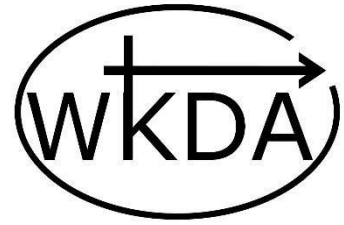


West Kent Debt Advice

Registered Charity No 1125756  
Company Number 06669672



# Directors' and Trustees' report and accounts

12 months to  
31 December 2024



## **WEST KENT DEBT ADVICE**

### **CONTENTS**

	Page
General Information	2
Trustees' report	3 – 5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the accounts	8 – 10
Report of the independent examiner	11

**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:

Paul Crouch (Chair)  
Michael O'Driscoll  
Helen Adam  
Ben Spring

## **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 £
<b>Incoming resources</b>					
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	-
<b>Total incoming resources</b>		<b>128,161</b>	<b>24,518</b>	<b>152,679</b>	<b>108,850</b>
<b>Resources expended</b>					
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		-	-	-	-
<b>Total resources expended</b>		<b>105,520</b>	<b>24,518</b>	<b>130,038</b>	<b>125,490</b>
<b>Net incoming (outgoing) resources for the year</b>		<b>22,641</b>	<b>-</b>	<b>22,641</b>	<b>(16,640)</b>
Funds brought forward at 1 January 2024		75,998	-	75,998	92,638
<b>Funds carried forward at 31 December 2024</b>		<b>98,639</b>	<b>-</b>	<b>98,639</b>	<b>75,998</b>

## WEST KENT DEBT ADVICE

## BALANCE SHEET – 31 DECEMBER 2024

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

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**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
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**

	<b>£</b>
<b>Cost</b>	
At 1 January 2024 and 31 December 2024	<u>11,293</u>
<b>Accumulated depreciation</b>	
At 1 January 2024 and 31 December 2024	<u>11,293</u>
<b>Net book value</b>	
At 31 December 2024 and 31 December 2024	<u>-</u>

**6. Debtors**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Prepayments	106	102
Gift Aid tax recoverable	2,005	2,235
	<u>2,111</u>	<u>2,337</u>

**7. Creditors – amounts falling due within one year**

	<b>2023</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
PAYE and national insurance contributions	285	3,547
Accrued expenses	130	130
	<u>415</u>	<u>3,677</u>

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

**8. Analysis of net assets between funds**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	-	-	-
Net current assets	98,639	-	98,639
	98,639	-	98,639

**9. Restricted funds**

	<b>Balance brought forward</b>	<b>Income</b>	<b>Expenditure</b>	<b>Balance carried forward</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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