

EDENBRIDGE & WESTERHAM CITIZENS ADVICE BUREAU

England & Wales · Charity number 1155993

Details

Other names EDENBRIDGE & WESTERHAM CAB

Status Registered

Legal form Charitable company

Company number [08880174](#)

Registered 2014-03-03

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

Contact

Address The Eden Centre
Four Elms Road
Edenbridge
TN8 6BY

Phone 03000 422 888

Email edenbridge@cjcl.co.uk

Website <https://www.citizensadvice.org.uk/edenbridge-and-westerham/>

Activities

Objects: THE CHARITY'S OBJECTS 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 IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN EDENBRIDGE & WESTERHAM AND SURROUNDING AREAS.

Activities: 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 for the benefit of the community in Edenbridge & Westerham and surrounding area

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£92,522	£82,184	-	-
2024-03-31	£89,784	£72,574	-	-
2023-03-31	£102,720	£83,171	-	-
2022-03-31	£92,890	£85,830	-	-
2021-03-31	£84,652	£75,629	-	-

Trustees

Name	Role	Appointed
Barbara Elizabeth Riddell		2022-03-16
Colin Jones		2014-03-24
Fiona Lesley Leathers		2022-06-23
Gavin Raymond Allard		2017-02-09
MICHAEL WILLIAM MUSGROVE		2014-02-27
Patricia Michael-Forrester		2023-07-18

EDENBRIDGE & WESTERHAM CITIZENS ADVICE BUREAU

England & Wales - Charity number 1155993

Accounts

CITIZENS ADVICE EDENBRIDGE & WESTERHAM
the operating name of
EDENBRIDGE & WESTERHAM CITIZENS ADVICE BUREAU
A COMPANY LIMITED BY GUARANTEE

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



Company Number: 08880174

Charity Registration Number: 1155993

CONTENTS	Page
Legal and Administrative Information	3-4
Introduction	5-6
Report of the Directors and Trustees	7-13
Independent Examiner's Report	14
Balance Sheet	15
Statement of Financial Activities	16-17
Notes to the Accounts	18-19

DIRECTORS AND TRUSTEES

ROLE

Gavin Raymond Allard
Colin Stewart Jones
Fiona Lesley Leathers
Patricia Michael-Forrester
Michael William Musgrove
Barbara Elizabeth Riddell

Deputy Chairman
IT & Information Assurance Director

Finance Director

COMPANY SECRETARY

Peter John Ranken
Janine Darby

(Resigned 15th October 2024)
(Appointed 16th October 2024)

INTRODUCTION

2024/25 has been another busy year and we are continuing to provide a service on four days a week (re-introduced the previous year) which is much appreciated by our clients. However, the year was overshadowed by the sudden passing of our Chief Officer, Sian Hiller in December. Sian took up her role in September 2020 during lockdown and, despite being unable to see her paid staff and volunteers except on a small screen, soon built up good relationships. She was an excellent manager and was heavily involved in helping the Local Office to pass its Leadership Self Assessment (a form of audit) with flying colours a few days before she died. She is really missed by everyone connected with Citizens Advice.

Sian's passing placed a considerable burden on our paid staff Kate Joyce (Quality of Advice Assessor and Training Officer) and Tania Savoia, Marie Tilley and Carole Webster (Advice Session Supervisors). The Trustees are extremely grateful to them for their determination in ensuring that the service to our clients continued as normal. Our Advisers and other volunteers also played their part in this team effort to provide a first rate experience for our clients.

The Trustees have immense respect for our staff and volunteers for the commitment they have for the people in our local community. As has been said many times previously, apart from being generalist Advisers, our volunteers need to take on the roles of social workers, counsellors and advocates. There has been some turnover during the past year but efforts continue to recruit and train more volunteers for all the roles within the office.

A very successful Outreach has continued at the Edenbridge Foodbank and we have been grateful for funding from the Trussell Trust to support work with Foodbank clients.

The outreach continues in Westerham and the support of Westerham Town Council and Westerham Foodbank is much appreciated. The grant from National Lottery Awards for All Community Fund which funded an adviser for one day a week to support Westerham Foodbank clients finished at the end of 2024 but we are very pleased that our adviser has continued to offer this service on a voluntary basis.

In Edenbridge we have been able to continue to open on a Thursday and are therefore now offering a service on four days a week for the first time in several years.

2024/25 was the first year of our new reduced three-year Service Level Agreement with Sevenoaks District Council. We now receive £19,062 per year and the continuing financial support from the Council is still appreciated. In 2024 we received an additional one-off grant of £6,667 which eased the transition to the new

Service Level Agreement. We continue to value our contacts with various Officers and Members of the Council.

The John Coldman Charitable Trust and West Kent Housing Association who have both been our supporters and benefactors for many years have continued to help us. This support has been very gratefully received. We have also been thankful for the backing we have had from local organisations within the community. These are mentioned in “fundraising activities” elsewhere in this Report.

On behalf of the Board of Trustees I would particularly like to thank our Examiner, Rachael Best, for continuing to review our accounting records and to put the figures in some semblance of order. Rachael has been undertaking this on a pro-bono basis for the past eleven years since we became a Limited Company.

Finally, the Trustees would like to thank the Volunteers, Staff, Friends and Supporters, and Benefactors and Funders who have contributed to the continuing success of this Citizens Advice Office.

Michael Musgrove
Finance Director

September 2025

REPORT OF THE TRUSTEES AND DIRECTORS

The Trustees, who are also Directors of the Charity for the purposes of the Companies Act, are pleased to submit their Annual Report and the Financial Statements for the year ended 31st March 2025. The provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” issued in 2005 have been adopted in preparing the Annual Report and Financial Statements of the charitable company.

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Edenbridge & Westerham Citizens Advice Bureau (“the Charity”) is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £10. The Charity was incorporated on 6th February 2014 and registered with the Charity Commission on 3rd March 2014. The Charity is governed by its Memorandum and Articles of Association dated 27th January 2014 and subsequently amended on 3rd May 2022.

The Charity was originally formed as an Unincorporated Association on 6th August 1974 (although it did exist in some form from 1943 probably until the end of the war) and was governed by a constitution adopted on 15th September 1993 and as amended at an EGM on 18th June 2004. This Unincorporated Association was registered with the Charity Commission under Charity Registration number 267793. The assets of this Unincorporated Association were transferred to the new Company under a resolution made on 19th March 2014 at a Special General Meeting.

Recruitment and Appointment of Trustees

The Board of Trustees is responsible for selecting and recruiting suitable Trustees who are formerly appointed at the Annual General Meeting. The maximum number of Trustees shall be fifteen and the minimum shall be three with a maximum of ten Trustees being elected at an AGM with others being co-opted by the Trustee Board. Other than at the first three Annual General Meetings following incorporation all elected Trustees shall retire from office at the third AGM following the AGM at which they were elected but they may be re-elected. At each of the first three AGMs following incorporation one third of the first Trustees shall retire in rotation but may be re-elected. The Chairman, Vice-Chairman (if appointed) and Treasurer may only serve for a maximum of six consecutive years. After the end of this period, two further years must elapse before any former Chairman, Vice-Chairman or Treasurer shall be eligible for re-election to any of these offices, although all can remain as Trustees/Directors.

Induction of Trustees

New Trustees and Board Members are inducted through a process of briefings by the Chairman and Chief Officer. It is a requirement that Trustees have a sound knowledge of the role and activities of the Charity before they are appointed. They are made aware of their legal obligations, the content of the Memorandum and Articles of Association, the annual budget and financial performance, the Business Plan and the major objectives of the Charity.

Organisational Structure

The Charity is governed by its Trustee Board which is responsible for setting the direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations. The Trustees meet a minimum of four times per annum and delegate the day-to-day operation of the organisation to the senior management. The Trustee Board is independent from the Management of the charity but does include the participation of Representative Members (from local Authorities), the Chief Officer, an honorary Solicitor, and a Staff Representative, but none of these have voting powers.

Related Parties

The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring performance against these standards. Operating policies are independently determined by the Trustee Board of the Charity in order to fulfil its charitable objects and comply with national membership requirements.

The Charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, it is the Charity's policy that they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Risks

The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Charity is continually monitoring and managing its risks via a Risk Register and a Business Continuity Plan and this process is undertaken at minimum once a year. Included in

external risks is that of loss of funding. The Charity continues to seek to diversify its funding sources.

Information Assurance

The Charity has adopted the recommended Citizens Advice Information Assurance policy, which covers how we manage and minimise the risks of data and information loss, however held. The majority of this is covered by policies and procedures for handling, storing and accessing data and information, reinforced by training and refreshers at least annually. A Director/Trustee, Colin Jones, who is the Accounting Officer under the Data Protection Act 2018 (GDPR), has the responsibility for overseeing this.

2. OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects 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 in particular, but without limitation, for the benefit of the community in Edenbridge and Westerham and surrounding areas.

Public Benefit

The Trustees pay due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the Charity during the year. The Trustees are satisfied that the information provided in the Report & Accounts meet the public reporting requirements.

The principal activity of Citizens Advice Edenbridge & Westerham is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public.

Contribution of Volunteers

The Charity is fortunate to have a number of dedicated volunteers undertaking roles in governance, as Trustee Directors or Representative Members, as Advisers and in administrative tasks. Most of our volunteers are engaged in the delivery of advice which is normally either face to face or via telephone or other media. We would like to thank all those who serve the local community in this way.

3. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

During the financial year we have advised over 600 unique clients on 4,110 separate issues. We are advising an ever increasing number of clients and the number of issues also continues to rise and is a strong indication of the ongoing impact of the current financial situation which affects this area as it does the rest of the country. We are certain that the need for our services will continue at its current high level and the ongoing house building programme, with a resultant increase in the size of the local population, will only increase the demand.

Although contacts by email or telephone are the preferred option for most of our clients, over 30% still welcome face to face contact. Many of these people are over 60 who do not have access to the internet or prefer a direct approach and we still feel that it is important to maintain in person interviews.

We are indebted to our team of Volunteer Advisers, and clients are generally very positive about the way their issues have been dealt with. It is not always possible to completely resolve a client's problem but over 50% considered that their particular issue had been solved and 90% felt that they had been helped to find a way forward.

As might be expected our top advice categories are Benefits, Debt, Housing, Charitable Support (e.g. Foodbank) and utilities, the latter driven by the soaring cost of energy. 60% of our clients are either disabled or have long term health issues.

We are pleased to report that we have recorded an income gain, including written off debts, of nearly £600,000 per annum for our clients through assisting them with benefit claims. This is a tremendous achievement and means that considerable sums can be "ploughed back" into the local economy.

Social Policy (Research & Campaigns) Activities

We have continued to use social media to spread the word about our service, The Edenbridge Magazine, which is issued bi-monthly to all properties in the town, carries a full-page article supplied by us on relevant issues such as changes to the Benefits System.

A number of talks have been given throughout the year to several local organisations. This has been affected by the staffing situation but we plan to do our best to share relevant information throughout the local community and spread the word about our advice service.

We continue to pay due regard to this important part of Citizens Advice work and have appointed a Director, Gavin Allard, to overview this activity.

We are grateful for the support we have had from our Members of Parliament, Tom Tugendhat MBE MP and Laura Trott MBE MP.

Fundraising Activities

We were very pleased to receive donations from local organisations, amongst them Edenbridge Town Council (£2,000), Westerham Town Council (£1,500) and Edenbridge Repair Café (£1,000).

As mentioned in the Introduction, substantial funds, without any conditions, have also been received from the John Coldman Charitable Trust (£15,000), West Kent Housing Association (£3,000) and Philip and Connie Phillips Foundation (£5,000). A grant of £10,000 from the Colyer-Fergusson Charitable Trust enabled us to replace our life expired computers. Because of these generous grants we did not apply during the year for any funds from the Great Stone Bridge Trust who have supported us for many years. We hope that they will not forget us in future years!

Also, during the year under report, increased funding was received from Involve Kent (£7,500) whose aim is to improve wellbeing in communities throughout the county.

The “Friends of Edenbridge & Westerham Citizens Advice Bureau” raises money through subscriptions, donations, fundraising events, 100 Club, Gift Aid and income from www.easyfundraising.org.uk also supports the Local Office. This is a separate Charity registered with the Charity Commission (Registered Charity No. 1079043).

We are, as always, immensely grateful to all those who have donated funds to the Charity, and thereby assisted us in maintaining and improving our service.

Investment Activities

The Charity does not currently hold any major investments. Cash balances are held in two CAF Bank accounts which provide short term access. We also have two accounts with Shawbrook Bank. These accounts are a 12 Month Fixed Rate Saver and a 60 Day Notice Account.

4. FINANCIAL REVIEW

The budget set by the Charity for 2024/25 foresaw a shortfall of less than £1,000. However, it came to light that we have been overpaying service charges to Kent County Council for our space at the Eden Centre and, as a result, did not pay anything

during 2024/25. We were also fortunate in receiving a number of unbudgeted grants (as mentioned above) and ended the year with a surplus of about £10,000.

At the year-end our total funds were £135,167.

Contingent Liability

As a result of actions taken previously, no pension liability now exists and the organisation, therefore, has no contingent liability.

Reserves Policy

The aim of the Directors is to ensure that the Charity's ongoing and future activities are reasonably protected from unexpected variances in income and expenditure. This is to ensure that its operations are maintained with a reasonable degree of certainty in the short term and to provide a prudent financial base from which to develop the Charity's services. The Directors/Trustees have agreed that the Charity should hold unrestricted funds which are not less than 26 weeks of budgeted operating expenses. Additionally, the Board agreed to extend this policy to include a "Contract Commitment Reserve" to cover any redundancy payments that might become payable and any liability that might arise under the lease of the Eden Centre. This latter Reserve is subject to annual review as it depends on our predicted annual expenditure. For the year 2024/25 our Reserves should be a minimum of £59,092

Principal Funding Sources

The Directors extend their thanks to Sevenoaks District Council who continued to provide core funding to the Charity, which in the year amounted to £31,729. In addition, huge thanks are due to the locally based John Coldman Charitable Trust as well as the Colyer-Fergusson Charitable Trust and the Philip and Connie Phillips Foundation who supported us last year.

5. FUTURE PLANS

We hope to continue our work with both the Edenbridge and Westerham Foodbanks the clients of whom are often those with the most challenging issues. We would like to take the Charity out into the community (Schools, Parishes etc.) to tell and/or remind people what we can offer but this is reliant on there being sufficient volunteers available without detracting from our core advice giving activity.

6. DIRECTORS' RESPONSIBILITIES

Company Law and Charity Law require the Directors to prepare financial statements for each financial year, which gives a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing these financial statements, the Directors are required to:

- a) Select suitable accounting policies and then apply them consistently
- b) Make judgements and estimates that are reasonable and prudent
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The Directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The Directors are responsible for ensuring that the Company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

Michael Musgrove
Finance Director

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EDENBRIDGE AND WESTERHAM CITIZENS ADVICE BUREAU

I report to the Directors on my examination of the Accounts of the above Bureau for the year ended 31 March 2025, which are set out on pages 18-22 of this report

Responsibilities and basis of report

As the Charity's Directors, you are responsible for the preparation of the Accounts in accordance with the Charities Act 2022.

I report in respect of my examination of the Bureau's accounts carried out under section 145 of the 2022 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect;

- The accounting records were not kept in accordance with Section 130 of the Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounting and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rachael Best

Rachael Best FCCA ACA

Date: 4th October 2025

R Best & Co Ltd
Office 6, 7-11 High Street
Reigate
Surrey, RH2 9AA

BALANCE SHEET

		<u>AT 31st MARCH 2025</u>		<u>2024</u>	
	<u>Note</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Current assets</u>					
Debtors and prepayments	2	1,471		50	
Cash in hand		154		553	
Bank Current accounts		83,542		73,215	
Bank Deposit accounts		50,000		50,000	
		<u>135,167</u>		<u>123,818</u>	
<u>Creditors</u>					
Amounts falling due within one year	3	-		-	
		<u>-</u>		<u>-</u>	
<u>Net current assets</u>			135,167		123,818
			<u>135,167</u>		<u>123,818</u>
<u>Total assets less current liabilities</u>			£135,167		£123,818
			<u>£135,167</u>		<u>£123,818</u>
<u>Capital funds</u>					
Restricted funds	4		7,551		7,530
Unrestricted funds	5		127,616		116,288
			<u>135,167</u>		<u>123,818</u>
<u>Total funds</u>			£135,167		£123,818
			<u>£135,167</u>		<u>£123,818</u>

For the year ended 31st March 2025 the company was entitled to exemption under section 477 of the Companies Act 2006

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for:

- (a) keeping accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its financial year in accordance with sections 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective January 2016).

The financial statements were approved by the Board of Directors on 22nd October 2025 and were signed on its behalf by:

G Allard – Deputy Chairman

M Musgrove – Finance Director

The annexed notes form part of these financial statements.

STATEMENT OF FINANCIAL ACTIVITIES

	<u>Unrest'd Funds</u>	<u>Rest'd Income Funds</u>	<u>Total Funds 2025</u>
	£	£	£
<u>Incoming resources</u>			
Donations, legacies & similar Incoming resources	80,226	9,997	90,223
Investment income	1,906	-	1,906
	<hr/>	<hr/>	<hr/>
<u>Total incoming resources</u>	82,132	9,997	92,129
	<hr/>	<hr/>	<hr/>
<u>Resources expended</u>			
Charitable expenditure:			
Costs of activities in furtherance of the charity's objects	594	500	1,094
Resources expended on managing and administering the charity	70,210	9,476	79,686
	<hr/>	<hr/>	<hr/>
<u>Total resources expended</u>	70,804	9,976	80,780
	<hr/>	<hr/>	<hr/>
<u>Net movement in funds</u>	11,328	21	11,349
	<hr/>	<hr/>	<hr/>
<u>Total funds brought forward</u>	116,288	7,551	123,818
	<hr/>	<hr/>	<hr/>
<u>Reallocation of funds</u>	-	-	-
	<hr/>	<hr/>	<hr/>
<u>Total funds carried forward</u>	127,616	7,551	135,167
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Details of incoming resources and resources used are given in the notes to the financial statements.

STATEMENT OF FINANCIAL ACTIVITIES

DETAILED ANALYSIS OF MOVEMENTS IN FUNDS

	<u>2025</u>		<u>2024</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Restricted funds</u>				
Donations and legacies	9,997		22,690	
Management and administration	<u>(9,976)</u>		<u>(14,921)</u>	
		(21)		7,769
<u>Unrestricted Funds</u>				
Investment income	1,906		1,446	
Donations and legacies	80,226		88,338	
Insurances	(1,570)		(1,279)	
Subscriptions & Memberships	(2,170)		(2,109)	
Property Expenditure	-		(2,979)	
Activities in furtherance of objects	(594)		(572)	
Wages, Social Security & Pension Contributions	(63,510)		(61,406)	
Management and administration	<u>(2,960)</u>		<u>(4,227)</u>	
		11,328		17,210
<u>Total funds at 31st March</u>		<u><u>11,349</u></u>		<u><u>24,979</u></u>

NOTES TO THE FINANCIAL STATEMENTS

1. Accounting policies

The financial statements are prepared under the historical cost convention (as modified by the revaluation of certain assets) and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Effective January 2016). In preparing the financial statements the charity follows best practice as laid down in the Charities (Accounts and Reports) Regulations 2008.

Cash flow statement

The Company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

Incoming resources

Income from various sources is included when receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

Fund accounting

General funds are unrestricted funds that are available for use at the discretion of the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

2. Debtors and prepayments

Amounts falling due within one year:

	<u>2025</u>	<u>2024</u>
	£	£
Prepayments and Accrued Income	1,449	50
Pension Trust	22	-
	<u>1,471</u>	<u>50</u>

3. Creditors

Amounts falling due within one year: -

	<u>2024</u>	<u>2023</u>
	£	£
Creditors and accruals	-	-
Pension Control	-	-

= =

NOTES TO THE FINANCIAL STATEMENTS (Continued)

4. **Restricted Reserves**

	<u>Balance</u> <u>1st April 2024</u>	<u>Movements</u> <u>in/out</u>	<u>Transfers</u>	<u>Balance</u> <u>31st March 2025</u>
	£	£	£	£
Warren Meadows Trust	-	300	-	300
	7,530	(279)	-	7,251
Westerham Foodbank				
	<u>28,152</u>	<u>21</u>	<u>-</u>	<u>7,551</u>

5. **Unrestricted Reserves**

	<u>Balance</u> <u>1st April 2024</u>	<u>Movements</u> <u>in/out</u>	<u>Transfers</u>	<u>Balance</u> <u>31st March 2025</u>
	£	£	£	£
Designated Funds				
General Fund	116,288	11,328	-	127,616
	<u>116,288</u>	<u>11,328</u>	<u>-</u>	<u>127,616</u>

6. **Employees**

The average number of employees during the year was 5.

EDENBRIDGE & WESTERHAM CITIZENS ADVICE BUREAU

England & Wales - Charity number 1155993

Accounts

CITIZENS ADVICE EDENBRIDGE & WESTERHAM
the operating name of
EDENBRIDGE & WESTERHAM CITIZENS ADVICE BUREAU
A COMPANY LIMITED BY GUARANTEE

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



Company Number: 08880174

Charity Registration Number: 1155993

CONTENTS	Page
Legal and Administrative Information	3-4
Introduction	5-6
Report of the Directors and Trustees	7-13
Independent Examiner's Report	14
Balance Sheet	15
Statement of Financial Activities	16-17
Notes to the Accounts	18-19

DIRECTORS AND TRUSTEES

ROLE

Gavin Raymond Allard
Colin Stewart Jones
Fiona Lesley Leathers
Patricia Michael-Forrester
Michael William Musgrove
Barbara Elizabeth Riddell

Deputy Chairman
IT & Information Assurance Director

(appointed 18th July 2023)
Finance Director

COMPANY SECRETARY

Peter John Ranken

INTRODUCTION

The days of lockdown are thankfully behind us and 2023/24 saw a full year of “normal” service. Indeed, we increased our opening to four days a week (see below). Our ‘core’ paid staff have remained unchanged throughout the year and our Chief Officer, Sian Hiller together with Tania Savoia and Marie Tilley (Advice Session Supervisors) and Kate Joyce (Quality of Advice Assessor and Training Officer), have ensured that, together with the tremendous efforts of our Volunteer Advisers, our clients continue to receive an amazing service.

A couple of quotes:

“To all of you who took time to help us sort out a lot of our situations, we wouldn’t have got out of a rut if it wasn’t for you all. You do a fantastic job. Thank you so much.”

“I would like to say that Edenbridge CAB is very easy to approach, very efficient and I always come away feeling satisfied with their help.”

The Trustees have immense respect for our staff and volunteers for the commitment they have for the people in our local community. As has been said many times previously, apart from being generalist Advisers, our volunteers need to take on the roles of social workers, counsellors and advocates. There has been some turnover during the past year but efforts continue to recruit and train more volunteers for all the roles within the office.

A very successful Outreach has continued at the Edenbridge Foodbank and we have been grateful for funding from the Trussell Trust to support work with Foodbank clients.

The outreach continues in Westerham and the support of Westerham Town Council and Westerham Foodbank is much appreciated. To supplement this we received a grant from National Lottery Awards for All Community Fund to provide a grant to allow us to pay an adviser for one day a week to specifically support Westerham Foodbank clients.

We secured short term funding under the Citizens Advice Energy Advice Programme to provide one to one energy advice appointments to clients who are in or at risk of fuel poverty, are often vulnerable and may be struggling to pay their bills.

As mentioned last year, each local office of Citizens Advice received a grant of £15,000 which had to be used by 31st March 2024. We decided to use it to fund the opening of the office on a Thursday and so returned to a four day a week operation.

This has been an objective for some time and the additional availability has been well received by clients.

2023/24 was the last year of our three year Service Level Agreement with Sevenoaks District Council and, although the level of funding has reduced over the years, their grants amounted to 30% of our income. We value our contacts with the various Officers and Members with whom we have come in contact and the continuing financial support from the Council is much appreciated. However, it was disappointing to hear in January 2024 that our funding from the council for the next three years will be reduced considerably which will have a significant impact on our finances.

Two local Charitable Trusts, the Great Stone Bridge Trust and the John Coldman Charitable Trust and also West Kent Housing Association who have both been our supporters and benefactors for many years have continued to help us. This support has been very gratefully received. We have also been thankful for the backing we have had from local organisations within the community. These are mentioned in “fundraising activities” elsewhere in this Report.

On behalf of the Board of Trustees I would particularly like to thank our Examiner, Rachael Best, for continuing to review our accounting records and to put the figures in some semblance of order. Rachael has been undertaking this on a pro-bono basis for the past ten years since we became a Limited Company.

Finally, the Trustees would like to thank the Volunteers, Staff, Friends and Supporters, and Benefactors and Funders who have contributed to the continuing success of this Citizens Advice Office.

Michael Musgrove
Finance Director

September 2024

REPORT OF THE TRUSTEES AND DIRECTORS

The Trustees, who are also Directors of the Charity for the purposes of the Companies Act, are pleased to submit their Annual Report and the Financial Statements for the year ended 31st March 2024. The provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” issued in 2005 have been adopted in preparing the Annual Report and Financial Statements of the charitable company.

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Edenbridge & Westerham Citizens Advice Bureau (“the Charity”) is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £10. The Charity was incorporated on 6th February 2014 and registered with the Charity Commission on 3rd March 2014. The Charity is governed by its Memorandum and Articles of Association dated 27th January 2014 and subsequently amended on 3rd May 2022.

The Charity was originally formed as an Unincorporated Association on 6th August 1974 (although it did exist in some form from 1943 probably until the end of the war) and was governed by a constitution adopted on 15th September 1993 and as amended at an EGM on 18th June 2004. This Unincorporated Association was registered with the Charity Commission under Charity Registration number 267793. The assets of this Unincorporated Association were transferred to the new Company under a resolution made on 19th March 2014 at a Special General Meeting.

Recruitment and Appointment of Trustees

The Board of Trustees is responsible for selecting and recruiting suitable Trustees at the Annual General Meeting. The maximum number of Trustees shall be fifteen and the minimum shall be three with a maximum of ten Trustees being elected at an AGM with others being co-opted by the Trustee Board. Other than at the first three Annual General Meetings following incorporation all elected Trustees shall retire from office at the third AGM following the AGM at which they were elected but they may be re-elected. At each of the first three AGMs following incorporation one third of the first Trustees shall retire in rotation but may be re-elected. The Chairman, Vice-Chairman (if appointed) and Treasurer may only serve for a maximum of six consecutive years. After the end of this period, two further years must elapse before any former Chairman, Vice-Chairman or Treasurer shall be eligible for re-election to any of these offices, although all can remain as Trustees/Directors.

Induction of Trustees

New Trustees and Board Members are inducted through a process of briefings by the Chairman and Chief Officer. It is a requirement that Trustees have a sound knowledge of the role and activities of the Charity before they are appointed. They are made aware of their legal obligations, the content of the Memorandum and Articles of Association, the annual budget and financial performance, the Business Plan and the major objectives of the Charity.

Organisational Structure

The Charity is governed by its Trustee Board which is responsible for setting the direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations. The Trustees meet a minimum of four times per annum and delegate the day-to-day operation of the organisation to the senior management. The Trustee Board is independent from the Management of the charity but does include the participation of Representative Members (from local Authorities), the Chief Officer, an honorary Solicitor, and a Staff Representative, but none of these have voting powers.

Related Parties

The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring performance against these standards. Operating policies are independently determined by the Trustee Board of the Charity in order to fulfil its charitable objects and comply with national membership requirements.

The Charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, it is the Charity's policy that they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Risks

The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Charity is continually monitoring and managing its risks via a Risk Register and a Business Continuity Plan and this process is undertaken at minimum once a year. Included in external risks is that of loss of funding. The Charity continues to seek to diversify its funding sources.

Information Assurance

The Charity has adopted the recommended Citizens Advice Information Assurance policy, which covers how we manage and minimise the risks of data and information loss, however held. The majority of this is covered by policies and procedures for handling, storing and accessing data and information, reinforced by training and refreshers at least annually. A Director/Trustee, Colin Jones, who is the Accounting Officer under the Data Protection Act 2018 (GDPR), has the responsibility for overseeing this.

2. OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects 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 in particular, but without limitation, for the benefit of the community in Edenbridge and Westerham and surrounding areas.

Public Benefit

The Trustees pay due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the Charity during the year. The Trustees are satisfied that the information provided in the Report & Accounts meet the public reporting requirements.

The principal activity of Citizens Advice Edenbridge & Westerham is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public.

Contribution of Volunteers

The Charity is fortunate to have a number of dedicated volunteers undertaking roles in governance, as Trustee Directors or Representative Members, as Advisers and in administrative tasks. Most of our volunteers are engaged in the delivery of advice which is normally either face to face or via telephone or other media. We would like to thank all those who serve the local community in this way.

3. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

During the financial year we have seen nearly 700 unique clients on 4,016 separate issues. The increased number of clients has continued into this year but the number

of issues has risen considerably and is a strong indication of the ongoing impact of the cost of living crisis. There seems little doubt that the need for our services will continue at its current high level and the ongoing house building programme, with a resultant increase in the size of the local population, will only increase the demand.

40% of contacts with clients are now by email which has become an integral part of the information gathering process and many clients appreciate receiving an email confirming the advice and information given including hyperlinks to the relevant pages of particular websites. Face to face interviews are still the preferred channel for 30% of clients as many people, particularly those over 60 who account for about 35% of our clients, do not have access to the internet or prefer a direct approach and it is important that we are able to maintain these traditional interviews.

Citizens Advice measures client satisfaction across 10 headings and our volunteers and staff achieved over 93% in all of these with 100% in 'discussed progress', 'skills and knowledge' and 'fairness and respect'.

As might be expected our top advice categories are Benefits & Tax Credits, Debt, Housing, Relationships & Family issues and Employment. Two thirds of our clients are either disabled or have long term health issues.

We are pleased to report that we have recorded an income gain of over £425,000 per annum for our clients through assisting them with benefit claims. This is a tremendous achievement and means that considerable sums can be "ploughed back" into the local economy. We have also enabled clients to write off nearly £140,000 of debt.

Social Policy (Research & Campaigns) Activities

We have continued to use social media to spread the word about our service, The Edenbridge Magazine, which is issued bi-monthly to all properties in the town, always carries a full-page article supplied by us on relevant issues such as Changes to the Benefits System.

A number of talks have been given throughout the year to several local organisations and we plan to carry on with this series of talks to share relevant information and spread the word about our advice service.

We continue to pay due regard to this important part of Citizens Advice work and have appointed a Director, Gavin Allard, to overview this activity.

We are grateful for the support we have had from our Members of Parliament, Tom Tugendhat MBE MP and Laura Trott MBE MP.

Fundraising Activities

We were very pleased to receive donations from local organisations, amongst them Edenbridge Town Council (£2,000), Westerham Town Council (£1,000) and Rotary (£1,000).

As mentioned in the Introduction, substantial funds, without any conditions, have also been received from the John Coldman Charitable Trust (£15,000), the Great Stone Bridge Estate (£10,000) and West Kent Housing Association (£3,000).

Also, during the year under report, increased funding was received from Involve Kent (£7,500) whose aim is to improve wellbeing in communities throughout the county.

The “Friends of Edenbridge & Westerham Citizens Advice Bureau” raises money through subscriptions, donations, fundraising events, 100 Club, Gift Aid and income from www.easyfundraising.org.uk supports the Local Office. This is a separate Charity registered with the Charity Commission (Registered Charity No. 1079043).

We are, as always, immensely grateful to all those who have donated funds to the Charity, and thereby assisted us in maintaining and improving our service.

Investment Activities

The Charity does not currently hold any major investments. Cash balances are held in two CAF Bank accounts which provide short term access. We also have two accounts with Shawbrook Bank. These accounts are a CAF 12 Month Fixed Rate Saver and a CAF 60 Day Notice Account.

4. FINANCIAL REVIEW

The budget set by the Charity for 2023/24 foresaw a deficit approaching £10,000. However, as mentioned above, we were fortunate in receiving a number of unbudgeted grants and ended the year with a theoretical surplus of about £20,000. However, Restricted Funds totalling £7,530 were carried forward to 2024/25 to cover the remaining months of the Westerham Foodbank Project.

At the year-end our total funds were £123,818

Contingent Liability

As a result of actions taken previously, no pension liability now exists and the organisation, therefore, has no contingent liability.

Reserves Policy

The aim of the Directors is to ensure that the Charity's ongoing and future activities are reasonably protected from unexpected variances in income and expenditure. This is to ensure that its operations are maintained with a reasonable degree of certainty in the short term and to provide a prudent financial base from which to develop the Charity's services. The Directors/Trustees have agreed that the Charity should hold unrestricted funds which are not less than 26 weeks of budgeted operating expenses. Additionally, the Board agreed to extend this policy to include a "Contract Commitment Reserve" to cover any redundancy payments that might become payable and any liability that might arise under the lease of the Eden Centre. This latter Reserve is subject to annual review as it depends on our predicted annual expenditure. For the year 2023/24 our Reserves should be a minimum of £58,576.

Principal Funding Sources

The Directors extend their thanks to Sevenoaks District Council who continued to provide the major amount of core funding to the Charity, which in the year amounted to £35,562. In addition, huge thanks are due to two locally based Charitable Trusts, the John Coldman Charitable Trust and the Great Stone Bridge Estate who continue to support us and who between them, since the start of the millennium, have donated over £400,000 without any conditions.

5. FUTURE PLANS

We hope to continue our work with both the Edenbridge and Westerham Foodbanks the clients of whom are often those with the most challenging issues. We would like to take the Charity out into the community (Schools, Parishes etc.) to tell and/or remind people what we can offer but this is reliant on there being sufficient volunteers available without detracting from our core advice giving activity.

6. DIRECTORS' RESPONSIBILITIES

Company Law and Charity Law require the Directors to prepare financial statements for each financial year, which gives a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing these financial statements, the Directors are required to:

- a) Select suitable accounting policies and then apply them consistently
- b) Make judgements and estimates that are reasonable and prudent
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and

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

The Directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The Directors are responsible for ensuring that the Company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

Michael Musgrove
Finance Director

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EDENBRIDGE AND WESTERHAM CITIZENS ADVICE BUREAU

I report to the Directors on my examination of the Accounts of the above Bureau for the year ended 31 March 2024, which are set out on pages 18-22 of this report

Responsibilities and basis of report

As the Charity's Directors, you are responsible for the preparation of the Accounts in accordance with the Charities Act 2022.

I report in respect of my examination of the Bureau's accounts carried out under section 145 of the 2022 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect;

- The accounting records were not kept in accordance with Section 130 of the Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounting and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rachael Best

Rachael Best FCCA ACA

Date: 14th October 2024

R Best & Co Ltd
Office 6, 7-11 High Street
Reigate
Surrey, RH2 9AA

BALANCE SHEET

		<u>AT 31st MARCH 2024</u>		<u>2023</u>	
	<u>Note</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Current assets</u>					
Debtors and prepayments	2	50		135	
Cash in hand		553		228	
Bank Current accounts		73,215		48,476	
Bank Deposit accounts		50,000		50,000	
		<u>123,818</u>		<u>98,839</u>	
<u>Creditors</u>					
Amounts falling due within one year	3	-		-	
		<u>-</u>		<u>-</u>	
<u>Net current assets</u>			123,818		98,839
			<u>123,818</u>		<u>98,839</u>
<u>Total assets less current liabilities</u>			£123,818		£98,839
			<u>£123,818</u>		<u>£98,839</u>
<u>Capital funds</u>					
Restricted funds	4		7,530		28,152
Unrestricted funds	5		116,288		70,687
			<u>123,818</u>		<u>98,839</u>
<u>Total funds</u>			£123,818		£98,839
			<u>£123,818</u>		<u>£98,839</u>

For the year ended 31st March 2024 the company was entitled to exemption under section 477 of the Companies Act 2006

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for:

- (a) keeping accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its financial year in accordance with sections 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective January 2016).

The financial statements were approved by the Board of Directors on 16th October 2024 and were signed on its behalf by:

G Allard – Deputy Chairman

J Darby – Company Secretary

The annexed notes form part of these financial statements.

STATEMENT OF FINANCIAL ACTIVITIES

	<u>Unrest'd Funds</u> £	<u>Rest'd Income Funds</u> £	<u>Total Funds 2024</u> £
<u>Incoming resources</u>			
Donations, legacies & similar Incoming resources	88,338	22,690	111,028
Investment income	1,446	-	1,446
	<u>89,784</u>	<u>22,690</u>	<u>112,474</u>
<u>Resources expended</u>			
Charitable expenditure:			
Costs of activities in furtherance of the charity's objects	572	5,811	6,383
Resources expended on managing and administering the charity	72,002	9,110	81,112
	<u>72,574</u>	<u>14,921</u>	<u>87,495</u>
<u>Net movement in funds</u>			
	17,210	7,769	24,979
<u>Total funds brought forward</u>			
	70,687	28,152	98,839
<u>Reallocation of funds</u>			
	28,391	(28,391)	-
	<u>116,288</u>	<u>7,530</u>	<u>123,818</u>
	<u><u>116,288</u></u>	<u><u>7,530</u></u>	<u><u>123,818</u></u>

Details of incoming resources and resources used are given in the notes to the financial statements.

STATEMENT OF FINANCIAL ACTIVITIES

DETAILED ANALYSIS OF MOVEMENTS IN FUNDS

	<u>2023</u>		<u>2023</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Restricted funds</u>				
Donations and legacies	22,690		34,819	
Management and administration	(14,921)		(16,269)	
	<u> </u>	7,769	<u> </u>	18,550
<u>Unrestricted Funds</u>				
Investment income	1,446		202	
Donations and legacies	88,338		67,699	
Insurances	(1,279)		1,210	
Subscriptions & Memberships	(2,109)		(2,209)	
Property Expenditure	(2,979)		(11,915)	
Activities in furtherance of objects	(572)		(500)	
Wages, Social Security & Pension Contributions	(61,406)		(49,166)	
Management and administration	(4,227)		(1,902)	
	<u> </u>	17,210	<u> </u>	999
<u>Total funds at 31st March</u>		<u> </u>	<u> </u>	<u> </u>
		<u>24,979</u>		<u>19,549</u>

NOTES TO THE FINANCIAL STATEMENTS

1. Accounting policies

The financial statements are prepared under the historical cost convention (as modified by the revaluation of certain assets) and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Effective January 2016). In preparing the financial statements the charity follows best practice as laid down in the Charities (Accounts and Reports) Regulations 2008.

Cash flow statement

The Company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

Incoming resources

Income from various sources is included when receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

Fund accounting

General funds are unrestricted funds that are available for use at the discretion of the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

2. Debtors and prepayments

Amounts falling due within one year:

	<u>2024</u>	<u>2023</u>
	<u>£</u>	<u>£</u>
Prepayments and Accrued Income	50	50
HMRC	-	85
	<u>50</u>	<u>135</u>

3. Creditors

Amounts falling due within one year: -

	<u>2024</u>	<u>2023</u>
	<u>£</u>	<u>£</u>
Creditors and accruals	-	-
Pension Control	-	-

= =

NOTES TO THE FINANCIAL STATEMENTS (Continued)

4. **Restricted Reserves**

	<u>Balance</u> <u>1st April 2023</u> <u>£</u>	<u>Movements</u> <u>in/out</u> <u>£</u>	<u>Transfers</u> <u>£</u>	<u>Balance</u> <u>31st March 2024</u> <u>£</u>
Citizens Advice Bureau	23,352	(5,284)	(18,068)	-
Colyer Ferguson Trust	4,800	(4,897)	97	-
	-	7,530	-	7,530
Westerham Foodbank				
	<u>28,152</u>	<u>(2,561)</u>	<u>(17,971)</u>	<u>7,530</u>

5. **Unrestricted Reserves**

	<u>Balance</u> <u>1st April 2023</u> <u>£</u>	<u>Movements</u> <u>in/out</u> <u>£</u>	<u>Transfers</u> <u>£</u>	<u>Balance</u> <u>31st March 2024</u> <u>£</u>
Designated Funds				
General Fund	70,687	17,210	28,391	116,288
	<u>70,687</u>	<u>17,210</u>	<u>28,391</u>	<u>116,288</u>

6. **Employees**

The average number of employees during the year was 5.

EDENBRIDGE & WESTERHAM CITIZENS ADVICE BUREAU

England & Wales - Charity number 1155993

Accounts

CITIZENS ADVICE EDENBRIDGE & WESTERHAM
the operating name of
EDENBRIDGE & WESTERHAM CITIZENS ADVICE BUREAU
A COMPANY LIMITED BY GUARANTEE

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



Company Number: 08880174

Charity Registration Number: 1155993

CONTENTS	Page
Legal and Administrative Information	3-4
Introduction	5-6
Report of the Directors and Trustees	7-13
Independent Examiner's Report	14
Balance Sheet	15
Statement of Financial Activities	16-17
Notes to the Accounts	18-19

LEGAL AND ADMINISTRATIVE INFORMATION

COMPANY NUMBER **08880174**

REGISTERED CHARITY NUMBER **1155993**

CHAIRMAN **Vacant**

DEPUTY CHAIRMAN **Gavin Allard**

REGISTERED OFFICE **The Eden Centre
Four Elms Road
Edenbridge
Kent TN8 6BY**

BANKERS **CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ**

**Shawbrook Bank
Lutea House
Warley Hill Business Park
The Drive
Great Warley
Brentwood
Essex CM13 3BE**

INDEPENDENT EXAMINER **Rachael Best FCCA ACA
Galloways Accounting (Horsham) Ltd
First Floor, Ridgeland House
15 Carfax
Horsham
West Sussex RH12 1DY**

DIRECTORS AND TRUSTEES

ROLE

Colin Stewart Jones
Gavin Raymond Allard
Michael William Musgrove
Mark David Faithful
Barbara Elizabeth Riddell
Fiona Lesley Leathers

IT & Information Assurance Director
Deputy Chairman
Finance Director
(resigned 28th June 2022)

(appointed 24th June 2022)

COMPANY SECRETARY

Peter John Ranken

INTRODUCTION

When our financial year began on 1st April 2022 the office had recently resumed 'normal' service and thankfully this has continued throughout the financial year under review. It has been good to have continuity of paid staff during this period and our Chief Officer, Sian Hiller together with Tania Savoia and Marie Tilley (Advice Session Supervisors) and Kate Joyce (Quality of Advice Assessor and Training Officer), have ensured that, together with the tremendous efforts of our Volunteer Advisers, our clients continue to receive a first class service.

Many appreciative comments have been received such as:

"A great professional service. I was glad to be able to meet with someone face to face who could help me. They also called me with additional information after the appointment. Wouldn't hesitate to recommend and have done so already."

"I would like to say that Edenbridge Citizens Advice is very easy to approach, very efficient and I always come away feeling satisfied with their help."

The Trustees have immense respect for our staff and volunteers for the commitment they have for the people in our local community. As has been said many times previously, apart from being generalist Advisers, our volunteers need to take on the roles of social workers, counsellors and advocates. There has been some turnover during the past year but efforts continue to recruit and train more volunteers for all the roles within the office.

A very successful Outreach has continued at the Edenbridge Foodbank and we have been grateful for funding from the Trussell Trust to support work with Foodbank clients.

It is also very pleasing to be able to report that an Outreach has begun again in Westerham after a gap of several years and the support of Westerham Town Council and Westerham Foodbank is much appreciated.

In February 2023 each local office of Citizens Advice received a grant of £15,000 which has to be used by 31st March 2024. We decided to use it to fund the opening of the office on a Thursday and so returned to a four day a week operation. This has been an objective for some time and the additional availability has been well received by clients.

We continue to enjoy an excellent relationship with Sevenoaks District Council and the various Officers and Members with whom we have come in contact. We have been very grateful for the continuing financial support from the Council. We are

certain that there would not be a Citizens Advice office in Edenbridge without this support.

Two local Charitable Trusts, the Great Stone Bridge Trust and the John Coldman Charitable Trust and also West Kent Housing Association who have both been our supporters and benefactors for many years have continued to help us. This support has been very gratefully received. We have also been thankful for the backing we have had from local organisations within the community. These are mentioned in “fundraising activities” elsewhere in this Report.

On behalf of the Board of Trustees I would particularly like to thank our Examiner, Rachael Best, for continuing to review our accounting records and to put the figures in some semblance of order. Rachael has been undertaking this on a pro-bono basis for the past nine years since we became a Limited Company.

Finally, the Trustees would like to thank the Volunteers, Staff, Friends and Supporters, and Benefactors and Funders who have contributed to the continuing success of this Citizens Advice Office.

Michael Musgrove
Finance Director

September 2023

REPORT OF THE TRUSTEES AND DIRECTORS

The Trustees, who are also Directors of the Charity for the purposes of the Companies Act, are pleased to submit their Annual Report and the Financial Statements for the year ended 31st March 2023. The provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” issued in 2005 have been adopted in preparing the Annual Report and Financial Statements of the charitable company.

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Edenbridge & Westerham Citizens Advice Bureau (“the Charity”) is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £10. The Charity was incorporated on 6th February 2014 and registered with the Charity Commission on 3rd March 2014. The Charity is governed by its Memorandum and Articles of Association dated 27th January 2014 and subsequently amended on 19th July 2022.

The Charity was originally formed as an Unincorporated Association on 6th August 1974 (although it did exist in some form from 1943 probably until the end of the war) and was governed by a constitution adopted on 15th September 1993 and as amended at an EGM on 18th June 2004. This Unincorporated Association was registered with the Charity Commission under Charity Registration number 267793. The assets of this Unincorporated Association were transferred to the new Company under a resolution made on 19th March 2014 at a Special General Meeting.

Recruitment and Appointment of Trustees

The Board of Trustees is responsible for selecting and recruiting suitable Trustees at the Annual General Meeting. The maximum number of Trustees shall be fifteen and the minimum shall be three with a maximum of ten Trustees being elected at an AGM with others being co-opted by the Trustee Board. Other than at the first three Annual General Meetings following incorporation all elected Trustees shall retire from office at the third AGM following the AGM at which they were elected but they may be re-elected. At each of the first three AGMs following incorporation one third of the first Trustees shall retire in rotation but may be re-elected. The Chairman, Vice-Chairman (if appointed) and Treasurer may only serve for a maximum of six consecutive years. After the end of this period, two further years must elapse before any former Chairman, Vice-Chairman or Treasurer shall be eligible for re-election to any of these offices, although all can remain as Trustees/Directors.

Induction of Trustees

New Trustees and Board Members are inducted through a process of briefings by the Chairman and Chief Officer. It is a requirement that Trustees have a sound knowledge of the role and activities of the Charity before they are appointed. They are made aware of their legal obligations, the content of the Memorandum and Articles of Association, the annual budget and financial performance, the Business Plan and the major objectives of the Charity.

Organisational Structure

The Charity is governed by its Trustee Board which is responsible for setting the direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations. The Trustees meet a minimum of four times per annum and delegate the day-to-day operation of the organisation to the senior management. The Trustee Board is independent from the Management of the charity but does include the participation of Representative Members (from local Authorities), the Chief Officer, an honorary Solicitor, and a Staff Representative, but none of these have voting powers.

Related Parties

The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring performance against these standards. Operating policies are independently determined by the Trustee Board of the Charity in order to fulfil its charitable objects and comply with national membership requirements.

The Charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, it is the Charity's policy that they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Risks

The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Charity is continually monitoring and managing its risks via a Risk Register and a Business Continuity Plan and this process is undertaken at minimum once a year. Included in external risks is that of loss of funding. The Charity continues to seek to diversify its funding sources.

Information Assurance

The Charity has adopted the recommended Citizens Advice Information Assurance policy, which covers how we manage and minimise the risks of data and information loss, however held. The majority of this is covered by policies and procedures for handling, storing and accessing data and information, reinforced by training and refreshers at least annually. A Director/Trustee, Colin Jones, who is the Accounting Officer under the Data Protection Act 2018 (GDPR), has the responsibility for overseeing this.

2. OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects 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 in particular, but without limitation, for the benefit of the community in Edenbridge and Westerham and surrounding areas.

Public Benefit

The Trustees pay due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the Charity during the year. The Trustees are satisfied that the information provided in the Report & Accounts meet the public reporting requirements.

The principal activity of Citizens Advice Edenbridge & Westerham is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public.

Contribution of Volunteers

The Charity is fortunate to have a number of dedicated volunteers undertaking roles in governance, as Trustee Directors or Representative Members, as Advisers and in administrative tasks. Most of our volunteers are engaged in the delivery of advice

which is normally either face to face or via telephone or other media. We would like to thank all those who serve the local community in this way.

3. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

During the financial year we have seen about 650 unique clients on 2,645 separate issues. This was an increase of over 20% from the previous year and is a strong indication of the impact of the cost of living crisis. There seems little doubt that the need for our services will continue at its current high level and the ongoing house building programme, with a resultant increase in the size of the local population, will only increase the demand. We expect that the opening of the Edenbridge Memorial Health Centre adjacent to our office at the Eden Centre will also generate enquiries.

Since the pandemic we have found that fewer clients are requesting face to face interviews but it is still the preferred channel for nearly 30% of clients. Telephone and email are about equal and are now ahead of face to face. Nevertheless, many people, particularly those over 60 who account for about 35% of our clients, do not have access to the internet or prefer a direct approach and it is important that we are able to maintain traditional face to face interviews.

Our levels of client satisfaction remain high with 91% of clients confirming they found it easy to access our service and that we helped them to find a way forward; possibly most satisfying is that 91% also said they would be likely to recommend our service to others.

As might be expected our top advice categories are Benefits & Tax Credits, Debt, Housing, Relationships & Family issues and Employment. 62% of our clients are either disabled or have long term health issues.

We are pleased to report that we have recorded an income gain of over £220,000 per annum for our clients through assisting them with benefit claims. This means that considerable sums can be “ploughed back” into the local economy. We have also enabled clients to write off over £35,000 of debt.

Social Policy (Research & Campaigns) Activities

We have continued to use our social media platforms to spread the word about our service and post/tweet each weekday an interesting piece of advice/information as supplied by Citizens Advice, as well as sharing and retweeting useful information from our local partners. The Edenbridge Magazine, which is issued bi-monthly to all properties in the town, always carries a full-page article supplied by us on relevant issues such as Scams Awareness.

A number of talks have been given throughout the year to such organisations as EdenARA (ARA standing for Active Retired Association), Hever Parish Council and the St Vincent de Paul Society who support older vulnerable adults living alone in the local area. Our Chief Officer was one of the speakers at the Edenbridge Town Council Annual Meeting.

We plan to carry on with this series of talks to share relevant information and spread the word about our advice service.

The Friends of Edenbridge and Westerham Citizens Advice held a very successful Christmas Makers' Market in November. We raised funds and awareness of the advice service by handing out leaflets explaining what we do and how to contact us.

We continue to pay due regard to this important part of Citizens Advice work and have appointed a Director, Gavin Allard, to overview this activity.

We are grateful for the support we have had from our Members of Parliament, Tom Tugendhat MBE MP and Laura Trott MBE MP.

Fundraising Activities

We were very pleased to receive donations from local organisations, amongst them Edenbridge Town Council (£2,000), Westerham Town Council (£1,000) and Crockham Hill Parish Church Council (£500).

As mentioned in the Introduction, substantial funds, without any conditions, have also been received from the John Coldman Charitable Trust (£15,000), the Great Stone Bridge Estate (£8,000) and West Kent Housing Association (£3,000).

Also, during the year under report, funding was received from Involve Kent (£3,000) whose aim is to improve wellbeing in communities throughout the county and the Phillips Charitable Trust (£7,500).

Furthermore, grants of £10,000 from the Colyer-Fergusson Trust and the Sevenoaks Lions (£3,300) have meant that we will have been able to replace all our computers within the next few months so that we are fully compatible with Windows 11 and are able to fulfil all cyber security requirements.

The “Friends of Edenbridge & Westerham Citizens Advice Bureau” raises money through subscriptions, donations, fundraising events, 100 Club, Gift Aid and income from www.easyfundraising.org.uk supports the Local Office. This is a separate Charity registered with the Charity Commission (Registered Charity No. 1079043).

We are, as always, immensely grateful to all those who have donated funds to the Charity, and thereby assisted us in maintaining and improving our service.

Investment Activities

The Charity does not currently hold any major investments. Cash balances are held in two CAF Bank accounts which provide short term access. We also have two accounts with Shawbrook Bank. These accounts are a CAF 12 Month Fixed Rate Saver and a CAF 60 Day Notice Account.

4. FINANCIAL REVIEW

The budget set by the Charity for 2022/23 foresaw a small deficit of £5,000 approx. However, as mentioned above, we were fortunate in receiving a number of unbudgeted grants and ended the year with a theoretical surplus of about £20,000. However, Restricted Funds totalling £18,550 were carried forward to 2023/24 for the completion of the computer replacement project and to cover Thursday opening throughout the year.

At the year-end our total funds were £98,563

Contingent Liability

As a result of actions taken previously, no pension liability now exists and the organisation, therefore, has no contingent liability.

Reserves Policy

The aim of the Directors is to ensure that the Charity's ongoing and future activities are reasonably protected from unexpected variances in income and expenditure. This is to ensure that its operations are maintained with a reasonable degree of certainty in the short term and to provide a prudent financial base from which to develop the Charity's services. The Directors/Trustees have agreed that the Charity should hold unrestricted funds which are not less than 26 weeks of budgeted operating expenses. Additionally, the Board agreed to extend this policy to include a "Contract Commitment Reserve" to cover any redundancy payments that might become payable and any liability that might arise under the lease of the Eden Centre. This latter Reserve is subject to annual review as it depends on our predicted annual expenditure. For the year 2022/23 our Reserves should be a minimum of £59,969.

Principal Funding Sources

The Directors extend their thanks to Sevenoaks District Council who continued to provide the major amount of core funding to the Charity, which in the year

amounted to £31,843. In addition. huge thanks are due to two locally based Charitable Trusts, the John Coldman Charitable Trust and the Great Stone Bridge Estate who continue to support us and who between them, since the start of the millennium, have donated over £400,000 without any conditions.

5. FUTURE PLANS

We hope to work with Westerham Foodbank to strengthen our presence there. We would like to take the Charity out into the community (Schools, Parishes etc.) to tell and/or remind people what we can offer but this is reliant on there being sufficient volunteers available without detracting from our core advice giving activity.

6. DIRECTORS' RESPONSIBILITIES

Company Law and Charity Law require the Directors to prepare financial statements for each financial year, which gives a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing these financial statements, the Directors are required to:

- a) Select suitable accounting policies and then apply them consistently
- b) Make judgements and estimates that are reasonable and prudent
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The Directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The Directors are responsible for ensuring that the Company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

Michael Musgrove
Finance Director

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EDENBRIDGE AND WESTERHAM CITIZENS ADVICE BUREAU

I report to the Directors on my examination of the Accounts of the above Bureau for the year ended 31 March 2023, which are set out on pages 15-19 of this report.

Responsibilities and basis of report

As the Charity's Directors, you are responsible for the preparation of the Accounts in accordance with the Charities Act 2022.

I report in respect of my examination of the Bureau's accounts carried out under section 145 of the 2022 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect;

- The accounting records were not kept in accordance with Section 130 of the Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounting and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rachael Best

Rachael Best FCCA ACA

Date: 23rd October 2023

R Best & Co Ltd
Office 6, 7-11 High Street
Reigate
Surrey, RH2 9AA

BALANCE SHEET

		<u>AT 31st MARCH 2023</u>		<u>2022</u>	
	<u>Note</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Current assets</u>					
Debtors and prepayments	2	135		50	
Cash in hand		228		111	
Bank Current accounts		48,476		29,299	
Bank Deposit accounts		50,000		50,000	
		<u>98,839</u>		<u>79,460</u>	
<u>Creditors</u>					
Amounts falling due within one year	3	-		170	
		<u>-</u>		<u>170</u>	
<u>Net current assets</u>			98,839		79,290
			<u>98,839</u>		<u>79,290</u>
<u>Total assets less current liabilities</u>			£98,839		£79,290
			<u>£98,839</u>		<u>£79,290</u>
<u>Capital funds</u>					
Restricted funds	4		28,152		9,602
Unrestricted funds	5		69,687		68,688
			<u>£98,839</u>		<u>£79,290</u>
<u>Total funds</u>			<u>£98,839</u>		<u>£79,290</u>

For the year ended 31st March 2023 the company was entitled to exemption under section 477 of the Companies Act 2006

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for:

- (a) keeping accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its financial year in accordance with sections 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective January 2016).

The financial statements were approved by the Board of Directors on 31st October 2023 and were signed on its behalf by:

G Allard – Deputy Chairman

M Musgrove – Finance Director

The annexed notes form part of these financial statements.

STATEMENT OF FINANCIAL ACTIVITIES

	<u>Unrest'd Funds</u> £	<u>Rest'd Income Funds</u> £	<u>Total Funds 2022</u> £
<u>Incoming resources</u>			
Donations, legacies & similar Incoming resources	67,699	34,819	102,518
Investment income	202	-	202
	<u>67,901</u>	<u>34,819</u>	<u>102,720</u>
<u>Resources expended</u>			
Charitable expenditure:			
Costs of activities in furtherance of the charity's objects	500	13,878	14,378
Resources expended on managing and administering the charity	66,402	2,391	68,793
	<u>66,902</u>	<u>16,269</u>	<u>83,171</u>
<u>Net movement in funds</u>			
	999	18,550	19,549
<u>Total funds brought forward</u>			
	68,688	9,602	78,290
<u>Reallocation of funds</u>			
	-	-	-
	<u>69,687</u>	<u>28,152</u>	<u>98,839</u>
	<u><u>69,687</u></u>	<u><u>28,152</u></u>	<u><u>98,839</u></u>

Details of incoming resources and resources used are given in the notes to the financial statements.

STATEMENT OF FINANCIAL ACTIVITIES

DETAILED ANALYSIS OF MOVEMENTS IN FUNDS

	<u>2023</u>		<u>2022</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Restricted funds</u>				
Donations and legacies	34,819		35,801	
Management and administration	(16,269)		(29,684)	
Transfers	<u>-</u>		<u>-</u>	
		18,550		6,117
<u>Unrestricted Funds</u>				
Investment income	202		121	
Donations and legacies	67,699		56,968	
Transfers	-		-	
Insurances	(1,210)		(949)	
Subscriptions & Memberships	(2,209)		(2,097)	
Property Expenditure	(11,915)		(8,320)	
Activities in furtherance of objects	(500)		(821)	
Wages, Social Security & Pension Contributions	(49,166)		(41,621)	
Management and administration	<u>(1,902)</u>		<u>(2,338)</u>	
		999		(57)
<u>Total funds at 31st March</u>		<u>19,549</u>		<u>6,060</u>

NOTES TO THE FINANCIAL STATEMENTS

1. Accounting policies

The financial statements are prepared under the historical cost convention (as modified by the revaluation of certain assets) and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Effective January 2016). In preparing the financial statements the charity follows best practice as laid down in the Charities (Accounts and Reports) Regulations 2008.

Cash flow statement

The Company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

Incoming resources

Income from various sources is included when receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

Fund accounting

General funds are unrestricted funds that are available for use at the discretion of the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

2. Debtors and prepayments

Amounts falling due within one year:

	<u>2023</u>	<u>2022</u>
	£	£
Prepayments and Accrued Income	50	50
HMRC	85	-
	<u>135</u>	<u>50</u>

3. Creditors

Amounts falling due within one year: -

	<u>2023</u>	<u>2022</u>
	£	£
Creditors and accruals	-	-
Pension Control	170	133
	<u>170</u>	<u>133</u>

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

4. Restricted Reserves

	<u>Balance</u> <u>1st April 2022</u>	<u>Movements</u> <u>in/out</u>	<u>Transfers</u>	<u>Balance</u> <u>31st March 2023</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Citizens Advice Bureau	9,602	13,750	-	23,352
Colyer Ferguson Trust	-	4,800	-	4,800
	<u>9,602</u>	<u>18,550</u>	<u>-</u>	<u>28,152</u>

5. Unrestricted Reserves

	<u>Balance</u> <u>1st April 2022</u>	<u>Movements</u> <u>in/out</u>	<u>Transfers</u>	<u>Balance</u> <u>31st March 2023</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Designated Funds				
General Fund	68,688	999	-	69,687
	<u>68,688</u>	<u>999</u>	<u>-</u>	<u>69,687</u>

6. Employees

The average number of employees during the year was 4.

EDENBRIDGE & WESTERHAM CITIZENS ADVICE BUREAU

England & Wales - Charity number 1155993

Accounts

CITIZENS ADVICE EDENBRIDGE & WESTERHAM
the operating name of
EDENBRIDGE & WESTERHAM CITIZENS ADVICE BUREAU
A COMPANY LIMITED BY GUARANTEE

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



Company Number: 08880174

Charity Registration Number: 1155993

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2022

CONTENTS	Page
Legal and Administrative Information	3-4
Introduction	5-6
Report of the Directors and Trustees	7-13
Key Statistics	14
Independent Examiner's Report	15-16
Balance Sheet	17
Statement of Financial Activities	18-19
Notes to the Accounts	20-21

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2022

DIRECTORS AND TRUSTEES

ROLE

Colin Stewart Jones	IT & Information Assurance Director
Gavin Raymond Allard	Deputy Chairman
Michael William Musgrove	Finance Director
Mark David Faithful	
Alan Feasey	(resigned 12th February 2022
Diane Walker	(withdrew 12th May 2021)
Barbara Elizabeth Riddell	(appointed 16th March 2022)

COMPANY SECRETARY

Peter John Ranken	(appointed 13th July 2021)
--------------------------	--

INTRODUCTION

When our financial year began on 1st April 2021 the country was taking its first tentative steps out of the third lockdown and all our staff and volunteers were working from home. By 31st March 2022 there were no restrictions and the service offered to clients had returned to pre-pandemic levels. The majority of our clients have appreciated being able to talk to Advisers face to face but there are still some who request telephone appointments. The return to the office has been assisted by the introduction in the interview reforms of Air Purification Machines which were financed by a generous grant from Kent County Council's Covid Recovery Fund.

Our Manager, Sian Hiller has now been in post for well over a year and she, together with the other paid staff Tania Savoia and Marie Tilley (Advice Session Supervisors) and Kate Joyce (Quality of Advice Assessor and Training Officer), have worked hard to ensure that clients receive high quality advice which is correctly recorded in accordance with the standard required by Citizens Advice. Many appreciative comments have been received such as, "Thank you for all the time and trouble you are taking on my behalf. I find your help absolutely invaluable. I'm not left floundering, wondering which way to turn next."

The Trustees have immense respect for our staff and volunteers for the commitment they have for the people in our local community. As has been said many times previously, apart from being generalist Advisers, our volunteers need to take on the roles of social workers, counsellors and advocates. It is good to be able to report that the recruitment of Trainee Advisers has continued and a number were close to being fully qualified by the end of the year.

During the year an Outreach was started at the Edenbridge Foodbank which is run in association with the Trussell Trust and negotiations for funding to support this outreach were at an early stage by March 2022.

The increase in the availability of Advisers has meant that it has been possible to begin discussions with Westerham Town Council to re-start the Outreach there after it has been in abeyance for many years.

Whilst it is not strictly within the year covered by this report this seems the right place to record that Graham Coldman, our past Chairman, died on 4th May 2022 after a long illness. The office was well represented at the

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2022

Thanksgiving Service at Hever Church where we were reminded of Graham's immense contribution to Citizens Advice over many years.

Susan Williamson, our Help to Claim Adviser, died on 17th March 2022 after a short illness. She had only been with us for a short while and for most of that time she was having to work from home.

We continue to enjoy an excellent relationship with Sevenoaks District Council and the various Officers and Members with whom we have come in contact. We have been very grateful for the continuing financial support from the Council. We are certain that there would not be a Citizens Advice office in Edenbridge without this support.

We have continued to be helped by two local Charitable Trusts, the Great Stone Bridge Trust and the John Coldman Charitable Trust and also West Kent Housing Association who have been long-time supporters and benefactors. This support has been very gratefully received. We have also been thankful for the backing we have had from local organisations within the community. These are mentioned in "fundraising activities" elsewhere in this Report.

On behalf of the Board of Trustees I would particularly like to thank our Examiner, Rachael Best, for continuing to review our accounting records and to put the figures in some semblance of order. Rachael has been undertaking this on a pro-bono basis for the past eight years since we became a Limited Company.

Finally, the Trustees would like to thank the Volunteers, Staff, Friends and Supporters, and Benefactors and Funders who have contributed to the continuing success of this Citizens Advice Office.

Michael Musgrove
Finance Director

September 2022

REPORT OF THE TRUSTEES AND DIRECTORS

The Trustees, who are also Directors of the Charity for the purposes of the Companies Act, are pleased to submit their Annual Report and the Financial Statements for the year ended 31st March 2022. The provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2005 have been adopted in preparing the Annual Report and Financial Statements of the charitable company.

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Edenbridge & Westerham Citizens Advice Bureau ("the Charity") is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £10. The Charity was incorporated on 6th February 2014 and registered with the Charity Commission on 3rd March 2014. The Charity is governed by its Memorandum and Articles of Association dated 27th January 2014 and subsequently amended on 19th July 2022.

The Charity was originally formed as an Unincorporated Association on 6th August 1974 (although it did exist in some form from 1943 probably until the end of the war) and was governed by a constitution adopted on 15th September 1993 and as amended at an EGM on 18th June 2004. This Unincorporated Association was registered with the Charity Commission under Charity Registration number 267793. The assets of this Unincorporated Association were transferred to the new Company under a resolution made on 19th March 2014 at a Special General Meeting.

Recruitment and Appointment of Trustees

The Board of Trustees is responsible for selecting and recruiting suitable Trustees at the Annual General Meeting. The maximum number of Trustees shall be fifteen and the minimum shall be three with a maximum of ten Trustees being elected at an AGM with others being co-opted by the Trustee Board. Other than at the first three Annual General Meetings following incorporation all elected Trustees shall retire from office at the third AGM following the AGM at which they were elected but they may be re-elected. At each of the first three AGMs following incorporation one third of the first Trustees shall retire in rotation but may be re-elected. The Chairman, Vice-Chairman (if appointed) and Treasurer may only serve for a maximum of six

consecutive years. After the end of this period, two further years must elapse before any former Chairman, Vice-Chairman or Treasurer shall be eligible for re-election to any of these offices, although all can remain as Trustees/Directors.

Induction of Trustees

New Trustees and Board Members are inducted through a process of briefings by the Chairman and Chief Officer. It is a requirement that Trustees have a sound knowledge of the role and activities of the Charity before they are appointed. They are made aware of their legal obligations, the content of the Memorandum and Articles of Association, the annual budget and financial performance, the Business Plan and the major objectives of the Charity.

Organisational Structure

The Charity is governed by its Trustee Board which is responsible for setting the direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations. The Trustees meet a minimum of four times per annum and delegate the day-to-day operation of the organisation to the senior management. The Trustee Board is independent from the Management of the charity but does include the participation of Representative Members (from local Authorities), the Chief Officer, an honorary Solicitor, and a Staff Representative, but none of these have voting powers.

Related Parties

The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring performance against these standards. Operating policies are independently determined by the Trustee Board of the Charity in order to fulfil its charitable objects and comply with national membership requirements.

The Charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, it is the Charity's policy that they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Risks

The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Charity is continually monitoring and managing its risks via a Risk Register and a Business Continuity Plan and this process is undertaken at minimum once a year. Included in external risks is that of loss of funding. The Charity continues to seek to diversify its funding sources.

Information Assurance

The Charity has adopted the recommended Citizens Advice Information Assurance policy, which covers how we manage and minimise the risks of data and information loss, however held. The majority of this is covered by policies and procedures for handling, storing and accessing data and information, reinforced by training and refreshers at least annually. A Director/Trustee, Colin Jones, who is the Accounting Officer under the Data Protection Act 2018 (GDPR), has the responsibility for overseeing this.

2. OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects 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 in particular, but without limitation, for the benefit of the community in Edenbridge and Westerham and surrounding areas.

Public Benefit

The Trustees pay due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the Charity during the year. The Trustees are satisfied that the information provided in the Report & Accounts meet the public reporting requirements.

The principal activity of Citizens Advice Edenbridge & Westerham is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public.

Contribution of Volunteers

The Charity is fortunate to have a number of dedicated volunteers undertaking roles in governance, as Trustee Directors or Representative Members, as Advisers and in administrative tasks. Most of our volunteers are engaged in the delivery of advice which is normally either face to face or via telephone or other media. We would like to thank those long-serving volunteers who have decided that this is the point where they need to step back from Citizens Advice.

3. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

During the financial year we have assisted well over 500 unique clients on 2,031 separate issues. Because of Covid, only 9% of clients were seen in face to face interviews throughout the financial year and 63% of client contacts were by phone with email being the other main channel. There is continuing to be an extensive house building programme which will no doubt increase the number of people using our services. In addition, the energy crisis and sharp rises in the cost of living will undoubtedly mean that our help will be needed more than ever. We believe that there are still many people within Edenbridge and the surrounding parishes who do not have internet access and are unable to contact us in any way other than through traditional methods. In addition, around 30% of our clients are over 60 and they generally prefer a direct approach rather than through e-mail and social media.

As might be expected our top advice categories are Benefits & Tax Credits, Debt, Housing, Relationships & Family issues and Employment. 62% of our clients are either disabled or have long term health issues. More details of the range of issues that are dealt with can be found in the Key Statistics for the year which are appended.

We are pleased to report that we have obtained an income gain of over £27,000 per annum for our clients through assisting them with benefit claims. This means that considerable sums can be “ploughed back” into the local economy.

Social Policy (Research & Campaigns) Activities

The office has increased its social media presence and we now post on Facebook and Twitter each weekday the 'tweets of the week' prepared by national CitA as well as sharing selected messages posted by, for example, Sevenoaks District Council, Kent County Council, the BRIDGES Centre and Age UK.

Several initiatives aimed at promoting Citizens Advice locally have taken place, for example outside Waitrose in Edenbridge, at the Sevenoaks District Council 'Family Fun Day' at Four Elms and at the Eden Centre targeted particularly at those attending 'Baby Weigh In' clinics.

We continue to pay due regard to this important part of Citizens Advice work and have appointed a Director, Gavin Allard, to overview this activity.

We are grateful for the support we have had from our Members of Parliament, Tom Tugendhat MBE MP and Laura Trott MBE MP.

Fundraising Activities

We were delighted to receive donations from various Charitable Trusts and other local organisations, amongst them Edenbridge Town Council (£2,000), Westerham Town Council (£800) and Crockham Hill Parish Church Council (£250).

As mentioned in the Introduction, substantial funds, without any conditions, have also been received from the John Coldman Charitable Trust (£15,000), the Great Stone Bridge Estate (£8,000) and West Kent Housing Association (£3,000).

The "Friends of Edenbridge & Westerham Citizens Advice Bureau" raises money through subscriptions, donations, fundraising events, 100 Club, Gift Aid and income from www.easyfundraising.org.uk support the Local Office. This is a separate Charity registered with the Charity Commission (Registered Charity No. 1079043).

We are, as always, immensely grateful to all those who have donated funds to the Charity, and thereby assisted us in maintaining and improving our service.

Investment Activities

The Charity does not currently hold any major investments. Cash balances are held in two CAF Bank accounts which provide short term access. We also have two accounts with Shawbrook Bank. These accounts are a CAF 12 Month Fixed Rate Saver and a CAF 60 Day Notice Account.

4. FINANCIAL REVIEW

The Charity set a breakeven budget for the year 2021/22. However, as a result of increased income from grants etc. and less expenditure, mainly because of a reduction in office expenditure as it was closed for most of the year, there was a surplus of £7,060 for the year.

At the year-end our total funds were £79,290.

Contingent Liability

As a result of actions taken previously, no pension liability now exists and the organisation, therefore, has no contingent liability.

Reserves Policy

The aim of the Directors is to ensure that the Charity's ongoing and future activities are reasonably protected from unexpected variances in income and expenditure. This is to ensure that its operations are maintained with a reasonable degree of certainty in the short term and to provide a prudent financial base from which to develop the Charity's services. The Directors/Trustees have agreed that the Charity should hold unrestricted funds which are not less than 26 weeks of budgeted operating expenses. Additionally, the Board agreed to extend this policy to include a "Contract Commitment Reserve" to cover any redundancy payments that might become payable and any liability that might arise under the lease of the Eden Centre. This latter Reserve is subject to annual review as it depends on our predicted annual expenditure. For the year 2021/22 our Reserves should be a minimum of £60,855.

Principal Funding Sources

The Directors extend their thanks to Sevenoaks District Council who continued to provide the major amount of core funding to the Charity, which in the year amounted to £31,843. In addition huge thanks are due to two locally based

Charitable Trusts, the John Coldman Charitable Trust and the Great Stone Bridge Estate who donated £15,000 and £8,000 respectively and who between them, since the start of the millennium, have donated over £391,000 without any conditions.

5. FUTURE PLANS

We would like to take the Charity out into the community (Schools, Parishes etc.) to tell and/or remind people what we can offer. This has been delayed by Covid 19 but is still an aim.

6. DIRECTORS' RESPONSIBILITIES

Company Law and Charity Law require the Directors to prepare financial statements for each financial year, which gives a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing these financial statements, the Directors are required to:

- a) Select suitable accounting policies and then apply them consistently
- b) Make judgements and estimates that are reasonable and prudent
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The Directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The Directors are responsible for ensuring that the Company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.



Michael Musgrove
Finance Director

Edenbridge & Westerham Citizens Advice Bureau

TRUSTEES' REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31ST MARCH 2022

Key Statistics

Edenbridge & Westerham (member)

01/04/2021 - 30/03/2022



Summary

Clients	524
Quick client contacts	135
Issues	2,031
Activities	2,404
Cases	567
Outcomes	
Income gain	£26,977
Re-inbursements, services, loans	£120
Other	£0

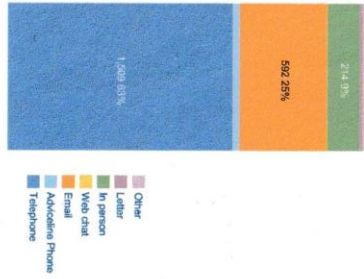
Issues

Issues	Clients
Benefits & tax credits	197
Benefits Universal Credit	132
Consumer goods & services	30
Debt	63
Education	9
Employment	79
Financial services & capability	31
GVA & Help Crime	24
Health & community care	43
Housing	129
Immigration & asylum	9
Legal	48
Other	28
Relationships & family	13
Tax	75
Travel & transport	18
Utilities & communications	19
Grand Total	2,031

Age

Age Group	Issues	Clients
15-19	6	1
20-24	14	6
25-29	38	14
30-34	23	23
35-39	36	36
40-44	36	36
45-49	42	42
50-54	30	30
55-59	43	43
60-64	29	29
65-69	15	15
70-74	9	9
75-79	10	10
80-84	3	3
85-89	1	1
90-94	1	1

Channel



Top benefit issues

Issue	Count
21 Personal independence payment	152
01 Initial claim	57
03 Housing element	53
06 Calculation of income, earnings a.	52
99 Other benefits issues	42
07 Housing Benefit	40
18 Carers Allowance	38
18 Employment Support Allowance	38
28 General Benefit Entitlement	29
23 Council tax reduction	29

Top debt issues

Issue	Count
09 Council tax arrears	18
99 Other Debt	18
13 Credit, store & charge card debts	15
49 Debt Relief Order	10
04 Fuel debts	9
60 Debt Assessment	7
50 Bankruptcy	7
16 Water supply & sewerage debts	5
08 Rent arrears - private landlords	5
07 Rent arrears - housing associations	5

Gender



Disability / Long-term health



Ethnicity



Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2022

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
EDENBRIDGE AND WESTERHAM CITIZENS ADVICE BUREAU**

I report to the Directors on my examination of the Accounts of the above Bureau for the year ended 31 March 2022, which are set out on pages 17-21 of this report

Responsibilities and basis of report

As the Charity's Directors, you are responsible for the preparation of the Accounts in accordance with the Charities Act 2011.

I report in respect of my examination of the Bureau's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect;

- The accounting records were not kept in accordance with Section 130 of the Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounting and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2022

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Rachael Best FCCA ACA
Galloways Accounting (Horsham) Ltd
First Floor, Ridgeland House
15 Carfax
Horsham
West Sussex RH12 1DY

Date: 12th October 2022

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2022

BALANCE SHEET					
AT 31st MARCH 2022					
Note	2022		2021		
	£	£	£	£	
<u>Current assets</u>					
Debtors and prepayments	2	50		109	
Cash in hand		111		112	
Bank Current accounts		29,299		22,142	
Bank Deposit accounts		50,000		50,000	
		79,460		72,363	
 <u>Creditors</u>					
Amounts falling due within one year	3	170		133	
<u>Net current assets</u>			79,290		72,230
 <u>Total assets less current liabilities</u>					
			£79,290		£72,230
 <u>Capital funds</u>					
Restricted funds	4		9,602		3,485
Unrestricted funds	5		68,688		68,745
			£79,290		£72,230


For the year ended 31st March 2022 the company was entitled to exemption under section 477 of the Companies Act 2006

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for:

- (a) keeping accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its financial year in accordance with sections 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective January 2016).

The financial statements were approved by the Board of Directors on 18th October 2022 and were signed on its behalf by:


 G Allard – Deputy Chairman


 M Musgrove – Finance Director

The annexed notes form part of these financial statements.

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2022

STATEMENT OF FINANCIAL ACTIVITIES

	<u>Unrest'd</u> <u>Funds</u> £	<u>Rest'd</u> <u>Income</u> <u>Funds</u> £	<u>Total</u> <u>Funds</u> <u>2022</u> £
<u>Incoming resources</u>			
Donations, legacies & similar Incoming resources	56,968	35,801	92,769
Investment income	121	-	121
	<hr/>	<hr/>	<hr/>
<u>Total incoming resources</u>	57,089	35,801	92,890
<u>Resources expended</u>			
Charitable expenditure:			
Costs of activities in furtherance of the charity's objects	821	11,973	12,794
Resources expended on managing and administering the charity	55,325	17,711	73,036
	<hr/>	<hr/>	<hr/>
<u>Total resources expended</u>	56,146	29,684	85,830
	<hr/>	<hr/>	<hr/>
<u>Net movement in funds</u>	943	6,117	7,060
	<hr/>	<hr/>	<hr/>
<u>Total funds brought forward</u>	68,745	3,485	72,230
	<hr/>	<hr/>	<hr/>
<u>Reallocation of funds</u>	-	-	-
	<hr/>	<hr/>	<hr/>
<u>Total funds carried forward</u>	69,688	9,602	79,290
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Details of incoming resources and resources used are given in the notes to the financial statements.

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2022

STATEMENT OF FINANCIAL ACTIVITIES

DETAILED ANALYSIS OF MOVEMENTS IN FUNDS

	<u>2022</u>		<u>2021</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Restricted funds</u>				
Donations and legacies	35,801		21,517	
Management and administration	(29,684)		(18,032)	
Transfers	-		-	
	-	6,117	-	3,485
 <u>Unrestricted Funds</u>				
Investment income	121		332	
Donations and legacies	56,968		62,803	
Transfers	-		-	
Insurances	(949)		(805)	
Subscriptions & Memberships	(2,097)		(3,587)	
Property Expenditure	(8,320)		(7,427)	
Activities in furtherance of objects	(821)		(7,336)	
Wages, Social Security & Pension Contributions	(41,621)		(33,957)	
Management and administration	(2,338)		(4,486)	
	-	943	-	5,537
 <u>Total funds at 31st March</u>	 7,060		 9,022	

NOTES TO THE FINANCIAL STATEMENTS

1. Accounting policies

The financial statements are prepared under the historical cost convention (as modified by the revaluation of certain assets) and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Effective January 2016). In preparing the financial statements the charity follows best practice as laid down in the Charities (Accounts and Reports) Regulations 2008.

Cash flow statement

The Company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

Incoming resources

Income from various sources is included when receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

Fund accounting

General funds are unrestricted funds that are available for use at the discretion of the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

2. Debtors and prepayments

Amounts falling due within one year:

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Prepayments and Accrued Income	50	109

3.

Creditors

Amounts falling due within one year: -

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Creditors and accruals	-	-
Pension Control	170	133
	<u>170</u>	<u>133</u>

NOTES TO THE FINANCIAL STATEMENTS (Continued)

4. Restricted Reserves

	<u>Balance</u> <u>1st April 2021</u> <u>£</u>	<u>Movements</u> <u>in/out</u> <u>£</u>	<u>Transfers</u> <u>£</u>	<u>Balance</u> <u>31st March 2022</u> <u>£</u>
Universal Credit	-	-	-	-
Citizens Advice Bureau	3,485	6,117	-	9,602
Friends of Edenbridge	-	-	-	-
	<u>3,485</u>	<u>6,117</u>	<u>-</u>	<u>9,602</u>

5. Unrestricted Reserves

	<u>Balance</u> <u>1st April 2021</u> <u>£</u>	<u>Movements</u> <u>in/out</u> <u>£</u>	<u>Transfers</u> <u>£</u>	<u>Balance</u> <u>31st March 2022</u> <u>£</u>
Designated Funds				
General Fund	68,745	943	-	69,688
	<u>68,745</u>	<u>943</u>	<u>-</u>	<u>69,688</u>

6. Employees

The average number of employees during the year was 5.

EDENBRIDGE & WESTERHAM CITIZENS ADVICE BUREAU

England & Wales - Charity number 1155993

Accounts

CITIZENS ADVICE EDENBRIDGE & WESTERHAM
the operating name of
EDENBRIDGE & WESTERHAM CITIZENS ADVICE BUREAU
A COMPANY LIMITED BY GUARANTEE

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



Company Number: 08880174

Charity Registration Number: 1155993

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

CONTENTS	Page
Legal and Administrative Information	3-4
Introduction	5-6
Report of the Directors and Trustees	7-14
Independent Examiner's Report	15-16
Balance Sheet	17
Statement of Financial Activities	18-19
Notes to the Accounts	20-21

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

DIRECTORS AND TRUSTEES	ROLE
Graham Edward Coldman MBE	(resigned 6th November 2020)
Howard Victor Jennings	(resigned 13th January 2021)
Colin Stewart Jones	IT & Information Assurance Director
Mary Perrett	(resigned 16th July 2020)
Gavin Raymond Allard	Deputy Chairman
Michael William Musgrove	Finance Director
Mark David Faithful	
Alan Feasey	(appointed 29th September 2020)
Diane Walker	(appointed 29th September 2020)

INTRODUCTION

Graham Coldman said last year that he would be standing down as Chairman by 31st March 2020. In fact, he served the maximum term possible and carried on until the end of the financial year and no replacement has come forward at present. Much has been said and written in other places about Graham's immense contribution to Edenbridge and Westerham Citizens Advice but it is important that this should be recognised formally in this Annual Report. Graham had expected to continue as a Trustee but, sadly, ill health has meant that he has had to step down from that role as well.

The past year has seen many changes amongst the paid staff and volunteers. Jill Eyre retired at the end of September 2020 and at the beginning of October it was announced that she had been awarded the BEM "for services to the community of Edenbridge" – an honour that was richly deserved.

Sian Hiller was appointed as the new Chief Officer and came to us with considerable experience having worked for Citizens Advice in Sevenoaks and Swanley. Sian started on 1st October and the second lockdown came into force on 5th November so she had very little time in the office to become accustomed to her new role before everything changed again. Despite all that she has had to deal with during the pandemic, Sian has risen to the challenge and ensured that the service to the community has continued, albeit in a different form as it has not been possible to hold face to face interviews.

The Trustees have immense respect for our staff and volunteers for the commitment they have for the people in our local community. As has been said many times previously, apart from being generalist Advisers, our volunteers need to take on the roles of social workers, counsellors and advocates. They continued to provide a service from home throughout the year and we remain much in their debt.

We continue to enjoy an excellent relationship with Sevenoaks District Council and the various Officers and Members with whom we have come in contact. We have been very grateful for the continuing financial support from the Council. We are certain that there would not be a Citizens Advice office in Edenbridge without this support.

We have continued to be helped by two local Charitable Trusts, the Great Stone Bridge Trust and the John Coldman Charitable Trust and also West Kent Housing Association who have been long-time supporters and benefactors. This support has been very gratefully received. We have also been thankful for

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

the backing we have had from local organisations within the community. These are mentioned in "fundraising activities" elsewhere in this Report.

On behalf of the Board of Trustees I would particularly like to thank our Examiner, Rachael Best, for continuing to review our Accounting records and to put the figures in some semblance of order. Rachael has been undertaking this on a pro-bono basis for the past seven years, since we became a Limited Company.

Finally, the Trustees would like to thank the Volunteers, Staff, Friends and Supporters, and Benefactors and Funders who have contributed to the continuing success of this Citizens Advice Office.

Michael Musgrove
Finance Director

September 2021

REPORT OF THE TRUSTEES AND DIRECTORS

The Trustees, who are also Directors of the Charity for the purposes of the Companies Act, are pleased to submit their Annual Report and the Financial Statements for the year ended 31st March 2021. The provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2005 have been adopted in preparing the Annual Report and Financial Statements of the charitable company.

1. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Edenbridge & Westerham Citizens Advice Bureau ("the Charity") is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. The Charity was incorporated on 6th February 2014 and registered with the Charity Commission on 3rd March 2014. The Charity is governed by its Memorandum and Articles of Association dated 27th January 2014.

The Charity was originally formed as an Unincorporated Association on 6th August 1974 (although it did exist in some form from 1943 probably until the end of the war) and was governed by a constitution adopted on 15th September 1993 and as amended at an EGM on 18th June 2004. This Unincorporated Association was registered with the Charity Commission under Charity Registration number 267793. The assets of this Unincorporated Association were transferred to the new Company under a resolution made on 19th March 2014 at a Special General Meeting.

Recruitment and Appointment of Trustees

The Board of Trustees is responsible for selecting and recruiting suitable Trustees at the Annual General Meeting. The maximum number of Trustees shall be fifteen and the minimum shall be three with a maximum of ten Trustees being elected at an AGM with others being co-opted by the Trustee Board. Other than at the first three Annual General Meetings following incorporation all elected Trustees shall retire from office at the third AGM following the AGM at which they were elected but they may be re-elected. At each of the first three AGMs following incorporation one third of the first Trustees shall retire in rotation but may be re-elected. The Chairman, Vice-Chairman (if appointed) and Treasurer may only serve for a maximum of six consecutive years. After the end of this period, two further years must elapse

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

before any former Chairman, Vice-Chairman or Treasurer shall be eligible for re-election to any of these offices, although all can remain as Trustees/Directors.

Induction of Trustees

New Trustees and Board Members are inducted through a process of briefings by the Chairman and Chief Officer. It is a requirement that Trustees have a sound knowledge of the role and activities of the Charity before they are appointed. They are made aware of their legal obligations, the content of the Memorandum and Articles of Association, the annual budget and financial performance, the Business Plan and the major objectives of the Charity.

Organisational Structure

The Charity is governed by its Trustee Board which is responsible for setting the direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations. The Trustees meet a minimum of four times per annum and delegate the day-to-day operation of the organisation to the senior management. The Trustee Board is independent from the Management of the charity but does include the participation of Representative Members (from local Authorities), the Chief Officer, an honorary Solicitor and a Staff Representative, but none of these have voting powers.

Related Parties

The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring performance against these standards. Operating policies are independently determined by the Trustee Board of the Charity in order to fulfil its charitable objects and comply with national membership requirements.

The Charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, it is the Charity's policy that they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Risks

The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Charity is continually monitoring and managing its risks via a Risk Register and a Business Continuity Plan and this process is undertaken at minimum once a year. Included in external risks is that of loss of funding. The Charity continues to seek to diversify its funding sources.

Information Assurance

The Charity has adopted the recommended Citizens Advice Information Assurance policy, which covers how we manage and minimise the risks of data and information loss, however held. The majority of this is covered by policies and procedures for handling, storing and accessing data and information, reinforced by training and refreshers at least annually. A Director/Trustee, Colin Jones, who is the Accounting Officer under the Data Protection Act 2018 (GDPR), has the responsibility for overseeing this.

2. OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects 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 in particular, but without limitation, for the benefit of the community in Edenbridge & Westerham and surrounding areas.

Public Benefit

The Trustees pay due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the Charity during the year. The Trustees are satisfied that the information provided in the Report & Accounts meet the public reporting requirements.

The principal activity of Citizens Advice Edenbridge & Westerham is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public.

Contribution of Volunteers

The Charity is fortunate to have a number of dedicated volunteers undertaking roles in governance, as Trustee Directors or Representative Members, as Advisers and in Administrative tasks. The majority of our volunteers are engaged in the delivery of advice which is normally either face to face or via telephone or other media.

Some of our volunteers decided that the change in circumstances brought about by the continuing pandemic would be a suitable time to complete their service to Citizens Advice and we thank them for the immense contribution they have made, sometimes over many years.

We have been fortunate that a number of trainees have joined and some are already nearing the end of their training.

3. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

During the financial year we have assisted over 416 unique clients on 1123 separate issues. Because of Covid, face-to-face interviews were not possible throughout the financial year and 70% of client contacts were by phone with email being the other main channel. 300 houses have been built a stone's throw from our Office, which could add 10% to the overall population of Edenbridge and therefore we may expect to see a corresponding rise in the numbers of people seeking our assistance. We believe that there are still many people within Edenbridge and the surrounding parishes who do not have internet access and are unable to contact us in any way other than through traditional methods. In addition, around 30% of our clients are over 60 and they generally prefer a direct approach rather than through e-mail and social media.

As might be expected our top advice categories are Benefits & Tax Credits, Debt, Housing, Relationships & Family issues and Employment. 52% of our clients are either disabled or have long term health issues. More details of the range of issues that are dealt with can be found in the Key Statistics for the year which are appended.

We are pleased to report that we have obtained an income gain of £43,206 per annum for our clients through assisting them with benefit claims. This latter

figure, means that considerable sums can be “ploughed back” into the local economy.

Social Policy (Research & Campaigns) Activities

A third of our Evidence Forms related to Issues surrounding Benefits & Tax Credits, a pattern which has continued from year to year. Prominent other categories related to Tax issues (both Income and Council Tax), Housing and Utilities and Communications.

We continue to pay due regard to this important part of Citizens Advice work and have appointed a Director, Gavin Allard, to overview this activity.

We continue to be grateful for the support we have had from our Members of Parliament, Tom Tugendhat MBE MP and Laura Trott MBE MP

Fundraising Activities

We were delighted to receive donations from various Charitable Trusts and other local organisations, amongst them Edenbridge Town Council (£2,000) and Crockham Hill Parish Church Council (£250). We were also surprised to receive a legacy of £1,200 from the estate of Ann Cox. Ann and Ken were long time supporters of Citizens Advice.

As mentioned in the Introduction, substantial funds, without any conditions, have also been received from the John Coldman Charitable Trust (£15,000), the Great Stone Bridge Estate (£8,000) and West Kent Housing Association (£3,000).

The “Friends of Edenbridge & Westerham Citizens Advice Bureau” raises money through subscriptions, donations, fundraising events (when this is possible), 100 Club, Gift Aid and income from www.easyfundraising.org.uk support the Local Office. This is a separate Charity registered with the Charity Commission (Registered Charity No. 1079043).

We are, as always, immensely grateful to all those who have donated funds to the Charity, and thereby assisted us in maintaining and improving our service.

Investment Activities

The Charity does not currently hold any major investments. Cash balances are held in two CAF Bank accounts which provide short term access. During the financial year we opened two accounts with Shawbrook Bank. These accounts, styled a CAF 12 Month Fixed Rate Saver and a CAF 60 Day Notice Account.

4. FINANCIAL REVIEW

The Charity set a breakeven budget for the year 2020/21. However, as a result of increased income from grants etc. and less expenditure, mainly because of a reduction in office expenditure as it was closed for most of the year, there was a surplus of £6,434 for the year.

At the year-end our total funds were £72,141, of which £960 was restricted.

Contingent Liability

As a result of actions taken previously, no pension liability now exists and the organisation, therefore, has no contingent liability.

Reserves Policy

The aim of the Directors is to ensure that the Charity's ongoing and future activities are reasonably protected from unexpected variances in income and expenditure. This is to ensure that its operations are maintained with a reasonable degree of certainty in the short term and to provide a prudent financial base from which to develop the Charity's services. The Directors/Trustees have agreed that the Charity should hold unrestricted funds which are not less than 26 weeks of budgeted operating expenses. Additionally, the Board agreed to extend this policy to include a "Contract Commitment Reserve" to cover any redundancy payments that might become payable and any liability that might arise under the lease of the Eden Centre. This latter Reserve is subject to annual review as it depends on our predicted annual expenditure. For the year 2021/22 our Reserves should be a minimum of £56,405.

Principal Funding Sources

The Directors extend their thanks to Sevenoaks District Council who continued to provide the major amount of core funding to the Charity, which in the year

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

amounted to £31,843. In addition huge thanks are due to two locally based Charitable Trusts, the John Coldman Charitable Trust and the Great Stone Bridge Estate who donated £15,000 and £8,000 respectively and who between them, since the start of the millennium, have donated over £368,000 without any conditions.

5. FUTURE PLANS

We would like to take the Charity out into the community (Schools, Parishes etc.) to tell and/or remind the community what we can offer. However, Covid 19 is severely limiting our ability to fulfil this ambition at present.

6. DIRECTORS' RESPONSIBILITIES

Company Law and Charity Law require the Directors to prepare financial statements for each financial year, which gives a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing these financial statements, the Directors are required to:

- a) Select suitable accounting policies and then apply them consistently
- b) Make judgements and estimates that are reasonable and prudent
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The Directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The Directors are responsible for ensuring that the Company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.



Michael Musgrove
Finance Director

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

Key Statistics

Edenbridge & Westerham (member)

01/04/2020 31/03/2021



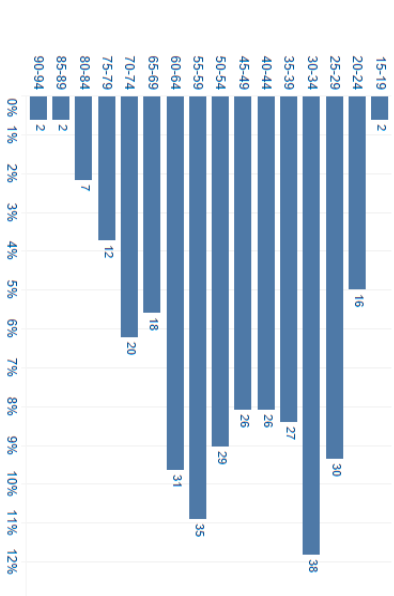
Summary

Clients	416
Quick client contacts	47
Issues	1,123
Activities	1,335
Cases	470
Outcomes	
Income gain	£43,206
Re-imbursements, services, loans	£80
Other	£660

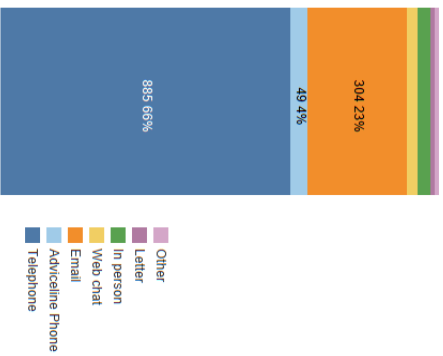
Issues

Issues	Clients
Benefits & tax credits	310
Benefits Universal Credit	171
Consumer goods & services	46
Debt	66
Discrimination & Hate & GVA	15
Education	10
Employment	3
Financial services & capability	129
Health & community care	18
Housing	33
Immigration & asylum	136
Legal	10
Other	7
Relationships & family	52
Tax	16
Travel & transport	75
Utilities & communications	13
Grand Total	1,123

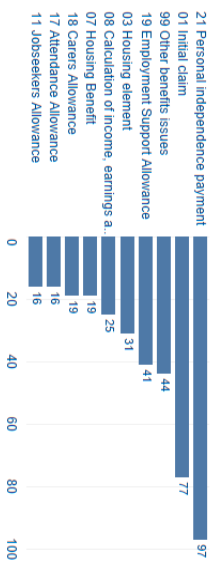
Age



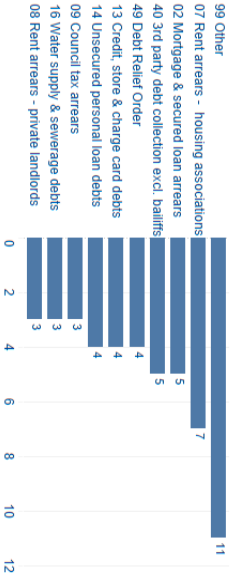
Channel



Top benefit issues



Top debt issues



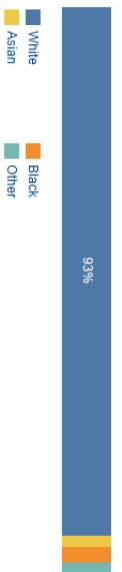
Gender



Disability / Long-term health



Ethnicity



Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
EDENBRIDGE AND WESTERHAM CITIZENS ADVICE BUREAU**

I report to the Directors on my examination of the Accounts of the above Bureau for the year ended 31 March 2021, which are set out on pages 17-21 of this report

Responsibilities and basis of report

As the Charity's Directors, you are responsible for the preparation of the Accounts in accordance with the Charities Act 2011.

I report in respect of my examination of the Bureau's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect;

- The accounting records were not kept in accordance with Section 130 of the Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounting and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Rachael Best FCCA ACA
Galloways Accounting (Horsham) Ltd
First Floor, Ridgeland House
15 Carfax
Horsham
West Sussex RH12 1DY

Date: 11th October 2021

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

BALANCE SHEET					
AT 31st MARCH 2021					
	Note	2021		2020	
		£	£	£	£
<u>Current assets</u>					
Debtors and prepayments	2	109		59	
Cash in hand		112		112	
Bank Current accounts		22,142		13,035	
Bank Deposit accounts		50,000		50,000	
		72,363		63,206	
<u>Creditors</u>					
Amounts falling due within one year	3	133		-	
<u>Net current assets</u>					
			72,230		63,206
<u>Total assets less current liabilities</u>					
			£72,230		£63,206
<u>Capital funds</u>					
Restricted funds	4		3,485		-
Unrestricted funds	5		68,745		63,206
			£72,230		£63,206
<u>Total funds</u>					
			£72,230		£63,206


For the year ended 31st March 2019 the company was entitled to exemption under section 477 of the Companies Act 2006


The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for:

- (a) keeping accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its financial year in accordance with sections 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective January 2016).

The financial statements were approved by the Board of Directors on 19th October 2021 and were signed on its behalf by:


 G Allard – Deputy Chairman


 M Musgrove – Finance Director

The annexed notes form part of these financial statements.

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

STATEMENT OF FINANCIAL ACTIVITIES

	<u>Unrest'd</u>	<u>Rest'd</u>	<u>Total</u>
	<u>Funds</u>	<u>Income</u>	<u>Funds</u>
	<u>£</u>	<u>£</u>	<u>2021</u>
			<u>£</u>
<u>Incoming resources</u>			
Donations, legacies & similar Incoming resources	62,803	21,517	84,320
Investment income	332	-	332
	<hr/>	<hr/>	<hr/>
<u>Total incoming resources</u>	63,135	21,517	84,652
	<hr/>	<hr/>	<hr/>
<u>Resources expended</u>			
Charitable expenditure:			
Costs of activities in furtherance of the charity's objects	7,336	-	7,336
Resources expended on managing and administering the charity	50,261	18,032	68,293
	<hr/>	<hr/>	<hr/>
<u>Total resources expended</u>	57,597	3,485	75,629
	<hr/>	<hr/>	<hr/>
<u>Net movement in funds</u>	5,539	3,485	9,022
	<hr/>	<hr/>	<hr/>
<u>Total funds brought forward</u>	63,206	-	63,206
	<hr/>	<hr/>	<hr/>
<u>Reallocation of funds</u>	-	-	-
	<hr/>	<hr/>	<hr/>
<u>Total funds carried forward</u>	68,745	3,485	72,230
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Details of incoming resources and resources used are given in the notes to the financial statements.

Edenbridge & Westerham Citizens Advice Bureau
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

STATEMENT OF FINANCIAL ACTIVITIES

DETAILED ANALYSIS OF MOVEMENTS IN FUNDS

	<u>2021</u>		<u>2020</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Restricted funds</u>				
Donations and legacies	21,517		17,973	
Management and administration	(18,032)		(2,506)	
Transfers	-		(15,467)	
	-	3,485	-	-
 <u>Unrestricted Funds</u>				
Investment income	332		549	
Donations and legacies	62,803		58,878	
Transfers	-		15,467	
Insurances	(805)		(1,288)	
Subscriptions & Memberships	(3,587)		(3,087)	
Property Expenditure	(7,427)		(8,936)	
Activities in furtherance of objects	(7,336)		(2,563)	
Wages, Social Security & Pension Contributions	(33,957)		(46,066)	
Management and administration	(4,486)		(5,516)	
	-	5,537	-	7,438
<u>Total funds at 31st March</u>	9,022		7,483	

NOTES TO THE FINANCIAL STATEMENTS

1. Accounting policies

The financial statements are prepared under the historical cost convention (as modified by the revaluation of certain assets) and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Effective January 2016). In preparing the financial statements the charity follows best practice as laid down in the Charities (Accounts and Reports) Regulations 2008.

Cash flow statement

The Company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

Incoming resources

Income from various sources is included when receivable.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

Fund accounting

General funds are unrestricted funds that are available for use at the discretion of the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

2. Debtors and prepayments

Amounts falling due within one year:

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Prepayments and Accrued Income	<u>109</u>	<u>59</u>

3.

Creditors

Amounts falling due within one year: -

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Creditors and accruals	-	-
Pension Control	133	-
	<u>133</u>	-

NOTES TO THE FINANCIAL STATEMENTS (Continued)

4. Restricted Reserves

	<u>Balance</u> <u>1st April 2020</u>	<u>Movements</u> <u>in/out</u>	<u>Transfers</u>	<u>Balance</u> <u>31st March</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Universal Credit	-	-	-	-
Citizens Advice Bureau	-	3,485	-	3,485
Friends of Edenbridge	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
	-	3,485	-	3,485
	<hr/>	<hr/>	<hr/>	<hr/>

5. Unrestricted Reserves

	<u>Balance</u> <u>1st April 2020</u>	<u>Movements</u> <u>in/out</u>	<u>Transfers</u>	<u>Balance</u> <u>31st March</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Designated Funds				
General Fund	63,206	5,539	-	68,745
	<hr/>	<hr/>	<hr/>	<hr/>
	63,206	5,539	-	68,745
	<hr/>	<hr/>	<hr/>	<hr/>

6. Employees

The average number of employees during the year was 4.