

PADDOCK WOOD COMMUNITY ADVICE CENTRE

England & Wales · Charity number 1147816

Details

Status Registered

Legal form Charitable company

Company number [08006468](#)

Registered 2012-06-25

Register [View on the Charity Commission register](#)

Contact

Address 94 Commercial Road
Paddock Wood
Tonbridge
Kent
TN12 6DP

Phone 01892838619

Email info@pwadvice.org

Website pwadvice.org

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT NOT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY OF PADDOCK WOOD AND SURROUNDING AREAS

Activities: Paddock Wood Community Advice Centre has been set up to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. PWCAC provides confidential, impartial, independent, face-to-face advice and information without charge, from the charity's community advice centre in Paddock Wood.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- East Sussex
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£75,532	£67,197	-	-
2024-03-31	£65,498	£39,583	-	-
2023-03-31	£48,823	£34,376	-	-
2022-03-31	£47,662	£38,840	-	-
2021-03-31	£60,112	£45,601	-	-

Trustees

Name	Role	Appointed
Alison Nicola Cain		2022-02-24
David Ritchie		2015-07-15
MARTIN PENGELLEY		2012-04-20
Sarah Ann Hamilton		2022-02-24
robert John Machell		2023-02-23

PADDOCK WOOD COMMUNITY ADVICE CENTRE

England & Wales - Charity number 1147816

Accounts

PADDOCK WOOD COMMUNITY ADVICE CENTRE

PADDOCK WOOD COMMUNITY ADVICE CENTRE
A COMPANY LIMITED BY GUARANTEE

**TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025**

Company Number 8006468

Charity Registration Number 1147816

PADDOCK WOOD COMMUNITY ADVICE CENTRE

CONTENTS

	Page
Legal and Administrative Information	2
Trustees' Report	3
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes forming part of the Accounts	
1. Accounting Policies	11
2. Donations and Other Income	12
3. Rental Income	12
4. Investment Income	12
5. Grants	13
6. Resources Expended on Charitable Activities	14
7. Governance Costs	15
8. Volunteers and Trustees	15
9. Tangible Fixed Assets	15
10. Debtors	16
11. Creditors	16
12. Restricted Funds	16
13. Unrestricted Funds	16

PADDOCK WOOD COMMUNITY ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

CONSTITUTION

Paddock Wood Community Advice Centre is a company limited by guarantee (company registration number 8006468) and a charity registered with the Charity Commission (charity registration number 1147816). It is governed by its Memorandum and Articles of Association (as amended on 1 November 2016), has no share capital and the liability of each member in the event of a winding up is limited to £1.

DIRECTORS AND TRUSTEES

Martin Pengelley	Chair
Alison Cain	Deputy Chair
David Ritchie	Treasurer
Sarah Hamilton	
Robert Machell	

Martin Palmer was appointed as Company Secretary on 28 July 2024 but is not a director or trustee. Martin Palmer resigned from his role as Company Secretary on 20 March 2025. The directors are charity trustees as defined by section 177 of the Charities Act 2011.

MEMBERS

As at 31 March 2025, the Company had five members on its register (five as at 31 March 2024).

REGISTERED OFFICE

Paddock Wood Community Advice Centre
94 Commercial Road
Paddock Wood
Kent
TN12 6DP

INDEPENDENT EXAMINER

Martyn Jenks
M N Jenks & Co Limited
72 Commercial Road
Paddock Wood
Kent
TN12 6DP

BANKERS

HSBC
105 Mount Pleasant
Tunbridge Wells
TN1 1QP

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT

The Trustees are pleased to present their report together with the independently examined accounts of the charity for the year ended 31 March 2025.

Legal and administrative information set out on page 2 forms part of this report.

The independently examined financial accounts comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice in relation to Accounting and Reporting by Charities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Paddock Wood Community Advice Centre ('PWCAC' or 'Centre') was incorporated on 26 March 2012 as a company limited by guarantee and governed by its Memorandum and Articles of Association. It is a charity registered in England and Wales with the Charity Commission.

Appointment of Trustees

As set out in the Articles of Association, the number of Trustees shall not be less than three but shall not be subject to any maximum. Trustees may be elected at an Annual General Meeting (AGM) or appointed by a resolution of the other Trustees at a Board meeting. Trustees appointed by a resolution of the Board must stand for re-election at the first AGM following such appointment. As a minimum, one third of the Trustees must retire at each AGM so that all Trustees will have retired by the third AGM following their appointment. Trustees who retire may stand for re-election. Currently, it has been agreed that all Trustees will retire at each AGM. All appointed Trustees are members of PWCAC.

Trustee Induction and Training

The Board of Trustees is structured with the aim that it encompasses leadership, business, management, financial, legal and political expertise. It is a requirement that all Trustees have a sound appreciation of the role and activities of the charity before they are appointed. Further, that they are aware of their legal obligations, the content of the charity's Memorandum and Articles of Association, the annual budget and the financial performance.

Trustees attend training courses as appropriate to enable them to undertake their roles for the charity. Training courses have in recent years dealt with the responsibilities of charity Trustees, identification and management of risks, charity finance and accounting and charity law.

Organisation

The Board of Trustees met six times during the year ended 31 March 2025 to administer the affairs of the charity including strategic direction, governance, accounting and risk management. The Centre's Manager, who is responsible for the day to day operations of PWCAC, is invited to attend all Board meetings.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

Risk management

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate them.

The Trustees are responsible for ensuring that all risks are identified, assessed and managed in the correct manner and that the internal systems and procedures are robust, relevant and applied rigorously. Accordingly, a committee of the Board comprising two Trustees and a member of the operations team has been established and meets at least once during the year to review the risks, seeks to identify new risks and continues to develop the charity's risk management strategy in compliance with 'Charities and Risk Management (CC26)' issued by the Charity Commission.

The risk management report is reviewed by the Board annually. In addition, all major risks which have been identified are highlighted on the Board agenda and discussed in detail at each meeting with the intention of developing appropriate strategies to provide mitigation.

OBJECTIVES AND ACTIVITIES

PWCAC's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. It provides confidential, impartial, independent, face-to-face advice and information, without charge, from the community advice centre in Paddock Wood and its outreach services within the surrounding area.

ACHIEVEMENTS AND PERFORMANCE

PWCAC offers free, confidential and impartial, independent, face-to-face advice on a wide variety of topics, ranging from debt and benefits to housing, employment, family and relationship issues. The belief is that it is essential to provide face-to-face advice and support to clients, many of whom have no internet access and need help to consider the options available to them. Given the cost and a lack of Legal Aid, clients often have no realistic access to legal advice. By providing a community advice centre in Paddock Wood, PWCAC enables the community to access free, confidential and impartial advice.

In February 2021, PWCAC entered a five year lease for its office on the ground floor of 94 Commercial Road and in June 2023, this lease was amended to include the offices on the first floor of the same building, thus increasing the space in which the Centre operates. The landlord has indicated his intention to continue the lease for a further five years on substantially the same terms, once the current lease comes to its five year anniversary.

As at 31 March 2025, PWCAC had 14 advisers, 12 of whom were volunteers and 2 of whom were paid. In addition there are two volunteer support staff. In an average week during this financial year, the volunteers gave a total of 86 hours of their time to the charity. During the financial year, the Centre delivered an estimated £1.5 million of financial benefit for its clients through the advice provided.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

PWCAC represented 21 clients in welfare benefit appeals at First Tier Tribunal over the year and won 90% of these. Most appeals are still being heard by phone or video with HM Courts & Tribunal Services and the Centre supports its clients through this process. This is a very valuable service which the Centre offers, as many clients have stated that they would not be able to articulate their issues and rely on PWCAC's experience of presenting their case to the Tribunal. In some cases, the Centre has persuaded the DWP to reverse their decisions on the strength of its written submissions alone. This has meant that those clients have received a positive outcome without the stress of proceeding to appeal stage.

PWCAC has continued to work in partnership with the Paddock Wood Lions which offers utility grants and white goods provision to local individuals experiencing financial hardship.

The Centre's geographical focus remains the Borough of Tunbridge Wells, 65% of its clients live in the Borough, but the Centre also assists clients from Tonbridge and Malling (16%), Maidstone (9%), with the remainder coming from further afield. Given demand is now outstripping the Centre's ability to deliver a quality service to all, focus is on enquiries from residents of Paddock Wood and the neighbouring towns and parishes, especially those whose councils who have generously contributed to PWCAC.

PWCAC passed its latest Advice Quality Standard Audit in October 2024, which was carried out by the Advice Services Alliance. The Audit takes place every two years and is key to underpinning the core work of the Centre and providing the foundation for future development. The next Advice Quality Audit is scheduled to take place in October 2026. In addition to checking and approving the quality of the advice the Centre is giving to its clients, it enables PWCAC to confirm that effective and appropriate policies and procedures are in place and being adhered to.

During the financial year the Centre's volunteers have given 4,467 hours of their time in supporting the work of PWCAC and helping clients. Based on the mean hourly pay rate for all employees in Tunbridge Wells in 2024 of £26.87, as detailed in the Annual Survey of Hours and Earnings 2024 (provisional), the financial value which could be attributed to volunteer time during this period is £120,028. This is not reflected in the financial accounts.

PUBLIC BENEFIT

The Trustees consider that the charity meets the Public Benefit requirements of the Charities Act 2011 (the 2011 Act). The sole purpose of the charity is the provision of advice relating to matters set out in section 3(i) of the 2011 Act and such advice is provided free of charge to any member of the public who seeks it.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

FINANCIAL REVIEW

Income

Income during the financial year amounted to £75,532 (prior year £65,498).

PWCAC is very grateful for the grants and donations received in the year from, The Post Code Lottery, Paddock Wood Town Council, Kent Community Foundation, Advice UK, Brenchley and Matfield Parish Council, Cranbrook and Sissinghurst Parish Council, East Peckham Parish Council, Goudhurst Parish Council, Hadlow Parish Council, Hawkhurst Parish Council, Marden Parish Council, Yalding Parish Council, several other charitable associations, private individuals and a number of its clients.

Expenditure

Expenditure totalled £67,197 (prior year £39,583), the main elements of this expenditure being salary for the employed staff members, fees for a specialist consultant adviser, subscription and membership fees for a number of advice services and systems, telephony costs, and other office related costs.

Surplus, Reserves and Cash

The surplus for the year was £8,335 (prior year £25,915).

As at 31 March 2025, Unrestricted Reserves were £147,348 (prior year £139,013) and Restricted Reserves were £Nil (prior year £Nil). The year end cash balance was £147,423 (prior year £138,485).

PWCAC is dependent upon a limited number of sources for its annual income, the main sources being grants from town and parish councils which are generally constrained by extremely tight financial budgets. Accordingly, the Board of Trustees considers that it would be prudent for the charity to aim to maintain unrestricted cash reserves equivalent to at least 18 months of the annual cost base. In the event such grants are withdrawn, either in whole or in part, the Trustees believe that this policy would enable PWCAC to continue to provide the same current high level of service for a sufficient period while the financial position is fully appraised and efforts made to establish relationships with new financial supporters. Based on the annual costs incurred by the charity during the 2024/25 financial year, unrestricted cash reserves would need to have a prescribed value of £100,796 as at 31 March 2025 in order to satisfy the minimum requirements of the Trustees' reserve policy.

In the event that PWCAC has excess cash to that needed for day to day operations, that cash is invested in an interest bearing bank account with the aim of gaining some extra income with little or no risk. What constitutes excess cash above that required for day to day operations is decided upon by the Treasurer and the Board from time to time.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

PLANS FOR THE FUTURE

In order to ensure the long term future of PWCAC, the Trustees in conjunction with the Manager will:

- regularly seek to recruit new volunteer advisers and undertake training for both new and current advisers;
- continue the charity's outreach activities to ensure a wide geographical area around Paddock Wood;
- seek medium to longer term committed funding for specific purposes and for working capital;
- seek dedicated short term funding for specific projects;
- endeavour to build mutually rewarding relationships with other voluntary and charitable organisations;
- maintain the charity's commitment to delivering a service worthy of the Advice Quality Standard.

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE UNAUDITED FINANCIAL ACCOUNTS

The Trustees are responsible for preparing the Report and Accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the Trustees to prepare accounts that give a true and fair view of the state of affairs of the charity as at the balance sheet date and of its surplus or deficit for the financial period. In doing so, the Trustees are required to:

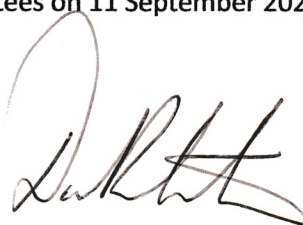
- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume the charity will continue in business.

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

The Annual Report and Accounts were approved by the Trustees on 11 September 2025.



Martin Pengelley
Chair



David Ritchie
Treasurer

PADDOCK WOOD COMMUNITY ADVICE CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PADDOCK WOOD COMMUNITY ADVICE CENTRE FOR THE YEAR ENDED 31 MARCH 2025

I report on the accounts of the Trust for the year ended 31 March 2025, which are set out on pages 9 to 16.

Respective responsibilities of Trustees and Independent Examiner:

The charity's Trustees (who are also directors of the company for the purpose of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed and I am qualified to undertake the examination being a qualified member of Institute of Chartered Accountants of England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 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 you as 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.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements;
 - to keep accounting records in accordance with section 386 of the Companies Act 2006 (the 2006 Act);
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the 2006 Act;
 - which are consistent with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (applicable to Charities preparing their Accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland – FRS102 Section 1A effective 1 January 2019);have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Martyn Jenks

Signed

M. A. Jenks

Dated

12 September 2025

For and on behalf of

M N Jenks & Co Limited

72 Commercial Road

Paddock Wood

Kent TN12 6DP

PADDOCK WOOD COMMUNITY ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Restricted Funds	Unrestricted Funds General	Total 2025	Total 2024
Incoming Resources		£	£	£	£
Donations and other income	2	-	20,668	20,668	15,198
Rental income	3	-	3,936	3,936	1,376
Investment income	4	-	3,703	3,703	2,474
Grants	5	-	47,225	47,225	46,450
TOTAL INCOMING RESOURCES		-	75,532	75,532	65,498
Resources Expended					
Charitable Activities	6	-	67,077	67,077	39,463
Governance Costs	7	-	120	120	120
TOTAL RESOURCES EXPENDED		-	67,197	67,197	39,583
NET MOVEMENT IN FUNDS		-	8,335	8,335	25,915
Funds brought forward at 1 April 2024		-	139,013	139,013	113,098
FUNDS CARRIED FORWARD AT 31 MARCH 2025		-	147,348	147,348	139,013

PADDOCK WOOD COMMUNITY ADVICE CENTRE

BALANCE SHEET AS AT 31 MARCH 2025

		2025		2024	
	Notes	£	£	£	£
Fixed Assets					
Tangible assets	9		235		352
Current assets					
Cash at bank and in hand		147,423		138,485	
Debtors and prepayments	10	2,153		3,175	
		149,576		141,660	
Current liabilities					
Creditors	11	(2,463)		(2,999)	
		(2,463)		(2,999)	
Net current assets			147,113		138,661
Total assets less liabilities			<u>147,348</u>		<u>139,013</u>
Funds					
Restricted funds	12		-		-
Unrestricted funds	13		147,348		139,013
Total Funds			<u>147,348</u>		<u>139,013</u>

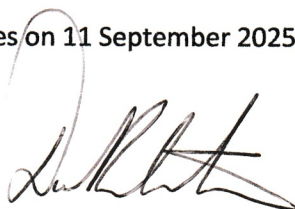
The Trustees are satisfied that for the year ended 31 March 2025 the company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006 (the 2006 Act), and that no member of the company has deposited a notice, pursuant to section 476 of the 2006 Act requiring an audit of these accounts.

The Trustees acknowledge their responsibilities for a) ensuring that the charity keeps accounting records which comply with section 386 of the 2006 Act, and b) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its income and expenditure for the financial year, in accordance with the requirements of section 393 and which otherwise comply with the requirements of the 2006 Act relating to accounts, so far as applicable to the charity.

The accounts were approved by the Board of Trustees on 11 September 2025.



Martin Pengelley
Chair



David Ritchie
Treasurer

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies

(1) Basis of preparation

The Accounts have been prepared under the historical cost convention. The Accounts have been prepared in accordance with Accounting and Reporting Requirements 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 Section 1A) (effective 1 January 2019) and the Companies Act 2006. The Charity constitutes a public benefit entity as defined by FRS 102.

(2) Incoming resources

All incoming resources becoming available to the charity in the year are recognised in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Income is deferred to the subsequent accounting period only when the charity has to fulfil conditions before becoming entitled to it, and the conditions have not been fulfilled during the accounting period.

The value of services provided by volunteers has not been included in these accounts.

(3) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. The Charity is not registered for VAT. Expenditure includes all VAT, which cannot be recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. There is one functional activity of the charity which is the giving of free and confidential advice and information to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Governance costs include all those costs associated with meeting the constitutional and statutory requirements of the Charity.

(4) Tangible fixed assets and depreciation

Tangible fixed assets which are purchased at a cost of £300 or more are capitalised and are stated at cost less depreciation. Depreciation is provided on a straight-line basis to write off the cost of each asset over its expected useful life, as follows:

Computer Equipment	3 years
--------------------	---------

(5) Restricted Funds

Restricted funds are subject to specific conditions, usually stipulated by grantors/donors as to how they may be used for particular restricted purposes within the objectives of the Charity.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

2. Donations and Other Income	2025	2024
	£	£
Unrestricted		
Donations from Clients	1,543	941
Donations from Charitable Trusts	5,000	5,000
Donations from Corporations and Associations	3,635	2,548
Donations from Private Individuals	8,934	4,926
Gift Aid Reclaim	1,554	1,671
Other Income	2	112
Total Unrestricted Donations	<u>20,668</u>	<u>15,198</u>
Total Restricted Donations	-	-
Total Donations and Other Income	<u><u>20,668</u></u>	<u><u>15,198</u></u>
3. Rental Income	2025	2024
	£	£
Rents received	<u>3,936</u>	<u>1,376</u>
Total Rental Income	<u><u>3,936</u></u>	<u><u>1,376</u></u>
4. Investment Income	2025	2024
	£	£
Interest received	<u>3,703</u>	<u>2,474</u>
Total Investment Income	<u><u>3,703</u></u>	<u><u>2,474</u></u>

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

5. Grants	2025	2024
	£	£
Unrestricted		
Advice UK	1,000	1,000
Brenchley and Matfield Parish Council	2,000	2,000
Capel Parish Council	-	1,500
Cranbrook and Sissinghurst Parish Council	250	250
East Peckham Parish Council	400	-
Goudhurst Parish Council	500	-
Hadlow Parish Council	75	-
Hawkhurst Parish Council	500	500
Horsmonden Parish Council	-	200
Kent Community Foundation	15,000	10,000
Marden Parish Council	250	200
Paddock Wood Town Council	12,000	13,000
Post Code Lottery	15,000	15,000
Tunbridge Wells Borough Council	-	2,800
Yalding Parish Council	250	-
Total Unrestricted Grants	47,225	46,450
Restricted		
Total Restricted Grants	-	-
Total Grants	47,225	46,450

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

6. Resources Expended on Charitable Activities

	Restricted Funds	Unrestricted Funds	Total 2025	Total 2024
	£	£	£	£
Volunteers				
Welfare	-	624	624	407
Training	-	2,368	2,368	2,798
Travel	-	1,052	1,052	417
	-	4,044	4,044	3,622
Premises				
Rent	-	610	610	3,600
Insurance including public and employee liability	-	401	401	380
Office cleaning	-	775	775	796
Fixtures and fittings	-	180	180	20
	-	1,966	1,966	4,796
Management & Administration				
Advice Quality Audit	-	2,133	2,133	-
Advertising, Promotion and Other	-	1,648	1,648	4,673
Computer equipment, software and maintenance	-	175	175	423
Depreciation	-	117	117	566
Licence and membership fees	-	3,820	3,820	4,260
Postage, printing and copying	-	757	757	762
Professional indemnity insurance	-	570	570	550
Publications and information	-	326	326	154
Recruitment	-	4,914	4,914	-
Security	-	372	372	-
Staff salaries	-	36,444	36,444	12,216
Consultancy services	-	7,980	7,980	3,885
Staff expenses	-	-	-	1,861
Stationery	-	459	459	210
Telephones	-	1,352	1,352	1,485
	-	61,067	61,067	31,045
Total Direct Charitable Expenditure	-	67,077	67,077	39,463

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

7. Governance Costs

	2025	2024
	£	£
Independent Examiner's fees	-	-
Insurance premium for Trustees' Indemnity	120	120
Trustee Training	-	-
Trustee Travel Expenses	-	-
	<u>120</u>	<u>120</u>

8. Volunteers and Trustees

Training, travelling and welfare costs of the volunteers are detailed under Resources Expended on Charitable Activities.

None of the Trustees (or any person connected with them) received any remuneration or benefits during the year.

9. Tangible Fixed Assets

	2025	2024
	Computer Equipment	Computer Equipment
	£	£
Cost		
As at 1 April	11,262	10,910
Additions	-	352
As at 31 March	<u>11,262</u>	<u>11,262</u>
Depreciation		
As at 1 April	10,910	10,344
Charge for the year	117	566
As at 31 March	<u>11,027</u>	<u>10,910</u>
Net book value as at 31 March	<u>235</u>	<u>352</u>

The total depreciation charge in the financial year was £117 (prior year: £566).

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

10. Debtors

	2025	2024
	£	£
Debtors	278	128
Prepayments	1,875	3,047
	<u>2,153</u>	<u>3,175</u>

Prepayments relate to services to be provided to the Centre in the next financial year where the payment for these services was made prior to the end of the current financial year. These services include subscriptions for software systems and charitable licence and membership fees.

11. Creditors

	2025	2024
	£	£
Staff salaries	-	466
PAYE and NI	1,747	619
Pension contributions	236	-
Accruals	480	1,895
Sundry	-	19
	<u>2,463</u>	<u>2,999</u>

The PAYE and NI creditor relates to the income tax and national insurance due to HMRC in relation to salaries for the three months of January 2025 to March 2025, which was paid in April 2025. The pension contributions creditor relates to employer and employee pension contributions for March 2025 which were paid in April 2025. Accruals at the 2025 year end related to telephony and IT services, printing costs, and payroll services, all of which were paid after the year end.

12. Restricted Funds

	2025	2024
	£	£
Opening balances as at 1 April	-	-
Add Restricted fund income	-	-
Less Restricted fund expenditure	-	-
Transfers between restricted and unrestricted funds	-	-
Balance as at 31 March	<u>-</u>	<u>-</u>

13. Unrestricted Funds

	2025	2024
	£	£
Opening balance as at 1 April	139,013	113,098
Net Movement in Funds	8,335	25,915
Transfers between restricted and unrestricted funds	-	-
Balance as at 31 March	<u>147,348</u>	<u>139,013</u>

Accounts

PADDOCK WOOD COMMUNITY ADVICE CENTRE

PADDOCK WOOD COMMUNITY ADVICE CENTRE

A COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

Company Number 8006468

Charity Registration Number 1147816

PADDOCK WOOD COMMUNITY ADVICE CENTRE

CONTENTS

	Page
Legal and Administrative Information	2
Trustees' Report	3
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes forming part of the Accounts	
1. Accounting Policies	12
2. Donations and Other Income	13
3. Investment Income	13
4. Grants	14
5. Resources Expended on Charitable Activities	15
6. Governance Costs	16
7. Volunteers and Trustees	16
8. Tangible Fixed Assets	16
9. Debtors	17
10. Creditors	17
11. Restricted Funds	17
12. Unrestricted Funds	17

PADDOCK WOOD COMMUNITY ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

CONSTITUTION

Paddock Wood Community Advice Centre is a company limited by guarantee (company registration number 8006468) and a charity registered with the Charity Commission (charity registration number 1147816). It is governed by its Memorandum and Articles of Association (as amended on 1 November 2016), has no share capital and the liability of each member in the event of a winding up is limited to £1.

DIRECTORS AND TRUSTEES

Martin Pengelley	Chair	
Alison Cain	Deputy Chair	
David Ritchie	Treasurer	
Veronica Warner	Company Secretary	(retired from the board on 5 July 2023)
Sarah Hamilton		
Robert Machell		

Martin Palmer was appointed as Company Secretary on 28 July 2023 but is not a director or trustee. The directors are charity trustees as defined by section 177 of the Charities Act 2011.

MEMBERS

As at 31 March 2024, the Company had five members on its register (six as at 31 March 2023).

REGISTERED OFFICE

Paddock Wood Community Advice Centre
94 Commercial Road
Paddock Wood
Kent
TN12 6DP

INDEPENDENT EXAMINER

Martyn Jenks
M N Jenks & Co Limited
72 Commercial Road
Paddock Wood
Kent
TN12 6DP

BANKERS

HSBC
105 Mount Pleasant
Tunbridge Wells
TN1 1QP

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT

The Trustees are pleased to present their report together with the independently examined accounts of the charity for the year ended 31 March 2024.

Legal and administrative information set out on page 2 forms part of this report.

The independently examined financial accounts comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice in relation to Accounting and Reporting by Charities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Paddock Wood Community Advice Centre ('PWCAC' or 'Centre') was incorporated on 26 March 2012 as a company limited by guarantee and governed by its Memorandum and Articles of Association. It is a charity registered in England and Wales with the Charity Commission.

Appointment of Trustees

As set out in the Articles of Association, the number of Trustees shall not be less than three but shall not be subject to any maximum. Trustees may be elected at an Annual General Meeting (AGM) or appointed by a resolution of the other Trustees at a Board meeting. Trustees appointed by a resolution of the Board must stand for re-election at the first AGM following such appointment. As a minimum, one third of the Trustees must retire at each AGM so that all Trustees will have retired by the third AGM following their appointment. Trustees who retire may stand for re-election. Currently, it has been agreed that all Trustees will retire at each AGM. All appointed Trustees are members of PWCAC.

Trustee Induction and Training

The Board of Trustees is structured with the aim that it encompasses leadership, business, management, financial, legal and political expertise. It is a requirement that all Trustees have a sound appreciation of the role and activities of the charity before they are appointed. Further, that they are aware of their legal obligations, the content of the charity's Memorandum and Articles of Association, the annual budget and the financial performance.

Trustees attend training courses as appropriate to enable them to undertake their roles for the charity. Training courses have in recent years dealt with the responsibilities of charity Trustees, identification and management of risks, charity finance and accounting and charity law.

Organisation

The Board of Trustees met six times during the year ended 31 March 2024 to administer the affairs of the charity including strategic direction, governance, accounting and risk management. The Centre's Manager, who is responsible for the day to day operations of PWCAC, is invited to attend all Board meetings.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

Risk management

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate them.

The Trustees are responsible for ensuring that all risks are identified, assessed and managed in the correct manner and that the internal systems and procedures are robust, relevant and applied rigorously. Accordingly, a committee of the Board comprising two Trustees and the Manager has been established and meets at least once during the year to review the risks, seeks to identify new risks and continues to develop the charity's risk management strategy in compliance with 'Charities and Risk Management (CC26)' issued by the Charity Commission.

The risk management report is reviewed by the Board annually. In addition, all major risks which have been identified are highlighted on the Board agenda and discussed in detail at each meeting with the intention of developing appropriate strategies to provide mitigation.

OBJECTIVES AND ACTIVITIES

PWCAC's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. It provides confidential, impartial, independent, face-to-face advice and information, without charge, from the community advice centre in Paddock Wood and its outreach services within the surrounding area.

ACHIEVEMENTS AND PERFORMANCE

PWCAC offers free, confidential and impartial, independent, face-to-face advice on a wide variety of topics, ranging from debt and benefits to housing, employment, family and relationship issues. The belief is that it is essential to *provide face-to-face advice and support to clients, many of whom have no internet access and need help to consider the options available to them.* Given the cost and a lack of Legal Aid, clients often have no realistic access to legal advice. By providing a community advice centre in Paddock Wood, PWCAC enables the community to access free, confidential and impartial advice.

In February 2021, PWCAC entered a five year lease for its office on the ground floor of 94 Commercial Road and in June 2023, this lease was amended to include the offices on the first floor of the same building, thus increasing the space in which the Centre operates. Special thanks are due to a supporter of PWCAC who is the landlord at these premises and has been most generous in first buying, and then reconfiguring, the new premises to suit PWCAC's needs.

TRUSTEES' REPORT CONTINUED

During the financial year PWCAC helped 1,060 clients, a considerable increase from the previous year's figure of 927. The Centre had 10,848 recorded contacts with clients through face-to-face meetings, telephone calls, emails and work done on their behalf, an increase of 3,289 (44%) on the 7,559 client contacts in the prior year. This uplift can be attributed primarily to the continued deterioration in service from central and local governments which have caused both a reduction in the quality and timeliness of interactions which, in turn, mean individuals are more likely to seek assistance from organisations such as PWCAC. Many PWCAC clients live with health, literacy or digital access limitations and find it especially challenging to interact with public services including the DWP and local councils due to opaque communication systems and a lack of face-to-face services. It is common to find delays with correspondence responsible for issues being escalated to courts and enforcement agents when previously they would have been solved with a single, direct personal interaction.

As at 31 March 2024, PWCAC had 13 advisers, 11 volunteers and 2 paid. In an average week during this financial year, the volunteers gave a total of 112 hours of their time to the charity. During the financial year, the Centre delivered an estimated £1.4 million of financial benefit for its clients through the advice provided.

PWCAC represented 11 clients in welfare benefit appeals at First Tier Tribunal over the year and won all of these. Most appeals are still being heard by phone or video with HM Courts & Tribunal Services and the Centre supports its clients through this process. This is a very valuable service which the Centre offers, as many clients have stated that they would not be able to articulate their issues and rely on PWCAC's experience of presenting their case to the Tribunal. In some cases, the Centre has persuaded the DWP to reverse their decisions on the strength of its written submissions alone. This has meant that those clients have received a positive outcome without the stress of proceeding to appeal stage.

PWCAC has continued to work in partnership with North and West Kent Citizens Advice this year on the allocation of the Household Support Fund to debt clients and has continued its relationship with the Paddock Wood Lions which offers utility grants and white goods provision to local individuals experiencing financial hardship.

The Centre's geographical focus remains the Borough of Tunbridge Wells, 67% of its clients live in the Borough, but the Centre also assists clients from Tonbridge and Malling (16%), Maidstone (7%), with the remainder coming from further afield. Given demand is now outstripping the Centre's ability to deliver a quality service to all, focus is on enquiries from residents of Paddock Wood and the neighbouring towns and parishes, especially those who have generously contributed to PWCAC.

PWCAC passed its latest Advice Quality Standard Audit in October 2022, which was carried out by the Advice Services Alliance. The Audit takes place every two years and is key to underpinning the core work of the Centre and providing the foundation for future development. The next Advice Quality Audit is scheduled to take place in October 2024. In addition to checking and approving the quality of the advice the Centre is giving to its clients, it enables PWCAC to confirm that effective and appropriate policies and procedures are in place and being adhered to.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

During the financial year the Centre's volunteers have given 5,856 hours of their time in supporting the work of PWCAC and helping clients. Based on the mean hourly pay rate for all employees in Tunbridge Wells in 2023 of £25.00, as detailed in the Annual Survey of Hours and Earnings 2023 (provisional), the financial value which could be attributed to volunteer time during this period is £146,400. This is not reflected in the financial accounts.

PUBLIC BENEFIT

The Trustees consider that the charity meets the Public Benefit requirements of the Charities Act 2011 (the 2011 Act). The sole purpose of the charity is the provision of advice relating to matters set out in section 3(i) of the 2011 Act and such advice is provided free of charge to any member of the public who seeks it.

FINANCIAL REVIEW

Income

Income during the financial year amounted to £65,498 (prior year £48,823).

PWCAC is very grateful for the grants and donations received in the year from, The Post Code Lottery, Paddock Wood Town Council, Kent Community Foundation, Tunbridge Wells Borough Council, Brencley and Matfield Parish Council, Advice UK, Capel Parish Council, Cranbrook and Sissinghurst Parish Council, Hawkhurst Parish Council, Horsmonden Parish Council, Marden Parish Council, several other charitable associations, private individuals and a number of its clients.

Expenditure

Expenditure totalled £39,583 (prior year £34,376), the main elements of this expenditure being salary for the employed staff member, fees for a specialist consultant adviser, rent for the PWCAC office in Paddock Wood, subscription and membership fees for a number of advice services and systems, depreciation of IT equipment, telephony costs, and other office related costs.

Surplus, Reserves and Cash

The surplus for the year was £25,915 (prior year £14,447).

As at 31 March 2024, Unrestricted Reserves were £139,013 (prior year £113,098) and Restricted Reserves were £Nil (prior year £Nil). The year end cash balance was £138,485 (prior year £112,271).

TRUSTEES' REPORT CONTINUED

PWCAC is dependent upon a limited number of sources for its annual income, the main sources being grants from town and parish councils which are generally constrained by extremely tight financial budgets. Accordingly, the Board of Trustees considers that it would be prudent for the charity to aim to maintain unrestricted cash reserves equivalent to at least 18 months of the annual cost base. In the event such grants are withdrawn, either in whole or in part, the Trustees believe that this policy would enable PWCAC to continue to provide the same current high level of service for a sufficient period while the financial position is fully appraised and efforts made to establish relationships with new financial supporters. Based on the annual costs incurred by the charity during the 2023/24 financial year, unrestricted cash reserves would need to have a prescribed value of £59,375 as at 31 March 2024 in order to satisfy the minimum requirements of the Trustees' reserve policy.

In the event that PWCAC has excess cash to that needed for day to day operations, that cash is invested in an interest bearing bank account with the aim of gaining some extra income with little or no risk. What constitutes excess cash above that required for day to day operations is decided upon by the Treasurer and the Board from time to time.

PLANS FOR THE FUTURE

In order to ensure the long term future of PWCAC, the Trustees in conjunction with the Manager will:

- seek to recruit a paid Assistant Operations Manager to support the volunteer Senior Manager
- regularly seek to recruit new volunteer advisers and undertake training for both new and current advisers;
- continue the charity's outreach activities to ensure a wide geographical area around Paddock Wood;
- seek medium to longer term committed funding for specific purposes and for working capital;
- seek dedicated short term funding for specific projects;
- endeavour to build mutually rewarding relationships with other voluntary and charitable organisations.

TRUSTEES' REPORT CONTINUED

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE UNAUDITED FINANCIAL ACCOUNTS

The Trustees are responsible for preparing the Report and Accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the Trustees to prepare accounts that give a true and fair view of the state of affairs of the charity as at the balance sheet date and of its surplus or deficit for the financial period. In doing so, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume the charity will continue in business.

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

The Annual Report and Accounts were approved by the Trustees on 12 September 2024.



Martin Pengelley
Chair



David Ritchie
Treasurer

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PADDOCK WOOD COMMUNITY ADVICE CENTRE FOR THE YEAR ENDED 31 MARCH 2024

I report on the accounts of the Trust for the year ended 31 March 2024, which are set out on pages 10 to 17.

Respective responsibilities of Trustees and Independent Examiner:

The charity's Trustees (who are also directors of the company for the purpose of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed and I am qualified to undertake the examination being a qualified member of Institute of Chartered Accountants of England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 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 you as 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.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements;
 - to keep accounting records in accordance with section 386 of the Companies Act 2006 (the 2006 Act);
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the 2006 Act;
 - which are consistent with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (applicable to Charities preparing their Accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland – FRS102 Section 1A effective 1 January 2019);have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Martyn Jenks

Signed M. N. Jenks

Dated 13th September 2024

For and on behalf of
M N Jenks & Co Limited
72 Commercial Road
Paddock Wood
Kent TN12 6DP

PADDOCK WOOD COMMUNITY ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Restricted Funds	Unrestricted Funds General	Total 2024	Total 2023
		£	£	£	£
Incoming Resources					
Donations and other income	2	-	16,574	16,574	12,900
Investment income	3	-	2,474	2,474	423
Grants	4	-	46,450	46,450	35,500
TOTAL INCOMING RESOURCES		-	65,498	65,498	48,823
Resources Expended					
Charitable Activities	5	-	39,463	39,463	34,256
Governance Costs	6	-	120	120	120
TOTAL RESOURCES EXPENDED		-	39,583	39,583	34,376
NET MOVEMENT IN FUNDS		-	25,915	25,915	14,447
Funds brought forward at 1 April 2023		-	113,098	113,098	98,651
FUNDS CARRIED FORWARD AT 31 MARCH 2024		-	139,013	139,013	113,098

PADDOCK WOOD COMMUNITY ADVICE CENTRE

BALANCE SHEET AS AT 31 MARCH 2024

		2024		2023	
	Notes	£	£	£	£
Fixed Assets					
Tangible assets	8		352		566
Current assets					
Cash at bank and in hand		138,485		112,271	
Debtors and prepayments	9	<u>3,175</u>		<u>3,673</u>	
		141,660		115,944	
Current liabilities					
Creditors	10	<u>(2,999)</u>		<u>(3,412)</u>	
		(2,999)		(3,412)	
Net current assets			138,661		112,532
Total assets less liabilities			<u>139,013</u>		<u>113,098</u>
Funds					
Restricted funds	11		-		-
Unrestricted funds	12		139,013		113,098
Total Funds			<u>139,013</u>		<u>113,098</u>

The Trustees are satisfied that for the year ended 31 March 2024 the company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006 (the 2006 Act), and that no member of the company has deposited a notice, pursuant to section 476 of the 2006 Act requiring an audit of these accounts.

The Trustees acknowledge their responsibilities for a) ensuring that the charity keeps accounting records which comply with section 386 of the 2006 Act, and b) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its income and expenditure for the financial year, in accordance with the requirements of section 393 and which otherwise comply with the requirements of the 2006 Act relating to accounts, so far as applicable to the charity.

The accounts were approved by the Board of Trustees on 12 September 2024.



Martin Pengelley
Chair



David Ritchie
Treasurer

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

1. Accounting Policies

(1) Basis of preparation

The Accounts have been prepared under the historical cost convention. The Accounts have been prepared in accordance with Accounting and Reporting Requirements 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 Section 1A) (effective 1 January 2019) and the Companies Act 2006. The Charity constitutes a public benefit entity as defined by FRS 102.

(2) Incoming resources

All incoming resources becoming available to the charity in the year are recognised in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Income is deferred to the subsequent accounting period only when the charity has to fulfil conditions before becoming entitled to it, and the conditions have not been fulfilled during the accounting period.

The value of services provided by volunteers has not been included in these accounts.

(3) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. The Charity is not registered for VAT. Expenditure includes all VAT, which cannot be recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. There is one functional activity of the charity which is the giving of free and confidential advice and information to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Governance costs include all those costs associated with meeting the constitutional and statutory requirements of the Charity.

(4) Tangible fixed assets and depreciation

Tangible fixed assets which are purchased at a cost of £300 or more are capitalised and are stated at cost less depreciation. Depreciation is provided on a straight-line basis to write off the cost of each asset over its expected useful life, as follows:

Computer Equipment	3 years
--------------------	---------

(5) Restricted Funds

Restricted funds are subject to specific conditions, usually stipulated by grantors/donors as to how they may be used for particular restricted purposes within the objectives of the Charity.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

2. Donations and Other Income	2024	2023
	£	£
Unrestricted		
Donations from Clients	941	747
Donations from Charitable Trusts	5,000	1,175
Donations from Corporations and Associations	2,548	4,463
Donations from Private Individuals	4,926	5,130
Gift Aid Reclaim	1,671	1,359
Other Income	1,488	26
Total Unrestricted Donations	16,574	12,900
Total Restricted Donations	-	-
Total Donations and Other Income	16,574	12,900
3. Investment Income	2024	2023
	£	£
Interest received	2,474	423
Total Investment Income	2,474	423

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

4. Grants	2024	2023
	£	£
Unrestricted		
Advice UK	1,000	2,000
Brenchley and Matfield Parish Council	2,000	2,000
Capel Parish Council	1,500	500
Cranbrook and Sissinghurst Parish Council	250	-
East Peckham Parish Council	-	250
Geo Solutions	-	2,500
Goudhurst Parish Council	-	250
Hawkhurst Parish Council	500	-
Horsmonden Parish Council	200	250
Kent Community Foundation	10,000	9,600
Marden Parish Council	200	150
Paddock Wood Town Council	13,000	12,000
Post Code Lottery	15,000	-
Tunbridge Wells Borough Council	2,800	6,000
Total Unrestricted Grants	46,450	35,500
Restricted		
Total Restricted Grants	-	-
Total Grants	46,450	35,500

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

5. Resources Expended on Charitable Activities

	Restricted Funds	Unrestricted Funds	Total 2024	Total 2023
Volunteers	£	£	£	£
Welfare	-	407	407	200
Training	-	2,798	2,798	470
Travel	-	417	417	1,240
	-	3,622	3,622	1,910
Premises				
Rent	-	3,600	3,600	3,600
Insurance including public and employee liability	-	380	380	350
Fixtures and fittings	-	20	20	556
	-	4,000	4,000	4,506
Management & Administration				
Advice Quality Audit	-	-	-	1,512
Advertising, Promotion and Other	-	5,469	5,469	5,569
Computer equipment, software and maintenance	-	423	423	238
Depreciation	-	566	566	3,173
Licence and membership fees	-	4,260	4,260	3,270
Postage, printing and copying	-	762	762	406
Professional indemnity insurance	-	550	550	506
Publications and information	-	154	154	219
Staff salaries	-	16,101	16,101	10,785
Staff expenses	-	1,861	1,861	964
Stationery	-	210	210	229
Telephones	-	1,485	1,485	969
	-	31,841	31,841	27,840
Total Direct Charitable Expenditure	-	39,463	39,463	34,256

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

6. Governance Costs

	2024	2023
	£	£
Independent Examiner's fees	-	-
Insurance premium for Trustees' Indemnity	120	120
Trustee Training	-	-
Trustee Travel Expenses	-	-
	<u>120</u>	<u>120</u>

7. Volunteers and Trustees

Training, travelling and welfare costs of the volunteers are detailed under Resources Expended on Charitable Activities.

None of the Trustees (or any person connected with them) received any remuneration or benefits during the year.

8. Tangible Fixed Assets

	2024 Computer Equipment £	2023 Computer Equipment £
Cost		
As at 1 April	10,910	10,910
Additions	352	-
As at 31 March	<u>11,262</u>	<u>10,910</u>
Depreciation		
As at 1 April	10,344	7,171
Charge for the year	566	3,173
As at 31 March	<u>10,910</u>	<u>10,344</u>
Net book value as at 31 March	<u>352</u>	<u>566</u>

In the current financial year a further computer desk top was purchased for £352 (prior year: £nil). The total depreciation charge in the financial year was £566 (prior year: £3,173).

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

9. Debtors

	2024	2023
	£	£
Debtors	128	416
Prepayments	3,047	3,257
	<u>3,175</u>	<u>3,673</u>

Prepayments relate to services to be provided to the Centre in the next financial year where the payment for these services was made prior to the end of the current financial year. These services include subscriptions for software systems and charitable licence and membership fees.

10. Creditors

	2024	2023
	£	£
Staff salaries and pensions	466	319
PAYE and NI	619	201
Accruals	1,895	2,892
Sundry	19	-
	<u>2,999</u>	<u>3,412</u>

The PAYE and NI creditor relates to the income tax and national insurance due to HMRC in relation to salaries for the three months of January 2024 to March 2024, which was paid in April 2024. Accruals relate to telephony and IT services, printing costs, legal fees, consultant fees and fixed asset purchases which relate to the 2023/24 financial year and were paid after the year end.

11. Restricted Funds

	2024	2023
	£	£
Opening balances as at 1 April	-	403
Add Restricted fund income	-	-
Less Restricted fund expenditure	-	(403)
Transfers between restricted and unrestricted funds	-	-
Balance as at 31 March	<u>-</u>	<u>-</u>

12. Unrestricted Funds

	2024	2023
	£	£
Opening balance as at 1 April	113,098	98,248
Net Movement in Funds	25,915	14,850
Transfers between restricted and unrestricted funds	-	-
Balance as at 31 March	<u>139,013</u>	<u>113,098</u>

PADDOCK WOOD COMMUNITY ADVICE CENTRE

England & Wales - Charity number 1147816

Accounts

PADDOCK WOOD COMMUNITY ADVICE CENTRE

PADDOCK WOOD COMMUNITY ADVICE CENTRE

A COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

Company Number 8006468

Charity Registration Number 1147816

PADDOCK WOOD COMMUNITY ADVICE CENTRE

CONTENTS

	Page
Legal and Administrative Information	2
Trustees' Report	3
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes forming part of the Accounts	
1. Accounting Policies	12
2. Donations and Other Income	13
3. Investment Income	13
4. Grants	14
5. Resources Expended on Charitable Activities	15
6. Governance Costs	16
7. Volunteers and Trustees	16
8. Tangible Fixed Assets	16
9. Debtors	17
10. Creditors	17
11. Restricted Funds	17
12. Unrestricted Funds	17

PADDOCK WOOD COMMUNITY ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

CONSTITUTION

Paddock Wood Community Advice Centre is a company limited by guarantee (company registration number 8006468) and a charity registered with the Charity Commission (charity registration number 1147816). It is governed by its Memorandum and Articles of Association (as amended on 1 November 2016), has no share capital and the liability of each member in the event of a winding up is limited to £1.

DIRECTORS AND TRUSTEES

Mike MacKenzie	Chair	(retired from the board on 22 February 2023)
Martin Pengelley	Chair	(appointed as Chair on 22 February 2023)
David Ritchie	Treasurer	
Veronica Warner	Company Secretary	(retired from the board on 5 July 2023)
Sarah Hamilton		
Alison Cain	Deputy Chair	(appointed as Deputy Chair on 22 February 2023)
Robert Machell		(appointed to the board on 23 February 2023)

Martin Palmer was appointed as Company Secretary on 28 July 2023 but is not a director or trustee. The directors are charity trustees as defined by section 177 of the Charities Act 2011.

MEMBERS

As at 31 March 2023, the Company had six members on its register (seven as at 31 March 2022).

REGISTERED OFFICE

Paddock Wood Community Advice Centre
94 Commercial Road
Paddock Wood
Kent
TN12 6DP

INDEPENDENT EXAMINER

Martyn Jenks
M N Jenks & Co Limited
72 Commercial Road
Paddock Wood
Kent
TN12 6DP

BANKERS

HSBC
105 Mount Pleasant
Tunbridge Wells
TN11 1QP

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT

The Trustees are pleased to present their report together with the independently examined accounts of the charity for the year ended 31 March 2023.

Legal and administrative information set out on page 2 forms part of this report.

The independently examined financial accounts comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice in relation to Accounting and Reporting by Charities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Paddock Wood Community Advice Centre ('PWCAC' or 'Centre') was incorporated on 26 March 2012 as a company limited by guarantee and governed by its Memorandum and Articles of Association. It is a charity registered in England and Wales with the Charity Commission.

Appointment of Trustees

As set out in the Articles of Association, the number of Trustees shall not be less than three but shall not be subject to any maximum. Trustees may be elected at an Annual General Meeting (AGM) or appointed by a resolution of the other Trustees at a Board meeting. Trustees appointed by a resolution of the Board must stand for re-election at the first AGM following such appointment. As a minimum, one third of the Trustees must retire at each AGM so that all Trustees will have retired by the third AGM following their appointment. Trustees who retire may stand for re-election. Currently, it has been agreed that all Trustees will retire at each AGM. All appointed Trustees are members of PWCAC.

Trustee Induction and Training

The Board of Trustees is structured with the aim that it encompasses leadership, business, management, financial, legal and political expertise. It is a requirement that all Trustees have a sound appreciation of the role and activities of the charity before they are appointed. Further, that they are aware of their legal obligations, the content of the charity's Memorandum and Articles of Association, the annual budget and the financial performance.

Trustees attend training courses as appropriate to enable them to undertake their roles for the charity. Training courses have in recent years dealt with the responsibilities of charity Trustees, identification and management of risks, charity finance and accounting and charity law.

Organisation

The Board of Trustees met six times during the year ended 31 March 2023 to administer the affairs of the charity including strategic direction, governance, accounting and risk management. The Centre's Manager, who is responsible for the day to day operations of PWCAC, is invited to attend all Board meetings.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

Risk management

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate them.

The Trustees are responsible for ensuring that all risks are identified, assessed and managed in the correct manner and that the internal systems and procedures are robust, relevant and applied rigorously. Accordingly, a committee of the Board comprising two Trustees, the Manager and a senior volunteer advisor has been established and meets at least once during the year to review the risks, seeks to identify new risks and continue to develop the charity's risk management strategy in compliance with 'Charities and Risk Management (CC26)' issued by the Charity Commission.

The risk management report is reviewed by the Board annually. In addition, all major risks which have been identified are highlighted on the Board agenda and discussed in detail at each meeting with the intention of developing appropriate strategies to provide mitigation.

OBJECTIVES AND ACTIVITIES

PWCAC's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. It provides confidential, impartial, independent, face-to-face advice and information, without charge, from the community advice centre in Paddock Wood and its outreach services within the surrounding area.

ACHIEVEMENTS AND PERFORMANCE

PWCAC offers free, confidential and impartial, independent, face-to-face advice on a wide variety of topics, ranging from debt and benefits to housing, employment, family and relationship issues. The belief is that it is essential to provide face-to-face advice and support to clients, many of whom have no internet access and need help to consider the options available to them. Given the cost and a lack of Legal Aid, clients often have no realistic access to legal advice. By providing a community advice centre in Paddock Wood, PWCAC enables the community to access free, confidential and impartial advice.

In February 2021, PWCAC entered a five year lease for its office on the ground floor of 94 Commercial Road. Special thanks are due to a supporter of PWCAC who is the landlord at the new premises and has been most generous in first buying, and then reconfiguring, the new premises to suit PWCAC's needs.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

During the financial year PWCAC helped 927 clients, a considerable increase from the previous year's figure of 801, and higher than the pre-pandemic norm. The Centre had 7,559 recorded contacts with clients through face-to-face meetings, telephone calls, emails and work done on their behalf, an increase of 1,115 (17%) on the 6,444 client contacts in the prior year. This uplift is a reflection of the cost of living crisis and the ongoing impact of the pandemic on personal and financial resilience. It is also caused by cuts to central and local government budgets which have caused both a reduction in quality and timeliness of interactions which mean individuals are more likely to seek assistance from organisations such as PWCAC. During the financial year, the Centre delivered an estimated £1.2 million of financial benefit for its clients through the advice provided. The availability of quality support for vulnerable clients, previously provided by organisations including local authorities, housing associations and NHS Mental Health, continues to decrease and PWCAC is increasingly meeting the requirements of local residents with additional support needs: those with health, literacy or digital access limitations find it hard to engage with government services which are increasingly provided online.

As at 31 March 2023, PWCAC had 14 advisers. In an average week during this financial year, the volunteers gave a total of 100 hours of their time to the charity.

PWCAC represented 11 clients in welfare benefit appeals at First Tier Tribunal over the year and won 9 of these. Appeals are still being heard by phone or video with HM Courts & Tribunal Services and the Centre is able to support its clients through this process. This is a very valuable service which the Centre offers, as many clients have stated that they would not be able to articulate their issues and rely on PWCAC's experience of presenting their case to the Tribunal. In some cases, the Centre has persuaded the DWP to reverse their decisions on the strength of its written submissions alone. This has meant that those clients have received a positive outcome without the stress of proceeding to appeal stage.

Increased demand for services and a review of the safeguarding policy has led PWCAC to reappraise its capacity to offer a home visiting service. This service is now only available to the elderly and vulnerable who are otherwise unable to travel to the office but PWCAC remains able to offer appointments at the local hospice and local disability day centre. PWCAC was pleased to work closely with North and West Kent Citizens Advice this year in the delivery of a pilot of a Kent Money Advice Service helpline and has also developed a relationship with the Paddock Wood Lions which offers utility grants to local individuals experiencing financial hardship.

The Centre's geographical focus remains the Borough of Tunbridge Wells, 66% of its clients live in the Borough, but the Centre also assists clients from Tonbridge and Malling (15%), Maidstone (12%), with the remainder coming from further afield.

PWCAC passed its latest Advice Quality Standard Audit in October 2022, which was carried out by the Advice Services Alliance. The Audit takes place every two years and is key to underpinning the core work of the Centre and providing the foundation for future development. The next Advice Quality Audit is scheduled to take place in October 2024. In addition to checking and approving the quality of the advice the Centre is giving to its clients, it enables PWCAC to confirm that effective and appropriate policies and procedures are in place and being adhered to.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

During the financial year the Centre's volunteers have given 5,269 hours of their time in supporting the work of PWCAC and helping clients. Based on the mean hourly pay rate for all employees in Tunbridge Wells of £21.61, as detailed in the Annual Survey of Hours and Earnings 2022 (provisional), the financial value which could be attributed to volunteer time during this period is £114,000. This is not reflected in the financial accounts.

PUBLIC BENEFIT

The Trustees consider that the charity meets the Public Benefit requirements of the Charities Act 2011 (the 2011 Act). The sole purpose of the charity is the provision of advice relating to matters set out in section 3(i) of the 2011 Act and such advice is provided free of charge to any member of the public who seeks it.

FINANCIAL REVIEW

Income

Income during the financial year amounted to £48,823 (prior year £47,662).

PWCAC is very grateful for the grants and donations received in the year from Kent Community Foundation, Geo Solutions, Advice UK, Tunbridge Wells Borough Council, Paddock Wood Town Council, Brenchley and Matfield Parish Council, Capel Parish Council, East Peckham Parish Council, Goudhurst Parish Council, Horsmonden Parish Council, Marden Parish Council, Charities Aid Foundation, Citizens Advice Bureau, several other charitable associations, private individuals and a number of its clients.

Expenditure

Expenditure totalled £34,376 (prior year £38,840), the main elements of this expenditure being salary for the employed part time Manager between December 2022 and March 2023, rent for the PWCAC office in Paddock Wood, subscription and membership fees for a number of advice services and systems, depreciation of IT equipment, telephony costs, and other office related costs.

Surplus, Reserves and Cash

The surplus for the year was £14,447 (prior year £8,822).

As at 31 March 2023, Unrestricted Reserves were £113,098 (prior year £98,248) and Restricted Reserves were £Nil (prior year £403). The year end cash balance was £112,271 (prior year £89,393).

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

PWCAC is dependent upon a limited number of sources for its annual income, the main sources being grants from town and parish councils which are generally constrained by extremely tight financial budgets. Accordingly, the Board of Trustees considers that it would be prudent for the charity to aim to maintain unrestricted cash reserves equivalent to at least 18 months of the annual cost base. In the event such grants are withdrawn, either in whole or in part, the Trustees believe that this policy would enable PWCAC to continue to provide the same current high level of service for a sufficient period while the financial position is fully appraised and efforts made to establish relationships with new financial supporters. Based on the annual costs incurred by the charity during the 2022/23 financial year, unrestricted cash reserves would need to have a prescribed value of £51,564 as at 31 March 2023 in order to satisfy the minimum requirements of the Trustees' reserve policy.

In the event that PWCAC has excess cash to that needed for day to day operations, that cash is invested in an interest bearing bank account with the aim of gaining some extra income with little or no risk. What constitutes excess cash above that required for day to day operations is decided upon by the Treasurer and the Board from time to time.

PLANS FOR THE FUTURE

In order to ensure the long term future of PWCAC, the Trustees in conjunction with the Manager:

- regularly seek to recruit new volunteer advisors and undertake training for both new and current advisors;
- will continue the charity's outreach activities so that it covers a wide geographical area around Paddock Wood;
- will aim to be aware of potential alternative premises in case its current accommodation ceases to be available or becomes unsuitable for the Centre's needs;
- will seek medium to longer term committed funding for specific purposes and for working capital;
- will seek dedicated short term funding for specific projects;
- will endeavour to build mutually rewarding relationships with other voluntary and charitable organisations.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE UNAUDITED FINANCIAL ACCOUNTS

The Trustees are responsible for preparing the Report and Accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the Trustees to prepare accounts that give a true and fair view of the state of affairs of the charity as at the balance sheet date and of its surplus or deficit for the financial period. In doing so, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume the charity will continue in business.

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

The Annual Report and Accounts were approved by the Trustees on 14 September 2023.



Martin Pengelley
Chair



David Ritchie
Treasurer

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PADDOCK WOOD COMMUNITY ADVICE CENTRE FOR THE YEAR ENDED 31 MARCH 2023

I report on the accounts of the Trust for the year ended 31 March 2023, which are set out on pages 10 to 17.

Respective responsibilities of Trustees and Independent Examiner:

The charity's Trustees (who are also directors of the company for the purpose of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed and I am qualified to undertake the examination being a qualified member of Institute of Chartered Accountants of England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 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 you as 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.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements;
 - to keep accounting records in accordance with section 386 of the Companies Act 2006 (the 2006 Act);
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the 2006 Act;
 - which are consistent with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (applicable to Charities preparing their Accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland – FRS102 Section 1A effective 1 January 2019);have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Martyn Jenks

Signed



Dated

6 October 2023

For and on behalf of
M N Jenks & Co Limited
72 Commercial Road
Paddock Wood
Kent TN12 6DP

PADDÖCK WOOD COMMUNITY ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Restricted Funds Training	Unrestricted Funds General	Total 2023	Total 2022
		£	£	£	£
Incoming Resources					
Donations and other income	2	-	12,900	12,900	7,539
Investment income	3	-	423	423	8
Grants	4	-	35,500	35,500	40,115
TOTAL INCOMING RESOURCES		-	48,823	48,823	47,662
Resources Expended					
Charitable Activities	5	403	33,853	34,256	38,720
Governance Costs	6	-	120	120	120
TOTAL RESOURCES EXPENDED		403	33,973	34,376	38,840
NET MOVEMENT IN FUNDS		(403)	14,850	14,447	8,822
Funds brought forward at 1 April 2022		403	98,248	98,651	89,829
FUNDS CARRIED FORWARD AT 31 MARCH 2023		-	113,098	113,098	98,651

PADDOCK WOOD COMMUNITY ADVICE CENTRE

BALANCE SHEET AS AT 31 MARCH 2023

	Notes	2023		2022	
		£	£	£	£
Fixed Assets					
Tangible assets	8		566		3,739
Current assets					
Cash at bank and in hand		112,271		89,393	
Debtors and prepayments	9	3,673		5,849	
		<u>115,944</u>		<u>95,242</u>	
Current liabilities					
Creditors	10	(3,412)		(330)	
		<u>(3,412)</u>		<u>(330)</u>	
Net current assets			112,532		94,912
Total assets less liabilities			<u>113,098</u>		<u>98,651</u>
Funds					
Restricted funds	11		-		403
Unrestricted funds	12		113,098		98,248
Total Funds			<u>113,098</u>		<u>98,651</u>

The Trustees are satisfied that for the year ended 31 March 2023 the company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006 (the 2006 Act), and that no member of the company has deposited a notice, pursuant to section 476 of the 2006 Act requiring an audit of these accounts.

The Trustees acknowledge their responsibilities for a) ensuring that the charity keeps accounting records which comply with section 386 of the 2006 Act, and b) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its income and expenditure for the financial year, in accordance with the requirements of section 393 and which otherwise comply with the requirements of the 2006 Act relating to accounts, so far as applicable to the charity.

The accounts were approved by the Board of Trustees on 14 September 2023.



Martin Pengelley
Chair



David Ritchie
Treasurer

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

1. Accounting Policies

(1) Basis of preparation

The Accounts have been prepared under the historical cost convention. The Accounts have been prepared in accordance with Accounting and Reporting Requirements 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 Section 1A) (effective 1 January 2019) and the Companies Act 2006. The Charity constitutes a public benefit entity as defined by FRS 102.

(2) Incoming resources

All incoming resources becoming available to the charity in the year are recognised in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Income is deferred to the subsequent accounting period only when the charity has to fulfil conditions before becoming entitled to it, and the conditions have not been fulfilled during the accounting period.

The value of services provided by volunteers has not been included in these accounts.

(3) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. The Charity is not registered for VAT. Expenditure includes all VAT, which cannot be recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. There is one functional activity of the charity which is the giving of free and confidential advice and information to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Governance costs include all those costs associated with meeting the constitutional and statutory requirements of the Charity.

(4) Tangible fixed assets and depreciation

Tangible fixed assets which are purchased at a cost of £300 or more are capitalised and are stated at cost less depreciation. Depreciation is provided on a straight-line basis to write off the cost of each asset over its expected useful life, as follows:

Computer Equipment	3 years
--------------------	---------

(5) Restricted Funds

Restricted funds are subject to specific conditions, usually stipulated by grantors/donors as to how they may be used for particular restricted purposes within the objectives of the Charity.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

2. Donations and Other Income	2023	2022
	£	£
Unrestricted		
Donations from Clients	747	518
Donations from Charitable Trusts	1,175	381
Donations from Corporations and Associations	4,463	394
Donations from Private Individuals	5,130	4,873
Gift Aid Reclaim	1,359	1,346
Other Income	26	27
Total Unrestricted Donations	12,900	7,539
Total Restricted Donations	-	-
Total Donations and Other Income	12,900	7,539
3. Investment Income	2023	2023
	£	£
Interest received	423	8
Total Investment Income	423	8

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

4. Grants	2023	2022
	£	£
Unrestricted		
Advice UK	2,000	1,000
Brenchley and Matfield Parish Council	2,000	2,000
Capel Parish Council	500	500
Capel Solar Fund	-	2,611
East Peckham Parish Council	250	-
Geo Solutions	2,500	-
Goudhurst Parish Council	250	-
Horsmonden Parish Council	250	250
Kent Community Foundation	9,600	12,000
Marden Parish Council	150	50
Paddock Wood Town Council	12,000	10,000
Tunbridge Wells Borough Council	6,000	5,250
Yalding Parish Council	-	250
Total Unrestricted Grants	35,500	33,911
Restricted		
Involve Kent	-	763
Kent Community Foundation	-	5,441
Total Restricted Grants	-	6,204
Total Grants	35,500	40,115

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

5. Resources Expended on Charitable Activities

	Restricted Funds Training	Unrestricted Funds	Total 2023	Total 2022
	£	£	£	£
Volunteers				
Welfare	-	200	200	-
Training	403	67	470	5,453
Travel	-	1,240	1,240	-
	<u>403</u>	<u>1,507</u>	<u>1,910</u>	<u>5,453</u>
Premises				
Rent	-	3,600	3,600	3,600
Insurance including public and employee liability	-	350	350	334
Fixtures and fittings	-	556	556	-
	<u>-</u>	<u>4,506</u>	<u>4,506</u>	<u>3,934</u>
Management & Administration				
Advice Quality Audit	-	1,512	1,512	-
Advertising, Promotion and Other	-	5,569	5,569	1,599
Computer equipment, software and maintenance	-	238	238	403
Depreciation	-	3,173	3,173	3,004
Licence and membership fees	-	3,270	3,270	3,128
Postage, printing and copying	-	406	406	409
Professional indemnity insurance	-	506	506	504
Publications and information	-	219	219	103
Staff salaries	-	10,785	10,785	19,044
Staff expenses	-	964	964	-
Stationery	-	229	229	112
Telephones	-	969	969	1,027
	<u>-</u>	<u>27,840</u>	<u>27,840</u>	<u>29,333</u>
Total Direct Charitable Expenditure	<u>403</u>	<u>33,853</u>	<u>34,256</u>	<u>38,720</u>

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

6. Governance Costs

	2023	2022
	£	£
Independent Examiner's fees	-	-
Insurance premium for Trustees' Indemnity	120	120
Trustee Training	-	-
Trustee Travel Expenses	-	-
	<u>120</u>	<u>120</u>

7. Volunteers and Trustees

Training, travelling and welfare costs of the volunteers are detailed under Resources Expended on Charitable Activities.

None of the Trustees (or any person connected with them) received any remuneration or benefits during the year.

8. Tangible Fixed Assets

	2023	2022
	Computer	Computer
	Equipment	Equipment
	£	£
Cost		
As at 1 April	10,910	10,147
Additions	-	763
As at 31 March	<u>10,910</u>	<u>10,910</u>
Depreciation		
As at 1 April	7,171	4,167
Charge for the year	3,173	3,004
As at 31 March	<u>10,344</u>	<u>7,171</u>
Net book value as at 31 March	<u>566</u>	<u>3,739</u>

In the current financial year no fixed assets were acquired (prior year: £763 for a further lap top).
The total depreciation charge in the financial year was £3,173 (prior year: £3,004).

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

9. Debtors

	2023	2022
	£	£
Debtors	416	2,742
Prepayments	3,257	3,107
	<u>3,673</u>	<u>5,849</u>

Debtors at the end of the financial year related mainly to gift aid recoveries due from HMRC (£374) which were received post the financial year end.

Prepayments relate to services to be provided to the Centre in the next financial year where the payment for these services was made prior to the end of the current financial year. These services include subscriptions for software systems, insurance, and charitable licence and membership fees.

10. Creditors

	2023	2022
	£	£
PAYE	201	175
Accruals	3,211	155
	<u>3,412</u>	<u>330</u>

The PAYE creditor relates to the income tax due to HMRC in relation to the Duty Manager's salary for the month of March 2023. Accruals relate to pension contributions, advice software subscriptions, telephony and IT services and printing costs which were paid after the year end.

11. Restricted Funds

	2023	2022
	£	£
Opening balances as at 1 April	403	-
Add Restricted fund income	-	6,204
Less Restricted fund expenditure	(403)	(5,038)
Transfers between restricted and unrestricted funds	-	(763)
Balance as at 31 March	<u>-</u>	<u>403</u>

12. Unrestricted Funds

	2023	2022
	£	£
Opening balance as at 1 April	98,248	89,829
Net Movement in Funds	14,850	7,656
Transfers between restricted and unrestricted funds	-	763
Balance as at 31 March	<u>113,098</u>	<u>98,248</u>

Accounts

PADDOCK WOOD COMMUNITY ADVICE CENTRE

PADDOCK WOOD COMMUNITY ADVICE CENTRE

A COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

Company Number 8006468

Charity Registration Number 1147816

PADDOCK WOOD COMMUNITY ADVICE CENTRE

CONTENTS

	Page
Legal and Administrative Information	2
Trustees' Report	3
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes forming part of the Accounts	
1. Accounting Policies	12
2. Donations and Other Income	13
3. Investment Income	13
4. Grants	14
5. Resources Expended on Charitable Activities	15
6. Governance Costs	16
7. Volunteers and Trustees	16
8. Tangible Fixed Assets	16
9. Debtors	17
10. Creditors	17
11. Restricted Funds	17
12. Unrestricted Funds	17

PADDOCK WOOD COMMUNITY ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

CONSTITUTION

Paddock Wood Community Advice Centre is a company limited by guarantee (company registration number 8006468) and a charity registered with the Charity Commission (charity registration number 1147816). It is governed by its Memorandum and Articles of Association (as amended on 1 November 2016), has no share capital and the liability of each member in the event of a winding up is limited to £1.

DIRECTORS AND TRUSTEES

Mike MacKenzie	Chairman	
Martin Pengelley	Deputy Chairman	
David Ritchie	Treasurer	
Simon Marston		(retired from board on 30 April 2022)
Veronica Warner	Company Secretary	
Sarah Hamilton		(appointed to board on 24 February 2022)
Alison Cain		(appointed to board on 24 February 2022)

MEMBERS

As at the 31 March 2022, the Company had seven members on its register (five as at 31 March 2021).

REGISTERED OFFICE

Paddock Wood Community Advice Centre
94 Commercial Road
Paddock Wood
Kent
TN12 6DP

INDEPENDENT EXAMINER

Hanafin Klein
The House
High Street
Brenchley
TN12 7NQ

BANKERS

HSBC
105 Mount Pleasant
Tunbridge Wells
TN1 1QP

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT

The Trustees are pleased to present their report together with the independently examined accounts of the charity for the year ended 31 March 2022.

Legal and administrative information set out on page 2 forms part of this report.

The independently examined financial accounts comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice in relation to Accounting and Reporting by Charities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Paddock Wood Community Advice Centre ('PWCAC' or 'Centre') was incorporated on 26 March 2012 as a company limited by guarantee and governed by its Memorandum and Articles of Association. It is a charity registered in England and Wales with the Charity Commission.

Appointment of Trustees

As set out in the Articles of Association, the number of Trustees shall not be less than three but shall not be subject to any maximum. Trustees may be elected at an Annual General Meeting (AGM) or appointed by a resolution of the other Trustees at a Board meeting. Trustees appointed by a resolution of the Board must stand for re-election at the first AGM following such appointment. As a minimum, one third of the Trustees must retire at each AGM so that all Trustees will have retired by the third AGM following their appointment. Trustees who retire may stand for re-election. Currently, it has been agreed that all Trustees will retire at each AGM. All appointed Trustees are members of PWCAC.

Trustee Induction and Training

The Board of Trustees is structured with the aim that it encompasses leadership, business, management, financial, legal and political expertise. It is a requirement that all Trustees have a sound appreciation of the role and activities of the charity before they are appointed. Further, that they are aware of their legal obligations, the content of the charity's Memorandum and Articles of Association, the annual budget and the financial performance.

Trustees attend training courses as appropriate to enable them to undertake their roles for the charity. Training courses have in recent years dealt with the responsibilities of charity Trustees, identification and management of risks, charity finance and accounting and charity law.

Organisation

The Board of Trustees met six times during the year ended 31 March 2022 to administer the affairs of the charity including strategic direction, governance, accounting and risk management. The Manager, who is invited to attend all Board meetings, was the sole employee of the charity on a part time basis and is responsible for the day to day operations of PWCAC.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

Risk management

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate them.

The Trustees are responsible for ensuring that all risks are identified, assessed and managed in the correct manner and that the internal systems and procedures are robust, relevant and applied rigorously. Accordingly, a committee of the Board comprising two Trustees, the Manager and a senior volunteer advisor has been established and meets at least once during the year to review the risks, seeks to identify new risks and continue to develop the charity's risk management strategy in compliance with 'Charities and Risk Management (CC26)' issued by the Charity Commission.

The risk management report is reviewed by the Board annually. In addition, all major risks which have been identified are highlighted on the Board agenda and discussed in detail at each meeting with the intention of developing appropriate strategies to provide mitigation.

OBJECTIVES AND ACTIVITIES

PWCAC's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. It provides confidential, impartial, independent, face-to-face advice and information, without charge, from the community advice centre in Paddock Wood and its outreach services within the surrounding area.

ACHIEVEMENTS AND PERFORMANCE

PWCAC offers free, confidential and impartial, independent, face-to-face advice on a wide variety of topics, ranging from debt and benefits to housing, employment, family and relationship issues. The belief is that it is essential to provide face-to-face advice and support to clients, many of whom have no internet access and need help to consider the options available to them. Given the cost and a lack of Legal Aid, clients often have no realistic access to legal advice. By providing a community advice centre in Paddock Wood High Street, PWCAC enables the community to access free, confidential and impartial advice.

PWCAC adapted the manner in which it provided its advice during the COVID lockdown period. Since the lockdown ended in April 2022, PWCAC has provided its face-to-face service from its offices, with carefully thought through working practices established to safeguard, as much as possible, both clients and volunteers.

In February 2021, PWCAC entered a five year lease for its office on the ground floor of 94 Commercial Road. Special thanks are due to a supporter of PWCAC who is now the new landlord at the new premises and has been most generous in first buying, and then reconfiguring, the new premises to suit PWCAC's needs.

TRUSTEES' REPORT CONTINUED

During the financial year PWCAC helped 801 clients, an increase from the previous year's figure of 582 which was low due in part to the COVID restrictions. The Centre had 6,444 recorded contacts with clients through face-to-face meetings, telephone calls, emails and work done on their behalf, an increase of 746 (13%) on the 5,698 client contacts in the prior year. During the financial year, the Centre delivered an estimated £1.1 million of financial benefit for its clients through the advice provided. The availability of support for vulnerable clients, previously provided by organisations including local authorities, housing associations and NHS Mental Health, continues to decrease and PWCAC is increasingly meeting the requirements of local residents with additional support needs.

As at 31 March 2022, PWCAC had vacancies for a part time Operations Manager and a part time Advice Service Manager plus 14 advisers. In an average week the volunteers, in total, worked around 93 hours during the financial year.

PWCAC represented 5 clients in their appeals to a Benefit Tribunal over the year. This is significantly down on the previous year. That reflects what is believed to be a decline in appeals nationally, one important factor being a greater success rate generally of reconsiderations by the DWP requested before an appeal is lodged. At the end of the financial year there were 7 appeals outstanding awaiting a hearing date. Of those appeals decided in the year the Centre had 100% success rate. Currently, appeals are being done by phone or video with HMCTS and the Centre is able to support its clients through this process. This is a very valuable service which the Centre offers, as many clients have stated that they would not be able to articulate their issues and rely on both PWCAC's experience of presenting their case to the Tribunal. In some cases, the Centre has persuaded the DWP to reverse their decisions on the strength of its written submissions alone. This has meant that those clients have received a positive outcome without the stress of proceeding to appeal stage.

PWCAC continues to run a successful home visiting service. This service is available to the elderly and vulnerable who, for various reasons, are unable to travel into the office. In the most part, the Centre helps them with form filling and ensures that they are in receipt of benefits that they are entitled to in order to maximise their income.

PWCAC passed its latest Advice Quality Standard Audit in October 2020, which was carried out by the Advice Services Alliance. The Audit takes place every two years and is key to underpinning the core work of the Centre and providing the foundation for future development. The next Advice Quality Audit is scheduled to take place in October 2022. In addition to checking and approving the quality of the advice the Centre is giving to its clients, it enables PWCAC to confirm that effective and appropriate policies and procedures are in place and being adhered to.

During the financial year the Centre's volunteers have given 4,878 hours of their time in supporting the work of PWCAC and helping clients. Based on the mean hourly pay rate for all employees in Tunbridge Wells of £22.96, as detailed in the Annual Survey of Hours and Earnings 2021 (provisional), the financial value which could be attributed to volunteer time during this period is £112,000. This is not reflected in the financial accounts.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

PUBLIC BENEFIT

The Trustees consider that the charity meets the Public Benefit requirements of the Charities Act 2011 (the 2011 Act). The sole purpose of the charity is the provision of advice relating to matters set out in section 3(i) of the 2011 Act and such advice is provided free of charge to any member of the public who seeks it.

FINANCIAL REVIEW

Income

Income during the financial year amounted to £47,662 (prior year £60,112).

PWCAC is very grateful for the grants and donations received from Kent Community Foundation, Involve Kent, Tunbridge Wells Borough Council, Paddock Wood Town Council, Brenchley and Matfield Parish Council, Capel Parish Council, Horsmonden Parish Council, Marden Parish Council, Yalding Parish Council, Advice UK, Brenchley Choral Society, several private individuals and a number of its clients.

Expenditure

Expenditure totalled £38,840 (prior year £45,601), the main elements of this expenditure being salary for the employed part time Manager up to February 2022, rent for the PWCAC office in Paddock Wood, subscription and membership fees for a number of advice services and systems, depreciation of IT equipment, telephony costs, and other office related costs.

Funds under management

During the year, PWCAC continued to manage the allocation of a fund established in 2017 as the Capel Solar Energy Fund. This fund was intended to provide assistance to members of the public in the local area who find themselves in difficulty with their energy bills. The fund had a starting total of £3,000 available for allocation. During the year ended 31 March 2022, Capel Parish Council approved the release of the balance of the fund of £2,611 to PWCAC for general funding for the Centre. This has been recognised as income in the current financial year and the funds will be used to support the activities of the Centre.

Surplus, Reserves and Cash

The surplus for the year was £8,822 (prior year £14,511).

As at 31 March 2022, Unrestricted Reserves were £98,248 (prior year £89,829) and Restricted Reserves were £403 (prior year £Nil). The year end cash balance was £89,393 (prior year £83,548).

TRUSTEES' REPORT CONTINUED

PWCAC is dependent upon a limited number of sources for its annual income, the main sources being grants from town, borough and parish councils which are generally constrained by extremely tight financial budgets. Accordingly, the Board of Trustees considers that it would be prudent for the charity to aim to maintain unrestricted cash reserves equivalent to at least 18 months of the annual cost base. In the event such grants are withdrawn, either in whole or in part, the Trustees believe that this policy would enable PWCAC to continue to provide the same current high level of service for a sufficient period while the financial position is fully appraised and efforts made to establish relationships with new financial supporters. Based on the annual costs incurred by the charity during the 2021/22 financial year, unrestricted cash reserves would need to have a prescribed value of £58,260 as at 31 March 2022 in order to satisfy the minimum requirements of the Trustees' reserve policy.

In the event that PWCAC has excess cash to that needed for day to day operations, that cash is invested in an interest bearing bank account with the aim of gaining some extra income with little or no risk. What constitutes excess cash above that required for day to day operations is decided upon by the Treasurer and the Board from time to time.

PLANS FOR THE FUTURE

In order to ensure the long term future of PWCAC, the Trustees in conjunction with the Manager:

- regularly seek to recruit new volunteer advisors and undertake training for both new and current advisors;
- will continue the charity's outreach activities so that it covers a wide geographical area around Paddock Wood;
- will aim to be aware of potential alternative premises in case its current accommodation ceases to be available or becomes unsuitable for the Centre's needs;
- will seek medium to longer term committed funding for specific purposes and for working capital;
- will seek dedicated short term funding for specific projects;
- will endeavour to build mutually rewarding relationships with other voluntary and charitable organisations.

TRUSTEES' REPORT CONTINUED

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE UNAUDITED FINANCIAL ACCOUNTS

The Trustees are responsible for preparing the Report and Accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the Trustees to prepare accounts that give a true and fair view of the state of affairs of the charity as at the balance sheet date and of its surplus or deficit for the financial period. In doing so, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume the charity will continue in business.

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

The Annual Report and Accounts were approved by the Trustees on 1 September 2022.



Mike Mackenzie
Chairman



Martin Pengelley
Deputy Chairman

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PADDOCK WOOD COMMUNITY ADVICE CENTRE FOR THE YEAR ENDED 31 MARCH 2022

I report on the accounts of the Trust for the year ended 31 March 2022, which are set out on pages 10 to 17.

Respective responsibilities of Trustees and Independent Examiner:

The charity's Trustees (who are also directors of the company for the purpose of company law) 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed and I am qualified to undertake the examination being a qualified member of Institute of Chartered Accountants of England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 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 you as 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.

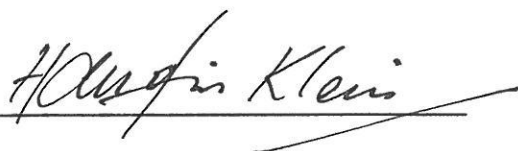
Independent Examiner's statement

In the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements;
 - to keep accounting records in accordance with section 386 of the Companies Act 2006 (the 2006 Act);
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the 2006 Act;
 - which are consistent with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities;have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Michael Hanafin

Signed



Dated

1 September 2022

For and on behalf of

Hanafin Klein Chartered Accountants

The House

The High Street

Brenchley

Kent TN12 7NQ

PADDOCK WOOD COMMUNITY ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Restricted Funds		Unrestricted Funds		Total	Total
		Computer Refresh	Training	General	2022	2021	
		£	£	£	£	£	
Incoming Resources							
Donations and other income	2	-	-	7,539	7,539	12,772	
Investment income	3	-	-	8	8	30	
Grants	4	763	5,441	33,911	40,115	47,310	
TOTAL INCOMING RESOURCES		763	5,441	41,458	47,662	60,112	
Resources Expended							
Charitable Activities	5	-	5,038	33,682	38,720	45,481	
Governance Costs	6	-	-	120	120	120	
TOTAL RESOURCES EXPENDED		-	5,038	33,802	38,840	45,601	
NET MOVEMENT IN FUNDS							
Funds brought forward at 1 April 2021		763	403	7,656	8,822	14,511	
Use of Restricted Funds for Capital Expenditure		-	-	89,829	89,829	75,318	
		(763)	-	763	-	-	
FUNDS CARRIED FORWARD AT 31 MARCH 2022		-	403	98,248	98,651	89,829	

PADDOCK WOOD COMMUNITY ADVICE CENTRE

BALANCE SHEET AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed Assets					
Tangible assets	8		3,739		5,980
Current assets					
Cash at bank and in hand		89,393		83,548	
Debtors and prepayments	9	<u>5,849</u>		<u>3,593</u>	
		95,242		87,141	
Current liabilities					
Creditors	10	<u>(330)</u>		<u>(3,292)</u>	
		(330)		(3,292)	
Net current assets			94,912		83,849
Total assets less liabilities			<u>98,651</u>		<u>89,829</u>
Funds					
Restricted funds	11		403		-
Unrestricted funds	12		98,248		89,829
Total Funds			<u>98,651</u>		<u>89,829</u>

The Trustees are satisfied that for the year ended 31 March 2022 the company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006 (the 2006 Act), and that no member of the company has deposited a notice, pursuant to section 476 of the 2006 Act requiring an audit of these accounts.

The Trustees acknowledge their responsibilities for a) ensuring that the charity keeps accounting records which comply with section 386 of the 2006 Act, and b) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its income and expenditure for the financial year, in accordance with the requirements of section 393 and which otherwise comply with the requirements of the 2006 Act relating to accounts, so far as applicable to the charity.

The accounts were approved by the Board of Trustees on 1 September 2022.



Mike MacKenzie
Chairman



Martin Pengelley
Deputy Chairman

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

1. Accounting Policies

(1) Basis of preparation

The independently examined accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards namely the Statement of Recommended Practice, Accounting and Reporting by Charities, issued in March 2005, and the Companies Act 2006.

(2) Incoming resources

All incoming resources becoming available to the charity in the year are recognised in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Income is deferred to the subsequent accounting period only when the charity has to fulfil conditions before becoming entitled to it, and the conditions have not been fulfilled during the accounting period.

The value of services provided by volunteers has not been included in these accounts.

(3) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. The Charity is not registered for VAT. Expenditure includes all VAT, which cannot be recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. There is one functional activity of the charity which is the giving of free and confidential advice and information to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Governance costs include all those costs associated with meeting the constitutional and statutory requirements of the Charity.

(4) Tangible fixed assets and depreciation

Tangible fixed assets which are purchased at a cost of £300 or more are capitalised and are stated at cost less depreciation. Depreciation is provided on a straight-line basis to write off the cost of each asset over its expected useful life, as follows:

Computer Equipment	3 years
--------------------	---------

(5) Restricted Funds

Restricted funds are subject to specific conditions, usually stipulated by grantors/donors as to how they may be used for particular restricted purposes within the objectives of the Charity.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

2. Donations and Other Income	2022	2021
	£	£
Unrestricted		
Donations from Clients	518	1,155
Donations from Charitable Trusts	381	-
Donations from Corporations and Associations	394	5,433
Donations from Private Individuals	4,873	4,740
Gift Aid Reclaim	1,346	1,396
Other Income	27	48
Total Unrestricted Donations	7,539	12,772
Total Restricted Donations	-	-
Total Donations and Other Income	7,539	12,772
3. Investment Income	2022	2021
	£	£
Interest received	8	30
Total Investment Income	8	30

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

4. Grants	2022	2021
	£	£
Unrestricted		
Advice UK	1,000	-
Brenchley and Matfield Parish Council	2,000	2,000
Capel Parish Council	500	500
Capel Solar Fund	2,611	-
East Peckham Parish Council	-	260
Horsmonden Parish Council	250	-
Henry Smith Foundation	-	5,000
Kent Community Foundation	12,000	21,000
Marden Parish Council	50	-
Paddock Wood Town Council	10,000	10,000
Tunbridge Wells Borough Council	5,250	5,250
Yalding Parish Council	250	-
Total Unrestricted Grants	33,911	44,010
Restricted		
Groundworks UK	-	500
Involve Kent	763	-
Kent Community Foundation	5,441	-
Kent County Council	-	1,500
Paddock Wood Town Council	-	1,300
Total Restricted Grants	6,204	3,300
Total Grants	40,115	47,310

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

5. Resources Expended on Charitable Activities

	Restricted Funds		Unrestricted Funds		Total	
	Computer Refresh	Training			2022	2021
	£	£	£		£	£
Volunteers						
Welfare	-	-	-	-	-	37
Training	-	5,038	415	5,453	5,453	263
Travel	-	-	-	-	-	-
	-	5,038	415	5,453	5,453	300
Premises						
Rent	-	-	3,600	3,600	3,600	7,828
Insurance including public and employee liability	-	-	334	334	334	303
Fixtures and fittings	-	-	-	-	-	5
	-	-	3,934	3,934	3,934	8,136
Management & Administration						
Advice Quality Audit	-	-	-	-	-	1,500
Advertising, Promotion and Other	-	-	1,599	1,599	1,599	4,784
Computer equipment, software and maintenance	-	-	403	403	403	287
Depreciation	-	-	3,004	3,004	3,004	2,777
Licence and membership fees	-	-	3,128	3,128	3,128	2,596
Postage, printing and copying	-	-	409	409	409	326
Professional indemnity insurance	-	-	504	504	504	579
Publications and information	-	-	103	103	103	89
Staff salaries	-	-	19,044	19,044	19,044	22,591
Staff expenses	-	-	-	-	-	19
Stationery	-	-	112	112	112	128
Telephones	-	-	1,027	1,027	1,027	1,369
	-	-	29,333	29,333	29,333	37,045
Total Direct Charitable Expenditure	-	5,038	33,682	38,720	45,481	

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

6. Governance Costs

	2022	2021
	£	£
Independent Examiner's fees	-	-
Insurance premium for Trustees' Indemnity	120	120
Trustee Training	-	-
Trustee Travel Expenses	-	-
	<u>120</u>	<u>120</u>

7. Volunteers and Trustees

Training, travelling and welfare costs of the volunteers are detailed under Resources Expended on Charitable Activities.

None of the Trustees (or any person connected with them) received any remuneration during the year.

8. Tangible Fixed Assets

	2022	2021
	Computer Equipment	Computer Equipment
	£	£
Cost		
As at 1 April	10,147	9,508
Additions	763	639
As at 31 March	<u>10,910</u>	<u>10,147</u>
Depreciation		
As at 1 April	4,167	1,390
Charge for the year	3,004	2,777
As at 31 March	<u>7,171</u>	<u>4,167</u>
Net book value as at 31 March	<u>3,739</u>	<u>5,980</u>

At the end of the financial year ended 31 March 2020, PWCAC invested in an IT refresh project to modernise its ageing IT and telephony hardware and systems. This project provided resilience for PWCAC to provide its advice, maintain its records securely and improve working capability including remote working. The project was completed at a cost of £8,118 which has been capitalised in fixed assets and is being depreciated over the three years commencing on 1 April 2020. Further IT costs of £639 were incurred in the 2021/21 financial year for a laptop to better enable the Centre to operate remotely during the COVID pandemic restrictions. This IT equipment has been capitalised in fixed assets and is being depreciated over the three years commencing on 1 December 2020. In the current financial year a further lap top was purchased at a cost of £763 which has been capitalised and is being depreciated over the three years commencing on 1 December 2021. The total depreciation charge in the financial year was £3,004 (prior year: £2,777).

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

9. Debtors

	2022	2021
	£	£
Debtors	2,742	-
Prepayments	3,107	3,593
	<u>5,849</u>	<u>3,593</u>

Debtors at the end of the financial year related to a refund due for overpaid training costs (£2,286) and gift aid recoveries due from HMRC (£455). Both these amounts were received post the financial year end.

Prepayments relate to services provided to the Centre through the financial year where the costs of these services are paid prior to the start of the financial year. These services include subscriptions for software systems, insurance, and charitable licence and membership fees.

10. Creditors

	2022	2021
	£	£
Capel Solar Fund	-	2,611
PAYE	175	423
Accruals	155	258
	<u>330</u>	<u>3,292</u>

The PAYE creditor relates to the income tax due to HMRC in relation to the Duty Manager's salary for the month of February 2022. Accruals relate to telephony and IT services for March 2022 paid after the year end. The Capel Solar Fund was released to income during the financial year.

11. Restricted Funds

	2022	2021
	£	£
Opening balances as at 1 April	-	275
Add Restricted fund income	6,204	3,300
Less Restricted fund expenditure	(5,038)	(3,166)
Transfers between restricted and unrestricted funds	(763)	(409)
Balance as at 31 March	<u>403</u>	<u>-</u>

12. Unrestricted Funds

	2022	2021
	£	£
Opening balance as at 1 April	89,829	75,043
Net Movement in Funds	7,656	14,377
Transfers between restricted and unrestricted funds	763	409
Balance as at 31 March	<u>98,248</u>	<u>89,829</u>

PADDOCK WOOD COMMUNITY ADVICE CENTRE

England & Wales - Charity number 1147816

Accounts

PADDOCK WOOD COMMUNITY ADVICE CENTRE

PADDOCK WOOD COMMUNITY ADVICE CENTRE

A COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

Company Number 8006468

Charity Registration Number 1147816

PADDOCK WOOD COMMUNITY ADVICE CENTRE

CONTENTS

	Page
Legal and Administrative Information	2
Trustees' Report	3
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes forming part of the Accounts	
1. Accounting policies	12
2. Donations and other income	13
3. Investment income	13
4. Grants	14
5. Resources expended on charitable activities	15
6. Governance costs	16
7. Volunteers and Trustees	16
8. Tangible fixed assets	16
9. Debtors	17
10. Creditors	17
11. Restricted funds	17
12. Unrestricted funds	17

PADDOCK WOOD COMMUNITY ADVICE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

CONSTITUTION

Paddock Wood Community Advice Centre is a company limited by guarantee (company registration number 8006468) and a charity registered with the Charity Commission (charity registration number 1147816). It is governed by its Memorandum and Articles of Association (as amended on 1 November 2016), has no share capital and the liability of each member in the event of a winding up is limited to £1.

DIRECTORS AND TRUSTEES

Mike MacKenzie	Chairman
Martin Pengelley	Deputy Chairman
David Ritchie	Treasurer
Simon Marston	
Veronica Warner	Company Secretary

MEMBERS

As at the 31 March 2021, the Company had five members on its register (five as at 31 March 2020).

REGISTERED OFFICE

Paddock Wood Community Advice Centre
94 Commercial Road
Paddock Wood
Kent
TN12 6DP

INDEPENDENT EXAMINER

Hanafin Klein
The House
High Street
Brenchley
TN12 7NQ

BANKERS

HSBC
105 Mount Pleasant
Tunbridge Wells
TN1 1QP

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT

The Trustees are pleased to present their report together with the independently examined accounts of the charity for the year ended 31 March 2021.

Legal and administrative information set out on page 2 forms part of this report.

The independently examined financial accounts comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice in relation to Accounting and Reporting by Charities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Paddock Wood Community Advice Centre ('PWCAC' or 'Centre') was incorporated on 26 March 2012 as a company limited by guarantee and governed by its Memorandum and Articles of Association. It is a charity registered in England and Wales with the Charity Commission.

Appointment of Trustees

As set out in the Articles of Association, the number of Trustees shall not be less than three but shall not be subject to any maximum. Trustees may be elected at an Annual General Meeting (AGM) or appointed by a resolution of the other Trustees at a Board meeting. Trustees appointed by a resolution of the Board must stand for re-election at the first AGM following such appointment. As a minimum, one third of the Trustees must retire at each AGM so that all Trustees will have retired by the third AGM following their appointment. Trustees who retire may stand for re-election. Currently, it has been agreed that all Trustees will retire at each AGM. All appointed Trustees are members of PWCAC.

Trustee Induction and Training

The Board of Trustees is structured with the aim that it encompasses leadership, business, management, financial, legal and political expertise. It is a requirement that all Trustees have a sound appreciation of the role and activities of the charity before they are appointed. Further, that they are aware of their legal obligations, the content of the charity's Memorandum and Articles of Association, the annual budget and the financial performance.

Trustees attend training courses as appropriate to enable them to undertake their roles for the charity. Training courses have in recent years dealt with the responsibilities of charity Trustees, identification and management of risks, charity finance and accounting and charity law.

Organisation

The Board of Trustees met six times during the year ended 31 March 2021 to administer the affairs of the charity including strategic direction, governance, accounting and risk management. The Manager, who is invited to attend all Board meetings, is the sole employee of the charity on a part time basis and is responsible for the day to day operations of PWCAC.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

Risk management

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate them.

The Trustees are responsible for ensuring that all risks are identified, assessed and managed in the correct manner and that the internal systems and procedures are robust, relevant and applied rigorously. Accordingly, a committee of the Board comprising two Trustees, the Manager and a senior volunteer advisor has been established and meets at least once during the year to review the risks, seeks to identify new risks and continue to develop the charity's risk management strategy in compliance with 'Charities and Risk Management (CC26)' issued by the Charity Commission.

The risk management report is reviewed by the Board annually. In addition, all major risks which have been identified are highlighted on the Board agenda and discussed in detail at each meeting with the intention of developing appropriate strategies to provide mitigation.

OBJECTIVES AND ACTIVITIES

PWCAC's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. It provides confidential, impartial, independent, face-to-face advice and information, without charge, from the community advice centre in Paddock Wood and its outreach services within the surrounding area.

ACHIEVEMENTS AND PERFORMANCE

PWCAC offers free, confidential and impartial, independent, face-to-face advice on a wide variety of topics, ranging from debt and benefits to housing, employment, family and relationship issues. The belief is that it is essential to provide face-to-face advice and support to clients, many of whom have no internet access and need help to consider the options available to them. Given the cost and a lack of Legal Aid, clients often have no realistic access to legal advice. By providing a community advice centre in Paddock Wood High Street, PWCAC enables the community to access free, confidential and impartial advice.

PWCAC adapted the manner in which it provided its advice during the COVID lockdown period. The advice service was available throughout the year but, during lockdowns, the manager and volunteers switched to remote working from home and providing clients with advice over the phone and via email. Whilst there was no ability to provide face to face advice during the lockdowns, PWCAC continued to accept client cases remotely. Since the lockdown ended in April 2021, PWCAC has again provided its face-to-face service from its offices, with carefully thought through working practices established to safeguard, as much as possible, both clients and volunteers.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

During the summer of 2020, the landlord of the PWCAC premises at 64 Commercial Road gave notice that they wanted to review the use of the premises, so the charity would need to relocate. Thanks are due to the landlord for accommodating PWCAC for over eight years and being flexible in allowing PWCAC to find new premises without time pressure. In February 2021, PWCAC entered a five year lease for the ground floor of 94 Commercial Road. Special thanks are due to a supporter of PWCAC who is now the new landlord at the new premises and has been most generous in first buying, and then reconfiguring, the new premises to suit PWCAC's needs.

During the financial year PWCAC helped 582 clients, down on the prior year's 827 clients due in part to the COVID restrictions. The Centre had 3,689 recorded contacts with clients through face-to-face meetings (where permitted during the COVID restrictions), telephone calls, emails and work done on their behalf, a decrease of 772 (17%) on the 4,461 client contacts in the prior year. During the financial year, the Centre delivered an estimated £1.08 million of financial benefit for its clients through the advice provided. The availability of support for vulnerable clients, previously provided by organisations including local authorities, housing associations and NHS Mental Health, continues to decrease and PWCAC is increasingly meeting the requirements of local residents with additional support needs.

As at the 31 March 2021, PWCAC had an employed part time Manager and 14 volunteers. In total, the volunteers worked an average of around 75 hours per week during the financial year.

PWCAC represented 23 clients at Benefit Tribunal with a 91% success rate over the year. This is a very valuable service which the Centre offers, as many clients have stated that they would not attend alone and rely on both PWCAC's representation and the fact that (where permitted during the COVID restrictions) the Centre provides transport for them to the Tribunal. In some cases, the Centre has persuaded the DWP to reverse their decisions on the strength of its written submissions alone. This has meant that some clients have received a positive outcome without the stress of attending the Tribunal in person.

PWCAC continues to run a successful home visiting service. This service is available to the elderly and vulnerable who, for various reasons, are unable to travel into the office. In the most part, the Centre helps them with form filling and ensures that they are in receipt of benefits that they are entitled to in order to maximise their income.

PWCAC passed its latest Advice Quality Standard Audit in October 2020, which was carried out by the Advice Services Alliance. The Audit takes place every two years and is key to underpinning the core work of the Centre and providing the foundation for future development. The next Advice Quality Audit is scheduled to take place in late 2022. In addition to checking and approving the quality of the advice the Centre is giving to its clients, it enables PWCAC to confirm that effective and appropriate policies and procedures are in place and being adhered to.

During the financial year the Centre's volunteers have given 3,908 hours of their time in supporting the work of PWCAC and helping clients. Based on the mean hourly pay rate for all employees in Tunbridge Wells of £23.11, as detailed in the Annual Survey of Hours and Earnings 2020 (provisional), the financial value which could be attributed to volunteer time during this period is £90,314. This is not reflected in the financial accounts.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

PUBLIC BENEFIT

The Trustees consider that the charity meets the Public Benefit requirements of the Charities Act 2011 (the 2011 Act). The sole purpose of the charity is the provision of advice relating to matters set out in section 3(i) of the 2011 Act and such advice is provided free of charge to any member of the public who seeks it.

FINANCIAL REVIEW

Income

Income during the financial year amounted to £60,112 (prior year £42,526).

PWCAC is very grateful for the grants and donations received from Kent Community Foundation, Kent County Council, Henry Smith Foundation, Tunbridge Wells Borough Council, Paddock Wood Town Council, Brenchley and Matfield Parish Council, East Peckham Parish Council, Capel Parish Council, Groundworks UK, Waitrose, Tulchan Group, Paddock Wood Lionesses, several private individuals and many of its clients.

Expenditure

Expenditure totalled £45,601 (prior year £36,208), the main elements of this expenditure being salary for the employed part time Manager, rent for the PWCAC office in Paddock Wood, subscription and membership fees for a number of advice services and systems, depreciation of IT equipment, telephony costs, the costs of dealing with the COVID pandemic and office relocation costs. The increase in expenditure of £9,393 was contributed to by 1) the biennial Advice Quality Audit (£1,500) 2) relocation costs of moving to more effective premises (£3,015) 3) first year of IT equipment depreciation charges (£2,777) and 4) the specific costs of ensuring the Centre remained COVID compliant (£1,551).

Funds under management

During the year, PWCAC continued to manage the allocation of a fund established as the Capel Solar Energy Fund. This fund is intended to provide assistance to members of the public in the local area who find themselves in difficulty with their energy bills. The fund had a starting total of £3,000 available for allocation. During the year ended 31 March 2021, PWCAC has not approved any allocations of assistance from the fund. PWCAC has found it challenging to make allocations of assistance given the strict mandate of the fund. PWCAC has agreed with Capel Parish Council to extend this mandate to cover hardship in the local community with the aim of using the fund more positively in the future. At 31 March 2021, PWCAC was in possession of £2,611 of the fund in its bank account. As this fund is not an asset of PWCAC, a liability has been recognised to repay the balance of the fund (in the event that the fund is not fully allocated).

Surplus, Reserves and Cash

The surplus for the year was £14,511 (prior year £6,318).

As at 31 March 2021, Unrestricted Reserves were £89,829 (prior year £75,043) and Restricted Reserves were £nil (prior year £275). The year end cash balance was £83,548 (prior year £70,901).

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

PWCAC is dependent upon a limited number of sources for its annual income, the main sources being grants from town, borough and parish councils which are generally constrained by extremely tight financial budgets. Accordingly, the Board of Trustees considers that it would be prudent for the charity to aim to maintain unrestricted cash reserves equivalent to at least 18 months of the annual cost base. In the event such grants are withdrawn, either in whole or in part, the Trustees believe that this policy would enable PWCAC to continue to provide the same current high level of service for a sufficient period while the financial position is fully appraised and efforts made to establish relationships with new financial supporters. Based on the annual costs incurred by the charity during the 2020/21 financial year, unrestricted cash reserves would need to have a prescribed value of £68,402 as at 31 March 2021 in order to satisfy the minimum requirements of the Trustees' reserve policy.

In the event that PWCAC has excess cash to that needed for day to day operations, that cash is invested in an interest bearing bank account with the aim of gaining some extra income with little or no risk. What constitutes excess cash above that required for day to day operations is decided upon by the Treasurer and the Board from time to time.

PLANS FOR THE FUTURE

In order to ensure the long term future of PWCAC, the Trustees in conjunction with the Manager:

- regularly seek to recruit new volunteer advisors and undertake training for both new and current advisors;
- will continue the charity's outreach activities so that it covers a wide geographical area around Paddock Wood;
- will aim to be aware of potential alternative premises in case its current accommodation ceases to be available or becomes unsuitable for the Centre's needs;
- will seek medium to longer term committed funding for specific purposes and for working capital;
- will seek dedicated short term funding for specific projects;
- will endeavour to build mutually rewarding relationships with other voluntary and charitable organisations.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

TRUSTEES' REPORT CONTINUED

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE UNAUDITED FINANCIAL ACCOUNTS

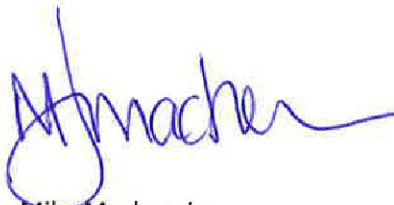
The Trustees are responsible for preparing the Report and Accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the Trustees to prepare accounts that give a true and fair view of the state of affairs of the charity as at the balance sheet date and of its surplus or deficit for the financial period. In doing so, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume the charity will continue in business.

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

The Annual Report and Accounts were approved by the Trustees on 6 July 2021.



Mike Mackenzie
Chairman



Martin Pengelley
Deputy Chairman

PADDOCK WOOD COMMUNITY ADVICE CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PADDOCK WOOD COMMUNITY ADVICE CENTRE FOR THE YEAR ENDED 31 MARCH 2021

I report on the accounts of the Trust for the year ended 31 March 2021, which are set out on pages 10 to 17.

Respective responsibilities of Trustees and Independent Examiner:

The charity's Trustees (who are also directors of the company for the purpose of company law) 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed and I am qualified to undertake the examination being a qualified member of Institute of Chartered Accountants of England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 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 you as 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.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements;
 - to keep accounting records in accordance with section 386 of the Companies Act 2006 (the 2006 Act);
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the 2006 Act;
 - which are consistent with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities;have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Michael Hanafin

Signed



Dated

6 July 2021

For and on behalf of

Hanafin Klein Chartered Accountants

The House

The High Street

Brenchley

Kent TN12 7NQ

PADDOCK WOOD COMMUNITY ADVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Advice Audit	Restricted Funds	COVID	Unrestricted Funds	Total 2021	Total 2020
		£	Computer Refresh	£	General	£	£
Incoming Resources							
Donations and other income	2	-	-	-	12,772	12,772	7,756
Investment income	3	-	-	-	30	30	127
Grants	4	1,500	-	1,800	44,010	47,310	34,643
TOTAL INCOMING RESOURCES		1,500	-	1,800	56,812	60,112	42,526
Resources Expended							
Charitable Activities	5	1,500	115	1,551	42,315	45,481	36,088
Governance Costs	6	-	-	-	120	120	120
TOTAL RESOURCES EXPENDED		1,500	115	1,551	42,435	45,601	36,208
NET MOVEMENT IN FUNDS							
Funds brought forward as at 1 April 2020		-	(115)	249	14,377	14,511	6,318
Use of Restricted Funds for Capital Expenditure		-	275	-	75,043	75,318	69,000
		-	(160)	(249)	409	-	-
FUNDS CARRIED FORWARD AT 31 March 2021		-	-	-	89,829	89,829	75,318

PADDOCK WOOD COMMUNITY ADVICE CENTRE

BALANCE SHEET AS AT 31 MARCH 2021

		2021		2020	
	Notes	£	£	£	£
Fixed Assets					
Tangible assets	8		5,980		8,118
Current assets					
Cash at bank and in hand		83,548		70,901	
Debtors and prepayments	9	3,593		3,216	
		<u>87,141</u>		<u>74,117</u>	
Current liabilities					
Creditors	10	(3,292)		(6,917)	
		<u>(3,292)</u>		<u>(6,917)</u>	
Net current assets			83,849		67,200
Total assets less liabilities			<u>89,829</u>		<u>75,318</u>
Funds					
Restricted funds	11		-		275
Unrestricted funds	12		89,829		75,043
Total Funds			<u>89,829</u>		<u>75,318</u>

The Trustees are satisfied that for the year ended 31 March 2021 the company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006 (the 2006 Act), and that no member of the company has deposited a notice, pursuant to section 476 of the 2006 Act requiring an audit of these accounts.

The Trustees acknowledge their responsibilities for a) ensuring that the charity keeps accounting records which comply with section 386 of the 2006 Act, and b) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its income and expenditure for the financial year, in accordance with the requirements of section 393 and which otherwise comply with the requirements of the 2006 Act relating to accounts, so far as applicable to the charity.

The accounts were approved by the Board of Trustees on 6 July 2021.



Mike Mackenzie
Chairman



Martin Pengelley
Deputy Chairman

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting Policies

(1) Basis of preparation

The independently examined accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards namely the Statement of Recommended Practice, Accounting and Reporting by Charities, issued in March 2005, and the Companies Act 2006.

(2) Incoming resources

All incoming resources becoming available to the charity in the year are recognised in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Income is deferred to the subsequent accounting period only when the charity has to fulfil conditions before becoming entitled to it, and the conditions have not been fulfilled during the accounting period.

The value of services provided by volunteers has not been included in these accounts.

(3) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. The Charity is not registered for VAT. Expenditure includes all VAT which cannot be recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. There is one functional activity of the charity which is the giving of free and confidential advice and information to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Governance costs include all those costs associated with meeting the constitutional and statutory requirements of the Charity.

(4) Tangible fixed assets and depreciation

Tangible fixed assets which are purchased at a cost of £300 or more are capitalised and are stated at cost less depreciation. Depreciation is provided on a straight-line basis to write off the cost of each asset over its expected useful life, as follows:

Computer Equipment	3 years
--------------------	---------

(5) Restricted Funds

Restricted funds are subject to specific conditions, usually stipulated by grantors/donors as to how they may be used for particular restricted purposes within the objectives of the Charity.

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

2. Donations and Other Income	2021	2020
	£	£
Unrestricted		
Donations from Clients	1,155	1,643
Donations from Charitable Trusts	-	1,000
Donations from Corporations and Associations	5,433	572
Donations from Private Individuals	4,740	3,240
Gift Aid Reclaim	1,396	1,213
Other Income	48	88
Total Unrestricted Donations	12,772	7,756
Total Restricted Donations	-	-
Total Donations and Other Income	12,772	7,756
3. Investment Income	2021	2020
	£	£
Interest received	30	127
Total Investment Income	30	127

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

4. Grants	2021	2020
	£	£
Unrestricted		
Brenchley and Matfield Parish Council	2,000	2,000
Capel Parish Council	500	-
East Peckham Parish Council	260	200
Horsmonden Parish Council	-	250
Henry Smith Foundation	5,000	5,000
Kent Community Foundation	21,000	2,000
Marden Parish Council	-	50
Paddock Wood Town Council	10,000	6,000
Tunbridge Wells Borough Council	5,250	5,750
Total Unrestricted Grants	44,010	21,250
Restricted		
Groundworks UK	500	-
Kent Community Foundation	-	5,000
Kent County Council	1,500	7,893
Paddock Wood Town Council	1,300	-
The Skinners Company	-	500
Total Restricted Grants	3,300	13,393
Total Grants	47,310	34,643

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

5. Resources Expended on Charitable Activities

	Restricted Funds		COVID	Unrestricted Funds	Total	
	Advice Audit	Computer Refresh			2021	2020
	£	£	£	£	£	£
Volunteers						
Welfare	-	-	-	37	37	332
Training	-	-	-	263	263	375
Travel	-	-	-	-	-	94
				300	300	801
Premises						
Rent	-	-	-	7,828	7,828	8,400
Insurance including public and employee liability	-	-	-	303	303	267
Fixtures and fittings	-	-	-	5	5	133
				8,136	8,136	8,800
Management & Administration						
Advice Quality Audit	1,500	-	-	-	1,500	-
Advertising, Promotion and Other	-	-	1,551	3,233	4,784	304
Computer equipment, software and maintenance	-	90	-	197	287	86
Depreciation	-	-	-	2,777	2,777	-
Licence and membership fees	-	-	-	2,596	2,596	2,612
Postage, printing and copying	-	-	-	326	326	416
Professional indemnity insurance	-	-	-	579	579	523
Publications and information	-	-	-	89	89	169
Staff salaries	-	-	-	22,591	22,591	20,957
Staff expenses	-	-	-	19	19	33
Stationery	-	-	-	128	128	138
Telephones	-	25	-	1,344	1,369	1,249
	1,500	115	1,551	33,879	37,045	26,487
Total Direct Charitable Expenditure	1,500	115	1,551	42,315	45,481	36,088

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

6. Governance Costs

	2021	2020
	£	£
Independent Examiner's fees	-	-
Insurance premium for Trustees' Indemnity	120	120
Trustee Training	-	-
Trustee Travel Expenses	-	-
	<u>120</u>	<u>120</u>

7. Volunteers and Trustees

Training, travelling and welfare costs of the volunteers are detailed under Resources Expended on Charitable Activities.

None of the Trustees (or any person connected with them) received any remuneration during the year.

8. Tangible Fixed Assets

	2021	2020
	Computer Equipment	Computer Equipment
	£	£
Cost		
As at 1 April	9,508	1,390
Additions	639	8,118
As at 31 March	<u>10,147</u>	<u>9,508</u>
Depreciation		
As at 1 April	1,390	1,390
Charge for the year	2,777	-
As at 31 March	<u>4,167</u>	<u>1,390</u>
Net book value as at 31 March	<u>5,980</u>	<u>8,118</u>

At the end of the financial year ended 31 March 2020, PWCAC invested in an IT refresh project to modernise its ageing IT and telephony hardware and systems. This project provides resilience in to the future for PWCAC to provide its advice, maintain its records securely and improve working capability including remote working. The project was completed at a cost of £8,118 which has been capitalised in fixed assets and is being depreciated over the three years commencing on 1 April 2020. The depreciation charge in the 2021/21 financial year was £2,706. Further IT costs of £639 were incurred in the 2020/21 financial year for a laptop to better enable the Centre to operate remotely during the COVID pandemic restrictions. This IT equipment has been capitalised in fixed assets and is being depreciated over the three years commencing on 1 December 2021. The depreciation charge in the 2020/21 financial year was £71. The total depreciation charge in the financial year was £2,777 (prior year: £nil).

PADDOCK WOOD COMMUNITY ADVICE CENTRE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

9. Debtors

	2021	2020
	£	£
Debtors	-	400
Prepayments	3,593	2,816
	<u>3,593</u>	<u>3,216</u>

Prepayments relate to services provided to the Centre through the financial year where the costs of these services are paid prior to the start of the financial year. These services include subscriptions for software systems, insurance, and charitable licence and membership fees.

10. Creditors

	2021	2020
	£	£
Capel Solar Energy Fund	2,611	2,611
PAYE	423	269
Deferred income	-	4,000
Accruals	258	37
	<u>3,292</u>	<u>6,917</u>

The PAYE creditor relates to the income tax due to HMRC in relation to the Duty Manager's salary for the month of March 2021. This creditor was settled on its due date during April 2021. The Deferred income creditor in the prior year related to a donation for the 2020/21 financial year received in March 2020. This donation was recognised as income in April 2020. Accruals relate to telephony and IT services for March 2021 paid in April 2021.

11. Restricted Funds

	2021	2020
	£	£
Opening balances as at 1 April	275	69
Add Restricted fund income	3,300	13,393
Less Restricted fund expenditure	(3,166)	(5,069)
Transfers between restricted and unrestricted funds	(409)	(8,118)
Balance as at 31 March	<u>-</u>	<u>275</u>

12. Unrestricted Funds

	2021	2020
	£	£
Opening balance as at 1 April	75,043	68,931
Net Movement in Funds	14,377	(2,006)
Transfers between restricted and unrestricted funds	409	8,118
Balance as at 31 March	<u>89,829</u>	<u>75,043</u>