WEST KENT DEBT ADVICE

England & Wales · Charity number 1125756

Details

Other names	TONBRIDGE DEBT ADVICE CENTRE, TDAC
Status	Registered
Legal form	Charitable company
Company number	06669672
Registered	2008-09-08
Register	View on the Charity Commission register

Contact

Address	Tonbridge Baptist Church Derwent Road Tonbridge TN10 3HZ
Phone	01732 300 425
Email	info@crosslightadvice.org
Website	www.wkda.org.uk

Activities

Objects: THE CHARITY'S OBJECTS (THE OBJECTS) ARE (A) THE RELIEF OF FINANCIAL HARDSHIPAMONG PEOPLE LIVING OR WORKING IN THE UNITED KINGDOM AND ELSEWHERE BY THEPROVISION OF FREE ADVICE, COUNSELLING, AND SUPPORT; (B) TO ADVANCE THEEDUCATION OF THE PUBLIC IN ALL MATTERS RELATING TO THE MANAGEMENT OF THEIRPERSONAL FINANCES; (C) TO ADVANCE THE CHRISTIAN FAITH FOR THE BENEFIT OF THEPUBLIC IN ACCORDANCE WITH THE STATEMENTS OF BELIEF APPEARING IN THE SCHEDULE.

Activities: West Kent Debt Advice (WKDA) is an independent charity providing advice and practical assistance to all who find themselves in debt or financial difficulty in West Kent. Our service is completely free and impartial and our work is supported and funded by local churches acting together.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, EAST SUSSEX, KENT.
- East Sussex
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£152,679	£130,038	-	-
2023-12-31	£108,850	£125,490	-	-
2022-12-31	£102,306	£112,243	-	-
2021-12-31	£103,404	£110,408	-	-
2020-12-31	£133,386	£111,531	-	-

Trustees

Name	Role	Appointed
Benjamin Spring		2021-12-09
HELEN JANE ADAM		2014-11-17
Michael John O'Driscoll		
Paul Crouch		2020-04-01

Accounts

West Kent Debt Advice

Registered Charity No 1125756
Company Number 06669672

Directors' and Trustees' report and accounts

12 months to
31 December 2024

WEST KENT DEBT ADVICE

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WEST KENT DEBT ADVICE

GENERAL INFORMATION

TRUSTEES	Paul Crouch (Chair) Helen Adam Michael O'Driscoll Ben Spring
CHARITY NUMBER	1125756
COMPANY NUMBER	6669672
REGISTERED OFFICE AND PRINCIPAL ADDRESS	Tonbridge Baptist Church Darenth Avenue Tonbridge TN10 3HZ
BRANCH OPERATIONAL ADDRESSES	Vine Evangelical Church Hitchen Hatch Lane Sevenoaks TN13 3AT United Reformed Church 1 Mount Ephraim Tunbridge Wells TN4 8AE
BANKERS	Cooperative Bank plc PO Box 101 1 Balloon Street Manchester M60 4EP
INDEPENDENT EXAMINER	Dan Vickery ACMA

WEST KENT DEBT ADVICE

TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2024

The trustees (also directors of the charity for the Companies Act) present their report with the unaudited financial statements of West Kent Debt Advice for the year ending 31 December 2024. The trustees confirm that the annual report and financial statements comply with the Charities Act 2011, the Companies Act 2006, the requirements of the charity's governing document, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended in February 2016.

History

Tonbridge Debt Advice Centre (TDAC) was established in 2004 by a group of individuals in Tonbridge Baptist Church to provide a "safe place" where local people could come to receive free advice to help them escape the debt trap. TDAC was incorporated as a guarantee company and received charitable status in 2008. It changed its name to West Kent Debt Advice (WKDA) on 24 January 2012.

Under an agreement dated 2 October 2017, WKDA partnered with the charity Crosslight Advice (CL) to co-deliver advice services to clients in West Kent, ensuring they achieve the highest quality technical, professional, and ethical standards.

Structure, Governance and Management

WKDA is a charitable company governed by its Memorandum and Articles of Association. The members of WKDA are trustees under the Charities Act 2011 and directors under the Companies Act 2006. Membership is open to individuals or organisations that apply to WKDA in the form required by the directors and are approved by the directors. Directors are appointed by the members at a general meeting. There must be a minimum of three directors, but there is no maximum number.

The day-to-day operations of WKDA are delegated to staff and volunteers.

Objectives and activities

WKDA's purposes as set out in the objects contained in its memorandum of association are:

- The relief of financial hardship among people living or working in the United Kingdom and elsewhere by providing free advice, counselling, and support.

- to advance the education of the public in all matters relating to the management of their personal finances; and

WKDA aims to ensure the provision of help and advice on all aspects of personal finance to any person who requires it in the West Kent area, but primarily to such persons with debt-related problems. The charity realises these objectives through its partnership with CL and the joint operation of the Crosslight branches in West Kent.

The Charity Commission's general guidance on public benefit is referred to when reviewing WKDA's objectives and aims and planning future activities. The Trustees consider that the charity's current activities provide public benefit per that guidance.

WEST KENT DEBT ADVICE

TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2024 (continued)

Achievement and Performance

WKDA provides its services in partnership with Crosslight Advice and operates Crosslight's West Kent branches. The branches are in Tonbridge, Tunbridge Wells, Sevenoaks, Edenbridge, and Snodland. While we are primarily a face-to-face service, we also meet with clients for phone appointments where face-to-face is difficult for them.

In 2024, we had over 370 cases open on our system, of which 164 were new. We held over 1,000 client appointments during the year. We have had 147 debt cases, 17 budget coaching cases and six welfare rights cases. The demand for Crosslight's services has increased by over 13% across the board, with the enquiries specifically for WKDA rising to over 380 throughout the year.

During 2024, WKDA have achieved debt write-offs in excess of £619k and income gains for clients over £209k.

Case complexity continues to increase. Many clients are threatened with eviction or are experiencing bailiff action for council tax arrears. A large proportion of our clients are struggling with mental and/or physical health difficulties. Many have been victims of domestic abuse or have difficult family situations to cope with, such as children with additional needs.

Whilst benefits do increase, the increases often do not reflect the rising living costs, and it can be challenging to manage such financial hardships. We try to assist with this through income maximisation and supporting clients with budgeting help through our in-person Money Course and 1-1 Budget Coaching.

Financial review

Total incoming resources for the year amounted to £152,679 (£108,850 in 2023), and resources expended on charitable activities were £130,038 (£125,490 in 2023). All other costs were kept to a minimum.

At the year's end, unrestricted funds amounted to £98,639 (2023: £75,998).

The trustees aim for the charity to have sufficient unrestricted reserves to support its existing clients. Such is the continuing nature of the support offered, which can take at least twelve months to service some clients. Furthermore, the charity is significantly dependent on successful applications to grant-making trusts, the response to which can typically take six months or more. Consequently, the level of reserves is reviewed regularly to ensure that they are sufficient to sustain the charity's ongoing activities and its ability to meet its financial commitments.

Trustees

The members of the charitable company are trustees for the Charities Act 2011 and directors for company law. The trustees who served during the year were:

WEST KENT DEBT ADVICE

TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2024 (continued)

Trustees' responsibilities

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

Company law requires the trustees to prepare financial statements for each financial year. 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 charitable company's state of affairs, incoming resources, and resource application.

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;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Paul Crouch
Non-Executive Director and Chairman of Trustees

Tonbridge Baptist Church
Darenth Avenue
Tonbridge
TN10 3HZ

15 September 2025

WEST KENT DEBT ADVICE

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2024

		2024 Unrestricted £	2024 Restricted £	2024 Total £	2023 Total £
Incoming resources					
Donations from individuals	Gifts	20,823	-	20,823	16,275
	Gift Aid tax recovery	2,011	-	2,011	2,250
		22,834	-	22,834	18,525
Donations from Churches		15,217	-	15,217	14,538
Grants					
	Frank Jackson Foundation	-	-	-	10,000
	Henry Oldfield Trust	10,000	-	10,000	-
	Henry Smith Charity	10,000	-	10,000	-
	Kent Community Foundation	10,656	-	10,656	13,320
	Colyer-Fergusson Trust	15,000	-	15,000	15,000
	Edenbridge Food Bank	-	16,018	16,018	10,298
	Tonbridge & Malling Borough Council	-	5,600	5,600	-
	Sevenoaks District Council	-	2,900	2,900	-
	Postcode Society Trust	25,000	-	-	-
	Others	18,250	-	26,470	26,470
		88,906	24,518	113,424	75,088
Bank interest		1,164	-	1,164	699
Other receipts		40	-	40	-
Total incoming resources		**128,161**	**24,518**	**152,679**	**108,850**
Resources expended					
Fund-raising and publicity		5,333	-	5,333	7,638
Direct charitable expenditure	Staff costs	73,756	24,518	98,274	92,323
	Other direct costs	26,431	-	26,431	25,529
Governance		-	-	-	-
Total resources expended		**105,520**	**24,518**	**130,038**	**125,490**
Net incoming (outgoing) resources for the year		**22,641**	**-**	**22,641**	**(16,640)**
Funds brought forward at 1 January 2024		75,998	-	75,998	92,638
Funds carried forward at 31 December 2024		**98,639**	**-**	**98,639**	**75,998**

WEST KENT DEBT ADVICE

BALANCE SHEET – 31 DECEMBER 2024

	Note	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	5		-		-
Current assets					
Debtors	6	2,111		2,337	
Bank and cash balances		96,943		77,338	
		99,054		79,675	
Creditors – amounts falling due within one year	7	415		3,677	
Net current assets			98,639		75,998
Total assets less current liabilities	8		**98,639**		**75,998**
Funds					
Unrestricted funds			98,639		75,998
Restricted funds	9		-		-
			98,639		**75,998**

The trustees are satisfied that the company was entitled to exemption from the requirement to have an audit under section 477 of the Companies Act 2006 and confirm that no notice has been deposited requesting an audit under section 476 of the Companies Act 2006 concerning the accounts for the financial period.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 regarding accounting records and account preparation.

The accounts, prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006, were approved by the board on 15 September 2025 and signed on its behalf.

Paul Crouch
Director and Chairman of Trustees

WEST KENT DEBT ADVICE
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

1. Accounting policies

a) Accounting Basis

The accounts have been prepared under the historical cost convention and in accordance with the Charities Act 2011, the Companies Act 2006, the requirements of the charity's governing document, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended in February 2016.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the charity's general objectives. Restricted funds are subject to conditions imposed by the donors.

c) Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified reasonably.

d) Resources Expended

Expenditure includes irrecoverable VAT and is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises the costs incurred by the charity in delivering its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities and costs of an indirect nature necessary to support them.

Governance costs include those associated with meeting the charity's constitutional and statutory requirements and those linked to the strategic management.

e) Pension Costs

Pension contributions to money purchase schemes for the charity's members of staff are charged to the statement of financial activities as they are incurred.

f) Tangible Fixed Assets and Depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at 33% per annum to write off each asset's cost, less estimated residual value, over its expected useful life. Assets costing more than £1,000 are capitalised.

g) Taxation

The company is not liable to taxation on its income.

2. Net incoming (outgoing) resources for the year are stated after charging:

	2024	**2023**
	£	**£**
Depreciation of tangible fixed assets	-	-
Independent Examiner's fee	-	-

WEST KENT DEBT ADVICE
NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2024

3. Staff costs

	2024	2023
	£	£
Salaries & National Insurance	94,489	89,091
Pension premiums	3,277	3,232

The average number of staff employed during the year was 4 (2024– 4). No employee received emoluments of more than £60,000.

4. Trustees' remuneration and related party transactions

No remuneration or expenses were paid to any trustee during the year.

Tonbridge Baptist Church donated £6,250 (2023 - £6,250) to the charity during the year and provided premises from which the charity operates free of charge. Ben Spring, a Trustee of the charity, is a member of Tonbridge Baptist Church.

Michael O'Driscoll, a trustee of the charity, is a member of Tunbridge Wells Baptist Church who donated £200 (2023 - £200) to the charity during the year.

Paul Crouch was a Trustee of Crosslight Advice during the year. The charity contributed to Crosslight Advice totalling £22,839 (2023 - £21,847) in respect of training, appointment scheduling, governance and policy, and software licences. This drives efficiency for the charity through economies of scale.

5. Tangible fixed assets – office equipment and computers

	£
Cost	
At 1 January 2024 and 31 December 2024	11,293
Accumulated depreciation	
At 1 January 2024 and 31 December 2024	11,293
Net book value	
At 31 December 2024 and 31 December 2024	-

6. Debtors

	2024	2023
	£	£
Prepayments	106	102
Gift Aid tax recoverable	2,005	2,235
	2,111	2,337

7. Creditors – amounts falling due within one year

	2023	2023
	£	£
PAYE and national insurance contributions	285	3,547
Accrued expenses	130	130
	415	3,677

WEST KENT DEBT ADVICE
NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2024

8. Analysis of net assets between funds

	Unrestricted	Restricted	Total
	£	£	£
Tangible fixed assets	-	-	-
Net current assets	98,639	-	98,639
	98,639	-	98,639

9. Restricted funds

	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Edenbridge Food Bank	-	16,018	16,018	-
	-	16,018	16,018	-

10. Company status

The private company is limited by guarantee and does not have share capital.

WEST KENT DEBT ADVICE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
YEAR ENDED 31 DECEMBER 2024

I report on the accounts for the year ended 31 December 2024, which are on pages 6 to 10.

Respective responsibilities of trustees and the independent examiner

The charity's trustees are responsible for preparing the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence required in an audit, and consequently, no opinion is given on whether the accounts present a true and fair view. The report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which give me reasonable cause to believe that, in any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I have encountered no other matters connected with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts.

Dan Vickery ACMA

15 September 2025

Accounts

Registered Charity No. 1125756
Company No. 6669672

WEST KENT DEBT ADVICE

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

WEST KENT DEBT ADVICE

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WEST KENT DEBT ADVICE

GENERAL INFORMATION

TRUSTEES	Paul Crouch (Chair) Helen Adam Michael O'Driscoll Ben Spring
CHARITY NUMBER	1125756
COMPANY NUMBER	6669672
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BRANCH OPERATIONAL ADDRESSES	Vine Evangelical Church Hitchen Hatch Lane Sevenoaks TN13 3AT United Reformed Church 1 Mount Ephraim Tunbridge Wells TN4 8AE
BANKERS	Cooperative Bank plc PO Box 101 1 Balloon Street Manchester M60 4EP
INDEPENDENT EXAMINER	Dan Vickery ACMA

WEST KENT DEBT ADVICE

TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2023

The trustees (who are also directors of the charity for the purposes of the Companies Act) present their report together with the unaudited financial statements of West Kent Debt Advice for the year ended 31 December 2023. The trustees confirm that the annual report and financial statements comply with the Charities Act 2011, the Companies Act 2006, the requirements of the charity's governing document, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended in February 2016.

History

Tonbridge Debt Advice Centre (TDAC) was established in 2004 by a group of individuals in Tonbridge Baptist Church to provide a "safe place" where local people could come to receive free advice to help them escape the debt trap. TDAC was incorporated as a guarantee company and received charitable status in 2008. It changed its name to West Kent Debt Advice (WKDA) on 24 January 2012.

Under an agreement dated 2 October 2017 WKDA entered into a partnership with the charity Crosslight Advice (CL) to co-deliver advice services to clients in West Kent and thereby ensure that they achieve the highest quality technical, professional, and ethical standards.

Structure, Governance and Management

WKDA is a charitable company governed by its Memorandum and Articles of Association. The members of WKDA are trustees for the purposes of the Charities Act 2011 and are directors under the Companies Act 2006. Membership is open to individuals or organisations who apply to WKDA in the form required by the directors and are approved by the directors. Directors are appointed by the members at a general meeting. There must be a minimum of three directors, but there is no maximum number.

The day-to-day operations of WKDA are delegated to staff and volunteers.

Objectives and activities

WKDA's purposes as set out in the objects contained in its memorandum of association are:

- the relief of financial hardship among people living or working in the United Kingdom and elsewhere by the provision of free advice, counselling, and support;
- to advance the education of the public in all matters relating to the management of their personal finances; and
- to advance the Christian faith for the benefit of the public in accordance with our statements of belief.

The aims of WKDA are to ensure the provision of help and advice on all aspects of personal finance to any person who requires it in the West Kent area, but primarily to such persons with debt-related problems. The charity realises these objectives through its partnership with CL and the joint operation of the Crosslight branches in West Kent.

The guidance contained in the Charity Commission's general guidance on public benefit is referred to when reviewing the objectives and aims of WKDA and in planning future activities. The Trustees consider that the charity's current activities provide public benefit in accordance with that guidance.

Achievement and Performance

WKDA provides its services in partnership with Crosslight and jointly operates Crosslight's West Kent branches in Tonbridge, Sevenoaks, and Tunbridge Wells.

In 2023, WKDA helped over 200 families who have faced increasing challenges. New enquiries were more than double pre-pandemic levels and in the last year demand for our services has grown 17%. We had 122 new open advice, 82 casework, 9 budget coaching and 22 welfare rights cases during the year. We've written off over £580,000 of unpayable debts and achieved income gains of over £223,000 for our clients.

As well as an increase in the number of people needing our support, there has also been a rise in the number of clients presenting with complex/multiple needs such as long-term health or mental health issues, cognitive or behavioural difficulties, complex family situations, and victims of domestic violence. Support for those with complex needs now constitutes over 53% of all of our active cases.

Whilst maintaining its commitment to providing face-to-face advice, CLWK has prepared itself to implement a more flexible approach so that it is able to take on more clients and to see them more quickly. This means there will be more encouragement for clients to take control of managing their debts if they are able, whilst still offering the full casework model to those who need it.

Financial review

Total incoming resources for the year amounted to £108,850 (2022 £102,306) and resources expended on charitable activities were £125,490 (2022 £112,243). All other costs are kept to a minimum.

Unrestricted funds amounted to £75,998 (2022 £92,638) at the year end.

The aim of the trustees is that the charity should have sufficient unrestricted reserves to enable it to support its existing clients. Such is the continuing nature of the support offered that the servicing of some clients can take at least twelve months. Furthermore the charity is significantly dependent on successful applications to grant making trusts, the response to which can typically take six months or more. Consequently the level of reserves is reviewed regularly to ensure that they are sufficient to sustain the charity's ongoing activities and its ability to meet its financial commitments.

Trustees

The members of the charitable company are trustees for the purposes of the Charities Act 2011 and directors for the purposes of company law. The trustees who served during the year were:

Paul Crouch (Chair)
Mike O'Driscoll
Helen Adam
Michael Harris (Resigned 26.12.2023)
Ben Spring

Trustees' responsibilities

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

Company law requires the trustees to prepare financial statements for each financial year. 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 charitable company and of the incoming resources and application of resources.

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;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Paul Crouch
Non-Executive Director and Chairman of Trustees

Tonbridge Baptist Church
Darenth Avenue
Tonbridge
TN10 3HZ

24 September 2024

WEST KENT DEBT ADVICE

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2023

		2023 Unrestricted £	2023 Restricted £	2023 Total £	2022 Total £
Incoming resources					
Donations from individuals	Standing orders	11,750	-	11,750	12,835
	Others	4,525	-	4,525	13,761
	Gift Aid tax recovery	2,250	-	2,250	2,510
		18,525	-	18,525	29,106
Donations from Churches		14,538	-	14,538	12,245
Grants					
	Frank Jackson Foundation	10.000	-	10,000	-
	High Hilden	-	-	-	10,000
	Kent Community Foundation	13,320	-	13,320	20,000
	Colyer-Fergusson Trust	15,000	-	15,000	15,000
	Edenbridge Food Bank	-	10,298	10,298	5,721
	Others	26,470	-	26,470	8,900
		64,790	10,298	75,088	59,621
Bank interest		699	-	699	385
Other receipts		-	-	-	949
Total incoming resources		**98,552**	**10,298**	**108,850**	**102,306**
Resources expended					
Fund-raising and publicity		7,638	-	7,638	-
Direct charitable expenditure	Staff costs	82,025	10,298	92,323	87,811
	Other direct costs	25,529	-	25,529	24,302
Governance		-	-	-	130
Total resources expended		**115,192**	**10,298**	**125,490**	**112,243**
Net incoming (outgoing) resources for the year		**(16,640)**	**-**	**(16,640)**	**(9,937)**
Funds brought forward at 1 January 2023		92,638	-	92,638	102,575
Funds carried forward at 31 December 2023		**75,998**	**-**	**75,998**	**92,638**

WEST KENT DEBT ADVICE

BALANCE SHEET – 31 DECEMBER 2023

	Note	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	5		-		-
Current assets					
Debtors	6	2,337		2,608	
Bank and cash balances		77,338		93,621	
		79,675		96,229	
Creditors – amounts falling due within one year	7	3,677		3,591	
Net current assets			75,998		92,638
Total assets less current liabilities	8		**75,998**		**92,638**
Funds					
Unrestricted funds			75,998		92,638
Restricted funds	9		-		-
			75,998		**92,638**

The trustees are satisfied that the company was entitled to exemption from the requirement to have an audit under section 477 of the Companies Act 2006 and confirm that no notice has been deposited requesting an audit under section 476 of the Companies Act 2006 in relation to the accounts for the financial period.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to the accounting records and the preparation of accounts.

The accounts, which have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006, were approved by the board on 24 September 2024 and signed on its behalf.

Paul Crouch
Non-Executive Director and Chairman of Trustees

1. Accounting policies

a) Accounting Basis

The accounts have been prepared under the historical cost convention and in accordance with the Charities Act 2011, the Companies Act 2006, the requirements of the charity's governing document, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended in February 2016.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are subject to conditions imposed by the donors.

c) Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

d) Resources Expended

Expenditure includes irrecoverable VAT and is recognised on an accruals basis as a liability is incurred.

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

Governance costs include costs associated with meeting the constitutional and statutory requirements of the charity and costs linked to the strategic management of the charity.

e) Pension Costs

Pension contributions to money purchase schemes for the charity's members of staff are charged to the statement of financial activities as they are incurred.

f) Tangible Fixed Assets and Depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at 33% per annum to write off the cost, less estimated residual value, of each asset over its expected useful life. Assets costing more than £1,000 are capitalised.

g) Taxation

The company is not liable to taxation on its income.

2. Net incoming (outgoing) resources for the year are stated after charging:

	2023	2022
	£	£
Depreciation of tangible fixed assets	-	-
Independent Examiner's fee	-	130

3. Staff costs

	2023	2022
	£	£
Salaries	88,357	84,213
National insurance contributions	734	1,813
Pension premiums	3,232	2,920

The average number of staff employed during the year was 4 (2023– 4). No employee received emoluments of more than £60,000.

4. Trustees' remuneration and related party transactions

No remuneration or expenses were paid to any trustee during the year.

Tonbridge Baptist Church made donations of £6,250 (2022 - £5,750) to the charity during the year, and provided premises from which the charity operates free of charge. Ben Spring, a Trustee of the charity, is a member of Tonbridge Baptist Church.

Michael O'Driscoll, a trustee of the charity, is a member of Tunbridge Wells Baptist Church who made a donation of £200 (2022 - £250) to the charity during the year.

Paul Crouch was a Trustee of Crosslight Advice during the year. The charity made contributions to Crosslight Advice totalling £21,847 (2022 - £21,500) in respect of training, appointment scheduling, governance and policy and software licences. This drives efficiency for the charity through economies of scale.

5. Tangible fixed assets – office equipment and computers

	£
Cost	
At 1 January 2023 and 31 December 2023	11,293
Accumulated depreciation	
At 1 January 2023 and 31 December 2023	11,293
Net book value	
At 31 December 2023 and 31 December 2022	-

6. Debtors

	2023	2022
	£	£
Prepayments	102	98
Gift Aid tax recoverable	2,235	2,510
	2,337	2,608

7. Creditors – amounts falling due within one year

	2023	2022
	£	£
PAYE and national insurance contributions	3,547	3,461
Accrued expenses	130	130
	3,677	3,591

8. Analysis of net assets between funds

	Unrestricted	Restricted	Total
	£	£	£
Tangible fixed assets	-	-	-
Net current assets	75,998	-	75,998
	75,998	-	75,998

9. Restricted funds

	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Edenbridge Food Bank	-	10,298	10,298	-
	-	10,298	10,298	-

10. Company status

The company is a private company limited by guarantee and does not have share capital.

WEST KENT DEBT ADVICE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
YEAR ENDED 31 DECEMBER 2023

I report on the accounts for the year ended 31 December 2023 which are set out on pages 6 to 10.

Respective responsibilities of trustees and independent examiner

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a true and fair view. The report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which give me reasonable cause to believe that, in any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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.

Dan Vickery ACMA

24 September 2024

Accounts

West Kent Debt Advice

Registered Charity No 1125756
Company Number 06669672

Directors' and Trustees' report and accounts

12 months to
31 December 2022

CONTENTS

CHARITY INFORMATION

Charity number
1125756

Company number
6669672

Registered office and principal address
Tonbridge Baptist Church, Darenth Avenue, Tonbridge, TN10 3HZ

Directors and Trustees
Paul Crouch (Chair)
Michael O'Driscoll
Helen Adam
Michael Harris
Ben Spring

Bankers
Cooperative Bank plc, PO Box 101, 1 Balloon Street, Manchester, M60 4EP

Independent examiner
Dan Vickery ACMA

1. INTRODUCTION

The trustees (who are also directors of the charity for the purposes of the Companies Act) present their report together with the unaudited financial statements of West Kent Debt Advice for the year ended 31 December 2022.

The trustees confirm that the annual report and financial statements comply with the Charities Act 2011, the Companies Act 2006, the requirements of the charity's governing document, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended in February 2016.

History

Tonbridge Debt Advice Centre (TDAC) was established in 2004 by a group of individuals in Tonbridge Baptist Church to provide a "safe place" where local people could come to receive free advice to help them escape the debt trap. TDAC was incorporated as a guarantee company and received charitable status in 2008. It changed its name to West Kent Debt Advice (WKDA) on 24 January 2012.

Under an agreement dated 2 October 2017 WKDA entered into a partnership with the charity Crosslight Advice (CL) to co-deliver advice services to clients in West Kent and thereby ensure that they achieve the highest quality technical, professional, and ethical standards.

Partnership

Our model is one of collaboration and partnership, recognising that we cannot achieve lasting change without the support and participation of the communities we serve. It is important for us to give our clients a holistic support and we are aware that we can only do that in partnership with other organisations.

Alongside our strategic partnership with Crosslight Advice, we are also involved in many local partnerships including the homeless prevention PATH and HERO projects, alongside Citizens Advice and Sevenoaks District Council.

We also work closely and exchange knowledge and training with the other Crosslight branch staff and volunteers that serve the communities in London and the South

2. MISSION & PURPOSE

West Kent Debt Advice (WKDA) is an independent, person-centred charity working to alleviate poverty amongst some of the most vulnerable in our communities.

WKDA works in partnership with the charity Crosslight Advice (charity number 1163306) and fulfils its mission through the joint operation of the Crosslight branches in West Kent, primarily in Tonbridge, Tunbridge Wells and Sevenoaks.

Our joint vision is **to retore dignity** and **renew hope** to those in need by reducing debt poverty and improving financial capability.

The whole-person approach of Crosslight West Kent focuses on individuals and families who are often characterised by unemployment or low incomes, long-term physical or mental health problems, and complex social and family issues.

Our ethos is to work with our clients on an individual basis, to ensure they can embrace the advice given, understand the benefits of simple money management and budgeting techniques, and be supported to start working through some of the causes of their difficulties. It is a partnership, and we seek always to equip and empower, rather than prescribe or dictate. Most of our clients come to us at a point of crisis, often facing the threat of eviction, court orders, visits from bailiffs, and mounting priority debts. Simply being given the time to be heard can have a huge impact. With engagement, opportunities abound for positive life changes, building resilience and ultimately, encouraging financial independence.

Our Christian ethos and our five core values lie at the heart of all that we do:

1. To help anyone, regardless of background, faith or circumstance, striving always to ensure Crosslight is open and welcoming to anyone who needs our support
2. To model unconditional love and compassion to all those we support, treating all with dignity and respect
3. To act without judgement in the best interests of our clients to the best of our ability, putting aside pre-conditions and treating each person as a precious, unique individual
4. To be open, honest and fair in all our dealings with clients and colleagues alike, supporting each other in the work that Crosslight undertakes
5. To empower our clients to make their own informed decisions, recognising their own agency, and seeking to ensure their flourishing as valuable members of our communities

WKDA's mission is:

- the relief of financial hardship
- to advance the education of the public in all matters relating to the management of their personal finances

We refer to the Charity Commission's general guidance on public benefit when reviewing the objectives and aims of West Kent Debt Advice and in planning future activities.

3. ACTIVITIES, ACHIEVEMENTS & PERFORMANCE IN 2022

This section reflects the work of Crosslight West Kent, in partnership with Crosslight Advice

Advise

We provide comprehensive debt and benefit advice, focusing on the unique circumstances of each individual. Our end-to-end support includes in-depth casework for the most vulnerable. We act as advocates for our clients to ensure their voices are heard, intermediating on their behalf if required. Our approach is to journey with our clients and support them each step of the way, working at their pace and adapting to their individual needs and abilities. Our open-ended support is available for as long as is needed.

Equip

A key part of our mission is to create lasting change so that our clients can face the future with more confidence, better equipped to meet their full potential. We do this through one-to-one budget coaching and our Money Course workshops – both face-to-face and online. We help clients look beyond the immediate crisis and work with them to build resilience over the long-term. Our programmes are designed to help clients understand their own finances and teach them simple budgeting skills they can apply day to day.

Encourage

We know that debt and financial difficulty are often symptoms of a deeper problem. We work hard to support clients through their difficulties and empower them to turn their lives around. We achieve this by taking a 'whole-person' approach which includes mentoring, befriending, social engagement and encouragement. Our advisers and coaches initiate this support on a case-by-case basis, and past examples have included helping with job applications, housing issues, and support with family life.

Resourcing Others

As well as providing services directly to our clients, we also build community, and support those in need beyond our catchment areas. We do this by offering our Money Course and money education programmes to other organisations and community groups to use for their own service users. Our Money Course Leader's Hub provides online training and support, as well as full access to all our resources and videos so that our workshops can be run wherever there is a need. Likewise our free, online Budget Builder (web and app) complements the Money Course and enables anyone to build their own household budget and use it to manage their money more effectively day-to-day.

2022 has been another very challenging year for Crosslight. Emerging from the pandemic we were plunged straight into a cost-of-living crisis, with profound consequences for our clients. With the unwavering support of our incredible team of staff and volunteers, we were able to help more people, and in more locations, than ever before.

Advice

We saw record numbers of individuals wanting to access our service. Our Advice Services team handled 390 new enquiries from individuals in West Kent seeking advice, a 13% increase on 2021. This represents over 600 families and children who are impacted by our help and advice. As we navigated out of the pandemic, we increased the proportion of face-to-face appointments from 35% in 2021, to 57% in 2022. Looking forward, we expect to hold more appointments in 2023, and we will continue to encourage clients to attend more appointments by video or in person, so they can feel better supported and case progress will be more efficient.

Paul Crouch
Chair of Trustees

West Kent Debt Advice has provided another year of significant support to the communities it operates in, with the statistics overleaf speaking for themselves.

I'm enormously proud of the team for their relentless drive to deliver a quality service and I've been particularly pleased to see the number of locations we operate from increase.

As a charity we provide this service to the community for free, however we only manage to do that because of the generous donations from individual and organisational donations as well as grants.   A heartfelt thank you to all who supported us in 2022.

Andrew Hull
Manager

Demand has continued to be strong throughout 2022, with many of our clients presenting with multiple and complex issues. Although our focus is on helping clients with their problem debt and financial capability, our holistic approach means we need to take account of issues relating to health, relationships, and other factors that could be affecting their lives. Ensuring our clients' needs are being met is enhanced by strong partnership working with other organisations such as local councils, foodbanks and homelessness and domestic violence charities.

Our vision is to be able to offer our services in the most appropriate way to clients throughout the boroughs of Sevenoaks, Tonbridge and Malling, and Tunbridge Wells. In addition to our telephone-based services, we have further developed our face-to-face offerings in Edenbridge and at foodbanks in Sevenoaks and Tunbridge Wells.

We have a small staff team, supplemented by around 30 volunteers. They have benefited from the expanded Learning and Development programme that has been rolled out through the organisation. This has enhanced our ability to offer practical and relevant help for our clients, underpinned by the necessary regulatory knowledge.

2022 in numbers

Energy Crisis

***2 in 3** (63%) of our advice clients in 2022 had fallen into fuel arrears as prices rocketed*

***2 in 5** (40%) had to go for periods without heating altogether*

Our clients

Our clients told us that in the months leading up to their first appointment…

Half (51%) have had to cut down or go without food

Two thirds (66%) have missed payments on essential bills

Over **Half** (54%) of our debt clients are struggling to pay their rent and are facing possible eviction

Over **half** (55%) of our debt clients have long-term physical or mental health problems

Almost **8 in 10** (79%) say their situation is affecting their mental health

Half say their family relationships are in jeopardy

*Over **393** clients supported (over **600** family members) of which 195 were new clients.*

***700** appointments held*

*Over **£130k** of annualised income gains for clients including grants and benefits*

*Over **£800k** of unpayable debt write-offs secured for clients*

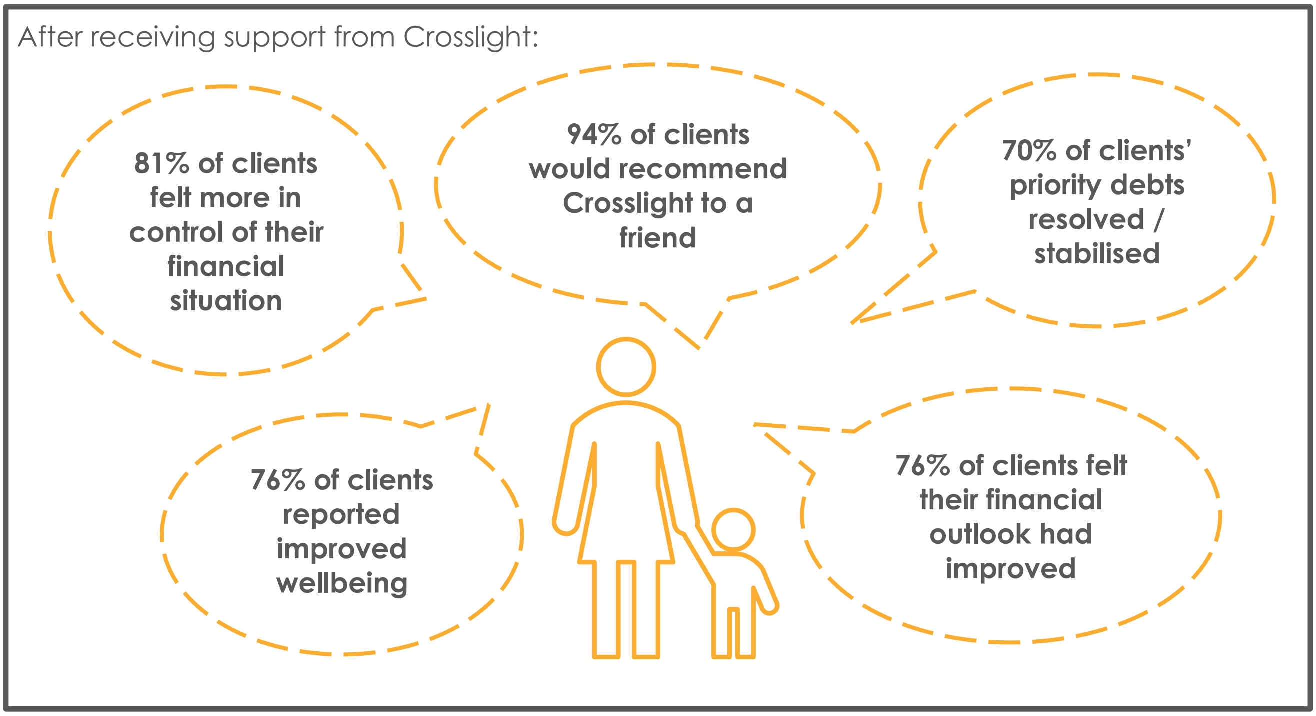
*Over **100** sign-ups for the Money Course online, face-to-face, and self-led*

***66** new external organisations signed up to the Money Course Leaders Hub to run courses in their own communities*

*Welcomed the **5,000th** user our online Budget Builder (now 5,200+)*

*New **Cost of Living Toolkit** workshop launched*

The Impact of our work



Our Unique Approach

Personal not prescriptive – much advice delivery is becoming more generic, with a focus on information rather than individual advice. In contrast, our service is tailored to the individual, meeting them at their point of need and working at their pace. Our service is flexible and adapts to the needs of each individual.

Outcomes not volumes – many agencies are more focused on meeting volume targets. In contrast, although we seek to help as many as possible, we are not driven by numbers. We want to ensure all our clients get the support they need to move beyond a current crisis. We are therefore more interested in the progress of each individual, rather than showing off our client volumes.

Time to give not timed-out – many advice providers are time-limited in the support they give. In contrast, we support some of the most vulnerable in our communities, many of whom struggle with very complex circumstances. We therefore support our clients for as long as they need to remain engaged with us.

Big picture not just the big problem – most of our clients come to us at a point of crisis, often with a number of issues where they need support. Our first task is to help them with these urgent problems. But where we can, we will go further, to look at the big picture beyond the immediate crisis and support our clients as they deal with the underlying causes of their difficulties.

4. GOVERNANCE & MANAGEMENT

WKDA is a charitable company governed by its Memorandum and Articles of Association. The members of WKDA are trustees for the purposes of the Charities Act 2011 and are directors under the Companies Act 2006. Membership is open to individuals or organisations who apply to WKDA in the form required by the directors and are approved by the directors. Directors are appointed by the members at a general meeting. There must be a minimum of three directors, but there is no maximum number.

The day-to-day management of the WKDA charity is delegated to a branch manager, supported by a team of staff and volunteers.

WKDA has a formal relationship with the registered Charitable Incorporated Organisation Crosslight Advice (1163306) and jointly operates the Crosslight branches in West Kent, part of several Crosslight branches serving the needs of local communities in London and the South of England.

WKDA and Crosslight each assume different responsibilities regarding the overall operations of Crosslight West Kent to ensure an efficient and cost-effective structure that avoids duplication, reduces overall costs through shared resources and economies of scale, and provides the biggest impact to those being served. The responsibilities of each organisation are codified in a memorandum of understanding between Crosslight Advice and WKDA. Crosslight Advice is the entity authorised by the Financial Conduct Authority, and the staff of WKDA provide debt advice as agents of Crosslight Advice under the day-to-day management of the Crosslight CEO.

Pay & Remuneration

Pay and remuneration for all staff including key management personnel is determined by the trustees based on individual performance and appropriate benchmarking. The trustees are guided in their decisions by the People Committee of partner charity Crosslight Advice, which has an independent chair and includes a mix of trustees and outside members with specialist skills.

Trustees

The members of the charitable company are trustees for the purposes of the Charities Act 2011 and directors for the purposes of company law. The trustees who served during the year were:

- Paul Crouch (Non-Executive Director & Chairman of Trustees)
- Helen Adam
- Janene Hosier (Resigned 21.11.2022)
- Michael O'Driscoll
- Michael Harris
- Ben Spring

The trustees and directors are voluntary positions and non-remunerated.

5. FUNDING & SUPPORT

We are very grateful to the many individuals, companies, partners, churches and trusts that have given so generously. WKDA relies on this voluntary income and it is only through the generosity of our supporters that our transformational work can continue.

In particular we would like to thank the following for their financial support, either directly through Crosslight, or in support of our partners:

Provision of support
In addition to the financial support already recognised above, the trustees would like to sincerely thank the partner churches in which the Crosslight branches are based:

- Tonbridge Baptist Church
- United Evangelical Church, Tunbridge Wells
- Vine Evangelical Church, Sevenoaks

6. FINANCIAL REVIEW, RISK MANAGEMENT, & RESERVES POLICY

Total incoming resources for the year amounted to £102,306 (2021 £103,404) and resources expended on charitable activities were £112,243 (2021 £110,408). All other costs are kept to a minimum.

Unrestricted funds amounted to £92,638 (2021 £102,575) at the year end.

The aim of the trustees is that the charity should have sufficient unrestricted reserves to enable it to support its existing clients. Such is the continuing nature of the support offered that the servicing of some clients can take at least twelve months. Furthermore the charity is significantly dependent on successful applications to grant making trusts, the response to which can typically take six months or more. Consequently the level of reserves is reviewed regularly to ensure that they are sufficient to sustain the charity's ongoing activities and its ability to meet its financial commitments.

7. TRUSTEES RESPONSIBILITIES

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

Company law requires the trustees to prepare financial statements for each financial year. 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 charitable company and of the incoming resources and application of resources.

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;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Paul Crouch
Non-Executive Director & Chairman of Trustees

Date: 15 - Sept - 2023

8. INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES FOR THE PERIOD ENDED 31 DECEMBER 2022

I report on the accounts for the period ended 31.12.22 which are set out in the following pages.

Respective responsibilities of trustees and independent examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the requirements of Charities (Accounts and Reports) regulations 2008.

I have no concerns and have come across no matters to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dan Vickery ACMA
Date: 17 August 2023

9. ANNUAL ACCOUNTS

9a. Statement of Financial Activities for the 12 months ended 31 December 2022

		2022 Unrestricted £	2022 Restricted £	2022 Total £	2021 Total £
Incoming resources					
Donations from individuals	Standing orders	12,835	-	12,835	11,530
	Others	13,761	-	13,761	38,945
	Gift Aid tax recovery	2,510	-	2,510	9,848
		29,106	-	29,106	60,323
Donations from Churches		12,245	-	12,245	14,598
Grants					
	Big Lottery Fund – PATH Project	-	-	-	1,875
	High Hilden	10,000	-	10,000	10,000
	Kent Community Foundation	20,000	-	20,000	-
	Colyer-Fergusson Trust	15,000	-	15,000	-
	Edenbridge Food Bank	-	5,721	5,721	-
	Others	8,900	-	8,900	15,572
		53,900	5,721	59,621	27,447
Bank interest		385	-	385	351
Other receipts		949	-	949	-
Total incoming resources		**96,585**	**5,721**	**102,306**	**103,404**
Resources expended					
Fund-raising and publicity				-	-
Direct charitable expenditure	Staff costs	82,090	5,721	87,811	81,156
	Other direct costs	24,302	-	24,302	29,122
Governance		130	-	130	130
Total resources expended		**106,522**	**5,721**	**112,243**	**110,408**
Net incoming (outgoing) resources for the year		**(9,937)**	**-**	**(9,937)**	**(7,004)**
Funds brought forward at 1 January 2022		102,575	-	102,575	109,579
Funds carried forward at 31 December 2022		**92,638**	**-**	**92,638**	**102,575**

9b. Balance Sheet
as at 31 December 2022

	Note	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	5		-		-
Current assets					
Debtors	6	2,608		9,945	
Bank and cash balances		93,621		92,883	
		96,229		102,828	
Creditors – amounts falling due within one year	7	3,591		253	
Net current assets			92,638		102,575
Total assets less current liabilities	8		**92,638**		**102,575**
Funds					
Unrestricted funds			92,638		102,575
Restricted funds	9		-		-
			92,638		**102,575**

The trustees are satisfied that the company was entitled to exemption from the requirement to have an audit under section 477 of the Companies Act 2006 and confirm that no notice has been deposited requesting an audit under section 476 of the Companies Act 2006 in relation to the accounts for the financial period.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to the accounting records and the preparation of accounts.

The accounts, which have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006, were approved by the board on and signed on its behalf.

Paul Crouch
Non-Executive Director & Chairman of Trustees

Date:

9c. Notes to the Accounts

1. Accounting policies

a) Accounting Basis

The accounts have been prepared under the historical cost convention and in accordance with the Charities Act 2011, the Companies Act 2006, the requirements of the charity's governing document, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended in February 2016.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are subject to conditions imposed by the donors.

c) Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

d) Resources Expended

Expenditure includes irrecoverable VAT and is recognised on an accruals basis as a liability is incurred.

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

Governance costs include costs associated with meeting the constitutional and statutory requirements of the charity and costs linked to the strategic management of the charity.

e) Pension Costs

Pension contributions to money purchase schemes for the charity's members of staff are charged to the statement of financial activities as they are incurred.

f) Tangible Fixed Assets and Depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at 33% per annum to write off the cost, less estimated residual value, of each asset over its expected useful life. Assets costing more than £1,000 are capitalised.

g) Taxation

The company is not liable to taxation on its income.

2. Net incoming (outgoing) resources for the year are stated after charging:

	2022	2021
	£	£
Depreciation of tangible fixed assets	-	-
Independent Examiner's fee	130	130

3. Staff costs

	2022	2021
	£	£
Salaries	84,213	75,654
National insurance contributions	1,813	1,770
Pension premiums	2,920	3,516

The average number of staff employed during the year was 4 (2021– 4). No employee received emoluments of more than £60,000.

4. Trustees' remuneration and related party transactions

No remuneration or expenses were paid to any trustee during the year.

Tonbridge Baptist Church made donations of £5,750 (2021 - £5,750) to the charity during the year, and provided premises from which the charity operates free of charge. Michael Harris and Ben Spring (Trustees) are members of Tonbridge Baptist Church.

Michael O'Driscoll, a trustee of the charity, is a member of Tunbridge Wells Baptist Church who made a donation of £250 (2021 - £250) to the charity during the year.

Paul Crouch was a Trustee of Crosslight Advice during the year. The charity made contributions to Crosslight Advice totalling £21,500 (2021 - £23,500) in respect of training, appointment scheduling, governance and policy and software licences. This drives efficiency for the charity through economies of scale.

5. Tangible fixed assets – office equipment and computers

	£
Cost	
At 1 January 2022 and 31 December 2022	11,293
Accumulated depreciation	
At 1 January 2022 and 31 December 2022	11,293
Net book value	
At 31 December 2022 and 31 December 2022	-

6. Debtors

	2022 £	2021 £
Prepayments	98	97
Gift Aid tax recoverable	2,510	9,848
	2,608	9,945

7. Creditors – amounts falling due within one year

	2022 £	2021 £
PAYE and national insurance contributions	3,461	-
Accrued expenses	130	253
	3,591	253

8. Analysis of net assets between funds

	Unrestricted £	Restricted £	Total £
Tangible fixed assets	-	-	-
Net current assets	92,638	-	92,638
	92,638	-	92,638

9. Restricted funds

	Balance brought forward £	Income £	Expenditure £	Balance carried forward £
Edenbridge Food Bank	-	8,900	8,900	-
	-	8,900	8,900	-

10. Company status

The company is a private company limited by guarantee and does not have share capital.

Accounts

Registered Charity No. 1125756
Company No. 6669672

WEST KENT DEBT ADVICE

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

WEST KENT DEBT ADVICE

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WEST KENT DEBT ADVICE

GENERAL INFORMATION

CHARITY NUMBER	1125756
COMPANY NUMBER	6669672
REGISTERED OFFICE AND PRINCIPAL ADDRESS	Tonbridge Baptist Church Darenth Avenue Tonbridge TN10 3HZ
BRANCH OPERATIONAL ADDRESSES	Vine Evangelical Church Hitchen Hatch Lane Sevenoaks TN13 3AT United Evangelical Church 1 Mount Ephraim Tunbridge Wells TN4 8AE
BANKERS	NatWest Bank plc 130 High Street Tonbridge TN9 1DE Hodge Bank One Central Square Cardiff CF10 1FS
INDEPENDENT EXAMINER	Dan Vickery ACMA

WEST KENT DEBT ADVICE

TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2021

The trustees (who are also directors of the charity for the purposes of the Companies Act) present their report together with the unaudited financial statements of West Kent Debt Advice for the year ended 31 December 2021. The trustees confirm that the annual report and financial statements comply with the Charities Act 2011, the Companies Act 2006, the requirements of the charity's governing document, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended in February 2016.

History

Tonbridge Debt Advice Centre (TDAC) was established in 2004 by a group of individuals in Tonbridge Baptist Church to provide a "safe place" where local people could come to receive free advice to help them escape the debt trap. TDAC was incorporated as a guarantee company and received charitable status in 2008. It changed its name to West Kent Debt Advice (WKDA) on 24 January 2012.

Under an agreement dated 2 October 2017 WKDA entered into a partnership with the charity Crosslight Advice (CL) to co-deliver advice services to clients in West Kent and thereby ensure that they achieve the highest quality technical, professional, and ethical standards.

Structure, Governance and Management

WKDA is a charitable company governed by its Memorandum and Articles of Association. The members of WKDA are trustees for the purposes of the Charities Act 2011 and are directors under the Companies Act 2006. Membership is open to individuals or organisations who apply to WKDA in the form required by the directors and are approved by the directors. Directors are appointed by the members at a general meeting. There must be a minimum of three directors, but there is no maximum number.

The day-to-day operations of WKDA are delegated to staff and volunteers.

Objectives and activities

WKDA's purposes as set out in the objects contained in its memorandum of association are:

- the relief of financial hardship among people living or working in the United

Kingdom and elsewhere by the provision of free advice, counselling, and support;

- to advance the education of the public in all matters relating to the management of their personal finances; and

- to advance the Christian faith for the benefit of the public in accordance with our statements of belief.

The aims of WKDA are to ensure the provision of help and advice on all aspects of personal finance to any person who requires it in the West Kent area, but primarily to such persons with debt-related problems. The charity realises these objectives through its partnership with CL and the joint operation of the Crosslight branches in West Kent.

The guidance contained in the Charity Commission's general guidance on public benefit is referred to when reviewing the objectives and aims of WKDA and in planning future activities. The Trustees consider that the charity's current activities provide public benefit in accordance with that guidance.

Achievement and Performance

WKDA provides its services in partnership with CL and jointly operates Crosslight's West Kent branches in Tonbridge, Sevenoaks, and Tunbridge Wells. During the year we also started providing services in Edenbridge.

In total Crosslight West Kent (CLWK) helped 402 clients in 2021, holding 709 appointments. 216 of these were new cases. The average debt for clients' cases opened in the 18 months to December 2021 was £19,812.

At the end of the year CLWK had 244 open cases. Cases are becoming increasingly complex, with many clients having issues other than debt, including mental health, unemployment, domestic and financial abuse. In 2021 CLWK assisted in writing off £564,052 of debt. This included 29 Debt Relief Orders totalling £427,650.

Of the individuals that CLWK worked with in 2021, CLWK stabilised rent arrears for 56 families (which is 63% of clients with rent arrears) and stabilised a total of 1,274 debts. CLWK completed financial statements for 89% of clients and supported 50% of clients with general support in order for them to address the underlying causes of their financial situation.

During the year CLWK adopted a flexible approach, seeing clients in person and holding appointments by telephone. This has enabled CLWK to extend the reach of its services and to serve its clients in whatever way is most appropriate. CLWK offers a range of services, from a 'drop-in' service at a foodbank, through to a full casework model for those who need it.

Financial review

Total incoming resources for the year amounted to £103,404 (2020 £133,386) and resources expended on charitable activities were £110,408 (2020 £111,411). All other costs are kept to a minimum.

Unrestricted funds amounted to £102,575 (2020 £109,579) at the year end. Whilst this level of reserves appears significant in comparison to annual levels of income and expenditure, the trustees are acutely aware of the economic climate being faced by organisations of all sizes at present and coupled with the potential uncertainty of future donations and grant income alongside the increasing costs due to cost of living increases the level of reserves held is felt to be reasonable.

The aim of the trustees is that the charity should have sufficient unrestricted reserves to enable it to support its existing clients. Such is the continuing nature of the support offered that the servicing of some clients can take at least twelve months. Furthermore the charity is significantly dependent on successful applications to grant making trusts, the response to which can typically take six months or more. Consequently the level of reserves is reviewed regularly to ensure that they are sufficient to sustain the charity's ongoing activities and its ability to meet its financial commitments.

Trustees

The members of the charitable company are trustees for the purposes of the Charities Act 2011 and directors for the purposes of company law. The trustees who served during the year were:

Barry Lock (Non-Executive Director & Chairman of Trustees to 03.02.21) (Resigned 03.02.2021)
Paul Crouch (Non-Executive Director & Chairman of Trustees from 04.02.2021)
Helen Adam
Janene Hosier
Michael O'Driscoll
Graham Roper (Resigned 19.09.2021)
Michael Harris
Ben Spring (Appointed 09.12.2021)

Trustees' responsibilities

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

Company law requires the trustees to prepare financial statements for each financial year. 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 charitable company and of the incoming resources and application of resources.

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;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject

to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Paul Crouch
Non-Executive Director & Chairman of Trustees

20 September 2022

WEST KENT DEBT ADVICE

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2021

		2021 Unrestricted £	**2021 Restricted £**	**2021 Total £**	**2020 Total £**
Incoming resources					
Donations from individuals	Standing orders	11,530	-	11,530	10,668
	Stewardship	-	-	-	200
	Others	38,945	-	38,945	-
	Gift Aid tax recovery	9,848	-	9,848	2,357
		60,323	-	60,323	13,225

Donations from Churches		14,598	-	14,598	13,459
Grants	Clarion Community Foundation	-	-	-	14,697
	Big Lottery Fund – PATH	-	1,875	1,875	9,375
	High Hilden	-	10,000	10,000	-
	Kent Community Foundation	-	-	-	27,500
	Colyer-Fergusson Trust	-	-	-	30,000
	Others		-	15,572	24,691
		15,572			
		15,572	11,875	27,447	106,263
Bank interest		351	-	351	439
Other receipts		685	-	-	-
Total incoming resources		**91,529**	**11,875**	**103,404**	**133,386**
Resources expended					
Direct charitable expenditure	Staff costs	69,281	11,875	81,156	79,714
	Other direct costs	29,122	-	29,122	31,697
Governance		130	-	130	120
Total resources expended		**98,533**	**11,875**	**110,408**	**111,531**
Net incoming (outgoing) resources for the year		**(7,004)**	**-**	**(7,004)**	**21,855**
Funds brought forward at 1 January 2021		109,579	-	109,579	87,724
Funds carried forward at 31 December 2021		**102,575**	**-**	**102,575**	**109,579**

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

BALANCE SHEET – 31 DECEMBER 2021

	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	5		-		-
Current assets					
Debtors	6	9,945		2,703	
Bank and cash balances		92,883		109,581	
		102,828		112,284	
Creditors – amounts falling due within one year	7	253		2,705	
Net current assets			102,575		109,579
Total assets less current liabilities	8		**102,575**		**109,579**
Funds					
Unrestricted funds			102,575		109,579
Restricted funds	9		-		-
			102,575		**109,579**

The trustees are satisfied that the company was entitled to exemption from the requirement to have an audit under section 477 of the Companies Act 2006 and confirm that no notice has been deposited requesting an audit under section 476 of the Companies Act 2006 in relation to the accounts for the financial period.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to the accounting records and the preparation of accounts.

The accounts, which have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006, were approved by the board on 20 September 2022 and signed on its behalf.

Paul Crouch
Non-Executive Director & Chairman of Trustees

WEST KENT DEBT ADVICE
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

1. Accounting policies

a) Accounting Basis

The accounts have been prepared under the historical cost convention and in accordance with the Charities Act 2011, the Companies Act 2006, the requirements of the charity's governing document, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended in February 2016.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are subject to conditions imposed by the donors.

c) Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

d) Resources Expended

Expenditure includes irrecoverable VAT and is recognised on an accruals basis as a liability is incurred.

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

Governance costs include costs associated with meeting the constitutional and statutory requirements of the charity and costs linked to the strategic management of the charity.

e) Pension Costs

Pension contributions to money purchase schemes for the charity's members of staff are charged to the statement of financial activities as they are incurred.

f) Tangible Fixed Assets and Depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at 33% per annum to write off the cost, less estimated residual value, of each asset over its expected useful life. Assets costing more than £1,000 are capitalised.

g) Taxation

The company is not liable to taxation on its income.

2. Net incoming (outgoing) resources for the year are stated after charging:

	2021	2020
	£	£
Depreciation of tangible fixed assets	-	-
Independent Examiner's fee	130	120

3. Staff costs

	2021	2020
	£	£
Salaries	75,654	74,609
National insurance contributions	1,770	1,469
Pension premiums	3,516	3,636

The average number of staff employed during the year was 4 (2020– 4). No employee received emoluments of more than £60,000.

4. Trustees' remuneration and related party transactions

No remuneration or expenses were paid to any trustee during the year.

Barry Lock and Paul Crouch were Trustees of Crosslight Advice during the year. The charity made contributions to Crosslight Advice totalling £23,500 (2020 - £23,500) in respect of various shared costs.

5. Tangible fixed assets – office equipment and computers

	£
Cost	
At 1 January 2021 and 31 December 2021	11,293
Accumulated depreciation	
At 1 January 2021 and 31 December 2021	11,293
Net book value	
At 31 December 2021 and 31 December 2020	-

6. Debtors

	2021	2020
	£	£
Prepayments	97	346
Gift Aid tax recoverable	9,848	2,357
	9,945	2,703

7. Creditors – amounts falling due within one year

	2021	2020
	£	£
PAYE and national insurance contributions	-	2,399
Accrued expenses	253	306
	253	2,705

WEST KENT DEBT ADVICE
NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2021

8. Analysis of net assets between funds

	Unrestricted	Restricted	Total
	£	£	£
Tangible fixed assets	-	-	-
Net current assets	102,575	-	102,575
	102,575	-	102,575

9. Restricted funds

	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Big Lottery Fund for PATH Project	-	1,875	(1,875)	-
High Hilden	-	10,000	(10,000)	-
	-	11,875	(11,875)	-

10. Company status

The company is a private company limited by guarantee and does not have share capital.

WEST KENT DEBT ADVICE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
YEAR ENDED 31 DECEMBER 2021

I report on the accounts for the year ended 31 December 2021 which are set out on pages 6 to 10.

Respective responsibilities of trustees and independent examiner

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a true and fair view. The report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which give me reasonable cause to believe that, in any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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.

Dan Vickery ACMA

20 September 2022

Accounts

West Kent Debt Advice

Trustees' report and accounts

12 months to
31 December 2020

crosslight
advice

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CHARITY INFORMATION

Charity number
1125756

Company number
6669672

Registered office and principal address
Tonbridge Baptist Church, Darenth Avenue, Tonbridge, TN10 3HZ

Bankers
NatWest Bank plc, 130 High Street, Tonbridge, TN9 1DE

Independent examiner
Robert Middleton, AIB

1. INTRODUCTION

The trustees (who are also directors of the charity for the purposes of the Companies Act) present their report together with the unaudited financial statements of West Kent Debt Advice for the year ended 31 December 2020.

The trustees confirm that the annual report and financial statements comply with the Charities Act 2011, the Companies Act 2006, the requirements of the charity's governing document, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended in February 2016.

History

Tonbridge Debt Advice Centre (TDAC) was established in 2004 by a group of individuals in Tonbridge Baptist Church to provide a "safe place" where local people could come to receive free advice to help them escape the debt trap. TDAC was incorporated as a guarantee company and received charitable status in 2008. It changed its name to West Kent Debt Advice (WKDA) on 24 January 2012.

Under an agreement dated 2 October 2017 WKDA entered into a partnership with the charity Crosslight Advice (CL) to co-deliver advice services to clients in West Kent and thereby ensure that they achieve the highest quality technical, professional, and ethical standards.

Partnership

Our model is one of collaboration and partnership, recognising that we cannot achieve lasting change without the support and participation of the communities we serve. It is important for us to give our clients a holistic support and we are aware that we can only do that in partnership with other organisations.

Alongside our strategic partnership with Crosslight Advice, we are also involved in many local partnerships including the homeless prevention PATH and HERO projects, alongside Citizens Advice and Sevenoaks District Council.

We also work closely and exchange knowledge and training with the other Crosslight branch staff and volunteers that serve the communities in London and the South

2. MISSION & PURPOSE

West Kent Debt Advice (WKDA) is an independent, person-centred charity working to alleviate poverty amongst some of the most vulnerable in our communities.

WKDA works in partnership with the charity Crosslight Advice (charity number 1163306) and fulfils its mission through the joint operation of the Crosslight branches in West Kent, primarily in Tonbridge, Tunbridge Wells and Sevenoaks.

Our joint vision is **to retore dignity** and **renew hope** to those in need by reducing debt poverty and improving financial capability.

The whole-person approach of Crosslight West Kent focuses on individuals and families who are often characterised by unemployment or low incomes, long-term physical or mental health problems, and complex social and family issues.

Our ethos is to work with our clients on an individual basis, to ensure they can embrace the advice given, understand the benefits of simple money management and budgeting techniques, and be supported to start working through some of the causes of their difficulties. It is a partnership, and we seek always to equip and empower, rather than prescribe or dictate. Most of our clients come to us at a point of crisis, often facing the threat of eviction, court orders, visits from bailiffs, and mounting priority debts. Simply being given the time to be heard can have a huge impact. With engagement, opportunities abound for positive life changes, building resilience and ultimately, encouraging financial independence.

Our Christian ethos and our five core values lie at the heart of all that we do:

- To help anyone, regardless of background, faith or circumstance, who is willing to proactively work with us to address their situation
- To model unconditional love and compassion to all
- To act without judgement in the best interests of our clients to the best of our ability
- To be open, honest and fair in all our dealings with clients and creditors alike, and to expect the same in return
- To empower our clients to make their own informed decisions and act for themselves wherever possible

WKDA's purposes as set out in the objects contained in its memorandum of association are:

- the relief of financial hardship among people living or working in the United Kingdom and elsewhere by the provision of free advice, counselling, and support;
- to advance the education of the public in all matters relating to the management of their personal finances; and
- to advance the Christian faith for the benefit of the public in accordance with our statements of belief.

We refer to the Charity Commission's general guidance on public benefit when reviewing the objectives and aims of West Kent Debt Advice and in planning future activities.

3. ACTIVITIES, ACHIEVEMENTS & PERFORMANCE

This section reflects the work of Crosslight West Kent, in partnership with Crosslight Advice

2020 was unquestionably the most challenging year in Crosslight's history. It was also one in which the importance of what we do, and the incredible dedication of our amazing team shone brighter than ever.

This unique year has been difficult for everyone. Our staff and volunteers have often faced difficult personal circumstances themselves. And for our clients, the difficulties thrown up by the pandemic have often been devastating, with many families already on the edge being pushed further into difficulty.

Against this backdrop, we were nevertheless able to support more people than ever before, hold more appointments than ever before, and make a bigger positive impact on the lives of our clients than ever before. We were able to support **over 300 individuals** (up 6% on 2019) with comprehensive debt advice, budget coaching and open-ended mentoring. And our team held an extraordinary **670 appointments with clients,** (up 10%), at a time when many organisations had to shut their doors.

Over 300 people supported, representing over 700 family members

We increased our clients' income by over £170,000 per annum

We secured over £1.1m of unpayable debt write-offs

1,581 individual debts resolved, including rent arears, utility debts, and bailiffs

Advise

We provide a person-focused, face-to-face debt advice service offering end-to-end support including in-depth casework when necessary. We advise individuals in need, acting as their advocates and inter-mediating with creditors on their behalf if required. We journey with our clients and support them each step of the way, working at their pace and building on their individual needs and abilities. We do not cap the length of our engagement and will support clients for as long as they need our help.

Equip

A key part of our mission is to create lasting change so that our clients can face the future with more confidence and become better equipped to meet their full potential. We do this through one-to-one budget coaching and our 'Money Course' workshops – both face-to-face and online. We help clients look beyond the immediate crisis and work with them to build resilience over the long-term. Both these programmes help clients understand their own finances and teach them simple financial skills so they can manage their money more effectively.

Encourage

We know that debt and financial difficulty is often a symptom of a deeper problem. We work hard to support clients through their difficulties and empower them to turn their lives around. We achieve this by taking a genuinely holistic approach which includes mentoring, befriending, social engagement and encouragement. Two-thirds of clients receive this additional 'holistic' support, for example helping with job applications, applications for residency / citizenship, and support with family life. This support is initiated directly by advisers for their clients on a case-by-case basis.

Some milestones in 2020:

- Supported more clients and held more appointments than ever before
- Transformed our service overnight to offer phone appointments with no client missing an appointment. VOIP phones lines rolled out to all applicable volunteers. New online client document platform launched
- Introduced a new training programme with 11 online internal training sessions run covering different topics. All team meetings were moved online
- Launched Money Course online, a new video series produced during lockdown; online courses up and running; one-to-one budget coaching programme launched online
- Exceeded our fundraising target for 2020, in spite of huge uncertainties created by Covid-19
- Launched a new one-to-one Budget Coaching programme
- 10 new volunteers started or in training

Our Outcomes

We take analysis of the impact of our work very seriously. With the assistance of the Charities Evaluation Service, we implemented a robust recording methodology to ensure that we could assess the effectiveness of our work. The pandemic had an impact on the clients who approached us, the interactions with creditors and the emotional wellbeing of our clients and as a result also had some impact on our outcomes and in particular how clients reported their perspective after the advice.

We target ten specific 'outcomes' aligned to our aims, i.e. the individual changes we are trying to achieve. For example; fewer clients at risk of eviction, fewer clients facing 'priority debts', more individuals accessing budgeting advice.

All our outcomes are measured through our case management system (e.g. when we achieve milestones like resolving rent arrears), and we have established procedures for the recording of such data.

A) Improved economic circumstances

One of our primary aims is to help people to improve their economic circumstances. In the last twelve months, 42% (25% in 2019) of our clients had one or more financial gains thanks to our intervention. These included: new benefits claimed, benefit deductions stopped/reduced, grant awarded, and debts written off. In addition, in partnership with local foodbanks and as an agent for "Acts 435" (a charity providing individual grants directly to those in need), we were able to help clients in practical ways.

B) Prevention of homelessness

One of the main concerns for clients is to secure their home. Over the past three years we've seen a steady upward trend of clients with rent arrears. We prioritise clients whose housing is under threat and work closely with local landlords and social housing providers to stabilise the situation. Clients are freed from emotional distress so that they can tackle other issues or start to manage their finances.

c) Social Impact

It is crucial for us to know if we are truly meeting the needs of those we seek to support. Our holistic approach means that we often get to know our clients very well and have the privilege of supporting them through many personal situations which may be a cause of, or caused by, their financial situation. We ask all our clients two sets of simple questions, six months apart, which have been designed to evaluate the practical and emotional impact of our work on the client's lived experience. We use the responses to analyse the impact of our interventions on the lives of those we support.

The challenges faced by our clients

The vast majority of our clients have complex needs which require dozens of hours of patient case work, and increasingly, court action or tribunal appeals.

	2018	2019	2020	
Average debt per client	£15,068	£17,555	£19,777	↑
% of clients who have long-term health issues	31%	45%	58%	↑
% of clients struggling with social issues	11%	12%	22%	↑
% of clients with multiple (4+) debts	76%	86%	89%	↑
% of clients with priority debts	70%	79%	79%	→
% of clients with rent arrears and facing eviction	30%	35%	38%	↑
% of clients with utility arrears	52%	59%	59%	→

Covid-19 – a year of challenge

Needless to say, the Covid pandemic has had a significant impact on our work and how it's delivered.

Since March 2020, all our appointments have taken place via telephone. This enabled us to continue our work uninterrupted and has been a lifesaver for many clients (directly in two cases - our advisers prevented two suicide attempts). Phone appointments have worked better than anyone dared hope, and clients have responded to them extremely positively.

However they are not a substitute for face-to-face meetings. Less can be achieved in a single telephone session and so we have had to hold more appointments than previously (over double). They are also less relational, and it takes longer to build trust. For example much of the impact of our work is not just the fact that we are able resolve specific debt issues, but that we are able to go beyond this and help clients address the casus of their debts and mentor them as they get back on their feet. This is harder to achieve over the phone.

Another challenge of not being able to meet clients face-to-face is that those with communication issues or who cannot read or write have struggled to express themselves and/or relay the contents of correspondence easily. We worked hard to put support mechanisms in place, utilising video-calling, easy document scanning, and drop-offs for paperwork. We have now been able to restart a limited number of face-to-face appointments across almost all of our branches, which has been warmly welcomed by many clients.

Additionally, many creditors and third parties themselves struggled to respond, causing further difficulty in unravelling and resolving complex situations.

Finally, we saw dramatic fluctuations in demand through the year with demand falling in the early stages of lockdown. There were several reasons for this including the fact that referral agencies and other charities who would normally refer service users to us either curtailed or stopped their activities. At the same time, almost all debt collection and legal action stopped.

This temporary slowdown in new enquiries enabled us to proactively concentrate on existing clients, especially cases which were taking longer than usual. We were able to resolve double the number of cases during this period than the same period last year. This, alongside other measures to increase our capacity, was a deliberate strategy to prepare for what we fully expect to be a significant increase in demand in 2021.

Against this backdrop, we are extremely proud of how the team has responded. We have held more appointments and resolved more cases than ever before, which is a testament to the incredible hard work and dedication of staff and volunteers alike. Nevertheless, it has been a challenging period, which looks set to continue into 2021 and beyond.

4. GOVERNANCE & MANAGEMENT

WKDA is a charitable company governed by its Memorandum and Articles of Association. The members of WKDA are trustees for the purposes of the Charities Act 2011 and are directors under the Companies Act 2006. Membership is open to individuals or organisations who apply to WKDA in the form required by the directors and are approved by the directors. Directors are appointed by the members at a general meeting. There must be a minimum of three directors, but there is no maximum number.

The day-to-day management of the WKDA charity is delegated to a branch manager, supported by a team of staff and volunteers.

WKDA has a formal relationship with the registered Charitable Incorporated Organisation Crosslight Advice (1163306) and jointly operates the Crosslight branches in West Kent, part of several Crosslight branches serving the needs of local communities in London and the South of England.

crosslight
advice

WKDA and Crosslight each assume different responsibilities regarding the overall operations of Crosslight West Kent to ensure an efficient and cost-effective structure that avoids duplication, reduces overall costs through shared resources and economies of scale, and provides the biggest impact to those being served. The responsibilities of each organisation are codified in a memorandum of understanding between Crosslight Advice and WKDA. Crosslight Advice is the entity authorised by the Financial Conduct Authority, and the staff of WKDA provide debt advice as agents of Crosslight Advice under the day-to-day management of the Crosslight CEO.

Pay & Remuneration

Pay and remuneration for all staff including key management personnel is determined by the trustees based on individual performance and appropriate benchmarking. The trustees are guided in their decisions by the People Committee of partner charity Crosslight Advice, which has an independent chair and includes a mix of trustees and outside members with specialist skills.

Trustees

The members of the charitable company are trustees for the purposes of the Charities Act 2011 and directors for the purposes of company law. The trustees who served during the year were:

- Barry Lock (Non-Executive Director & Chairman of Trustees to 03.02.21) (Resigned 03.02.2021)
- Helen Adam
- Graeme Connell (Resigned 25.11.2020)
- Janene Hosier
- Michael O'Driscoll
- Graham Roper
- Paul Crouch (Non-Executive Director & Chairman of Trustees from 04.02.2021) (Appointed 1.4.2020)
- Michael Harris (Appointed 25.11.2020)

5. FUNDING & SUPPORT

We are very grateful to the many individuals, companies, partners, churches and trusts that have given so generously. WKDA relies on this voluntary income and it is only through the generosity of our supporters that our transformational work can continue.

In particular we would like to thank the following for their financial support, either directly through Crosslight, or in support of our partners:

CLARION FUTURES

COLYER FERGUSSON CHARITABLE TRUST

KENT COMMUNITY FOUNDATION

Provision of support

In addition to the financial support already recognised above, the trustees would like to sincerely thank the partner churches in which the Crosslight branches are based:

- Tonbridge Baptist Church
- United Evangelical Church, Tunbridge Wells
- Vine Evangelical Church, Sevenoaks

6. FINANCIAL REVIEW, RISK MANAGEMENT, & RESERVES POLICY

Total incoming resources for the year amounted to £133,386 (2019 £86,733) and resources expended on charitable activities were £111,411 (2019 £96,957). All other costs are kept to a minimum.

Unrestricted funds amounted to £109,579 (2019 £64,718) at the year end.

The aim of the trustees is that the charity should have sufficient unrestricted reserves to enable it to support its existing clients. Such is the continuing nature of the support offered that the servicing of some clients can take at least twelve months. Furthermore the charity is significantly dependent on successful applications to grant making trusts, the response to which can typically take six months or more. Consequently the level of reserves is reviewed regularly to ensure that they are sufficient to sustain the charity's ongoing activities and its ability to meet its financial commitments.

7. TRUSTEES RESPONSIBILITIES

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

Company law requires the trustees to prepare financial statements for each financial year. 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 charitable company and of the incoming resources and application of resources.

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;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Paul Crouch
Non-Executive Director & Chairman of Trustees

Date: 15th September 2021

In memoriam:

In February 2021 the founder of WKDA, Graeme Connell, MBE sadly passed away. Without his vision and relentless drive, West Kent Debt Advice would not exist. All of the clients that WKDA have helped stem from Graeme's efforts. The Trustees give heartfelt thanks to Graeme and extend condolences to his family. Graeme would expect the Board without distraction to continue to lead the charity, the Trustees are committed to doing so.

8. INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES FOR THE PERIOD ENDED 31 DECEMBER 2020

I report on the accounts for the period ended 31.12.20 which are set out in the following pages.

Respective responsibilities of trustees and independent examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of independent examiner's report
My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement
In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the requirements of Charities (Accounts and Reports) regulations 2008.

I have no concerns and have come across no matters to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

R Middleton

Date: 15th September 2021

ROBERT MIDDLETON AIB
18 Rolvenden Hill
Rolvenden,
Cranbrook,
TN17 4JN

9. ANNUAL ACCOUNTS

9a. Statement of Financial Activities for the 12 months ended 31 December 2020

		2020 Unrestricted £	2020 Restricted £	2020 Total £	2019 Total £
Incoming resources					
Donations from individuals	Standing orders	10,668	-	10,668	8,640
	Stewardship	200	-	200	200
	Others	-	-	-	1,021
	Gift Aid tax recovery	2,357	-	2,357	2,378
		13,225	-	13,225	12,239
Donations from Churches		13,459	-	13,459	13,246
Grants	Clarion Community Foundation	14,697	-	14,697	23,796
	Big Lottery Fund – PATH Project	-	9,375	9,375	7,500
	Kent Community Foundation	-	27,500	27,500	10,000
	Colyer-Fergusson Trust	30,000	-	30,000	15,000
	Others	21,191	3,500	24,691	4,478
		65,888	40,375	106,263	60,744
Bank interest		439	-	439	474
Total incoming resources		**93,011**	**40,375**	**133,386**	**86,733**
Resources expended					
Fund-raising and publicity				-	-
Direct charitable expenditure	Staff costs	19,833	59,881	79,714	63,387
	Other direct costs	28,197	3,500	31,697	33,570
Governance		120	-	120	110
Total resources expended		**48,150**	**63,381**	**111,531**	**97,067**
Net incoming (outgoing) resources for the year		**44,861**	**(23,006)**	**21,855**	**(10,334)**
Funds brought forward at 1 January 2020		64,718	23,006	87,724	98,058
Funds carried forward at 31 December 2020		**109,579**	**-**	**109,579**	**87,724**

9b. Balance Sheet
as at 31 December 2020

	Note	2020 £	2020 £	2019 £	2019 £
Fixed assets					
Tangible assets	5		-		-
Current assets					
Debtors	6	2,703		2,647	
Bank and cash balances		109,581		88,400	
		112,284		91,047	
Creditors – amounts falling due within one year	7	2,705		3,323	
Net current assets			109,579		87,724
Total assets less current liabilities	8		**109,579**		**87,724**
Funds					
Unrestricted funds			109,579		64,718
Restricted funds	9		-		23,006
			109,579		**87,724**

The trustees are satisfied that the company was entitled to exemption from the requirement to have an audit under section 477 of the Companies Act 2006 and confirm that no notice has been deposited requesting an audit under section 476 of the Companies Act 2006 in relation to the accounts for the financial period.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to the accounting records and the preparation of accounts.

The accounts, which have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006, were approved by the board on and signed on its behalf.

Paul Crouch
Non-Executive Director & Chairman of Trustees

Date: 15th September 2021

9c. Notes to the Accounts

1. Accounting policies

a) Accounting Basis

The accounts have been prepared under the historical cost convention and in accordance with the Charities Act 2011, the Companies Act 2006, the requirements of the charity's governing document, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended in February 2016.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are subject to conditions imposed by the donors.

c) Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

d) Resources Expended

Expenditure includes irrecoverable VAT and is recognised on an accruals basis as a liability is incurred.

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

Governance costs include costs associated with meeting the constitutional and statutory requirements of the charity and costs linked to the strategic management of the charity.

e) Pension Costs

Pension contributions to money purchase schemes for the charity's members of staff are charged to the statement of financial activities as they are incurred.

f) Tangible Fixed Assets and Depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at 33% per annum to write off the cost, less estimated residual value, of each asset over its expected useful life. Assets costing more than £1,000 are capitalised.

g) Taxation

The company is not liable to taxation on its income.

2. Net incoming (outgoing) resources for the year are stated after charging:

	2020	2019
	£	£
Depreciation of tangible fixed assets	-	-
Independent Examiner's fee	120	110

3. Staff costs

	2020	2019
	£	£
Salaries	74,609	58,972
National insurance contributions	1,469	1,289
Pension premiums	3,636	3,126

The average number of staff employed during the year was 4 (2019– 3). No employee received emoluments of more than £60,000.

4. Trustees' remuneration and related party transactions

No remuneration or expenses were paid to any trustee during the year.

Tonbridge Baptist Church made donations of £5,750 (2019 - £5,750) to the charity during the year, and provided premises from which the charity operates free of charge. Michael Harris (Trustee) is a member of Tonbridge Baptist Church.

Michael O'Driscoll, a trustee of the charity, is a member of Tunbridge Wells Baptist Church who made a donation of £250 (2019 - £250) to the charity during the year.

Barry Lock and Paul Crouch were Trustees of Crosslight Advice during the year. The charity made contributions to Crosslight Advice totalling £23,500 (2019 - £23,500) in respect of training, appointment scheduling, governance and policy and software licences. This drives efficiency for the charity through economies of scale.

5. Tangible fixed assets – office equipment and computers

	£
Cost	
At 1 January 2020 and 31 December 2020	11,293
Accumulated depreciation	
At 1 January 2020 and 31 December 2020	11,293
Net book value	
At 31 December 2020 and 31 December 2019	-

6. Debtors

	2020 £	2019 £
Prepayments	346	346
Gift Aid tax recoverable	2,357	2,301
	2,703	2,647

7. Creditors – amounts falling due within one year

	2020 £	2019 £
PAYE and national insurance contributions	2,399	3,073
Accrued expenses	306	250
	2,705	3,323

8. Analysis of net assets between funds

	Unrestricted £	Restricted £	Total £
Tangible fixed assets	-	-	-
Net current assets	109,579	-	109,579
	109,579	-	109,579

9. Restricted funds

	Balance brought forward £	Income £	Expenditure £	Balance carried forward £
Anonymous for training costs	1,746	-	(1,746)	-
Big Lottery Fund for PATH Project	-	9,375	(9,375)	-
Kent Community Foundation and Colyer-Fergusson Trust for Open Advice project	21,260	27,500	(48,760)	-
Various for IT facilities	-	3,500	(3,500)	-
	23,006	40,375	(63,381)	-

10. Company status

The company is a private company limited by guarantee and does not have share capital.