

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

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

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>Note</u>		<u>2024</u>		<u>2023</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	
		123,818		98,839	
<u>Creditors</u>					
Amounts falling due within one year	3	-		-	
<u>Net current assets</u>			123,818		98,839
<u>Total assets less current liabilities</u>			£123,818		£98,839
<u>Capital funds</u>					
Restricted funds	4		7,530		28,152
Unrestricted funds	5		116,288		70,687
<u>Total funds</u>			£123,818		£98,839

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>Total incoming resources</u>	<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>Total resources expended</u>	<u>72,574</u>	<u>14,921</u>	<u>87,495</u>
<u>Net movement in funds</u>	<u>17,210</u>	<u>7,769</u>	<u>24,979</u>
<u>Total funds brought forward</u>	<u>70,687</u>	<u>28,152</u>	<u>98,839</u>
<u>Reallocation of funds</u>	28,391	(28,391)	-
<u>Total funds carried forward</u>	<u>116,288</u>	<u>7,530</u>	<u>123,818</u>
	<u><u> </u></u>	<u><u> </u></u>	<u><u> </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	<u>(14,921)</u>		<u>(16,269)</u>	
		7,769		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	<u>(4,227)</u>		<u>(1,902)</u>	
		17,210		999
<u>Total funds at 31st March</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>Movements</u> <u>in/out</u>	<u>Transfers</u>	<u>Balance</u> <u>31st March 2024</u>
	<u>£</u>	<u>£</u>	<u>£</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>Movements</u> <u>in/out</u>	<u>Transfers</u>	<u>Balance</u> <u>31st March 2024</u>
	<u>£</u>	<u>£</u>	<u>£</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.