended 31 March 2022

The Trustees (who are also directors) present their annual report together with the audited financial statements of Medway District Citizens Advice Bureau for the year ended 31 March 2022.

Objectives and Activities

A. Policies and objectives

The objects of the Company are to promote any charitable purpose for the benefit of the inhabitants of the area of benefit (comprising the Medway towns and the immediate surrounding area) by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

B. Charity's aims

Medway District Citizens Advice Bureau provides free, confidential, impartial and independent advice and information for the benefit of the local community. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

The focus of our activities remains as follows:

- To provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.
- The Citizens Advice service is a free service regardless of whether the work we do with clients is straightforward or time-consuming.
- The service is confidential. Nothing learned by the Bureau from clients' enquiries will be passed on to anyone outside the service without the client's explicit permission.
- The service is independent of any other organisation.
- The service is open to everybody, regardless of gender, race, age, disability or beliefs and help will be given on any subject without any preconceived attitude on the part of the Bureau.

C. Main objectives for the year

Our main aim for the year is to continue to provide a quality advisory service and increase our number of Adviser, Administration and Research and Campaign volunteers. This includes developing new remote recruitment mechanisms and remote working and supervision tools.

The requirements via our Performance and Quality Framework (PQF) with our head office have been temporarily reduced as CitA recognised the additional pressures on supervisors and managers caused by the pandemic. Keeping up to date with the

shifting regulations in all subject areas (employment, consumer, debt, benefits, etc) was an intense and long-term piece of work.

In addition to the continuing provision of high quality advisory services to the local community, the primary objectives for the year were to maintain existing opening hours and incorporate new funding streams such as the Trussell Trust Helpline, Emergency Assistance Grant, and successful bids including the Community Justice Fund.

Our telephone and email services were boosted to compensate for the suspension of face-to-face services. We continued to develop a strategic approach to quality advice services in Medway, whilst at the same time ensuring that we underpin our service provision with a diverse funding structure.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings.

VOLUNTEERS

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

Last year most of our volunteers returned to the office as the lockdowns concluded while some continued to do a mixture of telephone and face-to-face work with clients. Two volunteers with partners who were deemed clinically vulnerable during the lockdowns chose to remain doing telephone work from home and this continues to be the case. This is because they don’t want to risk using public transport to get to our office, only to be doing the same telephone work they’d be doing from home.

We’ve had two volunteers choose to come off our records during this period. The first is Sue Whitaker who was one of our longest serving volunteers and had chosen to withdraw due to her age. The second was Svetlana who had fallen seriously ill and will re-apply in the future should her health improve.

Most volunteers have had their booster jabs. All volunteers are happy to be back and have been working well on our systems with George supporting them as Advice Session Supervisor.

The team has not expressed any concerns about learning different ways of working. For example, one of our volunteers had only ever done face-to-face work. She has now adapted to doing telephone work very well.

With the help of Clive and some of our volunteers during the lockdowns, we’ve been able to continue our volunteer recruitment. We currently have 5 new volunteers who were brought into the office in January 2022, four that are waiting to be brought in, and another group (over 20) to be interviewed. Most are expressing an interest in

advising clients and we're currently ensuring that we can accommodate everyone in our office while safely adhering to COVID workplace rules.

70 volunteers contributed approximately 35,000 hours of work to the Bureau during the year. The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms. Without the commitment of the volunteers the charity would not be able to achieve its objectives. The Trustee Board is extremely grateful for their greatly valued and appreciated hard work and dedication

Increase and Retain Volunteers

- Recruit and retain additional volunteers to meet the needs of the clients
- Review volunteer recruitment process
- Ensure volunteers base, including Trustees is diverse and representative of the Community
- Increase role flexibility amongst our workforce so that we can better respond to short term changes in volunteer numbers.

Post-COVID & Cost of Living
The COVID-19 pandemic caused us considerable pressures in terms of finances and workload. Our services continue to see high demand as the country emerges from the impact of COVID and moves into the Cost of Living crisis. Already we're seen hundreds of enquiries come through for fuel top-ups, food vouchers, benefit queries, and debt advice.

Our face-to-face services have resumed alongside our telephone and digital channels and we've found clients are keen to return to the office and continue to follow government guidelines with regards to testing and public safety.

We're in the process of looking for a new premises that's easier to access for clients. A number of potential sites in the local Gillingham High Street have been viewed with the goal of having a larger and friendlier space. As part of the plan to build Medway's resilience against the developing Cost of Living crisis, we've successfully bid for a number of new projects which should greatly increase our ability to support clients with housing, benefits, and debt problems.

ACHIEVEMENTS AND PERFORMANCE

KEY ACHIEVEMENTS - 2021/2022

We're in the process of applying for several new projects as the pandemic is coming to an end and non-COVID funding is starting to become available again. We've teamed up with a professional bid writer who is supporting us with a range of bids including a hospital project, a prison project, bids to Lloyds Bank and the Access to Justice Fund, and a National Lottery funded Resilience Team that will advise on debt, housing, and benefits issues that will present as the community attempts to recover from the problems caused by COVID.

HAPPY BAGS

We have also resumed our volunteer recruitment process and gained many brilliant additions to our current team. We've found that people are still eager to volunteer in the post-COVID environment and our accredited training programme continues to enable our volunteers, both new and old, to remain fully up to date with the latest legislation to help equip them with the knowledge needed to support the community in a post-COVID environment.

Recognition - We never underestimate that the total time donated by our volunteers in 2021/22 was crucial to the service operating, especially as the rules around COVID were constantly changing and our team had to meet the challenge of ensuring they continued to give correct advice at all times.

The past year has presented a number of challenges for our organisation. The fact that Citizens Advice Medway has adapted so capably to a changing context in 2021/22 as the country began to move out of lockdown, is testimony to the expertise of our staff, volunteers and leadership team, to whom I extend my thanks on behalf of the Board of Trustees.

Achievements and Performance

- 65,000 issues dealt with - an average 5,416 per month.
- 10,000 individuals and/or families provided with free beds.
- 5,000 "Happiness Bags" distributed to key workers and partners across Medway.
- 14,000 applicants assisted under the Local Welfare Provision / Emergency Assistance Grant scheme.
- Improvements across all CitA related projects in terms of RAYG objectives against the last financial year.

LWP GRANT

As a result of the COVID-19 pandemic, the UK government distributed additional funding of Local Authorities to help tackle the crisis. These were the Emergency Assistance Grant and the COVID Winter Grant. Medway Council chose to incorporate these into the existing Local Welfare Provision scheme which we administer on behalf of the Council as part of our core funding agreement.

Citizens Advice Medway has helped thousands of residents via the new schemes. Primarily the fund was used to arrange the provision of food, energy top-ups (gas and electric) and essential household items. These could be beds, microwaves, cookers, fridges, and other items. Aimed at those in crisis, there was still a strict eligibility criteria that still needed to be adhered to, though we did our best to ensure nobody was left unable to meet their own basic needs.

While the EAG scheme concluded and was replaced by the Household Support Scheme that we're not a part of, the LWP scheme has continued and remains a vital lifeline to thousands of residents across Medway. A holdover from the EAG scheme was granted by Medway Council which allowed us to operate a Free Bed Scheme. People were invited to contact us if they needed a single or double bed. These divan beds were then delivered for free to vulnerable residents and their families. The scheme enjoyed tremendous success and gained significant recognition from not just Medway Council but also a number of local agencies that support clients in different ways (eg: probation, social services, etc).

MASDAP - Our Money Advice project has seen a huge spike in referrals now that debt enforcement has resumed in the wake of COVID. Thanks to the new government measure called Breathing Space, we can ensure clients have peace of mind and can correctly engage with us as Breathing Space suspends debt enforcement for a set length of time depending on the client's circumstances. Debt advice is taking place face-to-face and over the telephone and our Money Advisers continue to support our LWP team by completing income and expenditures with clients.

The team initially found referrals slowing down at the starts of the financial year due to the pandemic. Debt enforcement was suspended, and courts closed, this meant most of the work done by the team had to be paused. This changed swiftly with the introduction of additional funding into the LWP scheme.

The team were awarded an accolade from MAS and Citizens Advice for outstanding work and for being one of the best performers in the South East Region.

Fundraising Activities/Income Generation

The charity received grants from Medway Council, Legal Services Commission, Citizens Advice UK, Coyler Fergusson, Mrs Smith & Mount Trust, The Big Lottery, CAF Resilience Fund, Charities Trust – NATIONWIDE, The National Lottery Community, Kent Community Foundation, Access to Justice.

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to broaden the charity's funding base.

We have proactively engaged in Fundraising seminars, networking with our Local and National Funders, to continue searching for opportunities, to increase our Funding Streams.

We are always seeking opportunities and continue to make applications to various funders to support our plan to increase and extend the services we offer, we proactively work with our Partner Charities to secure funding for projects we work in collaboration to increase and extend the services we offer.

Maintain an increase access to diverse and resilient funding

- Secure new and continuing project funding for specialist services
- Increase the range and diversity of our Funders supporting Citizens Advice Medway to further reduce the risk of dependence
- Review opportunities for increasing unrestricted income
- Continue to review our Full Cost recovery model for costing projects and contracts ensuring they are all cost effective
- Investigate schemes to seek client donations that are appropriate and mindful
- Increase our reserves by 25-30%
- Seek long term funding agreements – 3 years +.
- Develop a broader range of partners and develop joint funding bids to meet local needs
- Invest in management training to enable them to have a good understanding of budgeting and the financial process
- Consider opportunities to work with GP commissioners for advice services

Financial review

Going concern

After making appropriate enquiries, the Trustees have reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

FINANCIAL REVIEW RESERVES POLICY

Reserve's Policy

The Trustees consider that reserves, which are deemed freely available for any of the charity's objectives, should best be used to provide a solid business base for the Company. Allowance has been made for the following factors in determining the current level of reserves.

- The existing premises no longer match the Company's requirements and expenditure would need to be incurred on finding new premises and adapting them to meet requirements.
- Most fixtures and fittings are all second-hand. Provision needs to be made for their replacement with furniture and equipment designed to meet the established requirements of the Company.
- All office machinery, computers, faxes, photocopiers etc., will need replacement on a three-to-five-year cycle.
- As the receipt of grants and contracted income can occasionally be later than planned, there is a need to provide short term financial cover, to allow for the payment of on-going costs, until grants are eventually received.

- The future of the Company is partly dependent upon sufficient funds being provided by local and national government. As these providers of income are subject to the vagaries of government spending and the general economic climate, it is possible that the cash flow could slow down significantly, or dry up totally, dependent upon the competing calls on limited resources. In the case of closure, it is deemed prudent to allow for the following factors.

    i. Statutory redundancy of the staff.

    ii. Payment of costs on leasehold or licensed premises, and associated items until the lease or license can be assigned, or the lease expires, whichever is the sooner.

    iii. Payment of outstanding liabilities.

The Reserve Policy is reviewed by the Trustees at least annually. The Trustees can, at any future date, determine that a part of the reserves can be utilised for a specific purpose, in which case those funds would be treated as designated funds

Restricted Funds

The use of funds outside the terms of the contract is prohibited, with the balance of funds to be returned on completion of the contract.
The company has a contract with its national association, Citizens Advice, to provide debt advice to tenants of Registered Social Landlords. The funding comes from the Department for Business, Innovation & Skills.
Current restricted Funds stand at £46,399 and will be held to meet any unanticipated expenses associated with the specific projects.

Unrestricted Funds
The Trustees believe that Medway CA should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients of unforeseen and potentially financially damaging circumstances arising. Current Unrestricted funds stand at £588,476.

The Trustees consider that it would be prudent to set aside an amount equivalent to **Four months** operating expenditure to meet the cost of contractual arrangements should there be a short term break in funding; this is estimated at £274,871

Designated Funds

In addition, unrestricted funds have been designated to the following purposes:
Equipment Reserve. Though it has been successful in seeking funding to support IT infrastructure through external sources, the Board considers that there is a need for a reserve to be created to support the ongoing replacement of the IT infrastructure at Medway Citizens Advice. The reserve to stand at £8,000.

Contractual Commitment reserve

At present, the Board does not consider that there is a need to set aside funds for redundancy. However, the experience of Citizens Advice Medway over the last two years has encouraged the Board to create a reserve to cover disciplinary and/or grievance at £10,000.

Premises

The Board considers that there is no need for a reserve at this this time

Review of reserves policy

Reserves are monitored at every quarterly meeting of the Finance and Resources Sub Committee, the Committee will ensure that reserves are not unduly affected by unanticipated expenses and are sufficient for the needs identified in this reserves policy.

This reserves policy is monitored by the Board of Trustees annually when the Audited Accounts become available, or more frequently as circumstances dictate.

Principal Funding

Our principal funders are Medway Council from whom we receive our core funding together with funds for additional specific projects and the legal Service Commission who contract with us to provide free legal advice to local residents.

STRUCTURE, GOVERNANCE AND MANAGEMENT CONSTITUTION

The company is constituted under a Memorandum of Association dated 20th September 2005. It is a charity registered with the Charity Commission for England and Wales.

Method of Appointment or Election of Trustees

Trustees are recruited from a wide range of backgrounds to ensure an appropriate mix of knowledge, skills and experience and to mirror the local community profile. The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. Only Trustees are members of the company. The power of appointment of Trustees is vested in the existing Trustees, subject to ratification at the Annual General Meeting.

Policies Adopted For the Induction and Training of Trustees

New Trustees are provided with an induction pack and are invited to attend meetings with the company's executive management. During the year, new and existing Trustees meet to review the company's operations and plans. All trustees are encouraged to develop their skills base. The National Citizens Advice has a range of support services for Trustees, including Cablink, which publishes a wide range of news and information, and Bureau Management Information Systems (BMIS) which provides policies, guidance tools and standard documents.

Organisational Structure and Decision Making

The Trustees have legal responsibility for the general control and management of the company, including financial management and control. The Trustees are responsible for ensuring that the company complies with the Citizens Advice Membership Scheme, charity legislation and company law.

Day-to-day management is delegated to the Chief Executive Officer (CEO), Mr D McDonald.

The Trustees meet on at least four occasions in each year. The quorum at such meetings is one third of the total number of current members.

The company's financial position is reviewed at each meeting of the Trustee Board. Medway District Citizens Advice Bureau Ltd is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Operating policies are independently determined by the trustee board of Medway District Citizens Advice Bureau Ltd in order to fulfil its charitable objects and comply with the national membership requirements.

Related Party Relationships

The charity co-operates and liaises with a number of other advisory services, local charities and statutory services on behalf of clients. Where one of the trustees holds the position of trustee or director of another charity, they may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Risk Management

The Trustee Board have completed a corporate risk management exercise. A risk assessment is annually considered by the trustee board as part of their business planning procedures. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the company is continually monitoring and managing its risk, reviewing risk and ensuring action plans are in place to mitigate its key risk areas.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. 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.

FUTURE DEVELOPMENTS
Achievements and Performance

Our mission

We sort out problems together, for good, we deliver this mission by:

Delivering services responsive to community need

Empowering citizens to understand and exercise their rights and responsibilities

Preventing problems through education and training

Influencing social policy to achieve positive change

Whilst adhering to the four Citizens Advice principles on which the service was founded; offering advice that is:

- Independent
- Free
- Confidential
- Impartial

Our objectives have been designed to meet the needs of the local community, as well as supporting the achievement of the national Citizens Advice strategic aims, which are:

- We'll make it easy to get advice
- We'll be more influential
- We'll work together as one service
- We'll become even more sustainable and effective

Our plan

Our Vision, Mission and Values underpin our Business and Development Plan 2022-2023.

Plan objectives

- Increase access to high quality advice, particularly for those in greatest need
- Strengthen the effectiveness of our research and campaigns work, particularly locally
- Develop and deliver work to prevent problems from starting or recurring
- Build on our partnership working to strengthen services for local people
- Focus our resources on achieving positive outcomes for clients and value for money
- Set an example as a good employer, providing quality training and skills development

And we support the "Stand up for Equality" objectives, which are:

- Challenge discrimination through advice by identifying
- Discrimination and human rights issues.
- Promote equality through advocacy
- Value diversity through our roles of employer, volunteer agency and contractor by providing visible and committed leadership, developing a strategic approach to diversity.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Medway District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).Company and charity 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, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP;
- Make judgments and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant audit information of which the company's auditors are unaware, and
- Each Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any information needed by the company's auditors in connection with preparing their report and to establish that the company's auditors are aware of that information.

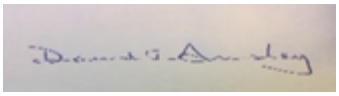
Auditor

The auditor, Kreston Reeves LLP, has indicated his willingness to continue in office. The designated Trustees will propose a motion reappointing the auditor at a meeting of the Trustees.

In preparing this report, the Trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Trustees on 07/12/22 and signed on their behalf, by:

Mr David Ainsley



Independent auditor's report to the Members of Medway District Citizens Advice Bureau

Opinion

We have audited the financial statements of Medway District Citizens Advice Bureau (the 'charity') for the year ended 31 March 2022 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Independent auditor's report to the Members of Medway District Citizens Advice Bureau (continued)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditor's report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Independent auditor's report to the Members of Medway District Citizens Advice Bureau (continued)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Capability of the audit in detecting irregularities, including fraud

The objectives of our audit are to identify and assess the risks of material misstatement of the financial statements due to fraud or error; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud or error; and to respond appropriately to those risks.

Based on our understanding of the charity and sector, and through discussion with the Trustees and other management (as required by auditing standards), we identified that the principal risks of non compliance with laws and regulations related to health and safety, anti bribery and employment law. We considered the extent to which non compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006, taxation and pension legislation. We communicated identified laws and regulations throughout our team and remained alert to any indications of non compliance throughout the audit. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to posting inappropriate journal entries to increase revenue or reduce expenditure and management bias in accounting estimates and judgemental areas of the financial statements. Audit procedures performed by the engagement team included:

- Discussions with management and assessment of known or suspected instances of non compliance with laws and regulations and fraud; and;
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Review of significant and unusual transactions and evaluation of the underlying financial rationale supporting the transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or

error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of my Auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Independent auditor's report to the Members of Medway District Citizens Advice Bureau (continued)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

S Robinson BA FCA MCMI FCIE DChA (Senior statutory auditor)
for and on behalf of
Kreston Reeves LLP
Chartered Accountants
Statutory Auditor
Chatham Maritime

Date: 12th December 2022

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account) for the year ended 31 March 2022

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies	2	**39,625**	**50,000**	**89,625**	538,575
Charitable activities	4	**558,493**	**233,641**	**792,134**	984,972
Investments	3	**100**	**-**	**100**	152
Other income	5	**74,014**	**-**	**74,014**	91,645
Total income		**672,232**	**283,641**	**955,873**	1,615,344
Expenditure on:					
Charitable activities	6	**665,474**	**412,764**	**1,078,238**	1,212,455
Total expenditure		**665,474**	**412,764**	**1,078,238**	1,212,455
Net movement in funds		**6,758**	**(129,123)**	**(122,365)**	402,889
Reconciliation of funds:					
Total funds brought forward		**581,718**	**175,522**	**757,240**	354,351
Total funds carried forward		**588,476**	**46,399**	**634,875**	757,240

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 29 to 43 form part of these financial statements.

Medway District Citizens Advice Bureau
(A company limited by guarantee)
Registered number: 05568569

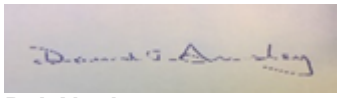
Balance sheet
as at 31 March 2022

	Note		2022 £		2021 £
Fixed assets					
Tangible assets	9		**49,500**		25,925
Investments	10		**2**		2
			49,502		25,927
Current assets					
Debtors	11	**9,656**		40,298	
Cash at bank and in hand		**599,175**		736,268	
		608,831		776,566	
Creditors: amounts falling due within one year	12	**(23,458)**		(45,253)	
Net current assets			**585,373**		731,313
Total net assets			**634,875**		757,240
Charity funds					
Restricted funds	13		**46,399**		175,522
Unrestricted funds	13		**588,476**		581,718
Total funds			**634,875**		757,240

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

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 7th December 2022 and signed on their behalf by:



D J Ainsley
Trustee

The notes on pages 29 to 43 form part of these financial statements.

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2022

	2022 £	As restated 2021 £
Cash flows from operating activities		
Net cash used in operating activities	**(99,287)**	422,914
Cash flows from investing activities		
Dividends, interests and rents from investments	**100**	152
Purchase of tangible fixed assets	**(37,906)**	(26,678)
Net cash used in investing activities	**(37,806)**	**(26,526)**
Change in cash and cash equivalents in the year	**(137,093)**	**396,388**
Cash and cash equivalents at the beginning of the year	**736,268**	339,880
Cash and cash equivalents at the end of the year	**599,175**	736,268

The notes on pages 29 to 43 form part of these financial statements

Notes to the financial statements
for the year ended 31 March 2022

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Medway 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.

1.2 Company Status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 21. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1. Accounting policies (continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Charitable activities and Governance costs are costs incurred on the company's educational operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

1.6 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

1.7 Tangible fixed assets and depreciation

All assets costing more than £250 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment.

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures and fittings	- 20% reducing balance
Office equipment	- 20% reducing balance
Computer equipment	- 33% reducing balance

1.8 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of financial activities incorporating income and expenditure account.

1.9 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1. Accounting policies (continued)

1.10 Government grants

Government grants are treated as deferred income and released to the Statement of financial activities over the expected useful lives.

1.11 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

1.12 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.13 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.14 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

1.15 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.16 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight-line basis over the lease term.

1.17 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2. Income from donations and legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	**Total funds 2022 £**	Total funds 2021 £
Donations	500	-	**500**	515
Grants	39,125	50,000	**89,125**	489,144
Government grants	-	-	**-**	48,916
	39,625	50,000	**89,625**	538,575
Total 2021	338,215	200,360	538,575	

3. Investment income

	Unrestricted funds 2022 £	**Total funds 2022 £**	Total funds 2021 £
Interest receivable	100	**100**	152
Total 2021	152	152	

4. Income from charitable activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Medway Council grants	211,638	-	**211,638**	209,841
Specialist advice	88,362	-	**88,362**	40,741
Face to Face	197,648	-	**197,648**	218,256
Local Welfare Provision	-	-	**-**	5,880
Other contracts and grants	1,169	-	**1,169**	5,967
Universal Support - Help to Claim	-	113,641	**113,641**	119,631
Emergency Assistance grant	-	120,000	**120,000**	336,000
Trussell Trust	34,676	-	**34,676**	41,806
Medway Hospital fund	-	-	**-**	6,850
Scott Elliot grant	25,000	-	**25,000**	-
	558,493	233,641	**792,134**	984,972
Total 2021	516,611	468,361	984,972	

5. Other income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Lettings income and recharges	74,014	**74,014**	91,645
Total 2021	91,645	91,645	

Notes to the financial statements
for the year ended 31 March 2022

6. Charitable Activites

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Staff costs	337,811	131,737	**469,548**	490,955
Rent and service charges	127,861	33,051	**160,912**	148,384
Insurance	1,846	-	**1,846**	3,528
Communication costs	760	22,505	**23,265**	26,004
Printing, postage and stationery	3,563	313	**3,876**	9,422
Advertising	1,121	-	**1,121**	8,650
Sundry expenses	5,376	-	**5,376**	58,446
Grant expenditure	-	195,568	**195,568**	248,384
Motor and travel expenses	4,036	-	**4,036**	627
Training and recruitment	2,329	-	**2,329**	444
Staff and volunteer expenses	6,314	5,645	**11,959**	15,682
Repairs and renewals	44,049	19,718	**63,767**	79,572
Subscriptions	10,604	-	**10,604**	12,024
Legal, professional and consultancy fees	10,089	4,227	**14,316**	4,796
Payroll and accounts administration	29,489	-	**29,489**	33,192
LAF disbursements	3,883	-	**3,883**	3,020
Irrecoverable input VAT	55,912	-	**55,912**	55,312
Bank charges	776	-	**776**	1,115
Depreciation	14,235	-	**14,235**	10,846
Auditor's remuneration	3,823	-	**3,823**	3,835
Auditor's remuneration for non audit work	-	-	**-**	687
Trustee admin/meeting expense	516	-	**516**	374
Other governance costs	985	-	**985**	156
Loss on disposal	96	-	**96**	-
	665,474	412,764	**1,078,238**	1,215,455
Total 2021	706,592	508,863	1,215,455	

Notes to the financial statements
for the year ended 31 March 2022

7. Staff costs

	2022	2021
	£	£
Wages and salaries	**426,114**	449,309
Social security costs	**35,466**	34,024
Pension costs	**7,968**	7,622
	469,548	490,955

The average number of persons employed by the Charity during the year was as follows:

	2022	2021
	No.	No.
	12	15

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2022	2021
	No.	No.
In the band £70,001 - £80,000	**1**	1

8. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

During the year ended 31 March 2022, no Trustee expenses have been incurred (2021 - £NIL).

Notes to the financial statements
for the year ended 31 March 2022

9. Tangible fixed assets

	Fixtures and fittings £	Office equipment £	Computer equipment £	Total £
Cost or valuation				
At 1 April 2021	**1,398**	**38,135**	**43,454**	**82,987**
Additions	**-**	**37,906**	**-**	**37,906**
Disposals	**-**	**(2,593)**	**(494)**	**(3,087)**
At 31 March 2022	**1,398**	**73,448**	**42,960**	**117,806**
Depreciation				
At 1 April 2021	**1,233**	**23,573**	**32,256**	**57,062**
Charge for the year	**33**	**10,469**	**3,733**	**14,235**
On disposals	**-**	**(2,497)**	**(494)**	**(2,991)**
At 31 March 2022	**1,266**	**31,545**	**35,495**	**68,306**
Net book value				
At 31 March 2022	**132**	**41,903**	**7,465**	**49,500**
At 31 March 2021	165	14,562	11,198	25,925

10. Fixed asset investments

	Shares in group undertakings £
Cost or valuation	
At 1 April 2021	**2**
At 31 March 2022	**2**
Net book value	
At 31 March 2022	**2**
At 31 March 2021	2

10. Fixed asset investments (continued)

Principal subsidiaries

The following were subsidiary undertakings of the Charity:

Names	Holding
Medway Healthwatch Ltd	100%
Medway Healthwatch CIC	100%

The financial results of the subsidiaries for the year were:

Names	Aggregate of share capital and reserves £
Medway Healthwatch Ltd	**1**
Medway Healthwatch CIC	**1**

11. Debtors

	2022 £	2021 £
Due within one year		
Trade debtors	**5,578**	40,298
Prepayments and accrued income	**4,078**	-
	9,656	40,298

12. Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	**-**	24,411
Other taxation and social security	**12,362**	12,421
Other creditors	**1,667**	1,633
Accruals and deferred income	**9,429**	6,788
	23,458	45,253

Notes to the financial statements
for the year ended 31 March 2022

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Balance at 31 March 2022 £
Unrestricted funds				
Designated funds				
Equipment reserve	**5,000**	**-**	**-**	**5,000**
Contractual commitment reserve	**10,000**	**-**	**-**	**10,000**
Rental repairs and maintenance reserve	**3,000**	**-**	**-**	**3,000**
	18,000	**-**	**-**	**18,000**
General funds				
General Funds	**563,718**	**672,232**	**(665,474)**	**570,476**
Total Unrestricted funds	**581,718**	**672,232**	**(665,474)**	**588,476**
Restricted funds				
Local Welfare Provision / Emergency Assistance grant	**172,140**	**170,000**	**(295,741)**	**46,399**
Universal Support: Help to claim	**1,820**	**113,641**	**(115,461)**	**-**
Medway Hospital fund	**1,562**	**-**	**(1,562)**	**-**
	175,522	**283,641**	**(412,764)**	**46,399**
Total of funds	**757,240**	**955,873**	**(1,078,238)**	**634,875**

Local Welfare Provision
Citizens Advice Medway is now operating the Local Welfare Provision. This was a new scheme last year to support those in the local community who have come to struggle to raise funds for everyday living costs. This service is for last resort emergencies only. The criteria is strict and the funding pot fixed for a year so a thorough application process is followed.

Universal Support - Help to Claim
This project started in April 2019. This project supports clients applying for universal tax credits, to assist them with the somewhat complex applications. The grant is with the National Association of Citizens Advice Bureaux.

Medway Hospital Fund
This was a fundraiser during the Covid pandemic for decorating the ICU in Medway Hospital

13. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
Designated funds					
Equipment reserve	5,000	-	(5,000)	5,000	5,000
Contractual commitment reserve	10,000	-	(10,000)	10,000	10,000
Rental repairs and maintenance reserve	3,000	-	(3,000)	3,000	3,000
	18,000	-	(18,000)	18,000	18,000
General funds					
General Funds	320,687	946,623	(685,592)	(18,000)	563,718
Total Unrestricted funds	338,687	946,623	(703,592)	-	581,718
Restricted funds					
Local Welfare Provision / Emergency Assistance grant	13,870	542,240	(383,970)	-	172,140
Universal Support: Help to claim	1,794	119,631	(119,605)	-	1,820
Medway Hospital fund	-	6,850	(5,288)	-	1,562
	15,664	668,721	(508,863)	-	175,522
Total of funds	354,351	1,615,344	(1,212,455)	-	757,240

Notes to the financial statements
for the year ended 31 March 2022

14. Summary of funds

Summary of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Balance at 31 March 2022 £
Designated funds	**18,000**	**-**	**-**	**18,000**
General funds	**563,718**	**672,232**	**(665,474)**	**570,476**
Restricted funds	**175,522**	**283,641**	**(412,764)**	**46,399**
	757,240	**955,873**	**(1,078,238)**	**634,875**

Summary of funds - prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Designated funds	18,000	-	(18,000)	18,000	18,000
General funds	320,687	946,623	(685,592)	(18,000)	563,718
Restricted funds	15,664	668,721	(508,863)	-	175,522
	354,351	1,615,344	(1,212,455)	-	757,240

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	49,500	-	**49,500**
Fixed asset investments	2	-	**2**
Current assets	562,432	46,399	**608,831**
Creditors due within one year	(23,458)	-	**(23,458)**
Total	588,476	46,399	**634,875**

15. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	25,925	-	25,925
Fixed asset investments	2	-	2
Current assets	601,044	175,522	776,566
Creditors due within one year	(45,253)	-	(45,253)
Total	581,718	175,522	757,240

16. Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net income/expenditure for the year (as per Statement of Financial Activities)	**(122,365)**	402,889
Adjustments for:		
Depreciation charges	**14,235**	10,846
Dividends, interests and rents from investments	**(100)**	(152)
Loss on the sale of fixed assets	**96**	-
Decrease/(increase) in debtors	**30,642**	(12,975)
Increase/(decrease) in creditors	**(21,795)**	22,306
Net cash provided by/(used in) operating activities	**(99,287)**	422,914

17. Analysis of cash and cash equivalents

	2022 £	2021 £
Cash in hand	**599,175**	736,268
Total cash and cash equivalents	**599,175**	736,268

18. Analysis of changes in net debt

	At 1 April 2021	Cash flows	At 31 March 2022
	£	£	£
Cash at bank and in hand	**736,268**	**(137,093)**	**599,175**
	736,268	**(137,093)**	**599,175**

19. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £1,667 (2021: £1,633) were payable to the fund at the Balance sheet date and are included in creditors. The amount recognised as an expense in the year was £7,968 (2021: £7,622).

20. Operating lease commitments

At 31 March 2022 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2022	2021
	£	£
Not later than 1 year	**75,636**	78,997
Later than 1 year and not later than 5 years	**302,544**	302,544
Later than 5 years	**-**	75,636
	378,180	457,177

21. Related party transactions

The charity's principal funder is Medway Council. The charity's CEO, Dan McDonald is a councillor on Medway Council. During the year, income of £446,937 (2021 - £738,378) was received from Medway Council and payments of £Nil (2021 - £Nil) were payable to the Council. At the balance sheet date no income or expenditure was outstanding.

Medway Volunteer Centre, a charity of which Alan Street is a trustee, and Dan McDonald (Chief Executive Officer and Company Secretary) is the Chair, £Nil was charged (2021 - £5,395) for reimbursement of salaries, Pensions, administrative support/Financial consultancy and purchases made by Medway District Citizen's Advice Bureau on their behalf. £nil (2021 - £nil) was outstanding at the year end. Rent and Office/IT service costs charges totalling £20,153 (2021 - £13,680) were invoiced by Medway District Citizen's Advice Bureau during the year. £1,712 (2021 - £nil) was outstanding at the year end.

Additional Recharges of £Nil (2021- £18,190) were made to MVC for making offices COVID Safe, access to online Counselling for Counsellors and other Misc. charges. Income of £nil (2021- £270)

Relate Medway and North Kent Limited, a charitable company of which Dan McDonald (Chief Executive Officer and Company Secretary) is the Chair, was charged £9,135 (2021- £11,388 for reimbursement of expenses (IT,/other Office costs) incurred by Medway District Citizen's Advice Bureau on their behalf. Rent and service charges totalling £23,040 (2021- £25,221) were invoiced by Medway District Citizen's Advice Bureau to Relate Medway and North Kent Limited during the year. £3,866 (2021- £nil) was outstanding at the year end.

Additional Recharges of £nil (2021- £14,239.24) were made to Relate for making offices COVID Safe, Security and access to online Counselling for Counsellors and other Misc.

MEDWAY DISTRICT CITIZENS ADVICE BUREAU SERVICE

England & Wales - Charity number 1115644

Accounts

MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

Solving problems, changing lives

The difference we make

Annual Accounts 2020 - 2021

We are Citizens Advice Medway

Our charity was founded in 1939. Since then, we've provided free, confidential, and independent advice, information and support to anyone who needs it.

We help people online, over the phone and face-to-face through our network of local centres.

Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns.

In turn, we use this knowledge to campaign on big issues both locally and nationally. So, one way, or another, we're helping everyone - not just those we support directly.

Follow us on twitter @CAB Medway
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MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

Contents

	Page
Reference and Administrative Detail	3
Chair's Annual Report	5
CEO Report – Overview of our year	6
Treasurers Report	8
Trustees Report	9
Independent auditor's report on the financial statements	21
Statement of financial activities	26
Balance Sheet	27
Statement of cash flows	28
Notes to the financial statements	29

COMPANY INFORMATION

The Trustees present their annual report together with the audited financial statements of the Charity for the year from 1 April 2020 to 31 March 2021. The Annual report serves the purposes of both a Trustees' report and a Directors' report under company law. The Trustees confirm that the Annual report and financial statements of the Charitable Company comply with the current statutory requirements, the requirements of the Charitable Company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAIL

Charity number:	1115644
Company number:	05568569
Registered Office:	Third Floor, Kingsley House, 37-39 Balmoral Road, Gillingham, Kent, ME7 4PF
Financial Conduct Authority.	FRN: 617661.
Company Secretary:	D McDonald
Website address:	www.medwayadvice.org.uk
Bankers:	NatWest Bank
Auditors:	Kreston Reeves

MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

Directors/Trustees

The Trustees, who are also the Directors for the purpose of company law, who served during the year and since the year-end are:

- David Ainsley (Chair)
- Cath Foad (Vice Chair)
- Peter Murray (Treasurer)
- Oliver Martin
- Oliver Burke
- Jenny Jones
- Alan Bucket

Key Management Personnel

- Dan McDonald (Chief Executive)
- Lorraine Strong (Head of Operations)
- Jack Lewis (Services Manager)

MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

Chair's Annual Report

On behalf of the Board of Trustees may I present our annual report for **2020/2021.**

I joined the Board in May 2011 and was elected Vice Chair in January 2012, In September 2015, the Current Chair stepped down and I was voted Chair, by the Trustee Board.

Prior to this I have worked extensively in the local community with various organisations, Charities and Schools, for the last 20 years

The number and range of people who turn to Medway Citizens Advice for advice and support is forever increasing. In part this reflects the growing pressures on people's lives, but also that Medway Citizens Advice is delivering a greater number of services by securing local contracts through the competitive tendering process.

Further in this report you will find contributions from our Chief Executive and the Board of Trustee's Treasurer. Both reports outline in more detail the service developments over the past year and the annual financial outcome.

As Medway Citizens Advice we do not work alone and I want to thank all our partners with whom we have worked over the past twelve months, in delivering a variety of services to support the residents of Medway and wider Kent. However, none of this would be possible without our hard-working staff and the dedication of our volunteers – on behalf of the Trustees I want to record our genuine thanks.

Finally, I have been privileged to be Chair of Medway Citizens Advice, but I could not do this alone and so I want to pay tribute to my fellow trustees who work tirelessly for the Bureau in a voluntary capacity. Without their support and commitment my position as Chair would be far more challenging.

Thank you for your time and I hope you find this report both interesting and informative.

David Ainsley

MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

CEO REPORT - AN OVERVIEW OF OUR YEAR

Our Year

This year has again been one of the most challenging but also most rewarding for Citizens Advice Medway, both for our clients and our organisation. We again expanded the range of services we provide and the clients who we support, around the issues we have seen before but also in new areas like Full Service Universal Credit, and Local Welfare Provision.

It was also the second full year of our new membership agreement, which included a new Performance Quality Framework and a Leadership Self-Assessment. We were delighted to be assessed as green in all 9 areas, scoring 5 out of 5 in 9 areas.

We lost some long-standing friends and colleagues and welcomed some new ones - staff, volunteers, and trustees.

We have worked with a wider range of partners on a wider range of projects and at the end of one of our most challenging years ever, are in a good place to continue our vital service to the people of Medway and beyond

Our Service

In addition, to our face to face service we also answered around 21,332 calls from clients for advice in the year, but are still not meeting demand, which we need to tackle urgently in 2020 - 2021. As well as our core service, we increased the number and range of projects we are involved in and the number of partners we work with.

All Outreach services were suspended in late February/early March 2020 as the COVID-19 pandemic was first identified. All of our Outreaches dealt with vulnerable clients such as those over the age of 60 and the homeless. This meant a decision was made early on to suspend services for the safety of our workers and the clients. All venues understood our decision and the HMP Cookham Wood Outreach successfully transitioned to a telephone service in mid-2020 as the first lockdown concluded.

Our People

We recruited very few additional volunteers in 2020/21 or paid staff as a result of the pandemic. We've worked hard to maintain morale among the team and have introduced a number of ongoing measures such as an additional day of annual leave on staff birthdays, the introduction of paid overtime and bonuses, and regular internal social events.

MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

Finances

I would like to thank all trustees, staff and volunteers for the phenomenal amount of work they put in at the start of the year to meet this challenge and maintain and even improve service level to clients.

Going forwards, we continue to seek to diversify our funding and provide services to a wider range of individuals and organisations.

We continue to work hard with Funders and Partners to reach our long term goals and remain sustainable. The year ended very abruptly due to COVID-19, we have worked hard to ensure all our office space is COVID- secure so we can continue delivering the much needed Services.

The Future

Despite a very challenging environment, for both our organisation and our clients we end the year in a strong position and being able to set a small surplus budget.

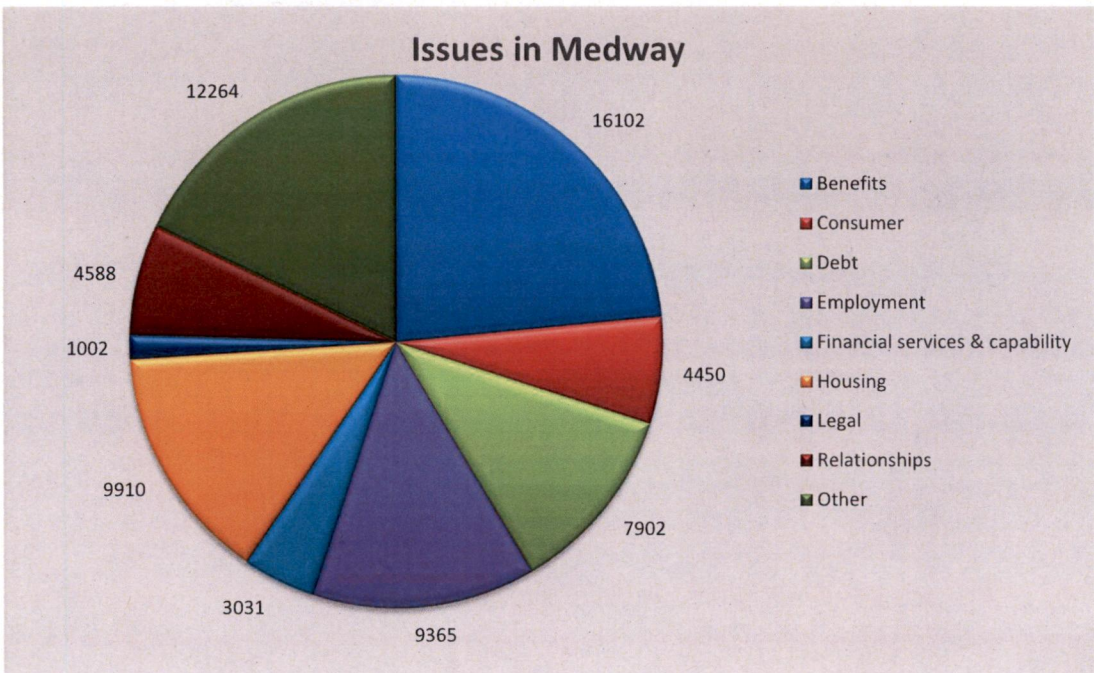
I am delighted to be in the post of CEO and look forward to leading us into a new chapter. We will look to continue to provide a wider range of services with a wider range of partners. This will include continued closer working with the armed services, the health sector and with other local Citizens Advice colleagues and statutory and voluntary colleagues.

We will also provide a wider range of service, including policy work and training.

I would like to thank all the trustees, volunteers, staff and friends of Citizens Advice Medway for their support this year, and ongoing commitment to providing an excellent advice service.

Dan McDonald

Chief Executive Officer



MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

Treasurers Report

Welcome to my report on the 2020/2021 Audited Accounts of Citizens Advice Medway. There is no way we can undertake a review of the year without mentioning the impact of the Coronavirus Epidemic that overtook Medway, the Country and the World in 2020/2021.

What transpired globally and the immediate local impact was unprecedented and no-one was prepared for what would transpire in the first months and the future lockdowns that happened countrywide. It is only now that we are seeing some return to normality and a new future ahead of us.

The Management and Staff, with support from the Board, pulled together immediately as a team to work under a strict contact regime and piece together new plans to help the residents of Medway. Volunteers returned slowly to our services to assist where they could and support the office. I cannot praise enough the work of the team as a whole with what they have achieved under very taxing circumstances. I am very proud of their efforts and achievements through the year and the support they have provided to numerous Medway residents.

Throughout these unprecedented times we have managed to remain a stable ship financially, though all services have been impacted. There has been a continuation to improve the financial stability of Citizens Advice Medway and we have again increased our reserves during the year. Without the previous efforts of the whole team to increase our historical reserves it is unlikely that Citizens Advice Medway would have withstood the current financial turmoil that the Covid Pandemic entailed.

The Board and the CEO remain committed to further improving the Unrestricted Reserves to meet the demands of a challenging funding landscape and future uncertainties.

The Legal Aid project remained under review through the year but continued with staff providing what support they could in the circumstances.

Citizens Advice Medway maintains its profitable status, even through these turbulent times and remains on a solid financial footing for the future. Citizens Advice Medway is determined to improve voluntary advice in the Southeast whilst maintaining its focus on sustainability for the future. There remain challenges ahead and we continue to seek further savings as the uncertain financial picture continues within the UK and the Third Sector.

The future remains uncertain, but we will continue to improve Citizens Advice Medway to allow it to remain at the forefront of voluntary services in the Southeast. We will also continue to expand the breadth of work undertaken by CA Medway and its source of funds.

Peter Murray

MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

Trustees' Report
For the year ended 31 March 2021

The Trustees present their annual report together with the audited financial statements of Medway District Citizens Advice Bureau for the year ended 31 March 2021.

Objectives and Activities

A. Policies and objectives

The objectives of the Company are to promote any charitable purpose for the benefit of the inhabitants of the area of benefit (comprising the Medway towns and the immediate surrounding area) by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

B. Charity's aims

Medway District Citizens Advice Bureau provides free, confidential, impartial and independent advice and information for the benefit of the local community. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

The focus of our activities remains as follows:

- To provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.
- The Citizens Advice service is a free service regardless of whether the work we do with clients is straightforward or time-consuming.
- The service is confidential. Nothing learned by the Bureau from clients' enquiries will be passed on to anyone outside the service without the client's explicit permission.
- The service is independent of any other organisation.
- The service is open to everybody, regardless of gender, race, age, disability or beliefs and help will be given on any subject without any preconceived attitude on the part of the Bureau.

C. Main objectives for the year

Our main aim for the year is to continue to provide a quality advisory service and increase our number of Adviser, Administration and Research and Campaign volunteers. This includes developing new remote recruitment mechanisms and remote working and supervision tools.

The requirements via our Performance and Quality Framework (PQF) with our head office have been temporarily reduced as CitA recognised the additional pressures on supervisors and managers caused by the pandemic. Keeping up to date with the shifting regulations in all subject areas (employment, consumer, debt, benefits, etc) was an intense and long-term piece of work.

In addition to the continuing provision of high-quality advisory services to the local community, the primary objectives for the year were to maintain existing opening hours and incorporate new funding streams such as the Trussell Trust Helpline, Emergency Assistance Grant, and successful bids including the Community Justice Fund.

Our telephone and email services were boosted to compensate for the suspension of face-to-face services. We continued to develop a strategic approach to quality advice services in Medway, whilst at the same time ensuring that we underpin our service provision with a diverse funding structure.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings.

Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

Last Year

70 volunteers contributed approximately 35,000 hours of work to the Bureau during the year. The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms. Without the commitment of the volunteers the charity would not be able to achieve its objectives. The Trustee Board is extremely grateful for their greatly valued and appreciated hard work and dedication

Increase and Retain Volunteers

- Recruit and retain additional volunteers to meet the needs of the clients
- Review volunteer recruitment process
- Ensure volunteers base, including Trustees is diverse and representative of the Community
- Increase role flexibility amongst our workforce so that we can better respond to short term changes in volunteer numbers.

COVID-19
The COVID-19 pandemic caused us considerable pressures in terms of finances and workload. Our LAA and Court Desk units were put on Furlough as these services relied on the county courts being open. As they were closed during the lockdowns and the LAA & Court Desk units rely on generating income, it was of huge benefit for us that the government introduced the Furlough scheme. Volunteers were also asked not to attend and begin working from home.

MEDWAY DISTRICT CITIZENS ADVICE BUREAU OPERATING AS CITIZENS ADVICE MEDWAY

Despite the economic challenges, we delivered an impressive impact performance and continued to make strong progress towards our strategic objectives. In particular, we successfully implemented home working to enable our staff and volunteers to continue assisting us during the numerous lockdowns and other restrictions such as the tier system and shielding rules. Our office did not close. Face-to-face services were suspended, all staff were still coming into the office, as Medway Council dubbed key workers essential to operating the LWP scheme.

Our office was renovated during the lockdowns to accommodate social distancing when our face-to-face services do eventually resume and all measures were taken to ensure the safety of staff, including the installation of hand sanitizers, plastic screens

ACHIEVEMENTS AND PERFORMANCE

KEY ACHIEVEMENTS - 2020/2021

It would be fair to say that 2020/21 was one of the most challenging years for us in financial terms. Our core grant was again reduced by 20% and it was necessary for us to act swiftly and decisively at the start of the financial year in reviewing our service provision and reducing our operating costs.

Recognition - We never underestimate that the total time donated by our volunteers in 2020/21 was crucial to the service operating, especially with the huge surge in welfare benefits and employment queries we saw at the start of this period due to the pandemic.

The past year has presented a number of challenges for our organisation. The fact that Citizens Advice Medway has adapted so capably to a changing context in 2020/21, is testimony to the expertise of our staff, volunteers, and leadership team, to whom I extend my thanks on behalf of the Board of Trustees.

Achievements and Performance

- 65,000 issues dealt with - an average 5,416 per month.
- 20,000 parents provided with Free School Meal support.
- 14,000 applicants assisted under the Local Welfare Provision / Emergency Assistance Grant scheme.
- Improvements across all CitA related projects in terms of RAYG objectives against the last financial year.
- Supported Medway Foodbank to switch to a delivery-only service by providing staff and volunteer time in addition to a vehicle retained by ourselves.

EAG GRANT

As a result of the COVID-19 pandemic, the UK government distributed additional funding of Local Authorities to help tackle the crisis. These were the Emergency Assistance Grant and the COVID Winter Grant. Medway Council chose to incorporate these into the existing Local Welfare Provision scheme which we administer on behalf of the Council as part of our core funding agreement.

MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

Citizens Advice Medway has helped thousands of residents via the new schemes. Primarily the fund was used to arrange the provision of food, energy top-ups (gas and electric) and essential household items. These could be beds, microwaves, cookers, fridges, and other items. Aimed at those in crisis, there was still a strict eligibility criteria that still needed to be adhered to, though we did our best to ensure nobody was left unable to meet their own basic needs.

The EAG funding also permitted us to support over 20,000 parents in the Medway Towns via the Free School Meal provision authorised by the Government during the pandemic. Parents who were facing financial hardship as a result of the pandemic were concerned about being unable to feed their children during the holiday periods and school closures and so we were tasked with sourcing and delivering food parcels on a regular basis that would support the parents during periods where their children would be unable to receive Free School Meals.

MASDAP - Our Money Advice project initially found itself slowing down at the start of the financial year due to the pandemic. Debt enforcement was suspended and courts closed which meant most of the work done by the team had to be paused. This changed with the introduction of additional funding in the LWP scheme. All clients require a money advice assessment as part of the application process. This includes completing an income and expenditure with the client.

Help To Claim - Our Universal Credit workers have found themselves working very hard since the first lockdown. A tremendous surge in calls came through from people who were left with little or no income as a result of the pandemic and needed assistance claiming Universal Credit. The team helped thousands of people over the phone and webchat to find out which benefits they could claim, assist with making the claim if the client had digital literacy or access issues, and advised on how the claim process works.

Trussell Trust - We've joined a new national project which see Citizens Advice working jointly with the Trussell Trust to operate a helpline that covers England and Wales. Callers can phone the helpline and request a Food Voucher. Due to the lockdown, all Vouchers are now done electronically and referred to the local Foodbank for the client. They then arrange a delivery or a collection. The helpline sees thousands of calls each week and demand is incredibly high. We have two workers on this helpline that have to provide full holistic advice to address the cause of crisis meaning the client needs support with food. Like our other projects, this service makes use of Language Line.

Fundraising Activities/Income Generation

The charity received grants from Medway Council, Legal Services Commission, Citizens Advice UK, Coyler Fergusson, Mrs Smith & Mount Trust, The Big Lottery, CAF Resilience Fund, Charities Trust – NATIONWIDE, The National Lottery Community, Kent Community Foundation, Access to Justice.

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to broaden the charity's funding base.

We have proactively engaged in Fundraising seminars, networking with our Local and National Funders, to continue searching for opportunities, to increase our Funding Streams.

We are always seeking opportunities and continue to make applications to various funders to support our plan to increase and extend the services we offer, we proactively work with our Partner Charities to secure funding for projects we work in collaboration to increase and extend the services we offer.

Maintain an increase access to diverse and resilient funding

- Secure new and continuing project funding for specialist services
- Increase the range and diversity of our Funders supporting Citizens Advice Medway to further reduce the risk of dependence
- Review opportunities for increasing unrestricted income
- Continue to review our Full Cost recovery model for costing projects and contracts ensuring they are all cost effective
- Investigate schemes to seek client donations that are appropriate and mindful
- Increase our reserves by 25-30%
- Seek long term funding agreements – 3 years +.
- Develop a broader range of partners and develop joint funding bids to meet local needs
- Invest in management training to enable them to have a good understanding of budgeting and the financial process
- Consider opportunities to work with GP commissioners for advice services

Financial review

Going concern
After making appropriate enquiries, the Trustees have reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

FINANCIAL REVIEW RESERVES POLICY

Reserve's Policy

The Trustees consider that reserves, which are deemed freely available for any of the charity's objectives, should best be used to provide a solid business base for the Company. Allowance has been made for the following factors in determining the current level of reserves.

1. The existing premises no longer match the Company's requirements and expenditure would need to be incurred on finding new premises and adapting them to meet requirements.

2. Most fixtures and fittings are all second-hand. Provision needs to be made for their replacement with furniture and equipment designed to meet the established requirements of the Company.

3. All office machinery, computers, faxes, photocopiers etc., will need replacement on a three to five year cycle.

4. As the receipt of grants and contracted income can occasionally be later than planned, there is a need to provide short term financial cover, to allow for the payment of on-going costs, until grants are eventually received.

5. The future of the Company is partly dependent upon sufficient funds being provided by local and national government. As these providers of income are subject to the vagaries of government spending and the general economic climate, it is possible that the cash flow could slow down significantly, or dry up totally, dependent upon the competing calls on limited resources. In the case of closure, it is deemed prudent to allow for the following factors.

   i. Statutory redundancy of the staff.

   ii. Payment of costs on leasehold or licensed premises, and associated items until the lease or license can be assigned, or the lease expires, whichever is the sooner.

   iii. Payment of outstanding liabilities.

The Reserve Policy is reviewed by the Trustees at least annually. The Trustees can, at any future date, determine that a part of the reserves can be utilised for a specific purpose, in which case those funds would be treated as designated funds.

MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

Restricted Funds

The company has contracts with Healthwatch. The use of funds outside the terms of the contract is prohibited, with the balance of funds to be returned on completion of the contract.

The company has a contract with its national association, Citizens Advice, to provide debt advice to tenants of Registered Social Landlords. The funding comes from the Department for Business, Innovation & Skills.

Current restricted Funds stand at £175,522 and will be held to meet any unanticipated expenses associated with the specific projects.

Unrestricted Funds
The Trustees believe that Medway CA should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients of unforeseen and potentially financially damaging circumstances arising. Current Unrestricted funds stand at £581,718.

The Trustees consider that it would be prudent to set aside an amount equivalent to Four months operating expenditure to meet the cost of contractual arrangements should there be a short term break in funding; this is estimated at £274,871

Designated Funds

In addition, unrestricted funds have been designated to the following purposes:
Equipment Reserve. Though it has been successful in seeking funding to support IT infrastructure through external sources, the Board considers that there is a need for a reserve to be created to support the ongoing replacement of the IT infrastructure at Medway Citizens Advice. The reserve to stand at £5,000.

Contractual Commitment reserve
At present, the Board does not consider that there is a need to set aside funds for redundancy. However, the experience of Citizens Advice Medway over the last two years has encouraged the Board to create a reserve to cover disciplinary and/or grievance at £10,000.

Premises
The Board considers that there is no need for a reserve at this this time

Review of reserves policy
Reserves are monitored at every quarterly meeting of the Finance and Resources Sub Committee, the Committee will ensure that reserves are not unduly affected by unanticipated expenses and are sufficient for the needs identified in this reserves policy.

This reserves policy is monitored by the Board of Trustees annually when the Audited Accounts become available, or more frequently as circumstances dictate.

Principal Funding

Our principal funders are Medway Council from whom we receive our core funding together with funds for additional specific projects and the legal Service Commission who contract with us to provide free legal advice to local residents.

STRUCTURE, GOVERNANCE AND MANAGEMENT CONSTITUTION

The company is constituted under a Memorandum of Association dated 20th September 2005. It is a charity registered with the Charity Commission for England and Wales.

Method of Appointment or Election of Trustees

Trustees are recruited from a wide range of backgrounds to ensure an appropriate mix of knowledge, skills and experience and to mirror the local community profile. The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. Only Trustees are members of the company. The power of appointment of Trustees is vested in the existing Trustees, subject to ratification at the Annual General Meeting.

Policies Adopted For the Induction and Training of Trustees

New Trustees are provided with an induction pack and are invited to attend meetings with the company's executive management. During the year, new and existing Trustees meet to review the company's operations and plans. All trustees are encouraged to develop their skills base. The National Citizens Advice has a range of support services for Trustees, including Cablink, which publishes a wide range of news and information, and Bureau Management Information Systems (BMIS) which provides policies, guidance tools and standard documents.

Organisational Structure and Decision Making

The Trustees have legal responsibility for the general control and management of the company, including financial management and control. The Trustees are responsible for ensuring that the company complies with the Citizens Advice Membership Scheme, charity legislation and company law.

Day-to-day management is delegated to the Chief Executive Officer (CEO), Mr D McDonald.

The Trustees meet on at least four occasions in each year. The quorum at such meetings is one third of the total number of current members.

The company's financial position is reviewed at each meeting of the Trustee Board. Medway District Citizens Advice Bureau Ltd is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Operating policies are independently determined by the trustee board of Medway District Citizens Advice Bureau Ltd in order to fulfil its charitable objects and comply with the national membership requirements.

Related Party Relationships

The charity co-operates and liaises with a number of other advisory services, local charities and statutory services on behalf of clients. Where one of the trustees holds the position of trustee or director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Risk Management

The Trustee Board have completed a corporate risk management exercise. A risk assessment is annually considered by the trustee board as part of their business planning procedures. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the company is continually monitoring and managing its risk, reviewing risk and ensuring action plans are in place to mitigate its key risk areas.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. 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.

Wider Network
Medway District Citizens Advice Bureau is a member of Citizens Advice UK, the operating name for the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Operating policies are independently determined by the Trustee Board of Medway District Citizens Advice Bureau in order to fulfil charitable objects and comply with the national membership requirements.

MEDWAY DISTRICT CITIZENS ADVICE BUREAU
OPERATING AS CITIZENS ADVICE MEDWAY

FUTURE DEVELOPMENTS

Achievements and Performance

Our mission

We sort out problems together, for good

We deliver this mission by:

- Delivering services responsive to community need
- Empowering citizens to understand and exercise their rights and responsibilities
- Preventing problems through education and training
- Influencing social policy to achieve positive change

Whilst adhering to the four Citizens Advice principles on which the service was founded; offering advice that is:

- Independent
- Free
- Confidential
- Impartial

Our objectives have been designed to meet the needs of the local community, as well as supporting the achievement of the national Citizens Advice strategic aims, which are:

- We'll make it easy to get advice
- We'll be more influential
- We'll work together as one service
- We'll become even more sustainable and effective

Our plan

Our Vision, Mission and Values underpin our Business and Development Plan 2020-21.

Plan objectives

- Increase access to high quality advice, particularly for those in greatest need
- Strengthen the effectiveness of our research and campaigns work, particularly locally
- Develop and deliver work to prevent problems from starting or recurring
- Build on our partnership working to strengthen services for local people
- Focus our resources on achieving positive outcomes for clients and value for money

- Set an example as a good employer, providing quality training and skills development

And also support the "Stand up for Equality" objectives, which are:

- Challenge discrimination through advice by identifying
- Discrimination and human rights issues.
- Promote equality through advocacy
- Value diversity through our roles of employer, volunteer agency and contractor by providing visible and committed leadership, developing a strategic approach to diversity.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Medway District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).Company and charity 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, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

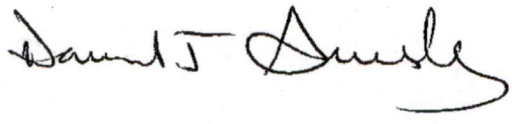
Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the company's auditors are unaware, and
- each Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any information needed by the company's auditors in connection with preparing their report and to establish that the company's auditors are aware of that information.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Trustees on and signed on their behalf, by:

Mr David Ainsley



Medway District Citizens Advice Bureau
(A company limited by guarantee)

Independent auditor's report to the Members of Medway District Citizens Advice Bureau

Opinion

We have audited the financial statements of Medway District Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Independent auditor's report to the Members of Medway District Citizens Advice Bureau (continued)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditor's report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Independent auditor's report to the Members of Medway District Citizens Advice Bureau (continued)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Capability of the audit in detecting irregularities, including fraud

The objectives of our audit are to identify and assess the risks of material misstatement of the financial statements due to fraud or error; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud or error; and to respond appropriately to those risks.

Based on our understanding of the charity and sector, and through discussion with the Trustees and other management (as required by auditing standards), we identified that the principal risks of non compliance with laws and regulations related to health and safety, anti bribery and employment law. We considered the extent to which non compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006, taxation and pension legislation. We communicated identified laws and regulations throughout our team and remained alert to any indications of non compliance throughout the audit. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to posting inappropriate journal entries to increase revenue or reduce expenditure and management bias in accounting estimates and judgemental areas of the financial statements. Audit procedures performed by the engagement team included:

- Discussions with management and assessment of known or suspected instances of non compliance with laws and regulations and fraud; and;
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Review of significant and unusual transactions and evaluation of the underlying financial rationale supporting the transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

There are inherent limitations in the audit procedures described above and the further removed non compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of my Auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Independent auditor's report to the Members of Medway District Citizens Advice Bureau (continued)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Kreston Reeves LLP

Susan Robinson BA FCA MCMI FCIE DChA (Senior statutory auditor)

for and on behalf of
Kreston Reeves LLP

Chartered Accountants
Statutory Auditor

Montague Place

Quayside

Chatham Maritime

Chatham

Kent

ME4 4QU

Date: 03/12/2021

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 March 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	2	**338,215**	**200,360**	**538,575**	23,336
Charitable activities	4	**516,611**	**468,361**	**984,972**	712,660
Investments	3	**152**	**-**	**152**	561
Other income	5	**91,645**	**-**	**91,645**	85,138
Total income		**946,623**	**668,721**	**1,615,344**	821,695
Expenditure on:					
Charitable activities	6	**703,592**	**508,863**	**1,212,455**	809,289
Total expenditure		**703,592**	**508,863**	**1,212,455**	809,289
Net movement in funds		**243,031**	**159,858**	**402,889**	12,406
Reconciliation of funds:					
Total funds brought forward		**338,687**	**15,664**	**354,351**	341,945
Total funds carried forward		**581,718**	**175,522**	**757,240**	354,351

The notes on pages 29 to 43 form part of these financial statements.

Medway District Citizens Advice Bureau
(A company limited by guarantee)
Registered number: 05568569

Balance sheet
as at 31 March 2021

	Note		2021 £		2020 £
Fixed assets					
Tangible assets	10		**25,925**		10,093
Investments	11		**2**		2
			25,927		10,095
Current assets					
Debtors	12	**40,298**		27,323	
Cash at bank and in hand		**736,268**		339,880	
		776,566		367,203	
Creditors: amounts falling due within one year	13	**(45,253)**		(22,947)	
Net current assets			**731,313**		344,256
Total net assets			**757,240**		354,351
Charity funds					
Restricted funds	14		**175,522**		15,664
Unrestricted funds	14		**581,718**		338,687
Total funds			**757,240**		354,351

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

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on and signed on their behalf by:

David T Ainsley

D J Ainsley

The notes on pages 29 to 43 form part of these financial statements.

Medway District Citizens Advice Bureau
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net cash used in operating activities	**422,914**	22,433
Cash flows from investing activities		
Dividends, interests and rents from investments	**152**	561
Purchase of intangible assets	**(26,678)**	(6,455)
Net cash used in investing activities	**(26,526)**	**(5,894)**
Change in cash and cash equivalents in the year	**396,388**	**16,539**
Cash and cash equivalents at the beginning of the year	**339,880**	323,341
Cash and cash equivalents at the end of the year	**736,268**	339,880

The notes on pages 29 to 43 form part of these financial statements

Notes to the financial statements
for the year ended 31 March 2021

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Medway 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.

1.2 Company Status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 21. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Notes to the financial statements
for the year ended 31 March 2021

1. Accounting policies (continued)

1.6 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

Whilst the impact of the COVID-19 pandemic has been assessed by the Trustees, so far as is reasonably possible, due to its unprecedented impact on the worldwide economy it is difficult to evaluate with any certainty the potential outcomes on the Charity's future activities. However, taking into consideration the Charity's level of reserves, the Trustees believe that the Charity will be able to continue in operational existence for the foreseeable future.

1.7 Tangible fixed assets and depreciation

All assets costing more than £250 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment.

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures and fittings	- 20% reducing balance
Office equipment	- 20% reducing balance
Computer equipment	- 33% reducing balance

1.8 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of financial activities incorporating income and expenditure account.

1.9 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1.10 Government grants

Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of financial activities over the expected useful lives of the assets concerned. Other grants are credited to the Statement of financial activities as the related expenditure is incurred.

1. Accounting policies (continued)

1.11 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.12 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.13 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

1.14 Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.15 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

2. Income from donations and legacies

	Unrestricted funds 2021 £	**Restricted funds 2021 £**	**Total funds 2021 £**	Total funds 2020 £
Donations	515	-	**515**	520
Grants	288,784	200,360	**489,144**	22,816
Government grants	48,916	-	**48,916**	-
	338,215	200,360	**538,575**	23,336
Total 2020	23,336	-	23,336	

Notes to the financial statements
for the year ended 31 March 2021

3. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Interest receivable	152	**152**	561

4. Income from charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Medway Council grants	209,841	-	**209,841**	207,402
Specialist advice	40,741	-	**40,741**	175,751
Face to Face	218,256	-	**218,256**	207,664
Local Welfare Provision	-	5,880	**5,880**	11,901
Other contracts and grants	5,967	-	**5,967**	5,929
Universal Support - Help to Claim	-	119,631	**119,631**	104,013
Emergency Assistance grant	-	336,000	**336,000**	-
Trussell Trust	41,806	-	**41,806**	-
Medway Hospital fund	-	6,850	**6,850**	-
	516,611	468,361	**984,972**	712,660
Total 2020	575,921	100,148	676,069	

5. Other incoming resources

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Lettings income and recharges	91,645	**91,645**	85,138

Notes to the financial statements
for the year ended 31 March 2021

6. Charitable Activites

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Staff costs	364,424	126,531	**490,955**	465,387
Rent and service charges	83,647	64,737	**148,384**	137,543
Insurance	3,528	-	**3,528**	6,932
Communication costs	3,865	22,139	**26,004**	16,734
Printing, postage and stationery	9,185	237	**9,422**	8,918
Advertising	8,345	305	**8,650**	100
Sundry expenses	35,100	23,346	**58,446**	14,304
Grant expenditure	-	248,384	**248,384**	-
Motor and travel expenses	627	-	**627**	11,777
Training and recruitment	444	-	**444**	2,867
Staff and volunteer expenses	9,859	5,823	**15,682**	14,734
Repairs and renewals	64,660	14,912	**79,572**	38,769
Subscriptions	12,024	-	**12,024**	13,051
Legal, professional and consultancy fees	2,347	2,449	**4,796**	24,827
Payroll and accounts administration	33,192	-	**33,192**	14,740
LAF disbursements	3,020	-	**3,020**	8,415
Irrecoverable input VAT	55,312	-	**55,312**	18,505
Bank charges	1,115	-	**1,115**	587
Depreciation	10,846	-	**10,846**	5,762
Auditor's remuneration	3,835	-	**3,835**	3,112
Auditor's remuneration for non audit work	687	-	**687**	638
Trustees expenses	374	-	**374**	516
Other governance costs	156	-	**156**	1,097
Management charge	-	-	**-**	401
	706,592	508,863	**1,215,455**	809,716
Total 2020	628,544	112,722	741,266	

7. Auditor's remuneration

The auditor's remuneration amounts to an auditor fee of £3,835 (2020 - £3,112), and accountancy fees of £687 (2020 - £638).

Notes to the financial statements
for the year ended 31 March 2021

8. Staff costs

	2021 £	2020 £
Wages and salaries	**449,309**	424,461
Social security costs	**34,024**	33,668
Contribution to defined contribution pension schemes	**7,622**	7,258
	490,955	465,387

The average number of persons employed by the company during the year was as follows:

	2021 No.	2020 No.
	15	15

No employee received remuneration amounting to more than £60,000 in either year.

The total employment benefits including employer pension contributions and employers' National Insurance of the key management personnel were £218,728 (2020: £228,914)

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £NIL).

Notes to the financial statements
for the year ended 31 March 2021

10. Tangible fixed assets

	Fixtures and fittings £	Office equipment £	Computer equipment £	Total £
Cost or valuation				
At 1 April 2020	**1,398**	**22,281**	**32,630**	**56,309**
Additions	**-**	**15,854**	**10,824**	**26,678**
At 31 March 2021	**1,398**	**38,135**	**43,454**	**82,987**
Depreciation				
At 1 April 2020	**1,192**	**14,564**	**30,460**	**46,216**
Charge for the year	**41**	**9,009**	**1,796**	**10,846**
At 31 March 2021	**1,233**	**23,573**	**32,256**	**57,062**
Net book value				
At 31 March 2021	**165**	**14,562**	**11,198**	**25,925**
At 31 March 2020	206	7,717	2,170	10,093

11. Fixed asset investments

	Shares in group undertakings £
Cost or valuation	
At 1 April 2020	**2**
At 31 March 2021	**2**
Net book value	
At 31 March 2021	**2**
At 31 March 2020	2

11. Fixed asset investments (continued)

Principal subsidiaries

The following were subsidiary undertakings of the company:

Names	Holding
Medway Healthwatch Ltd	100%
Medway Healthwatch CIC	100%

No profit or loss was made for the year ended 31 March 2021. The aggregate of the share capital and reserves as at 31 March 2021 for the subsidiary undertakings were as follows:

Names	Aggregate of share capital and reserves £
Medway Healthwatch Ltd	1
Medway Healthwatch CIC	1

12. Debtors

	2021 £	2020 £
Due within one year		
Trade debtors	**40,298**	4,626
Prepayments and accrued income	**-**	22,697
	40,298	27,323

13. Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	**24,411**	7,490
Other taxation and social security	**12,421**	10,453
Other creditors	**1,633**	1,504
Accruals and deferred income	**6,788**	3,500
	45,253	22,947

Notes to the financial statements
for the year ended 31 March 2021

14. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
Designated funds					
Equipment reserve	5,000	-	(5,000)	5,000	5,000
Contractual commitment reserve	10,000	-	(10,000)	10,000	10,000
Rental repairs and maintenance reserve	3,000	-	(3,000)	3,000	3,000
	18,000	-	(18,000)	18,000	18,000
General funds					
General Funds	320,687	946,623	(685,592)	(18,000)	563,718
Total Unrestricted funds	338,687	946,623	(703,592)	-	581,718
Restricted funds					
Local Welfare Provision / Emergency Assistance grant	13,870	542,240	(383,970)	-	172,140
Universal Support: Help to claim	1,794	119,631	(119,605)	-	1,820
Medway Hospital fund	-	6,850	(5,288)	-	1,562
	15,664	668,721	(508,863)	-	175,522
Total of funds	354,351	1,615,344	(1,212,455)	-	757,240

14. Statement of funds (continued)

Local Welfare Provision
Citizens Advice Medway is now operating the Local Welfare Provision. This was a new scheme last year to support those in the local community who have come to struggle to raise funds for everyday living costs. This service is for last resort emergencies only. The criteria is strict and the funding pot fixed for a year so a thorough application process is followed.

EAG GRANT
As a result of the COVID-19 pandemic, the UK government distributed additional funding of Local Authorities to help tackle the crisis. These were the Emergency Assistance Grant and the COVID Winter Grant. Medway Council chose to incorporate these into the existing Local Welfare Provision scheme which we administer on behalf of the Council as part of our core funding agreement.

Citizens Advice Medway has helped thousands of residents via the new schemes. Primarily the fund was used to arrange the provision of food, energy top-ups (gas and electric) and essential household items. These could be beds, microwaves, cookers, fridges, and other items. Aimed at those in crisis, there was still a strict eligibility criteria that still needed to be adhered to, though we did our best to ensure nobody was left unable to meet their own basic needs.

The EAG funding also permitted us to support over 20,000 parents in the Medway Towns via the Free School Meal provision authorised by the Government during the pandemic. Parents who were facing financial hardship as a result of the pandemic were concerned about being unable to feed their children during the holiday periods and school closures and so we were tasked with sourcing and delivering food parcels on a regular basis that would support the parents during periods where their children would be unable to receive Free School Meals.

Universal Support - Help to Claim
This project started in April 2019. This project supports clients applying for universal tax credits, to assist them with the somewhat complex applications. The grant is with the National Association of Citizens Advice Bureaux.

Medway Hospital Fund
This was a fundraiser during the Covid pandemic for decorating the ICU in Medway Hospital

Notes to the financial statements
for the year ended 31 March 2021

14. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2020 £
Unrestricted funds					
Designated funds					
Equipment reserve	5,000	-	(5,399)	5,399	5,000
Contractual commitment reserve	10,000	-	-	-	10,000
Rental repairs and maintenance reserve	3,000	-	-	-	3,000
	18,000	-	(5,399)	5,399	18,000
General funds					
General Funds	312,675	705,781	(692,370)	(5,399)	320,687
Total Unrestricted funds	330,675	-	(697,769)	-	338,687
Restricted funds					
Local Welfare Provision / Emergency Assistance grant	7,130	11,901	(5,161)	-	13,870
Universal Support: Help to claim	4,140	104,013	(106,359)	-	1,794
	11,270	115,914	(111,520)	-	15,664
Total of funds	341,945	115,914	(809,289)	-	354,351

Notes to the financial statements
for the year ended 31 March 2021

15. Summary of funds

Summary of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Designated funds	**18,000**	**-**	**(18,000)**	**18,000**	**18,000**
General funds	**320,687**	**946,623**	**(685,592)**	**(18,000)**	**563,718**
Restricted funds	**15,664**	**668,721**	**(508,863)**	**-**	**175,522**
	354,351	**1,615,344**	**(1,212,455)**	**-**	**757,240**

Summary of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2020 £
Designated funds	18,000	-	(5,399)	5,399	18,000
General funds	312,675	705,781	(692,370)	(5,399)	320,687
Restricted funds	11,270	115,914	(111,520)	-	15,664
	341,945	821,695	(809,289)	-	354,351

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	25,925	-	**25,925**
Fixed asset investments	2	-	**2**
Current assets	601,044	175,522	**776,566**
Creditors due within one year	(45,253)	-	**(45,253)**
Total	581,718	175,522	**757,240**

16. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	10,093	-	10,093
Fixed asset investments	2	-	2
Current assets	351,539	15,664	367,203
Creditors due within one year	(22,947)	-	(22,947)
Total	338,687	15,664	354,351

17. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net income for the year (as per Statement of Financial Activities)	**402,889**	12,406
Adjustments for:		
Depreciation charges	**10,846**	5,972
Dividends, interests and rents from investments	**(152)**	(561)
Decrease/(increase) in debtors	**(12,975)**	2,960
Increase in creditors	**22,306**	1,656
Net cash provided by operating activities	**422,914**	22,433

18. Analysis of cash and cash equivalents

	2021 £	2020 £
Cash in hand	**736,268**	339,880
Total cash and cash equivalents	**736,268**	339,880

Notes to the financial statements
for the year ended 31 March 2021

19. Analysis of changes in net debt

	At 1 April 2020	Cash flows	At 31 March 2021
	£	£	£
Cash at bank and in hand	**339,880**	**396,388**	**736,268**
	339,880	**396,388**	**736,268**

20. Pension commitments

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £1,633 (2020: £1,504) were payable to the fund at the balance sheet date and are included in creditors. The amount recognised as an expense in the year was £7,622 (2020: £7,258).

21. Operating lease commitments

At 31 March 2021 the company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2021	2020
	£	£
Not later than 1 year	**78,997**	76,679
Later than 1 year and not later than 5 years	**302,544**	305,905
Later than 5 years	**75,636**	151,272
	457,177	533,856

22. Related party transactions

The charity's principal funder is Medway Council. The charity's CEO, Dan McDonald is a councillor on Medway Council. During the year, income of £738,378 (2020 - £220,802) was received from Medway Council and payments of £Nil (2020 - £Nil) were payable to the Council. At the balance sheet date £40,298 of income was outstanding from Medway Council for core income.

Medway Volunteer Centre, a charity of which Alan Street is a trustee, and Dan McDonald (Chief Executive Officer and Company Secretary) is the Chair, was charged £5,395 for reimbursement of salaries, Pensions, administrative support/Financial consultancy and purchases made by Medway District Citizen's Advice Bureau on their behalf. £nil was outstanding at the year end. Rent and Office/IT service costs charges totalling £13,680 were invoiced by Medway District Citizen's Advice Bureau during the year. £nil was outstanding at the year end.

Additional Recharges of £18,190 were made to MVC for making offices COVID Safe, access to online Counselling for Counsellors and other Misc. charges. Income of £270.

Relate Medway and North Kent Limited, a charitable company of which Dan McDonald (Chief Executive Officer and Company Secretary) is the Chair, was charged £11,388 for reimbursement of expenses (IT,/other Office costs) incurred by Medway District Citizen's Advice Bureau on their behalf. Rent and service charges totalling £25,221 were invoiced by Medway District Citizen's Advice Bureau to Relate Medway and North Kent Limited during the year. £nil was outstanding at the year end.

Additional Recharges of £14,239 were made to Relate for making offices COVID Safe, Security and access to online Counselling for Counsellors and other Misc.