

# Citizens Advice Maidstone

a registered charity



## A Light in the Dark

Annual Report  
2020/21

**Free**

**Confidential**

**Impartial**

**Independent**

Citizens Advice Maidstone is the operating name of Maidstone Citizens Advice Bureau

Citizens Advice Maidstone is supported by Maidstone Borough Council

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and  
The Town Hall, High Street, Maidstone ME14 1TF  
Advice Line: 0344 848 7978  
Email Advice: [advice@maidstonecab.org.uk](mailto:advice@maidstonecab.org.uk)  
Website: [www.maidstonecab.org.uk](http://www.maidstonecab.org.uk)

## ***Trustee Board 2020-21***

***President:*** The Mayor of Maidstone, Cllr Fay Gooch

### ***Elected Members:***

Mr R Bird: *Chair*

Mrs S Hawkins: *co Vice-Chair*

Mr S B Malhotra: *co Vice-Chair (from October 2020)*

Mr J Cobbett: *Hon. Treasurer*

Mrs W Foster née Tull

Mr I Owen

Mr M Ford

Mr A Breen *(from October 2020)*

### ***Co-opted Members:***

Cllr Mr P Harper: Maidstone Borough Council

### ***Bureau Representatives:***

Chief Executive: Mr P Hardy

Volunteers: Mr S Jones

Paid Staff: Ms T Weber *(from May 2020)*

#### **In Memoriam**

It is with great sadness and deep regret that we report the passing of Barrett Manning and Peter Green, both of whom gave many years of valuable service to our organisation as advisors and also as members of our Trustee Board.

Barrett and Peter were highly valued and well respected members of our team, committed to the work of the Bureau, who always displayed a keen social conscience and a willingness to help the wider community in any way they could.

They are both remembered with great fondness by all those who knew them.

*Citizens Advice Maidstone is the operating name of Maidstone Citizens Advice Bureau*

Charity Reg. No. 299055

Citizens Advice Membership No. 75/004

Company Reg. No. 2234220

**Challenging discrimination Valuing diversity**  
**Promoting equality**

## ***Chair's Report***

This is my last report as Chair of the Citizens Advice Maidstone Trustee Board, as under Citizens Advice rules, I am obliged to step down in September having been in post for 6 years.

It has been a great pleasure to witness, first hand, the amazing work of the bureau over the past 6 years. We have a wonderful group of staff, both paid employees and volunteers, who continually demonstrate their determination to help clients through life's many challenges. It comes as no surprise that the bureau has consistently received superlative positive feedback from clients. We should be very proud of all our staff. In particular, I would like to record my appreciation for two exceptional Chief Executives. Bonny Malhotra led the bureau with great distinction for 21 years before retiring in 2019; I am delighted that he has returned to support the bureau as a Trustee. Paul Hardy stepped into his shoes seamlessly and has deftly steered the bureau through the unparalleled challenges of the pandemic with great fortitude. It has been a great honour and pleasure to work with them both.

It has also been a privilege to work with a Trustee Board who are all committed to ensuring that Maidstone has a first class Citizens Advice service. I am very grateful for the support and contribution of each Board Member.

The past year has been dominated by the pandemic. Despite all the difficulties in keeping staff safe and complying with Government guidelines, there has only been one day when Citizens Advice Maidstone has not been open for business. This has been achieved through the adaptability and resourcefulness of our bureau employees, with most staff working from home.

During the past year, most of our client advice has been provided over the phone or digitally through email and webchat. In many respects, the lockdown has brought forward the modernisation of our service delivery to reflect the changing needs of our clients.

Nonetheless, we have been acutely aware that there are clients who would prefer face-to-face meetings, or for whom this is more appropriate. As circumstances permit, we are gradually bringing back a limited face-to-face service, by appointment only. However, we are constrained by the available space at Bower Terrace as the Borough Council is not yet in a position to re-open our office space in Maidstone Town Hall.

Unfortunately, it was not feasible for our volunteer staff to provide advice services from home. However, we are very pleased that so many volunteers have been keen to maintain contact with the bureau. It has been good to see some of them return to Bower Terrace in recent weeks and we look forward to see many more coming back as soon as safety considerations and government guidance permit.

At the time of writing, we have been in pandemic conditions for nearly a year and a half. It feels like much longer. We have been assured that the long-awaited 'Freedom Day' will take place in July, but we do not yet know how much further relaxation of restrictions this will bring. Notwithstanding, the successful vaccination programme, Covid remains a pernicious and serious threat. Although, thankfully, the risks of severe illness appear to have been much reduced, it is clear that we will need to be cautious for some time to come.

The future is still very uncertain, but it is clear that the legacy of Covid and the impact on our communities will be with us for a very long while. The bureau will need to continue to operate under challenging and, at times, difficult circumstances for some time to come. We have shown that we have adapted in the past. We can be confident that Citizens Advice Maidstone has the ability and the determination to adapt to future challenges, whatever they may be.

*Rob Bird, Chair*

## ***Admin in the time of Covid – a lone worker's perspective***

As I type, I am sitting alone in an office which, prior to 23<sup>rd</sup> March 2020, used to accommodate three additional colleagues, ably supported by a number of dedicated volunteers, each one beavering away at their designated tasks, helping to keep the Bureau on an even keel and ploughing a steady course.

Then we were hit head on by an almighty bow wave called Covid-19 and nothing has been quite the same since.

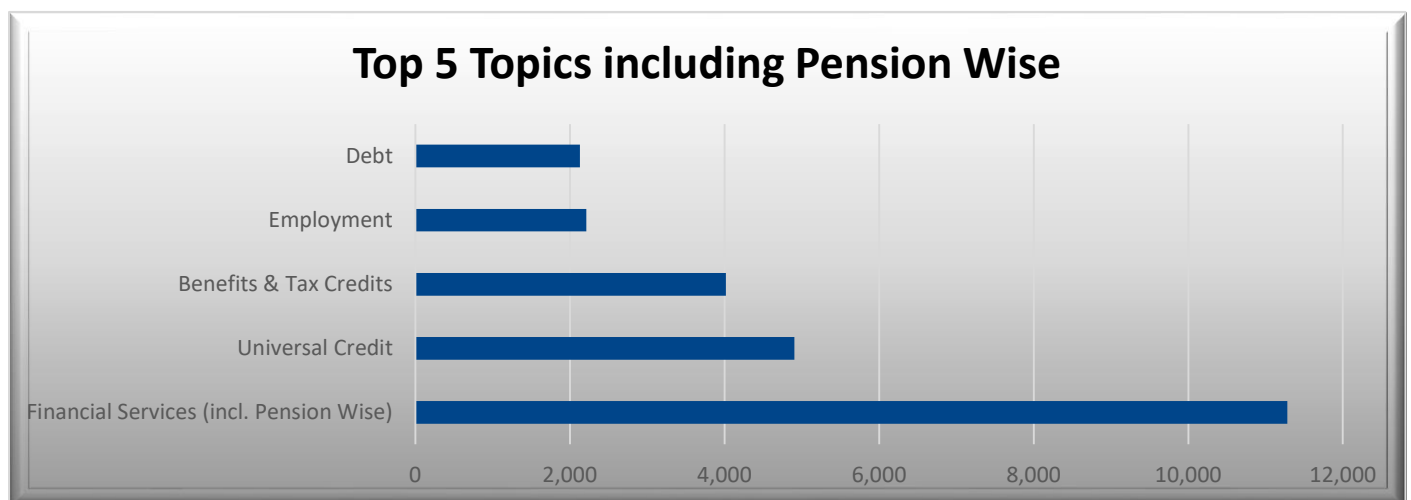
In the wake of the pandemic, my colleagues have been scattered to the four winds, each of them however continuing to work effectively but remotely from their respective homes and at time of writing (June 2021), I have inhabited this office essentially alone for the last 15 months and I have never been busier!

Not that I am complaining mind you. I didn't think I'd ever say (type?) it out loud but I'm fairly certain that working at Citizens Advice Maidstone has kept me sane over the last year and a bit.

As sad as it may sound, the routine has given me purpose and a reason to get out of bed in the morning and has allowed me to continue to feel that I am making a difference.

Whilst I would never purport to be a 'Key Worker', it gives me a sense of satisfaction to know that despite having had to both adapt and adopt new ways of working often at very short notice, the Bureau has only had to remain closed on one of its duty days since the start of the pandemic and as a result, we can say with a high degree of certainty that no client has suffered detriment or been adversely effected.

*Admin*



## ***Employment Advice***

Writing this at the beginning of summer, it is cheering to think we have managed to stay open and helping clients throughout the past year.

This has definitely been a light in the darkness for them, as we have been able to advise most of our clients as effectively by using the phone as we could in person.

Although many employment queries turn on the question "what's in your contract?" it is a sad reflection on employers that many do not provide their employees with written terms and conditions (despite the legal requirement to do so), and so our inability to see the paperwork tends not to affect how we can help the client. In the few cases where it is imperative to see contracts, correspondence or payslips, we are fortunate enough to have a secure method of document transmission so we can still help the client, at a safe distance.

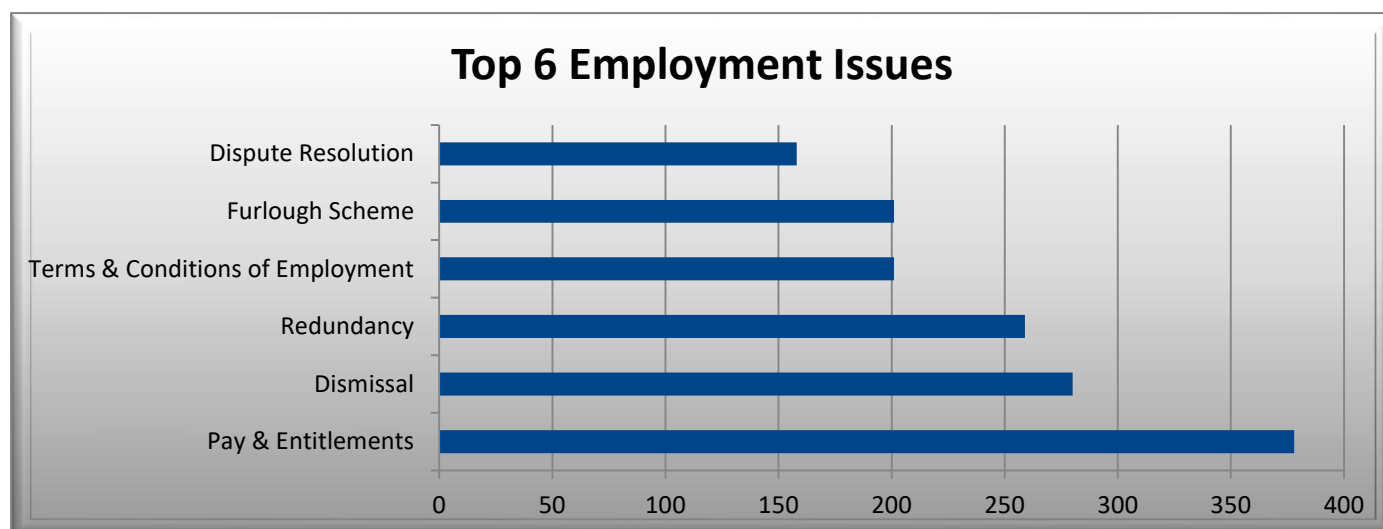
We are also fortunate – and another light in the darkness – that our volunteers are so able and willing.

Despite considerable trepidation on their part, e.g. would they be able to remember how to advise (or even their own passwords), they have been up and running with all their usual skill and ability within minutes of getting back to work.

Since employment queries have come thick and fast (failing businesses, furlough, exploitative employers not least amongst the issues) this has been a very welcome discovery - it's as if they had never been away and speaking as the employment specialist I am enormously grateful for that, as well as delighted to see them again.

*Employment Adviser*





## Housing Advice

The year saw the unprecedented impact of the Coronavirus pandemic on daily life.

Recognising the issues arising out of the pandemic, the Government introduced new legislation and guidance in 2020 to help address the implications for both rented and owner-occupied property and this evolved as the pandemic progressed.

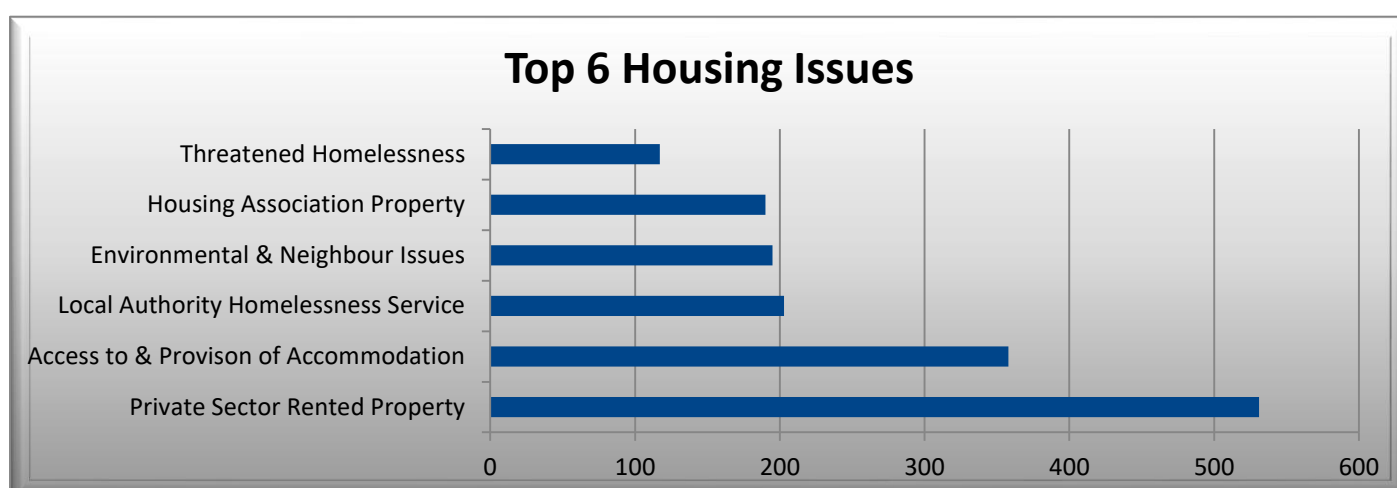
Enforcement of lender repossession action was prevented through legislation from November in all but exceptional cases. As well as helping owner-occupiers having difficulties paying their mortgage, it also helped landlords of privately rented accommodation (and hence their tenants) where landlord income (and mortgage repayments) might be an issue.

In the privately rented sector, as well as a suspension of ongoing possession action, the coronavirus act introduced extended notice periods in most cases, which varied through the year with the required notice being three months from March – August, then six months from September. Legislation was also introduced that prevented bailiff enforcement of evictions.

As a result of these actions, the bureau experienced fewer housing cases than we would traditionally expect, although we did see an increase after the lifting of the repossession moratorium in September.

Away from the pandemic, the Government have continued with their consultation on abolishing 'no fault' Section 21 notices. It appears that this would be alongside amendments to Section 8, but it is unclear how these changes will help improve renter's security and opinion seems to be broadly divided, with tenant organisations supporting the abolition of Section 21 while landlord bodies oppose it.

*Housing*



## **Maidstone Prison Advice Service**

This year has been an exceptional one for everyone with the pandemic, this has had a major impact on the operation of the prison project, and our ability to help our clients, both prisoners and staff employed in the prison.

The immediate impact was the virtual closure in March 2020 of all services within the prison except for essential welfare and management of prisoners who were for a long time confined to their floors on the wings.

We were unable to attend and due to lockdown restrictions, we were unable to provide any sort of service.

By September 2020, we had devised and put in operation a paper based system. At last, we were able to help our clients most of whom are foreign nationals and English is not their first spoken or written language.

This has restricted the level of advice and support for clients; however, the system is filling a gap until our return to face-to-face appointments – “the light at the end of the tunnel”.

During 2020/21, we helped 61 prisoners with 116 activities including 99 letters to and for clients. The main work is trying to obtain the return of property from enforcement agencies (41 requests).

Other issues included housing, debt, benefits, Tax & NI, finance, immigration, health, legal and employment matters.

The prison authority and prisoners as well as we are very keen for our return as soon as restrictions allow.

*Prison Caseworkers*

## **Money Advice**

Who would have believed the adaptations we have made in the past year!!

Working from home has become the “norm “but this has not stopped us providing our clients with the same comprehensive, independent, confidential advice that they have always received.

We may not have been able to see people “face to face “but this has not stopped us working with our clients, creditors and partner organisations to find resolutions to the complex issues that we have been presented with.

Systems have been put in place so that our clients can receive full comprehensive advice on dealing with their money issues by telephone, email and web chat.

Some of the issues are historic but many are new issues that have arisen due to the difficult times that we have all had to adapt too.

Clients have been helped to check their benefit entitlements, compile budgets and save money by using tools to check how much they can save by changing their utility suppliers.

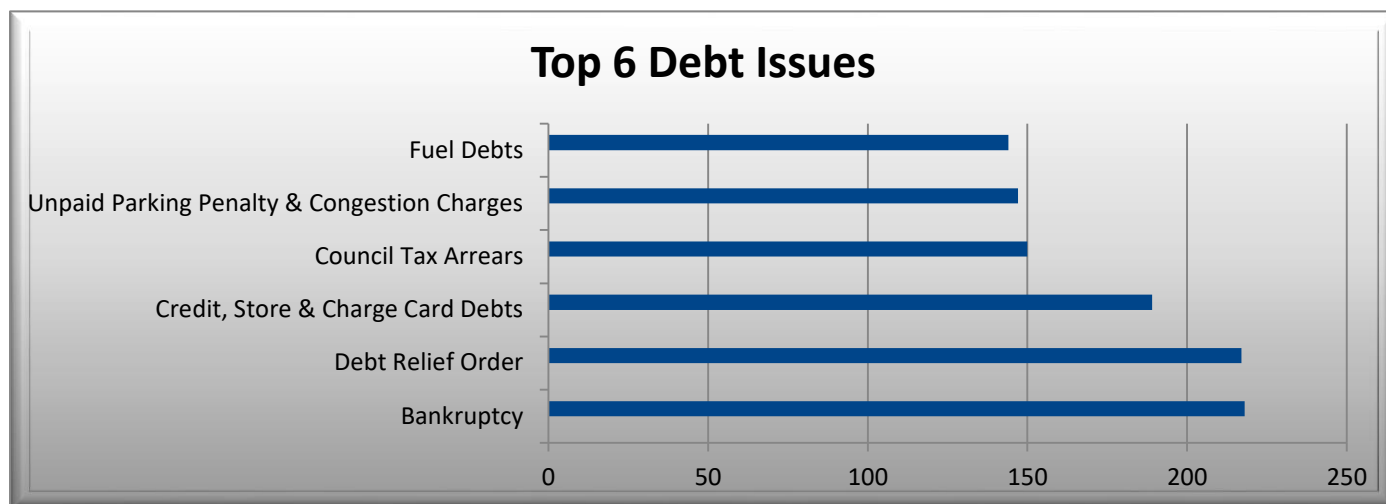
Clients have been assisted to access food banks as reduced income due to furlough has meant that many have been forced as first time users to access these services.

Great excitement is felt with every Zoom staff meeting invitation!!!

This has helped us maintain the same team spirit which we have always had in the office and the comradery that we still all share.

It is a privilege to work with such a great team.

*Money Adviser*



## **Pension Wise**

Citizens Advice Maidstone is one of 38 local Citizens Advice who has been delivering the Pension Wise service for the last 6 years.

We provide people with free, impartial guidance to help savers understand their options under the pensions freedoms.

During 2020/21 we delivered Pension Wise appointments by telephone to people aged 50 and over with a defined contribution pension.

### **Key statistics**

During 2020/21, Citizens Advice delivered 77,631 appointments across England, Wales and Northern Ireland.

Since the service started, people have continued to value the high-quality guidance and support they receive.

Client satisfaction scores have remained over 95% for 2020/21.

*The Pension Wise Team*

## **Bureau Projects and Supplementary Services 2020-2021**

In addition to our core generalist advice work, for which Maidstone Borough Council provides a contribution, we continue to deliver a number of specialist services to local residents, which are funded from a variety of other sources as a result of our successful bids.

It is important to note that continuation funding for core services is not generally available from charitable funders, and without the core service it would not be possible to bid successfully for additional specialist work.

A number of our key specialist services are outlined in more detail elsewhere in this annual report. Services include

- The Pension Wise Service for Kent and East Sussex
- Maidstone Prison Advice Service
- Money Advice Service Debt Advice Project
- Specialist Energy Advice
- Help to Claim Universal Credit
- Kent Best Practice Lead for Help to Claim (joint post with North and West Kent CA)
- Support for Clients with Mental Health Problems (Live Well Kent project)
- Specialist Support for Clients with MS, and their Families
- South East Water Pilot Scheme for Fast-tracking Vulnerable Customers
- Management of South East Water Vulnerable Customers Stakeholder Group
- Management of the South East Financial Capability Forum

The impact of Covid has made this a challenging year for our specialist services and our clients seeking them but we have been able to continue to provide them all remotely, though sometimes necessarily at a slower pace than we would wish.

We would like to thank all our funders who have continued to show understanding at a difficult time for everyone. We look forward this year to the end of debilitating lockdowns, a return to greater flexibility and new opportunities for the development and delivery of our specialist services.

*Service Manager - Projects*

## **Research and Campaigns**

It has not proved possible for the team to research securely held data remotely this year.

Though resulting data security issues have temporarily restricted our work, we hope these problems will be resolved with our return to the office as pandemic conditions ease.

Despite these Covid-induced barriers, the team has taken a leading role in producing the latest Community Needs Analysis for the Bureau, and provided key support in producing our revised Business Plan.

The team has produced evidence to local MPs as part of the Citizens Advice national campaign regarding debt and the extension of the £20 uplift for Universal Credit claimants. We have also provided evidence and support for the Kent wide campaign on blue badges.

As a result of our role in providing the Best Practice Lead role for Kent in Help to Claim Universal Credit, (shared with North and West Kent CA) the Bureau has played a key role this year in researching and producing national reports for Citizens Advice on a range of important topics, including immigration barriers affecting Universal Credit claimants; UC claimants' experience of advance payments during the pandemic; and issues affecting disabled UC claimants.

We have also provided local case studies for Citizens Advice illustrating a number of issues affecting Universal Credit claimants.

*The Research & Campaigns Team*

## **Advice Giving**

The year 2020 – 2021 has to rate as the strangest year that most of us have experienced. However, I'm pleased to say that with the exception of Tuesday 24 March, the day after the initial lockdown was announced, we have provided the clients of Maidstone with advice.

Unfortunately, from Wednesday 25 March, the advice offered has only been via the phone on our Adviceline service or via email as we have been shut to personal callers throughout, which we are aware is not ideal for a percentage of our clients.

Those of us who have offered advice via the phone have been pleased with the quality and depth of advice we have been able to provide and as a result, the majority of our clients have been satisfied with the answers.

Our Chief Executive has been aware throughout that he has a duty of care to his paid staff, volunteers and our clients and we were glad to welcome ten volunteers back for three months from mid-August – mid-November 2020, to augment the service offered.

We did not see them again until the end of April 2021, however the paid staff rose to the challenge of providing the advice needed during the periods we had to ask the volunteers to stand down.

It is still undecided how our service will look in the future when the "new normal" settles down, but rest assured we will do our best to offer light in the dark to our clients who need assistance in resolving their problems.

*Advice Manager*

## **Training**

What a year! No one could have foreseen a worldwide pandemic that hit us all this year which had different impacts on many people around the world.

This had an effect on our training, which sadly had to stop as I was moved into different resources to ensure the residents of Maidstone were still able to access the service at an ever-changing time, which was probably more significant to them at this time.

Many were new clients who had never accessed the service previously so hopefully they now know how invaluable a service we all provide from all our volunteers to paid staff.

We have all learnt new ways of working and continuous learning due to this pandemic working from home and dealing with technology, furlough schemes and maximising incomes are just a few things that come to mind.

It has also made us look at different ways to engage with people and this may be a new way of working and evolving for our volunteers in the future. However, face to face will always have its place in our service.

Our trainees have stayed engaged with us during these tough times by attending virtual meetings etc which shows their commitment to our service and I would like to offer my thanks to them all.

They always say there is light at the end of the tunnel and as I remain an optimist, I really do hope that we find a way we can learn to live with this new “normal” and have a better year.

*Training Officer*

## **Volunteering**

It is interesting to reflect on the differences between pre- and post-pandemic advising. No Face-to-Face, of course, simply AdviceLine (and emails). There were two tranches of advisor availability. August to November 2020. Then April to now 2021. The first tranche was rather busy. The second notably quiet. Until July – despite Wimbledon and Soccer.

First to notice – how safe management had made the office environment. I have never washed my hands so often. Nor the equipment. The car park is so empty. Parking a doddle. The atmosphere in the building is so much more relaxed. Being quiet there is much more time to chat between advising/write-ups. It is neither rushed, noisy nor pressurised.

All to the benefit of the clients. Much easier to focus on their issues and discuss with readily available Supervisors and Specialists.

So many clients provide warm thanks for the advice and information discussed. It is clear that many of them simply want to be pointed to available information to read in their own time.

Returning to advise for the first tranche was a daunting prospect. How much would be forgotten? Would the dam burst with an overload of client calls? Not at all. AdviceLine and Tasks are excellent processes to increase experience over a range of topics.

Topics were chronologically typified by the progress of the pandemic's effects. Initially many Consumer issues (cancelled holidays), then Employer issues (compulsory masks and furlough), followed by Relationships (separations due to isolations?) before Benefits issues finally began to arise.

I now await the deluge of Debt, Evictions and Homelessness that will follow in the wake of Mr Covid.

*Volunteer*

As a volunteer, Coronavirus hit on March 17th 2020, as my advice session started at Maidstone Town Hall.

The session was ended prematurely and I was not invited back to give advice until August 18th 2020.

There were regular updates from the CEO and consultation on my views on returning when the time was right.

So, on August 18th I did return to Bower Terrace to give phone advice only and was presented with my own personal headset.

It was strange to work basically in isolation and with so few people present in such a large building. There was a high regard for safety measures and the environment did feel really safe.

It was possible to give effective advice and obtain the support I needed via telephone. Sadly, it wasn't to last and after November 10th 2020, I was in enforced absence again.

My next return was on May 27th 2021 for telephone advice with my trusted personal headset again and the same limited numbers in the building. And so it continues for now.

In normal times giving advice is a collaborative affair with frequent face to face consultations with specialists and other volunteer advisors, as well as face to face interviews with clients.

This model could not work over the last year but I have been very happy to be able to contribute via telephone advice sessions with the associated support. I miss the social interaction with my colleagues most of all and look forward to its return.

*Volunteer*

I have been volunteering at Maidstone for some years. As a retired librarian I have always enjoyed researching information, and being able to help our clients is very worthwhile.

There has always been a need to keep up to date both with changing information sources, and our own procedures, whether it be moving from Petra to Casebook, working at the Town Hall, or getting used to advising by telephone from the public website.

The last year though has certainly been the most challenging of all. After the first lockdown I was delighted to return last summer. I was quite nervous at first and it felt very much like the first day back at school! Not only did I have to remember all the passwords, protocols etc from before, but I also had to learn the new ways of working in the office in a Covid-safe way

As someone who lives on their own, it was difficult at first to be working with other people again. And of course I had to get up to date with the many implications of Covid for our clients, and learn a whole new language such as 'furlough'. Gradually I got back into the swing of things, helped tremendously by the support of Sally and Tania.

Then in Autumn came the second lockdown, which I found hard to cope with on my own at home with very limited social contact. It was very welcome to be able to return to the Bureau at the end of April this year and return to some degree of normality, and I look forward to being able to meet with clients face to face again before too long.

I enjoy the work, and find it very rewarding to be able to help people deal with their issues. Every client, and every issue they present, is different in some way.

I would like to add a personal thank you to all the Bureau staff who provide their expertise and support to us volunteers with unfailing patience and good humour.

*Volunteer*

## ***Welfare Benefits Advice***

The past year has presented the Bureau and the Welfare Benefits department in particular, with unprecedented challenges and demands. We have had to adapt to a whole new way of working at the same time as dealing with a new set of circumstances and a host of totally new and untried regulations.

Complex new rules resulting from the decision to leave the EU have affected the status of many existing benefit claimants, while the Covid pandemic has impacted the lives of people who have never before had any contact with the benefits system.

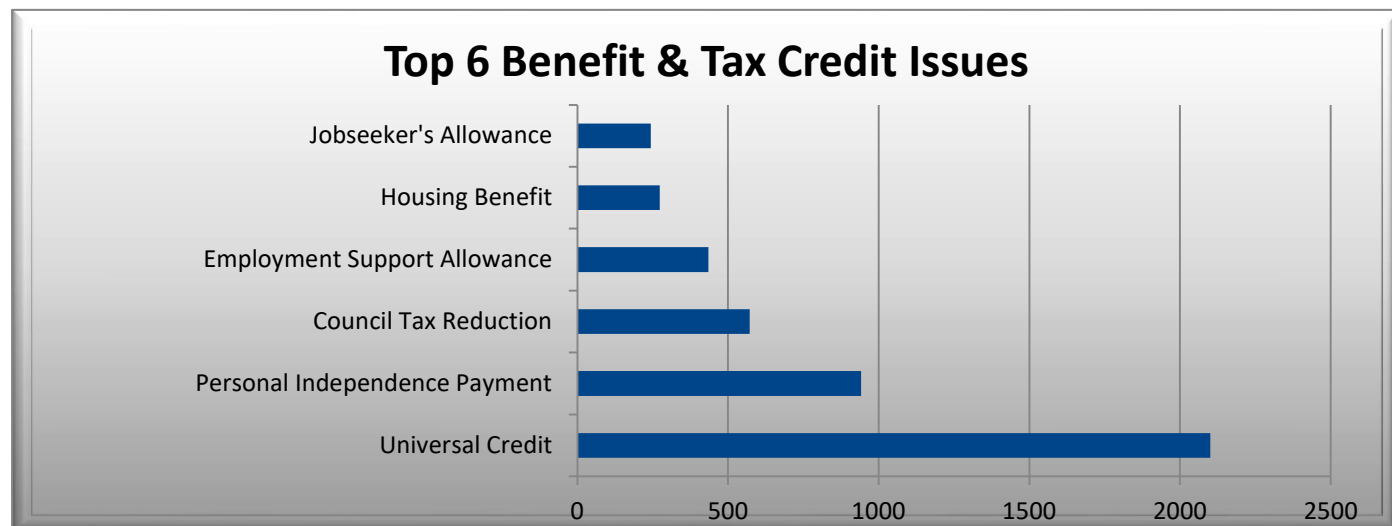
Many of these new rules and regulations, such as those relating to furlough payments etc., have been brought in at short notice and without being adequately communicated to the public at large, who have therefore applied to the Bureau for help and advice.



Because we have often had to operate without volunteers, it has fallen to specialist advisers to deal directly with a large proportion of enquiries. Without face-to-face interviews we have necessarily had to deal with all enquiries by phone, and although this has sometimes led to difficulties, such as with the production of documents, or obtaining authority from the client to act on their behalf, this has for the most part worked extremely well, thanks in no small part to the efforts and ingenuity of the Bureau Admin Department.

The standard of advice given has therefore remained extremely high, and will no doubt continue to do so whatever new challenges the coming year may bring.

*Welfare Benefits Adviser*



## **Chief Executive's Report**

The situation we found ourselves in at Citizens Advice Maidstone following the Prime Minister's announcement in March 2020 imploring each of us to stay at home, protect our NHS and save lives as the Coronavirus pandemic spread around the world was in many ways similar to most, in that we suffered a seismic shift to our very existence, resulting in new methods of living and working having to be developed and implemented at short notice.

The scenario was changing on an almost daily basis and this presented us with a number of challenges as we sought to transfer the majority of our services to a digital format in order to enable those of our paid staff who could, to work from home.

However, thanks to their willingness to embrace new ways of working, in a relatively short period of time, we have been able to get 95% of our paid staff working remotely and it is my firm belief that our clients have in no way suffered as a result. Indeed, it is a source of great personal pride that in the days and weeks of uncertainty and confusion following that initial announcement, Citizens Advice Maidstone has only been unable to offer its services to the public on one of its duty days.

I would also like to take this opportunity to pay tribute to the patience and understanding of our volunteers, most of whom have been unable to attend the Bureau for the best part of a year and it has not been possible to for them to advise remotely but never-the-less they have stuck with us, attended the regular virtual update meetings that have taken place and are keen to get back to what they do best - helping those less fortunate than themselves.

As has always been the case, without their ongoing dedication to the cause, very little of what we do would be possible.

My thanks also go to the members of our Trustee Board who, like all of us, have had their own issues and concerns to deal with during the pandemic but despite this, have continued to provide both myself and the Bureau with unfailing help and support throughout this challenging time.

On a personal note, I would like to thank Rob Bird, who will be stepping down in September after 6 years as Chair of our Trustee Board. The guidance and leadership that Rob has given to the Bureau during his tenure and to me since I have been Chief Executive, has been invaluable and I sincerely hope that he will continue to be involved with our organisation in some capacity for many years to come.

I owe a similar debt of gratitude to my predecessor, Bonny Malhotra who, despite retiring as CEO in 2019 for a well-earned rest after 21 years at the helm, has continued to allow the Bureau to benefit from his wisdom and experience by agreeing to join us as a Trustee.

The pandemic has been a pivotal moment in human history, offering us an unparalleled opportunity to consider our future as well as examine our past and whilst we remain a source of strength and support to all who seek our assistance – a light in the dark, in order to achieve this it has been necessary for us to adapt and in some cases invent new ways of working, often under extremely challenging circumstances and with a very short lead time.

In all such situations, we have endeavoured to retain the most effective elements of our previous methods of service delivery and marry them with a number of unique amendments and innovations - the best of the old, with the best of the new.

Doing so has enabled us to develop an approach that allows us to maintain levels of best practice, whilst at the same time providing the flexibility to adapt as and when necessary. None of which would have been possible without the patience and understanding of a dedicated and supportive team of volunteers, paid staff and trustees and I would again like to thank them all for their hard work and commitment.

They have helped to make what has at times been a very challenging job, much easier.

My thanks also go to Maidstone Borough Council for its long standing support, without which it would be very difficult if not impossible for us to deliver any kind of core service and to all the many friends of the Bureau including all those mentioned elsewhere in this document, who continue to place their trust in us.

Last but by no means least, a thank you goes to National Citizens Advice for their ongoing assistance and backing.

*Paul Hardy, Chief Executive*

# Key Statistics

Maidstone (member)

01/04/2020 31/03/2021

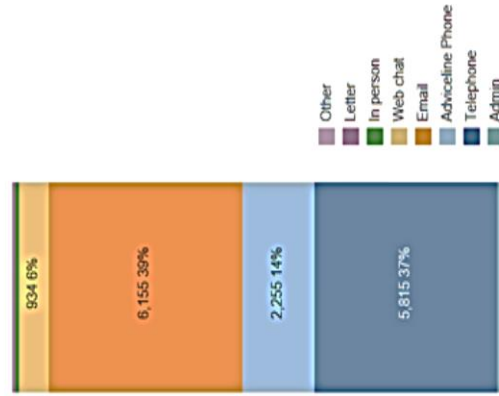
citizens  
service

## Summary

Clients	8,795
Quick client contacts	
Issues	29,586
Activities	15,653
Cases	8,839
Outcomes	

Income gain	£85,739
Re-imbursements, services, loans	£1,300
Debts written off	£38,993
Repayments rescheduled	£1,212
Other	£8,686

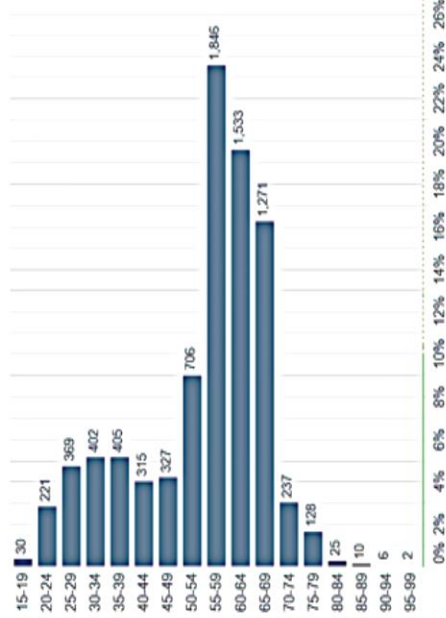
## Channel



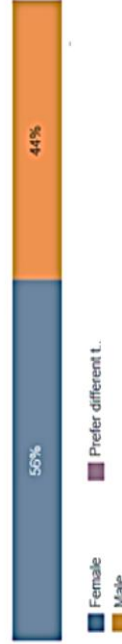
## Issues

Issues	Clients
Benefits & tax credits	1,218
Benefits Universal Credit	4,390
Consumer goods & services	153
Debt	2,048
Discrimination & Hate & GVA	125
Education	43
Employment	717
Financial services & capability	5,040
Health & community care	121
Housing	1,897
Immigration & asylum	146
Legal	786
Other	261
Relationships & family	1,030
Tax	113
Travel & transport	110
Utilities & communications	904
Grand Total	29,586

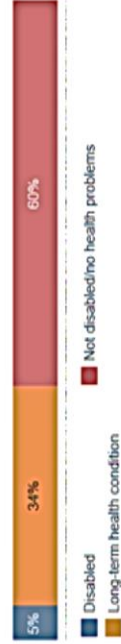
## Age



## Gender



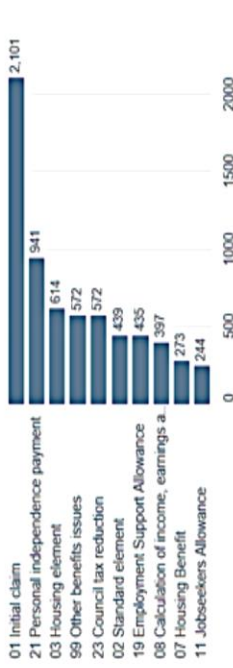
## Disability / Long-term health



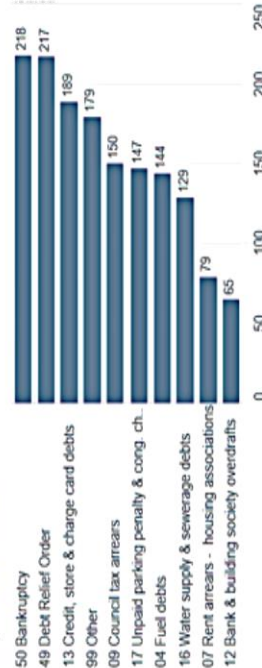
## Ethnicity



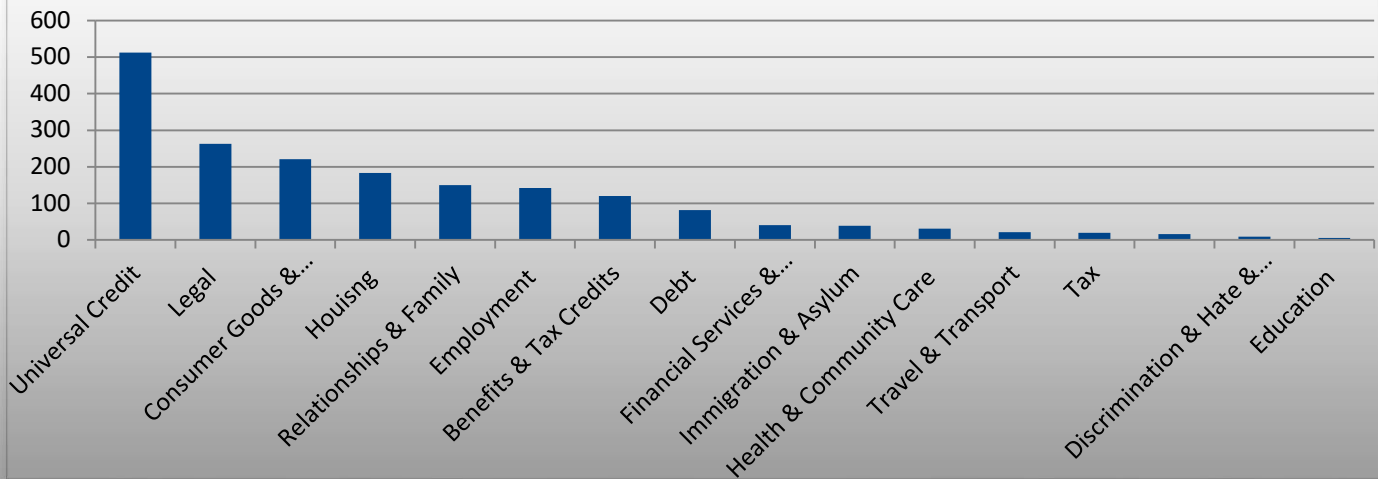
## Top benefit issues



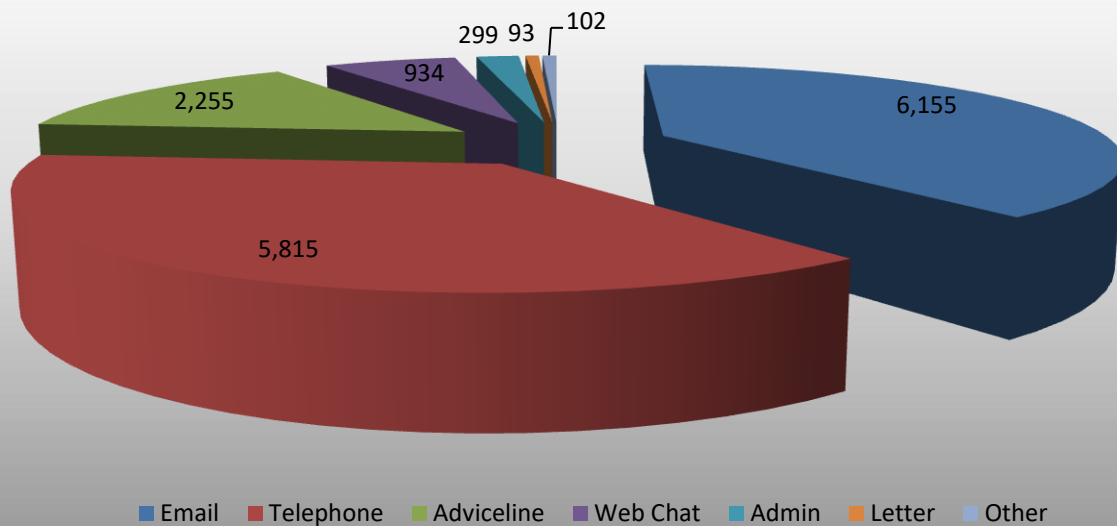
## Top debt issues



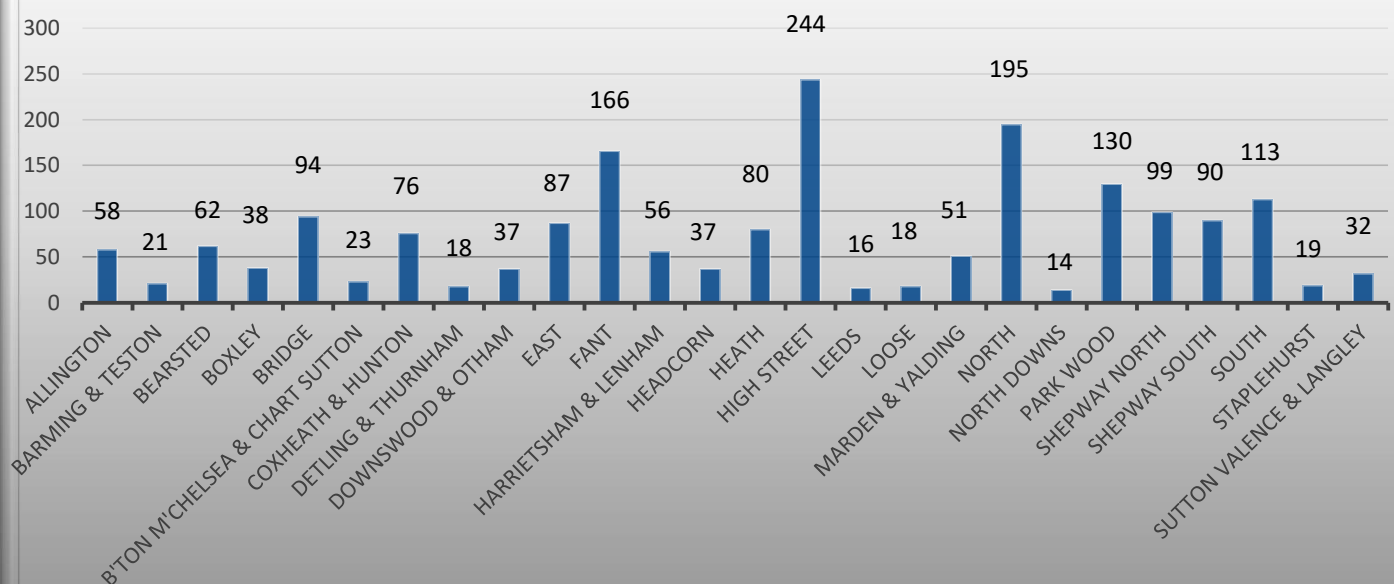
## Number of Simple Query Issues - April '20 - March '21



## Total Client Activities per Channel - April '20 - March '21



## Number of Activities by Ward - April '20 - March '21



The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The Service aims:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives

## GENERALIST ADVICE

Benefits Consumer Debt Education Employment  
Finance Health Housing Immigration Legal  
Relationships Tax Travel Utilities

## SPECIALIST ADVICE

Debt Housing Employment Welfare Benefits

### Acknowledgements

The Trustees, Management, Staff and Clients would like to thank all the individuals and organisations who have assisted and supported the Bureau in the past year.

Our special thanks go to:	Financial Support was received from:
<p>Members &amp; Officers of Maidstone Borough Council DWP (MAPS) Pension Wise HMP Maidstone Money &amp; Pensions Service (MAPS)</p> <p>Citizens Advice Central Office staff</p> <p>Berry &amp; Lamberts LLP for arranging the Solicitors' rota and all Solicitors who participate in the rota</p> <p>Azets Chartered Accountants (formerly Wilkins Kennedy LLP) for arranging the Accountant's rota and all Accountants who participate in the rota</p> <p>On behalf of the Trustees, staff and volunteers of Citizens Advice Maidstone, we would like to take this opportunity to again thank the many friends of the Bureau, including all those mentioned here, whose continued support during the pandemic has enabled us to maintain and deliver a much needed service to the residents of the borough of Maidstone.</p> <p>On a personal note, our CEO, Paul Hardy, would like to pay tribute to the patience, understanding and dedication of all staff, both paid and volunteer, whose ability and willingness to adapt to new methods and ways of working during what has been a difficult time for us all, has helped to make a very challenging job much easier.</p>	<p>Burham Parish Council Chart Sutton Parish Council Citizens Advice: (Help to Claim – Universal Credit/MAS Debt Advice Project/Pension Wise/Energy Advice Programme/Department for Business, Energy and Industrial Strategy funding) Citizens Advice Canterbury Citizens Advice Tunbridge Wells Cobtree Charity Trust DWP (MAPS) Pension Wise Edward Gostling Foundation Golding Homes Headcorn Parish Council HMP Maidstone Kent Community Foundation Money &amp; Pensions Service (MAPS) Staplehurst Parish Council The Henry Smith Charity West Kent Housing Association</p> <p><b>Donations from the public, clients and staff</b></p>

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**REPORTS AND ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

**Registered Charity No. 299055**

**Company No. 02234220**



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**MAIDSTONE CITIZENS ADVICE BUREAU**  
**REFERENCE AND ADMINISTRATIVE DETAILS**

The Maidstone Citizens Advice Bureau is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association (Charity number 299055, Company number 02234220).

Citizens Advice Maidstone is the operating name of Maidstone Citizens Advice Bureau.

**The Board of Trustees**

The Trustees of the charitable company are its directors for the purposes of company law and throughout this report are collectively referred to as the Trustees.

The members of the Board of Trustees who served during the year were as follows:

**Elected Trustees**

Mr S Bonny Malhotra - (Chair)  
Mr D Parrish – (Hon Treasurer) (appointed 13 September 2021)  
Mr R Bird  
Mr J Cobbett  
Mr M F Ford (resigned 13 September 2021)  
Mrs S Hawkins – (Hon Solicitor)  
Mr I Owen  
Mrs W Foster née Tull  
Mr A Breen  
Mr A D Larkin (resigned 7 July 2020)  
Mr M Fitzgerald (resigned 6 July 2020)

**Co-opted Members**

Cllr P Harper

**Staff Representatives**

Mr P Hardy  
Mr S Jones  
Mrs T Weber

**Senior Leadership Team**

Mr P Hardy - CEO  
Mrs S Smith - Advice Manager  
Mr I Park - Service Manager Projects  
Mrs T Weber - Operations Manager  
Mrs J Woods - Administration Manager

**Registered Office and Principal Address**

2 Bower Terrace, Tonbridge Road, Maidstone, Kent, ME16 8RY

**Statutory Auditors**

Azets Audit Services, Globe House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN

## **MAIDSTONE CITIZENS ADVICE BUREAU**

### **TRUSTEES ANNUAL REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2021**

The Trustees present their report and the audited financial statements for the year ended 31 March 2021. The Trustees confirm that the annual report and financial statements of Citizens Advice Maidstone comply with current statutory requirements, the requirements of Citizens Advice Maidstone's governing document and the provisions of the Statement of Recommended Practice – Accounting and Reporting by Charities (SORP FRS 102).

#### **Objectives and activities**

Citizens Advice Maidstone provides independent, free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability. Citizens Advice Maidstone aims to ensure that individuals do not suffer through a lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.

The Citizens Advice Maidstone also aims to exercise a responsible influence on the development of social policies and services both locally and nationally.

#### **Public benefit**

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the guidance contained in the Charity Commission's general guidance on the public benefit when reviewing the local office aims and objectives and in the planning of future activities.

#### **Achievements and performance**

It is our goal to empower clients to solve their problems by themselves; others requiring more support do receive further help through casework conducted by our specialists or generalist volunteer advisers. Citizens Advice Maidstone provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. The organisation values diversity, promotes equality and challenges discrimination. This essential work, professionally carried out by our team of paid and voluntary staff helps people to solve their problems and changes their lives. In order to prevent financial problems re-emerging, we also run educational services such as financial capability or energy efficiency training sessions in collaboration with other local offices.

Our main offices are located on the Tonbridge Road with an extension at the Town Hall in the High Street. A number of outreach sessions are also provided at certain parishes in the Borough. This enables us to connect with a broad and diverse client base within the Borough. Clients can access our service for face-to-face advice as well as by telephone or email for those who cannot otherwise partners.

The new Membership Scheme required each local Citizens Advice to carry out a Leadership Self-Assessment each year. The Board worked together with paid and volunteer staff to look at its policies and procedures and submitted its Second Assessment to the Performance Assessor under the new system. The Organisation is judged to be at a good standard.

Our workforce, both paid and voluntary have produced an excellent set of statistics, the majority of which can be seen in our Annual Report. Suffice to say that we continue to provide our service to many more people than other similar organisations. We have continued to secure funding for new projects. Our total income for the year was £860,112 with the expenditure pegged at £793,704 showing a surplus of £66,408 for the 20/21 financial year. At the end of the Financial Year our Restricted Reserves were £60,549 and Unrestricted Reserves stood at £193,639.

Demonstrating the value of our work is crucial as the pressures on the public finances continues to gather pace with national and local spending decreasing further year on year. It is our responsibility to communicate to funders why Citizens Advice is an essential service and not just 'nice to have'. Citizens Advice Maidstone is unique for many reasons: in our team we have a total of 34 paid staff equating to almost 24 FTE, of which 16 FTE work within our various projects and the remainder form part of our core service. Our team of 65+ volunteers includes Trustees, advisers, administrative, trainees and assessors.

Our services are provided with funding from a wide variety of sources. A Service Level Agreement with Maidstone Borough Council allows us to provide an essential Core Service of general and specialist advice through digital and face-to-face to clients in the Borough of Maidstone. Additional funding from Golding Homes helps to add services to their tenants in the Town. We have Contracts with Citizens Advice to provide PensionWise guidance and Money Advice. Pension Wise provides a service throughout Kent and East Sussex. Citizens Advice also provide funding for Universal Credit (help to claim). Funding from The Edward Gostling Foundation allows us to continue to provide our service to people suffering from MS. Our work in HMP Maidstone continues to be funded by Henry Smith Charity and latterly also from HMP Maidstone. Funding for our work on the Energy Advice Programme (EAP), formerly Energy Best Deal (EBD) came through National Citizens Advice and amongst all these, other smaller projects were funded through smaller grants from external funding sources.



**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Achievements and performance (continued)**

We continue to work with a number of partners within Local Government and Statutory Agencies to improve the policies and practices that affect our communities. We work collectively with other Citizens Advice Centres in Kent to inform public policy and help regulators, as well as influence private industry to make their services fair for consumers. In addition to Local and National campaigning, with the help of our volunteers we empower clients and communities to engage with society and make a difference to issues that matter. We hope to expand our use of volunteers as feasible to do so.

Volunteers are vital to the service in Citizens Advice Maidstone. Trustees and our Management Team are working in partnership with our paid and voluntary staff to provide excellent quality advice and support nearly 9,000 people, with over 33,000 different issues in the Borough of Maidstone.

Additionally, Trustees are also engaged in providing direction in the Governance of our office. Our Volunteers are an integral part of the way we deliver our advice, support and service today to the communities of Maidstone, and have been since the conception of Local Citizens Advice (LCAs) over 80 years ago in 1939. The service in Maidstone commenced on the 1<sup>st</sup> January 1940 and has dealt with over 1 Million problems.

Volunteers have always been integral to the Citizens Advice service and are increasingly involved in delivering within all areas of advice work. Volunteers bring with them a wealth of experience and skills and it is important for us to recognise the resource we have within the service. Volunteers are vital to the way we deliver our service, allowing us to reach many more people than if we were purely delivering our work through paid staff. Volunteers undertake a range of tasks from assessing and providing advice, supporting the running of our local office, campaigning in the community and acting as Trustees.

Our volunteers come from a wide range of backgrounds, including young people, professionals who want to broaden their horizons, retired people who want to give something back and mothers whose children have started school – so we offer a range of support services to meet the needs of all our volunteers. Our commitment to value diversity, promote equality and inclusion means we can encourage individuals who might not otherwise wish/be able to volunteer.

Understanding our trainee volunteers' needs and expectations is a very important aspect of the training programme. Providing a well-structured training plan helps the trainee to gain better employment prospects as well as offering an opportunity for personal development, increased confidence, self-esteem, and wellbeing.

Providing an active contribution to the day-to-day running of a CAB can develop volunteers' practical skills, such as problem solving, communication and team work, as well as boost their confidence and belief in their abilities. This improves employability, presents career development opportunities, and can help those currently unemployed, move into work.

Volunteering provides individuals with an opportunity they might not otherwise have to develop their personal skills and abilities. For those out of work, volunteering keeps them active and motivated, potentially countering the negative impacts of unemployment on mental wellbeing – research shows that one in five jobseeker's allowance claimants experience a mental health disorder.

Volunteering enables people to realise their own potential, supporting priorities around increased social mobility – 29 per cent of volunteers that left the CAB service did so for paid employment, education or training (National Statistics). It also enables individuals to make an economic contribution to society, one which may be factored into future national Gross Domestic Product and productivity calculations.

Volunteering with Citizens Advice can also develop an individual's softer skills, resilience and other personal attributes. This can have a positive impact on how people feel about themselves, how they respond to others and their capacity to manage life's challenges.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Achievements and performance (continued)**

For retired individuals, volunteering may offer new opportunities, provide structure and a sense of purpose as well as help them feel involved in society, all highlighted as vital to personal wellbeing. Ensuring that retired people are mentally and physically active also has wider reaching benefits to society, including reducing the NHS provision required to cope with an ageing population. Volunteering with us does not just have an impact on individuals, it benefits their communities too. Our volunteers are local people, and through volunteering, they increase their knowledge about community issues and build relationships with their locality. This creates stronger communities, with engaged and active members, and more social action.

The Citizens Advice Service also plays an integral role in supporting and strengthening its local community. We provide a service that meets local needs and reaches out to a broad and diverse client base. We support and strengthen other community-focused organisations, partnering with them to share our insight on how best to support local people. We also use our extensive knowledge to act as an advocate for the local area, mobilising and connecting people with their community. We are a local service, working with local people, for the benefit of the local community.

The value we get from working with volunteers is greater than just our ability to provide a quality advice service. In addition, our investment in developing volunteers, and enabling them to volunteer in their local area, has tangible benefits for the individual, community, and society at large. This is an additional benefit to the community, created through the way we deliver our service.

As we approached the end of the 2020/21 financial year we were faced with perhaps our biggest challenge yet – how to continue to deliver our much needed service, a lifeline for so many, in the wake of the Coronavirus epidemic. This was truly an unprecedented situation, forcing us to work in very different ways and provide the vast majority of our services remotely, via telephone as well as digital means. Fortunately, our staff and volunteers adapted to the new regime extremely well and it is a credit to their dedication and commitment that in this most demanding of times. We are very proud that we were only unable to deliver our service to the public for one working day since the government announced the nationwide lockdown measures in March 2020.

**Data**

We give advice to people who need help, but we also collect statistical data on all these issues. For example, we can show attendant issues affecting people who come to us with problems around council tax. As a result, we are better able to ascertain the most efficient ways to help people understand their problems more completely. For councils and councillors, this data is powerful. It can help address failure demand, facilitate the consideration of new service options and provide additional insight to the scrutiny process.

Councils are increasingly working together to deliver services in new ways and save costs, whether in shared service arrangements or in combined authorities with devolution deals. This can also unlock funding and address long-standing problems across the county. We want to be able to work with our local government—at parish, district, county level—to inform debate with our data and client stories. More than this, we can provide innovative services that mesh closely with those offered by public authorities. Citizens Advice is working nationally to make this as easy as possible, with new data products for combining output and impact data across variable geography as well as direct support to areas of innovation across our network.

**Social Exclusion**

People can suffer social exclusion when they face a series of problems such as poor skills, low incomes, bad housing and family breakdown.

As a result of their experiences and development, our volunteers are better equipped and more confident in their abilities, and hence are more likely to move into employment. This has a value to society, by moving people closer to the labour market, which may reduce their need to claim benefits related to unemployment. It may also reduce other costs to the state associated with sustained unemployment, especially for young people not in employment, education or training. Equally, community volunteering enables unemployed individuals to make a form of economic contribution to society, the value of which may be factored into future national GDP and productivity calculations.

Citizens Advice has a major impact on people's lives, particularly the most vulnerable in society. Our service is best known for solving problems through advice but we also make a difference by solving the underlying causes of these problems through our research and campaigns volunteers. Our work has also contributed to vital policy changes that will help more people make ends meet, such as the government's proposal to ban letting agent fees. Through cutting-edge research, our Research and Campaign volunteers contributed our own unique data as one of the 29 districts who sent in feedback to Citizens Advice concerning letting agents and their overt and covert charging policies.



**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Achievements and performance (continued)**

**Pension Wise**

Citizens Advice Maidstone is one of the LCAs who have been delivering the government's Pension Wise service for the last five years. Launched in April 2015, Pension Wise was a new guidance service set up to help people understand their options under the pension freedoms. Citizens Advice Maidstone delivers Pension Wise appointments throughout Kent, Medway and East Sussex.

During 2020/21 we delivered Pension Wise appointments by telephone to people aged 50 and over with a defined contribution pension.

**Key statistics**

During 2020/21, Citizens Advice delivered 77631 appointments across England, Wales and Northern Ireland. Since the service started, people have continued to value the high-quality guidance and support they receive. Satisfaction scores have remained over 95% for 2020/21.

**Money Advice**

National research shows that just over a quarter of adults say that they do not consider themselves to be good at managing money and one third say that they would prefer not to think about planning their finances at all. Many people have poor financial skills and this often leads them to make ill-informed decisions on their money matters. Citizens Advice has found that the negative effects of a lack of financial awareness can be compounded by limited or poor quality consumer information and inadequate advice. People can miss out on the growing range of financial products available and fail to make the best use of Government initiatives. However, building the necessary confidence in financial services is an uphill task. Citizens Advice Maidstone helps people resolve their money, legal and other problems by providing information and advice as well as by influencing policymakers. Our service is the largest provider of free money advice in the Borough of Maidstone. We provide specialist level money advice services, helping people resolve a range of money and debt issues. By providing advice and information about money in the heart of our community, we help people resolve a range of debt and personal finance-related problems.

The Citizens Advice (CA) service is a network of independent, local charities that helps people resolve their money, legal and other problems. The CA service is the largest provider of free advice in the UK. CA also uses evidence of CA clients' money problems to campaign for change and is contributing to the Government's plan to provide all UK adults with access to generic financial advice. CA wants people to have the skills, knowledge and confidence to make informed decisions across a range of personal money matters. We work with a range of partner agencies to improve the financial skills of people of all ages, particularly those at risk of social or financial exclusion.

Financial skills training can change behaviour - participants become better at budgeting, choosing financial products, saving and making their money go further and these changes persist over time. Developing financial skills not only boosts financial well-being but also confidence and general peace of mind. Tenants who do get into financial difficulty know where to turn to for help, seek out support sooner and as a result, are better equipped to cope.

**Prison Work**

Citizens Advice Maidstone's strategy aims to increase the capacity of our paid and voluntary staff to deal with our Clients' debt and other money problems in order to prevent the financial problems faced by many people becoming major crises. This supports our wider focus of encouraging our team to work with more vulnerable groups such as offenders to meet their finance, benefit and debt needs. In relation to offenders, Citizens Advice is clear that personal debt and other financial problems can be a cause of an individual offending in the first place, and such problems can increase the likelihood of reoffending on release. Being able to manage debt and other financial problems during a prison sentence or upon release into the community could help to reduce re-offending.

Many offenders with families may fall into rent or mortgage arrears caused by a reduction of income during the prison sentence. Stable accommodation can help reduce re-offending by providing a secure environment in which to live, enabling them to open a bank account, receive benefits and find regular employment. Timely access to advice can, among other things, secure accommodation for an offender or their family on release; ensure access to benefits for the payment of rent and advocate on behalf the family if they are refused support from the local authority. Such services can greatly reduce the risk of re-offending. Debt can also present problems for offenders and their families both during their sentence and after release.



**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Achievements and performance (continued)**

As the Social Exclusion Unit report identified, finance, benefit and debt issues are inextricably tied to many other key factors which exacerbate reoffending. Ensuring ex-offenders have enough lawfully-obtained money to live on is key to their rehabilitation and to reducing temptation into re-offending, but many face significant problems achieving financial security. Low incomes, debt, disrupted access to benefits advice and insufficient income on release from prison all add to the problem. The National Offender Management Services (NOMS') aim is to ensure that offenders in custody and the prison community have access to financial and advice services that will address money-related issues, maximise income and reduce debt to help prevent re-offending. A key element of this work is to develop close partnership working between prison and probation services, and voluntary and community sector providers who are willing to work with offenders.

**Risk Management**

Trustees regularly meet to consider the financial and other risks relating to the activities of the charity and take appropriate action as and when required. A comprehensive risk register is maintained and reviewed at every Trustee meeting. During the year we have had to limit face to face interviews to where there is no other way to help clients due to restrictions caused by the Corona Virus pandemic, although the Maidstone CA managed to maintain a service by offering advice by telephone and online with staff working from home. Some consideration has been given to the issues which may result from the lockdown and these include debt, mental health problems, and domestic violence.

**Planning for the future**

The business strategy adopted by the Trustee Board is to safeguard the Core service with free generalist advice covering a full range of issues. This service has hitherto been funded by a Grant from Maidstone Borough Council. This is now steadily being reduced; nevertheless, we are most grateful for the Council's continuing support. Maidstone CA seeks additional funding from other sources in order to shore up the core service and provide other services if it is financially prudent to do so. Maidstone CA management has been successful in securing such funding from a variety of sources, including the Citizens Advice/Treasury (Department of Works & Pensions), Henry Smith Charity, Money Advice Service and Energy (Citizens Advice). The management continues to develop new and innovative partnerships with a wide stakeholder group in response to steadily dwindling financial resources.

**Financial review**

During September 2021 a resolution was achieved with the Legal Aid Agency regarding a refund of disputed overpaid fees that had been in dispute for a number of years. It was agreed to repay £24,000 in order to achieve closure and this had been provided in the financial statements for the year ended 31 March 2021. Prior to September 2021 no reasonable assessment of the provision was available.

The net surplus for the year amounted to £66,408. There was a surplus of £19,619 in relation to core business before transfers. As at 31 March 2021 general unrestricted reserves amount to £159,157, designated unrestricted funds amounted to £34,482 and total restricted reserves amounted to £60,549.

**Reserves Policy**

The Board of Trustees regularly reviews the finances and reserves of Citizens Advice Maidstone. Each review encompasses the nature of the income and expenditure streams and the need to match variable income with fixed commitments and the nature of reserves. Citizens Advice Maidstone sets aside restricted funds as set out in the Statement of Financial Activities. All restricted funds are applied to the particular restricted activity (project). Restricted funds unspent in a particular financial year are allocated as reserves in statutory accounts at the end of the financial year and will be allocated to that restricted activity (project) during the course of the following financial year or when the activity ends. Restricted funds at 31 March 2021 were £60,549 (2020:£8,374).

Trustees have discussed levels of unrestricted reserves and are agreed that in all circumstances Citizens Advice Maidstone's core services must be secure. A minimum sum of three months unrestricted (core) expenditure with a contingency of 10% will ensure that this aspiration is preserved. This figure equates to £40,000 (2020:£26,000). In the opinion of the Trustees the present level of unrestricted reserves of £159,157 (2020: £144,924) is at a sufficient level to maintain the activities of the Citizens Advice Maidstone in the event of an unforeseen crisis or interruption of income for a period of time during which any adverse situation would be appropriately addressed. In light of the pandemic, the Trustees will review the reserve policy to ensure it provides a sufficient level of reserves as the current policy only covers core cost.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Going concern**

The Trustees have considered the impact of the COVID-19 virus on the future activity of the charity. The Trustees do not expect a reduction in activity in the long term. As a consequence of this factor and other evidence available to the Trustees in respect of the charity's activities and level of reserves, the Trustees are satisfied that the charity has sufficient resources to meet its liabilities as they fall due for a period of at least twelve months from the date of signing of these financial statements. Accordingly, the Trustees confirm that they consider that the 'going concern' basis remains appropriate.

**Structure, governance and management**

Maidstone Citizens Advice is a member of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. The Board of Trustees produces an annual report detailing Maidstone CA activities during the year. The report is available on request from the office.

**(a) Method of appointment or election of Trustees**

In accordance with the Articles of Association (revised 23 September 2013 to bring our Memorandum and Articles of Association in line with the national policy of Citizens Advice and the guidance of the Charity Commission) the Trustee Board consists of a minimum of 3 and a maximum of 15 members. There may be a maximum of 10 elected members, each of whom is elected for a term of three years by the members of the company at its Annual General Meeting. At expiry of their term of office elected Trustees are eligible for re-election. In addition the Trustee Board may co-opt members, whose number may not exceed one third of the total number of Trustees. No member of the staff of the office whether paid or voluntary can be a member of the Board. However, the Chief Executive, one representative of the paid staff and one representative of the voluntary staff, have the right to attend and speak (but not vote) at meetings of the Board.

**(b) Operational structure and decision making**

The Trustee Board sets the overall policy and direction of Maidstone CA business within the parameters set by the Citizens Advice Membership Agreement and any Service Level Agreements or Contracts currently in being. Operational decisions are made by the Chief Executive subject to any specific Trustee Board directions and referring to the Trustee Board as necessary. The Trustee Board meets once every two months. Financial oversight is delegated to the Finance Committee which meets 14 days before the Trustee Board to appraise financial reports and recommend action to the Trustee Board.

**Trustees' responsibilities in relation to the financial statements**

The Trustees as directors are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulation.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the results of the charity for that period. In preparing these financial statements, the Trustees are required to:-

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with Companies Act 2006 and the Charities Act 2011.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Disclosure of information to auditors**

In accordance with company law, as the company's directors, we confirm that:

- so far as we are aware, there is no relevant audit information of which the charity's auditors are unaware; and
- as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

**ON BEHALF OF THE  
BOARD OF TRUSTEES**

  
**MR S BONNY MALHOTRA**

**Registered office**  
2 Bower Terrace  
Tonbridge Road  
Maidstone  
Kent ME16 8RY

**Date**

11/10/21

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Opinion**

We have audited the financial statements of Maidstone Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the Trustees Annual Report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report and the incorporated Strategic Report prepared for the purpose of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report and the incorporated Strategic Report have been prepared in accordance with applicable legal requirements.

## MAIDSTONE CITIZENS ADVICE BUREAU

### INDEPENDENT AUDITORS' REPORT TO THE MEMBERS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

#### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report and the incorporated Strategic Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of Trustees**

As explained more fully in the Statement of Trustees' responsibilities set out on page 15, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

#### **Extent to which the audit was considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the company through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.



**MAIDSTONE CITIZENS ADVICE BUREAU**

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2021**

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (ie. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

*Azet Audit Services*

**Michelle Wilkes FCA (Senior Statutory Auditor)**  
**for and on behalf of Azet Audit Services**

**Statutory Auditor**

*28/10/21*

.....  
Globe House, Eclipse Park  
Sittingbourne Road  
Maidstone  
Kent  
ME14 3EN

MAIDSTONE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>INCOME:</b>					
Donations and legacies	3	7,091	-	7,091	8,141
Charitable activities	4	147,931	704,907	852,838	938,868
Investments		183	-	183	330
<b>TOTAL INCOME</b>		<u>155,205</u>	<u>704,907</u>	<u>860,112</u>	<u>947,339</u>
<b>EXPENDITURE:</b>					
Charitable activities	5	135,586	658,118	793,704	835,814
<b>TOTAL EXPENDITURE</b>		<u>135,586</u>	<u>658,118</u>	<u>793,704</u>	<u>835,814</u>
<b>NET MOVEMENT ON FUNDS</b>		19,619	46,789	66,408	111,525
Transfers	14	(5,386)	5,386	-	-
Total funds at 1 April 2020		179,406	8,374	187,780	76,255
<b>Total funds at 31 March 2021</b>		<u>193,639</u>	<u>60,549</u>	<u>254,188</u>	<u>187,780</u>

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted funds	Restricted funds	Total 2020	Total 2019
<b>INCOME:</b>					
Donations and legacies	3	8,141	-	8,141	6,617
Charitable activities	4	194,463	744,405	938,868	661,954
Investments		330	-	330	156
<b>TOTAL INCOME</b>		<u>202,934</u>	<u>744,405</u>	<u>947,339</u>	<u>668,727</u>
<b>EXPENDITURE:</b>					
Charitable activities	5	95,128	740,686	835,814	639,396
<b>TOTAL EXPENDITURE</b>		<u>95,128</u>	<u>740,686</u>	<u>835,814</u>	<u>639,396</u>
<b>NET MOVEMENT ON FUNDS</b>		107,806	3,719	111,525	29,331
Transfers	14	(1,403)	1,403	-	-
Total funds at 1 April 2019		73,003	3,252	76,255	46,924
<b>Total funds at 31 March 2020</b>		<u>179,406</u>	<u>8,374</u>	<u>187,780</u>	<u>76,255</u>

All income and expenditure derive from continuing activities.

The Statement of Financial Activities includes all gains and losses recognised during the year.

The notes on page 15 to 22 form part of these accounts.



**MAIDSTONE CITIZENS ADVICE BUREAU**


**BALANCE SHEET**

**AS AT 31 MARCH 2021**

	Notes	£	2021 £	£	2020 £
<b>TANGIBLE FIXED ASSETS</b>	10		-		-
<b>CURRENT ASSETS</b>					
Other debtors and prepayments		-		400	
Cash at bank	335,734			258,300	
Cash in hand	174			295	
		<u>335,908</u>		<u>258,995</u>	
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>					
Accruals and deferred income	11	<u>55,115</u>		<u>39,691</u>	
<b>NET CURRENT ASSETS</b>			280,793		219,304
Provision for liabilities and charges	18		<u>26,605</u>		<u>31,524</u>
<b>NET ASSETS</b>			<u>254,188</u>		<u>187,780</u>
 General unrestricted funds	12		159,157		144,924
Designated funds	13		34,482		34,482
Restricted funds	14		<u>60,549</u>		<u>8,374</u>
	15		<u>254,188</u>		<u>187,780</u>

Approved by the Board of Trustees on 11/02/21 and are signed on its behalf by:

  
 MR S BONNY MALHOTRA  
 CHAIR OF THE BOARD OF TRUSTEES

  
 MR D PARRISH  
 MEMBER OF THE BOARD OF TRUSTEES

Company No. 02234220

The notes on page 15 to 22 form part of these accounts.

MAIDSTONE CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOW

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2020 £
<b>Cash flows from operating activities</b>	17	<u>77,130</u>	<u>54,395</u>
<b>Net cash inflow from operating activities</b>		77,130	54,395
<b>Investing activities</b>			
Interest received	<u>183</u>	<u>330</u>	
<b>Net cash generated from investing activities</b>		<u>183</u>	<u>330</u>
<b>Net increase in cash and cash equivalents</b>		77,313	54,725
Cash and cash equivalents at beginning of year		<u>258,595</u>	<u>203,870</u>
<b>Cash and cash equivalents at end of year</b>		<u><u>335,908</u></u>	<u><u>258,595</u></u>

The notes on page 15 to 22 form part of these accounts.

## MAIDSTONE CITIZENS ADVICE BUREAU

### NOTES TO THE ACCOUNTS

#### FOR THE YEAR ENDED 31 MARCH 2021

#### 1. Accounting policies

##### a) Basis of accounting

The Maidstone Citizens Advice Bureau (the 'charity') is a charity registered with the Charity Commission in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are detailed in page 2 of these financial statements. The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom (FRS102), the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The charity has availed itself of Paragraph 4(1) of Schedule 1 of the Small Companies and Groups (Accounts and Directors' Reports) Regulations 2008 and adapted the format of the financial statements to reflect the special nature of the charity's activities.

##### b) Going Concern

These financial statements are prepared on the going concern basis. The Trustees have a reasonable expectation that the charity will continue in operational existence for the foreseeable future.

The Trustees have considered the impact of the COVID-19 virus on the future activity of the charity. The Trustees do not expect a reduction in activity in the long term. As a consequence of this factor and other evidence available to the Trustees in respect of the charity's activities and level of reserves, the Trustees are satisfied that the charity has sufficient resources to meet its liabilities as they fall due for a period of at least twelve months from the date of signing of these financial statements. Accordingly, the financial statements are prepared on a going concern basis and do not include any adjustments which would be necessary if this basis of preparation was inappropriate.

##### c) Fund accounting

Unrestricted funds are those available for use at the discretion of the Trustees in the furtherance of the general objectives of the charity which have not been designated for other purposes. Designated funds are unrestricted funds that have been set aside by the Trustees for particular purposes. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes.

##### d) Income recognition

Grants and service agreement income are recognised in the Statement of Financial Activities when the charity has entitlement to the funds, where the service it relates to has commenced, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Other Income is recognised in the accounts on an accruals basis with the exception of donations which are recognised on a cash received basis.

##### e) Expenditure

Expenditure is recorded on an accruals basis including irrecoverable VAT and allocated on the following basis:-

- Costs directly allocated - actual basis.
- Support costs - depending on type of cost and the Trustees' best estimate of usage.
- Other costs – actual basis.

##### f) Tangible fixed assets and depreciation

Individual fixed assets costing £1,000 or more are stated at cost less depreciation. Depreciation is provided on office and computer equipment to write off the cost, less estimated residual value of assets over their expected useful economic life of two or three years. At each reporting period end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2021**

**1. Accounting policies (continued)**

**g) Operating leases**

Rentals payable under operating leases are charged on a straight line basis over the lease term.

**h) Pensions**

Contributions payable to the charity's multi-employer pension plan are charged to the income and expenditure account on a payments basis.

The charity recognises a liability for the obligation under the pension plan's recovery plan. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement. The present value is calculated using the discount rate disclosed in note 18.

**i) Debtors and creditors receivable/payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the statement of financial activities under expenditure arising on charitable activities.

**j) Employee benefits**

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

**2. Judgements and key sources of estimation uncertainty**

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. There are no judgements or key sources of estimation uncertainty.

**3. Income from donations and legacies**

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Fundraising	1,305	-	1,305	5,300
Donations	5,786	-	5,786	2,841
	<u>7,091</u>	<u>-</u>	<u>7,091</u>	<u>8,141</u>

**4. Income from charitable activities**

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Maidstone Borough Council grants	142,100	-	142,100	151,100
Money Advice Service	-	53,169	53,169	58,417
Golding Homes	5,000	-	5,000	5,000
Pension Wise	-	442,386	442,386	454,228
Henry Smith (MDS Prison)	-	53,008	53,008	54,200
Energy Best Deal	-	26,485	26,485	14,277
Universal Credit – Help to Claim	-	129,859	129,859	163,283
A B Charitable Trust	-	-	-	10,000
Refund of overpayment of legal services commissions	(24,000)	-	(24,000)	-
Other projects	24,831	-	24,831	28,363
	<u>147,931</u>	<u>704,907</u>	<u>852,838</u>	<u>938,868</u>



**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2021**

**5. Analysis of expenditure**

	<b>Direct costs £</b>	<b>Support costs £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Citizens advice services	96,885	45,721	142,606	95,128
Prison support	29,755	13,753	43,508	48,413
Energy advice	19,465	-	19,465	11,732
Pension advice	313,963	86,610	400,573	458,505
Financial advice	47,350	11,205	58,555	59,034
Benefit advice	103,914	25,083	128,997	163,002
	<u>611,332</u>	<u>182,372</u>	<u>793,704</u>	<u>835,814</u>

**6. Support costs**

	<b>Note</b>	<b>2021 £</b>	<b>2020 £</b>
Staff costs		82,712	49,180
Premises costs		37,023	34,527
General office costs		56,623	92,108
Bank charges		101	60
Governance costs	7	5,913	9,941
		<u>182,372</u>	<u>185,816</u>

**7. Governance costs**

	<b>2021 £</b>	<b>2020 £</b>
Auditors' remuneration	5,913	5,412
Auditors' remuneration under provision in previous year	-	1,812
Meeting costs	-	2,717
	<u>5,913</u>	<u>9,941</u>

**8. Net expenditure**

This is stated after charging:

	<b>2021 £</b>	<b>2020 £</b>
Auditor's remuneration	5,913	7,224
Rent payable on property under operating leases	23,000	23,000
	<u>28,913</u>	<u>30,224</u>

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

9. Staff costs

	2021 £	2020 £
Wages and salaries	574,147	569,639
Social security costs	41,069	41,038
Employer pension costs	32,788	28,922
	<u>648,004</u>	<u>639,599</u>

The key management personnel of the charity comprise the Trustees and the bureau managers.

The Trustees received no remuneration for the year ended 31 March 2021 (2020: £Nil). During the year, one of the Trustees had expenses reimbursed by the charity. The total expenses reimbursed to the Trustee amounted to £132 (2020: £472). These costs related to sundry supplies of refreshments for staff members as well as parking costs.

The total remuneration including pension contributions and employers national insurance received by key management personnel for their service to the charity was £125,662 (2020: £128,727).

The average number of salaried employees during the year was 34 (2020: 33).

There were no employees (2019: none) who received total employee benefits (excluding employer pension costs) of more than £60,000.

10. Tangible fixed assets

	Office and computer equipment £
<b>Cost</b>	
At 1 April 2020 and at 31 March 2021	96,327
<b>Depreciation</b>	
At 1 April 2020 and at 31 March 2021	96,327
	<u>-</u>
At 31 March 2021	<u>-</u>
<b>Net book value</b>	
At 1 April 2020 and at 31 March 2021	<u><u>-</u></u>

11. Accruals and deferred income

	2021 £	2020 £
Accruals	8,715	5,412
Other creditors	24,000	-
Deferred income	22,400	34,279
	<u>55,115</u>	<u>39,691</u>

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

12. General unrestricted funds

	2021 £	2020 £
Balance at 1 April	144,924	38,521
Net income	19,619	107,806
Transfer to restricted funds	(5,386)	(1,403)
Balance at 31 March	<u>159,157</u>	<u>144,924</u>

13. Designated funds

	Balance at 1 April 2020 £	New designations £	Designations released £	Balance at 31 March 2021 £
Premises and development fund	<u>34,482</u>	<u>-</u>	<u>-</u>	<u>34,482</u>

Comparative year information:

	Balance at 1 April 2019 £	New designations £	Designations released £	Balance at 31 March 2020 £
Premises and development fund	<u>34,482</u>	<u>-</u>	<u>-</u>	<u>34,482</u>

The Premises and Development Fund has been designated to provide for future resources in these two areas.

14. Restricted funds

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Henry Smith (MDS Prison)	8,287	53,008	(43,508)	-	17,787
Energy Best Deal	-	26,485	(26,485)	-	-
Pension Wise	-	442,386	(400,573)	-	41,813
Money Advice Service	-	53,169	(58,555)	5,386	-
Universal Credit – Help to Claim	87	129,859	(128,997)	-	949
	<u>8,374</u>	<u>704,907</u>	<u>(658,118)</u>	<u>5,386</u>	<u>60,549</u>

Comparative year information:

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2020 £
Henry Smith (MDS Prison)	2,500	54,200	(48,413)	-	8,287
Energy Best Deal	(2,545)	14,277	(11,732)	-	-
Pension Wise	2,680	454,228	(458,505)	1,597	-
Money Advice Service	617	58,417	(59,034)	-	-
Universal Credit – Help to Claim	-	163,283	(163,002)	(194)	87
	<u>3,252</u>	<u>744,405</u>	<u>(740,686)</u>	<u>1,403</u>	<u>8,374</u>



**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2020**

**14. Restricted funds (continued)**

The objective of the Henry Smith Fund (Maidstone Prison Advice Project) is to provide advice and support to prisoners, staff and their families.

The objective of Energy Best Deal is to inform consumers how to reduce energy bills by efficiency savings or switching suppliers and to provide information about the help available from energy suppliers and government for consumers struggling to pay energy bills. The funding has been extended for 2019/2020 and the deficit incurred by excess case loads will be cleared.

The objective of Pension Wise is to provide impartial pension advice and guidance.

The objective for the Money Advice Service is to provide free and impartial money advice.

The objective of the Universal Credit – Help to Claim Fund is to provide advice and assistance to persons requiring financial support.

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

	<b>Unrestricted funds 2021 £</b>	<b>Restricted funds 2021 £</b>	<b>Total 2021 £</b>
Current assets	255,419	79,949	335,908
Amounts falling due within one year	(35,175)	(19,400)	(55,115)
Provisions	(26,605)	-	(26,605)
	<u>193,639</u>	<u>60,549</u>	<u>254,188</u>

	<b>Unrestricted funds 2020 £</b>	<b>Restricted funds 2020 £</b>	<b>Total 2020 £</b>
Current assets	222,821	36,174	258,995
Amounts falling due within one year	(11,891)	(27,800)	(39,691)
Provisions	(31,524)	-	(31,524)
	<u>179,406</u>	<u>8,374</u>	<u>187,780</u>

**16. Financial commitments**

The charity had commitments under non-cancellable operating leases as follows:

	<b>Land and buildings 2021 £</b>	<b>Land and buildings 2020 £</b>
Expiry within one year	23,000	23,000
Expiry in 2 to 5 years	92,000	92,000
Expiry in over 5 years	143,750	166,750
	<u>258,750</u>	<u>281,750</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**17. Cash generated from operations**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Net income	66,408	111,525
<b>Adjustments for:</b>		
Investment income	(183)	(330)
Decrease in debtors	400	2,989
(Decrease)/Increase in creditors	15,424	(53,072)
Decrease in pension provision	(4,919)	(6,717)
Cashflow from operating activities	<u>77,130</u>	<u>54,395</u>

**18. Pension commitments**

**TPT Retirement Solutions – The Growth Plan**

The charity participates in the scheme, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the charity to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore, it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore, the charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the pension plan trustee has asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1 April 2019 to 31 January 2025: £11,243,000 pa (payable monthly and increasing by 3% on each 1 April)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the Scheme's previous valuation was carried out with an effective date of 30 September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the pension plan trustee has asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1 April 2016 to 30 September 2025: £12,945,440 pa (payable monthly and increasing by 3% on each 1 April)

From 1 April 2016 to 30 September 2028: £54,560 pa (payable monthly and increasing by 3% on each 1 April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the charity has agreed to a deficit funding arrangement the charity recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a pension cost.

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

18. Pension commitments (continued)

Present values of provision

	31 March 2021	31 March 2020	31 March 2019
Present value of provision	<u>26,605</u>	<u>£31,524</u>	<u>£38,241</u>

Reconciliation of opening and closing provision

	2021 £	2020 £
Provision at start of period	31,524	38,241
Unwinding of the discount factor (interest expense)	708	484
Deficit contribution paid	(6,537)	(6,346)
Re-measurements – impact of any change in assumptions	910	(855)
Provision at end of period	<u>26,605</u>	<u>31,524</u>

Income and expenditure impact

	2021 £	2020 £
Interest expense	708	484
Re-measurements – impact of any change in assumptions	910	(855)
	<u>1,618</u>	<u>(371)</u>

Assumptions

	31 March 2021	31 March 2020	31 March 2019
Rate of discount	<u>0.66%</u>	<u>2.53%</u>	<u>1.39%</u>

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

19. Analysis of changes in net debt

	Balance at 1 April 2020 £	Cashflows £	Other non- cash changes £	Balance at 31 March 2021 £
Cash	<u>258,595</u>	<u>77,313</u>	<u>-</u>	<u>335,908</u>

20. Related party transactions

No transactions with related parties were undertaken during the year.

21. Events after the end of the reporting period

During September 2021 a resolution was achieved with the Legal Aid Agency regarding a refund of disputed overpaid fees that had been in dispute for a number of years. It was agreed to repay £24,000 in order to achieve closure and this had been provided in the financial statements for the year ended 31 March 2021. Prior to September 2021 no reasonable assessment of the provision was available.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**DETAILED INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

		Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>Income</b>					
Maidstone Borough Council					
- annual grant		142,100	-	142,100	151,100
- welfare reform initiative		-	-	-	-
Money Advice Service		-	53,169	53,169	58,417
Pension Wise		-	442,386	442,386	454,228
Donations		5,786	-	5,786	2,841
Deposit account interest		183	-	183	330
Golding Homes		5,000	-	5,000	5,000
Fundraising		1,305	-	1,305	5,300
Energy Best deal		-	26,485	26,485	14,277
Henry Smith (MDS Prison)		-	53,008	53,008	54,200
Universal Credit – Help to Claim		-	129,859	129,859	163,283
AB Charitable Trust		-	-	-	10,000
Refund of overpayment of legal services commissions		(24,000)	-	(24,000)	-
Other projects		24,831	-	24,831	28,363
		<u>155,205</u>	<u>704,907</u>	<u>860,112</u>	<u>947,339</u>
<b>Expenditure</b>					
	<b>Schedules</b>				
Establishment expenses	1	9,969	27,054	37,023	34,527
Administration expenses	2	122,566	625,944	748,510	790,615
Sundry expenses	3	3,051	5,120	8,171	10,672
		<u>135,586</u>	<u>658,118</u>	<u>793,704</u>	<u>835,814</u>
<b>Surplus for the year</b>		<u><u>19,619</u></u>	<u><u>46,789</u></u>	<u><u>66,408</u></u>	<u><u>111,525</u></u>



MAIDSTONE CITIZENS ADVICE BUREAU

SCHEDULES TO THE DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>1. Establishment expenses</b>				
Rent	4,944	18,056	23,000	23,000
Insurance - premises	207	655	862	898
Water	77	304	381	742
Gas	285	1,405	1,690	1,618
Electricity	452	1,960	2,412	2,133
Repairs and renewals - premises	3,734	3,656	7,390	3,852
Cleaning and cleaning materials	270	1,018	1,288	2,284
	<u>9,969</u>	<u>27,054</u>	<u>37,023</u>	<u>34,527</u>
<b>2. Administration expenses</b>				
Salaries and social security costs	95,655	488,767	584,422	585,464
Pension scheme contributions	9,903	53,679	63,582	54,135
Travel costs	393	2,816	3,209	27,068
Training	19	272	291	153
Books, information and IT systems	3,823	12,382	16,205	16,459
Telephone	5,079	9,684	14,763	7,977
Printing and stationery	225	908	1,133	4,759
Postage	175	863	1,038	752
Advertising and publicity	-	-	-	580
Computer and office expenses	6,084	5,268	11,352	10,052
Other office costs	403	1,878	2,281	4,409
Insurance	807	3,387	4,194	1,949
Hire of rooms	-	26,216	26,216	44,011
Project costs	-	-	-	336
Universal Credit – Citizens Advice	-	19,824	19,824	19,500
Money Advice Service – Citizens Advice	-	-	-	13,011
	<u>122,566</u>	<u>625,944</u>	<u>748,510</u>	<u>790,615</u>
<b>3. Sundry expenses</b>				
Bank charges	21	80	101	60
Auditors' remuneration	1,106	4,807	5,913	7,224
Sundry expenses	1,883	-	1,883	-
AGM and other meetings	-	-	-	2,717
Professional fees	41	233	274	671
	<u>3,051</u>	<u>5,120</u>	<u>8,171</u>	<u>10,672</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

**REPORTS AND ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

**Registered Charity No. 299055**

**Company No. 02234220**

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**MAIDSTONE CITIZENS ADVICE BUREAU**  
**REFERENCE AND ADMINISTRATIVE DETAILS**

The Maidstone Citizens Advice Bureau is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association (Charity number 299055, Company number 02234220).

Citizens Advice Maidstone is the operating name of Maidstone Citizens Advice Bureau.

**The Board of Trustees**

The Trustees of the charitable company are its directors for the purposes of company law and throughout this report are collectively referred to as the Trustees.

The members of the Board of Trustees who served during the year were as follows:

**Elected Trustees**

Mr S Bonny Malhotra - (Chair)  
Mr D Parrish – (Hon Treasurer) (appointed 13 September 2021)  
Mr R Bird  
Mr J Cobbett  
Mr M F Ford (resigned 13 September 2021)  
Mrs S Hawkins – (Hon Solicitor)  
Mr I Owen  
Mrs W Foster née Tull  
Mr A Breen  
Mr A D Larkin (resigned 7 July 2020)  
Mr M Fitzgerald (resigned 6 July 2020)

**Co-opted Members**

Cllr P Harper

**Staff Representatives**

Mr P Hardy  
Mr S Jones  
Mrs T Weber

**Senior Leadership Team**

Mr P Hardy - CEO  
Mrs S Smith - Advice Manager  
Mr I Park - Service Manager Projects  
Mrs T Weber - Operations Manager  
Mrs J Woods - Administration Manager

**Registered Office and Principal Address**

2 Bower Terrace, Tonbridge Road, Maidstone, Kent, ME16 8RY

**Statutory Auditors**

Azets Audit Services, Globe House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN

## **MAIDSTONE CITIZENS ADVICE BUREAU**

### **TRUSTEES ANNUAL REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2021**

The Trustees present their report and the audited financial statements for the year ended 31 March 2021. The Trustees confirm that the annual report and financial statements of Citizens Advice Maidstone comply with current statutory requirements, the requirements of Citizens Advice Maidstone's governing document and the provisions of the Statement of Recommended Practice – Accounting and Reporting by Charities (SORP FRS 102).

#### **Objectives and activities**

Citizens Advice Maidstone provides independent, free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability. Citizens Advice Maidstone aims to ensure that individuals do not suffer through a lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.

The Citizens Advice Maidstone also aims to exercise a responsible influence on the development of social policies and services both locally and nationally.

#### **Public benefit**

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the guidance contained in the Charity Commission's general guidance on the public benefit when reviewing the local office aims and objectives and in the planning of future activities.

#### **Achievements and performance**

It is our goal to empower clients to solve their problems by themselves; others requiring more support do receive further help through casework conducted by our specialists or generalist volunteer advisers. Citizens Advice Maidstone provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. The organisation values diversity, promotes equality and challenges discrimination. This essential work, professionally carried out by our team of paid and voluntary staff helps people to solve their problems and changes their lives. In order to prevent financial problems re-emerging, we also run educational services such as financial capability or energy efficiency training sessions in collaboration with other local offices.

Our main offices are located on the Tonbridge Road with an extension at the Town Hall in the High Street. A number of outreach sessions are also provided at certain parishes in the Borough. This enables us to connect with a broad and diverse client base within the Borough. Clients can access our service for face-to-face advice as well as by telephone or email for those who cannot otherwise partners.

The new Membership Scheme required each local Citizens Advice to carry out a Leadership Self-Assessment each year. The Board worked together with paid and volunteer staff to look at its policies and procedures and submitted its Second Assessment to the Performance Assessor under the new system. The Organisation is judged to be at a good standard.

Our workforce, both paid and voluntary have produced an excellent set of statistics, the majority of which can be seen in our Annual Report. Suffice to say that we continue to provide our service to many more people than other similar organisations. We have continued to secure funding for new projects. Our total income for the year was £860,112 with the expenditure pegged at £793,704 showing a surplus of £66,408 for the 20/21 financial year. At the end of the Financial Year our Restricted Reserves were £60,549 and Unrestricted Reserves stood at £193,639.

Demonstrating the value of our work is crucial as the pressures on the public finances continues to gather pace with national and local spending decreasing further year on year. It is our responsibility to communicate to funders why Citizens Advice is an essential service and not just 'nice to have'. Citizens Advice Maidstone is unique for many reasons: in our team we have a total of 34 paid staff equating to almost 24 FTE, of which 16 FTE work within our various projects and the remainder form part of our core service. Our team of 65+ volunteers includes Trustees, advisers, administrative, trainees and assessors.

Our services are provided with funding from a wide variety of sources. A Service Level Agreement with Maidstone Borough Council allows us to provide an essential Core Service of general and specialist advice through digital and face-to-face to clients in the Borough of Maidstone. Additional funding from Golding Homes helps to add services to their tenants in the Town. We have Contracts with Citizens Advice to provide PensionWise guidance and Money Advice. Pension Wise provides a service throughout Kent and East Sussex. Citizens Advice also provide funding for Universal Credit (help to claim). Funding from The Edward Gostling Foundation allows us to continue to provide our service to people suffering from MS. Our work in HMP Maidstone continues to be funded by Henry Smith Charity and latterly also from HMP Maidstone. Funding for our work on the Energy Advice Programme (EAP), formerly Energy Best Deal (EBD) came through National Citizens Advice and amongst all these, other smaller projects were funded through smaller grants from external funding sources.



**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Achievements and performance (continued)**

We continue to work with a number of partners within Local Government and Statutory Agencies to improve the policies and practices that affect our communities. We work collectively with other Citizens Advice Centres in Kent to inform public policy and help regulators, as well as influence private industry to make their services fair for consumers. In addition to Local and National campaigning, with the help of our volunteers we empower clients and communities to engage with society and make a difference to issues that matter. We hope to expand our use of volunteers as feasible to do so.

Volunteers are vital to the service in Citizens Advice Maidstone. Trustees and our Management Team are working in partnership with our paid and voluntary staff to provide excellent quality advice and support nearly 9,000 people, with over 33,000 different issues in the Borough of Maidstone.

Additionally, Trustees are also engaged in providing direction in the Governance of our office. Our Volunteers are an integral part of the way we deliver our advice, support and service today to the communities of Maidstone, and have been since the conception of Local Citizens Advice (LCAs) over 80 years ago in 1939. The service in Maidstone commenced on the 1<sup>st</sup> January 1940 and has dealt with over 1 Million problems.

Volunteers have always been integral to the Citizens Advice service and are increasingly involved in delivering within all areas of advice work. Volunteers bring with them a wealth of experience and skills and it is important for us to recognise the resource we have within the service. Volunteers are vital to the way we deliver our service, allowing us to reach many more people than if we were purely delivering our work through paid staff. Volunteers undertake a range of tasks from assessing and providing advice, supporting the running of our local office, campaigning in the community and acting as Trustees.

Our volunteers come from a wide range of backgrounds, including young people, professionals who want to broaden their horizons, retired people who want to give something back and mothers whose children have started school – so we offer a range of support services to meet the needs of all our volunteers. Our commitment to value diversity, promote equality and inclusion means we can encourage individuals who might not otherwise wish/be able to volunteer.

Understanding our trainee volunteers' needs and expectations is a very important aspect of the training programme. Providing a well-structured training plan helps the trainee to gain better employment prospects as well as offering an opportunity for personal development, increased confidence, self-esteem, and wellbeing.

Providing an active contribution to the day-to-day running of a CAB can develop volunteers' practical skills, such as problem solving, communication and team work, as well as boost their confidence and belief in their abilities. This improves employability, presents career development opportunities, and can help those currently unemployed, move into work.

Volunteering provides individuals with an opportunity they might not otherwise have to develop their personal skills and abilities. For those out of work, volunteering keeps them active and motivated, potentially countering the negative impacts of unemployment on mental wellbeing – research shows that one in five jobseeker's allowance claimants experience a mental health disorder.

Volunteering enables people to realise their own potential, supporting priorities around increased social mobility – 29 per cent of volunteers that left the CAB service did so for paid employment, education or training (National Statistics). It also enables individuals to make an economic contribution to society, one which may be factored into future national Gross Domestic Product and productivity calculations.

Volunteering with Citizens Advice can also develop an individual's softer skills, resilience and other personal attributes. This can have a positive impact on how people feel about themselves, how they respond to others and their capacity to manage life's challenges.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Achievements and performance (continued)**

For retired individuals, volunteering may offer new opportunities, provide structure and a sense of purpose as well as help them feel involved in society, all highlighted as vital to personal wellbeing. Ensuring that retired people are mentally and physically active also has wider reaching benefits to society, including reducing the NHS provision required to cope with an ageing population. Volunteering with us does not just have an impact on individuals, it benefits their communities too. Our volunteers are local people, and through volunteering, they increase their knowledge about community issues and build relationships with their locality. This creates stronger communities, with engaged and active members, and more social action.

The Citizens Advice Service also plays an integral role in supporting and strengthening its local community. We provide a service that meets local needs and reaches out to a broad and diverse client base. We support and strengthen other community-focused organisations, partnering with them to share our insight on how best to support local people. We also use our extensive knowledge to act as an advocate for the local area, mobilising and connecting people with their community. We are a local service, working with local people, for the benefit of the local community.

The value we get from working with volunteers is greater than just our ability to provide a quality advice service. In addition, our investment in developing volunteers, and enabling them to volunteer in their local area, has tangible benefits for the individual, community, and society at large. This is an additional benefit to the community, created through the way we deliver our service.

As we approached the end of the 2020/21 financial year we were faced with perhaps our biggest challenge yet – how to continue to deliver our much needed service, a lifeline for so many, in the wake of the Coronavirus epidemic. This was truly an unprecedented situation, forcing us to work in very different ways and provide the vast majority of our services remotely, via telephone as well as digital means. Fortunately, our staff and volunteers adapted to the new regime extremely well and it is a credit to their dedication and commitment that in this most demanding of times. We are very proud that we were only unable to deliver our service to the public for one working day since the government announced the nationwide lockdown measures in March 2020.

**Data**

We give advice to people who need help, but we also collect statistical data on all these issues. For example, we can show attendant issues affecting people who come to us with problems around council tax. As a result, we are better able to ascertain the most efficient ways to help people understand their problems more completely. For councils and councillors, this data is powerful. It can help address failure demand, facilitate the consideration of new service options and provide additional insight to the scrutiny process.

Councils are increasingly working together to deliver services in new ways and save costs, whether in shared service arrangements or in combined authorities with devolution deals. This can also unlock funding and address long-standing problems across the county. We want to be able to work with our local government—at parish, district, county level—to inform debate with our data and client stories. More than this, we can provide innovative services that mesh closely with those offered by public authorities. Citizens Advice is working nationally to make this as easy as possible, with new data products for combining output and impact data across variable geography as well as direct support to areas of innovation across our network.

**Social Exclusion**

People can suffer social exclusion when they face a series of problems such as poor skills, low incomes, bad housing and family breakdown.

As a result of their experiences and development, our volunteers are better equipped and more confident in their abilities, and hence are more likely to move into employment. This has a value to society, by moving people closer to the labour market, which may reduce their need to claim benefits related to unemployment. It may also reduce other costs to the state associated with sustained unemployment, especially for young people not in employment, education or training. Equally, community volunteering enables unemployed individuals to make a form of economic contribution to society, the value of which may be factored into future national GDP and productivity calculations.

Citizens Advice has a major impact on people's lives, particularly the most vulnerable in society. Our service is best known for solving problems through advice but we also make a difference by solving the underlying causes of these problems through our research and campaigns volunteers. Our work has also contributed to vital policy changes that will help more people make ends meet, such as the government's proposal to ban letting agent fees. Through cutting-edge research, our Research and Campaign volunteers contributed our own unique data as one of the 29 districts who sent in feedback to Citizens Advice concerning letting agents and their overt and covert charging policies.



**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Achievements and performance (continued)**

**Pension Wise**

Citizens Advice Maidstone is one of the LCAs who have been delivering the government's Pension Wise service for the last five years. Launched in April 2015, Pension Wise was a new guidance service set up to help people understand their options under the pension freedoms. Citizens Advice Maidstone delivers Pension Wise appointments throughout Kent, Medway and East Sussex.

During 2020/21 we delivered Pension Wise appointments by telephone to people aged 50 and over with a defined contribution pension.

**Key statistics**

During 2020/21, Citizens Advice delivered 77631 appointments across England, Wales and Northern Ireland. Since the service started, people have continued to value the high-quality guidance and support they receive. Satisfaction scores have remained over 95% for 2020/21.

**Money Advice**

National research shows that just over a quarter of adults say that they do not consider themselves to be good at managing money and one third say that they would prefer not to think about planning their finances at all. Many people have poor financial skills and this often leads them to make ill-informed decisions on their money matters. Citizens Advice has found that the negative effects of a lack of financial awareness can be compounded by limited or poor quality consumer information and inadequate advice. People can miss out on the growing range of financial products available and fail to make the best use of Government initiatives. However, building the necessary confidence in financial services is an uphill task. Citizens Advice Maidstone helps people resolve their money, legal and other problems by providing information and advice as well as by influencing policymakers. Our service is the largest provider of free money advice in the Borough of Maidstone. We provide specialist level money advice services, helping people resolve a range of money and debt issues. By providing advice and information about money in the heart of our community, we help people resolve a range of debt and personal finance-related problems.

The Citizens Advice (CA) service is a network of independent, local charities that helps people resolve their money, legal and other problems. The CA service is the largest provider of free advice in the UK. CA also uses evidence of CA clients' money problems to campaign for change and is contributing to the Government's plan to provide all UK adults with access to generic financial advice. CA wants people to have the skills, knowledge and confidence to make informed decisions across a range of personal money matters. We work with a range of partner agencies to improve the financial skills of people of all ages, particularly those at risk of social or financial exclusion.

Financial skills training can change behaviour - participants become better at budgeting, choosing financial products, saving and making their money go further and these changes persist over time. Developing financial skills not only boosts financial well-being but also confidence and general peace of mind. Tenants who do get into financial difficulty know where to turn to for help, seek out support sooner and as a result, are better equipped to cope.

**Prison Work**

Citizens Advice Maidstone's strategy aims to increase the capacity of our paid and voluntary staff to deal with our Clients' debt and other money problems in order to prevent the financial problems faced by many people becoming major crises. This supports our wider focus of encouraging our team to work with more vulnerable groups such as offenders to meet their finance, benefit and debt needs. In relation to offenders, Citizens Advice is clear that personal debt and other financial problems can be a cause of an individual offending in the first place, and such problems can increase the likelihood of reoffending on release. Being able to manage debt and other financial problems during a prison sentence or upon release into the community could help to reduce re-offending.

Many offenders with families may fall into rent or mortgage arrears caused by a reduction of income during the prison sentence. Stable accommodation can help reduce re-offending by providing a secure environment in which to live, enabling them to open a bank account, receive benefits and find regular employment. Timely access to advice can, among other things, secure accommodation for an offender or their family on release; ensure access to benefits for the payment of rent and advocate on behalf the family if they are refused support from the local authority. Such services can greatly reduce the risk of re-offending. Debt can also present problems for offenders and their families both during their sentence and after release.



**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Achievements and performance (continued)**

As the Social Exclusion Unit report identified, finance, benefit and debt issues are inextricably tied to many other key factors which exacerbate reoffending. Ensuring ex-offenders have enough lawfully-obtained money to live on is key to their rehabilitation and to reducing temptation into re-offending, but many face significant problems achieving financial security. Low incomes, debt, disrupted access to benefits advice and insufficient income on release from prison all add to the problem. The National Offender Management Services (NOMS') aim is to ensure that offenders in custody and the prison community have access to financial and advice services that will address money-related issues, maximise income and reduce debt to help prevent re-offending. A key element of this work is to develop close partnership working between prison and probation services, and voluntary and community sector providers who are willing to work with offenders.

**Risk Management**

Trustees regularly meet to consider the financial and other risks relating to the activities of the charity and take appropriate action as and when required. A comprehensive risk register is maintained and reviewed at every Trustee meeting. During the year we have had to limit face to face interviews to where there is no other way to help clients due to restrictions caused by the Corona Virus pandemic, although the Maidstone CA managed to maintain a service by offering advice by telephone and online with staff working from home. Some consideration has been given to the issues which may result from the lockdown and these include debt, mental health problems, and domestic violence.

**Planning for the future**

The business strategy adopted by the Trustee Board is to safeguard the Core service with free generalist advice covering a full range of issues. This service has hitherto been funded by a Grant from Maidstone Borough Council. This is now steadily being reduced; nevertheless, we are most grateful for the Council's continuing support. Maidstone CA seeks additional funding from other sources in order to shore up the core service and provide other services if it is financially prudent to do so. Maidstone CA management has been successful in securing such funding from a variety of sources, including the Citizens Advice/Treasury (Department of Works & Pensions), Henry Smith Charity, Money Advice Service and Energy (Citizens Advice). The management continues to develop new and innovative partnerships with a wide stakeholder group in response to steadily dwindling financial resources.

**Financial review**

During September 2021 a resolution was achieved with the Legal Aid Agency regarding a refund of disputed overpaid fees that had been in dispute for a number of years. It was agreed to repay £24,000 in order to achieve closure and this had been provided in the financial statements for the year ended 31 March 2021. Prior to September 2021 no reasonable assessment of the provision was available.

The net surplus for the year amounted to £66,408. There was a surplus of £19,619 in relation to core business before transfers. As at 31 March 2021 general unrestricted reserves amount to £159,157, designated unrestricted funds amounted to £34,482 and total restricted reserves amounted to £60,549.

**Reserves Policy**

The Board of Trustees regularly reviews the finances and reserves of Citizens Advice Maidstone. Each review encompasses the nature of the income and expenditure streams and the need to match variable income with fixed commitments and the nature of reserves. Citizens Advice Maidstone sets aside restricted funds as set out in the Statement of Financial Activities. All restricted funds are applied to the particular restricted activity (project). Restricted funds unspent in a particular financial year are allocated as reserves in statutory accounts at the end of the financial year and will be allocated to that restricted activity (project) during the course of the following financial year or when the activity ends. Restricted funds at 31 March 2021 were £60,549 (2020:£8,374).

Trustees have discussed levels of unrestricted reserves and are agreed that in all circumstances Citizens Advice Maidstone's core services must be secure. A minimum sum of three months unrestricted (core) expenditure with a contingency of 10% will ensure that this aspiration is preserved. This figure equates to £40,000 (2020:£26,000). In the opinion of the Trustees the present level of unrestricted reserves of £159,157 (2020: £144,924) is at a sufficient level to maintain the activities of the Citizens Advice Maidstone in the event of an unforeseen crisis or interruption of income for a period of time during which any adverse situation would be appropriately addressed. In light of the pandemic, the Trustees will review the reserve policy to ensure it provides a sufficient level of reserves as the current policy only covers core cost.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Going concern**

The Trustees have considered the impact of the COVID-19 virus on the future activity of the charity. The Trustees do not expect a reduction in activity in the long term. As a consequence of this factor and other evidence available to the Trustees in respect of the charity's activities and level of reserves, the Trustees are satisfied that the charity has sufficient resources to meet its liabilities as they fall due for a period of at least twelve months from the date of signing of these financial statements. Accordingly, the Trustees confirm that they consider that the 'going concern' basis remains appropriate.

**Structure, governance and management**

Maidstone Citizens Advice is a member of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. The Board of Trustees produces an annual report detailing Maidstone CA activities during the year. The report is available on request from the office.

**(a) Method of appointment or election of Trustees**

In accordance with the Articles of Association (revised 23 September 2013 to bring our Memorandum and Articles of Association in line with the national policy of Citizens Advice and the guidance of the Charity Commission) the Trustee Board consists of a minimum of 3 and a maximum of 15 members. There may be a maximum of 10 elected members, each of whom is elected for a term of three years by the members of the company at its Annual General Meeting. At expiry of their term of office elected Trustees are eligible for re-election. In addition the Trustee Board may co-opt members, whose number may not exceed one third of the total number of Trustees. No member of the staff of the office whether paid or voluntary can be a member of the Board. However, the Chief Executive, one representative of the paid staff and one representative of the voluntary staff, have the right to attend and speak (but not vote) at meetings of the Board.

**(b) Operational structure and decision making**

The Trustee Board sets the overall policy and direction of Maidstone CA business within the parameters set by the Citizens Advice Membership Agreement and any Service Level Agreements or Contracts currently in being. Operational decisions are made by the Chief Executive subject to any specific Trustee Board directions and referring to the Trustee Board as necessary. The Trustee Board meets once every two months. Financial oversight is delegated to the Finance Committee which meets 14 days before the Trustee Board to appraise financial reports and recommend action to the Trustee Board.

**Trustees' responsibilities in relation to the financial statements**

The Trustees as directors are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulation.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the results of the charity for that period. In preparing these financial statements, the Trustees are required to:-

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with Companies Act 2006 and the Charities Act 2011.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Disclosure of information to auditors**

In accordance with company law, as the company's directors, we confirm that:

- so far as we are aware, there is no relevant audit information of which the charity's auditors are unaware; and
- as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

**ON BEHALF OF THE  
BOARD OF TRUSTEES**

  
**MR S BONNY MALHOTRA**

**Registered office**  
2 Bower Terrace  
Tonbridge Road  
Maidstone  
Kent ME16 8RY

**Date**

11/10/21

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**Opinion**

We have audited the financial statements of Maidstone Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the Trustees Annual Report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report and the incorporated Strategic Report prepared for the purpose of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report and the incorporated Strategic Report have been prepared in accordance with applicable legal requirements.



## MAIDSTONE CITIZENS ADVICE BUREAU

### INDEPENDENT AUDITORS' REPORT TO THE MEMBERS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

#### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report and the incorporated Strategic Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of Trustees**

As explained more fully in the Statement of Trustees' responsibilities set out on page 15, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

#### **Extent to which the audit was considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the company through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

**MAIDSTONE CITIZENS ADVICE BUREAU**

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2021**

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (ie. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

*Azet Audit Services*

**Michelle Wilkes FCA (Senior Statutory Auditor)**  
for and on behalf of Azet Audit Services

**Statutory Auditor**

*28/10/21*

.....  
Globe House, Eclipse Park  
Sittingbourne Road  
Maidstone  
Kent  
ME14 3EN



MAIDSTONE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>INCOME:</b>					
Donations and legacies	3	7,091	-	7,091	8,141
Charitable activities	4	147,931	704,907	852,838	938,868
Investments		183	-	183	330
<b>TOTAL INCOME</b>		<u>155,205</u>	<u>704,907</u>	<u>860,112</u>	<u>947,339</u>
<b>EXPENDITURE:</b>					
Charitable activities	5	135,586	658,118	793,704	835,814
<b>TOTAL EXPENDITURE</b>		<u>135,586</u>	<u>658,118</u>	<u>793,704</u>	<u>835,814</u>
<b>NET MOVEMENT ON FUNDS</b>		19,619	46,789	66,408	111,525
Transfers	14	(5,386)	5,386	-	-
Total funds at 1 April 2020		179,406	8,374	187,780	76,255
<b>Total funds at 31 March 2021</b>		<u>193,639</u>	<u>60,549</u>	<u>254,188</u>	<u>187,780</u>

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted funds	Restricted funds	Total 2020	Total 2019
<b>INCOME:</b>					
Donations and legacies	3	8,141	-	8,141	6,617
Charitable activities	4	194,463	744,405	938,868	661,954
Investments		330	-	330	156
<b>TOTAL INCOME</b>		<u>202,934</u>	<u>744,405</u>	<u>947,339</u>	<u>668,727</u>
<b>EXPENDITURE:</b>					
Charitable activities	5	95,128	740,686	835,814	639,396
<b>TOTAL EXPENDITURE</b>		<u>95,128</u>	<u>740,686</u>	<u>835,814</u>	<u>639,396</u>
<b>NET MOVEMENT ON FUNDS</b>		107,806	3,719	111,525	29,331
Transfers	14	(1,403)	1,403	-	-
Total funds at 1 April 2019		73,003	3,252	76,255	46,924
<b>Total funds at 31 March 2020</b>		<u>179,406</u>	<u>8,374</u>	<u>187,780</u>	<u>76,255</u>

All income and expenditure derive from continuing activities.

The Statement of Financial Activities includes all gains and losses recognised during the year.

The notes on page 15 to 22 form part of these accounts.

**MAIDSTONE CITIZENS ADVICE BUREAU**


**BALANCE SHEET**

**AS AT 31 MARCH 2021**

	Notes	£	2021 £	£	2020 £
<b>TANGIBLE FIXED ASSETS</b>	10		-		-
<b>CURRENT ASSETS</b>					
Other debtors and prepayments		-		400	
Cash at bank		335,734		258,300	
Cash in hand		174		295	
		<u>335,908</u>		<u>258,995</u>	
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>					
Accruals and deferred income	11	<u>55,115</u>		<u>39,691</u>	
<b>NET CURRENT ASSETS</b>			280,793		219,304
Provision for liabilities and charges	18		<u>26,605</u>		<u>31,524</u>
<b>NET ASSETS</b>			<u>254,188</u>		<u>187,780</u>
 General unrestricted funds	12		159,157		144,924
Designated funds	13		34,482		34,482
Restricted funds	14		<u>60,549</u>		<u>8,374</u>
	15		<u>254,188</u>		<u>187,780</u>

Approved by the Board of Trustees on 11/02/21 and are signed on its behalf by:

  
 MR S BONNY MALHOTRA  
 CHAIR OF THE BOARD OF TRUSTEES

  
 MR D PARRISH  
 MEMBER OF THE BOARD OF TRUSTEES

Company No. 02234220

The notes on page 15 to 22 form part of these accounts.



MAIDSTONE CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOW

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2020 £
<b>Cash flows from operating activities</b>	17	<u>77,130</u>	<u>54,395</u>
<b>Net cash inflow from operating activities</b>		77,130	54,395
<b>Investing activities</b>			
Interest received	<u>183</u>	<u>330</u>	
<b>Net cash generated from investing activities</b>		<u>183</u>	<u>330</u>
<b>Net increase in cash and cash equivalents</b>		77,313	54,725
Cash and cash equivalents at beginning of year		<u>258,595</u>	<u>203,870</u>
<b>Cash and cash equivalents at end of year</b>		<u><u>335,908</u></u>	<u><u>258,595</u></u>

The notes on page 15 to 22 form part of these accounts.

## MAIDSTONE CITIZENS ADVICE BUREAU

### NOTES TO THE ACCOUNTS

#### FOR THE YEAR ENDED 31 MARCH 2021

#### 1. Accounting policies

##### a) Basis of accounting

The Maidstone Citizens Advice Bureau (the 'charity') is a charity registered with the Charity Commission in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are detailed in page 2 of these financial statements. The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom (FRS102), the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The charity has availed itself of Paragraph 4(1) of Schedule 1 of the Small Companies and Groups (Accounts and Directors' Reports) Regulations 2008 and adapted the format of the financial statements to reflect the special nature of the charity's activities.

##### b) Going Concern

These financial statements are prepared on the going concern basis. The Trustees have a reasonable expectation that the charity will continue in operational existence for the foreseeable future.

The Trustees have considered the impact of the COVID-19 virus on the future activity of the charity. The Trustees do not expect a reduction in activity in the long term. As a consequence of this factor and other evidence available to the Trustees in respect of the charity's activities and level of reserves, the Trustees are satisfied that the charity has sufficient resources to meet its liabilities as they fall due for a period of at least twelve months from the date of signing of these financial statements. Accordingly, the financial statements are prepared on a going concern basis and do not include any adjustments which would be necessary if this basis of preparation was inappropriate.

##### c) Fund accounting

Unrestricted funds are those available for use at the discretion of the Trustees in the furtherance of the general objectives of the charity which have not been designated for other purposes. Designated funds are unrestricted funds that have been set aside by the Trustees for particular purposes. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes.

##### d) Income recognition

Grants and service agreement income are recognised in the Statement of Financial Activities when the charity has entitlement to the funds, where the service it relates to has commenced, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Other Income is recognised in the accounts on an accruals basis with the exception of donations which are recognised on a cash received basis.

##### e) Expenditure

Expenditure is recorded on an accruals basis including irrecoverable VAT and allocated on the following basis:-

- Costs directly allocated - actual basis.
- Support costs - depending on type of cost and the Trustees' best estimate of usage.
- Other costs – actual basis.

##### f) Tangible fixed assets and depreciation

Individual fixed assets costing £1,000 or more are stated at cost less depreciation. Depreciation is provided on office and computer equipment to write off the cost, less estimated residual value of assets over their expected useful economic life of two or three years. At each reporting period end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2021**

**1. Accounting policies (continued)**

**g) Operating leases**

Rentals payable under operating leases are charged on a straight line basis over the lease term.

**h) Pensions**

Contributions payable to the charity's multi-employer pension plan are charged to the income and expenditure account on a payments basis.

The charity recognises a liability for the obligation under the pension plan's recovery plan. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement. The present value is calculated using the discount rate disclosed in note 18.

**i) Debtors and creditors receivable/payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the statement of financial activities under expenditure arising on charitable activities.

**j) Employee benefits**

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

**2. Judgements and key sources of estimation uncertainty**

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. There are no judgements or key sources of estimation uncertainty.

**3. Income from donations and legacies**

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Fundraising	1,305	-	1,305	5,300
Donations	5,786	-	5,786	2,841
	<u>7,091</u>	<u>-</u>	<u>7,091</u>	<u>8,141</u>

**4. Income from charitable activities**

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Maidstone Borough Council grants	142,100	-	142,100	151,100
Money Advice Service	-	53,169	53,169	58,417
Golding Homes	5,000	-	5,000	5,000
Pension Wise	-	442,386	442,386	454,228
Henry Smith (MDS Prison)	-	53,008	53,008	54,200
Energy Best Deal	-	26,485	26,485	14,277
Universal Credit – Help to Claim	-	129,859	129,859	163,283
A B Charitable Trust	-	-	-	10,000
Refund of overpayment of legal services commissions	(24,000)	-	(24,000)	-
Other projects	24,831	-	24,831	28,363
	<u>147,931</u>	<u>704,907</u>	<u>852,838</u>	<u>938,868</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2021**

**5. Analysis of expenditure**

	<b>Direct costs £</b>	<b>Support costs £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Citizens advice services	96,885	45,721	142,606	95,128
Prison support	29,755	13,753	43,508	48,413
Energy advice	19,465	-	19,465	11,732
Pension advice	313,963	86,610	400,573	458,505
Financial advice	47,350	11,205	58,555	59,034
Benefit advice	103,914	25,083	128,997	163,002
	<u>611,332</u>	<u>182,372</u>	<u>793,704</u>	<u>835,814</u>

**6. Support costs**

	<b>Note</b>	<b>2021 £</b>	<b>2020 £</b>
Staff costs		82,712	49,180
Premises costs		37,023	34,527
General office costs		56,623	92,108
Bank charges		101	60
Governance costs	7	5,913	9,941
		<u>182,372</u>	<u>185,816</u>

**7. Governance costs**

	<b>2021 £</b>	<b>2020 £</b>
Auditors' remuneration	5,913	5,412
Auditors' remuneration under provision in previous year	-	1,812
Meeting costs	-	2,717
	<u>5,913</u>	<u>9,941</u>

**8. Net expenditure**

This is stated after charging:

	<b>2021 £</b>	<b>2020 £</b>
Auditor's remuneration	5,913	7,224
Rent payable on property under operating leases	23,000	23,000
	<u>28,913</u>	<u>30,224</u>



MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

9. Staff costs

	2021 £	2020 £
Wages and salaries	574,147	569,639
Social security costs	41,069	41,038
Employer pension costs	32,788	28,922
	<u>648,004</u>	<u>639,599</u>

The key management personnel of the charity comprise the Trustees and the bureau managers.

The Trustees received no remuneration for the year ended 31 March 2021 (2020: £Nil). During the year, one of the Trustees had expenses reimbursed by the charity. The total expenses reimbursed to the Trustee amounted to £132 (2020: £472). These costs related to sundry supplies of refreshments for staff members as well as parking costs.

The total remuneration including pension contributions and employers national insurance received by key management personnel for their service to the charity was £125,662 (2020: £128,727).

The average number of salaried employees during the year was 34 (2020: 33).

There were no employees (2019: none) who received total employee benefits (excluding employer pension costs) of more than £60,000.

10. Tangible fixed assets

	Office and computer equipment £
<b>Cost</b>	
At 1 April 2020 and at 31 March 2021	96,327
<b>Depreciation</b>	
At 1 April 2020 and at 31 March 2021	96,327
	<u>-</u>
At 31 March 2021	<u>-</u>
<b>Net book value</b>	
At 1 April 2020 and at 31 March 2021	<u><u>-</u></u>

11. Accruals and deferred income

	2021 £	2020 £
Accruals	8,715	5,412
Other creditors	24,000	-
Deferred income	22,400	34,279
	<u>55,115</u>	<u>39,691</u>

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

12. General unrestricted funds

	2021 £	2020 £
Balance at 1 April	144,924	38,521
Net income	19,619	107,806
Transfer to restricted funds	(5,386)	(1,403)
Balance at 31 March	<u>159,157</u>	<u>144,924</u>

13. Designated funds

	Balance at 1 April 2020 £	New designations £	Designations released £	Balance at 31 March 2021 £
Premises and development fund	<u>34,482</u>	<u>-</u>	<u>-</u>	<u>34,482</u>

Comparative year information:

	Balance at 1 April 2019 £	New designations £	Designations released £	Balance at 31 March 2020 £
Premises and development fund	<u>34,482</u>	<u>-</u>	<u>-</u>	<u>34,482</u>

The Premises and Development Fund has been designated to provide for future resources in these two areas.

14. Restricted funds

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Henry Smith (MDS Prison)	8,287	53,008	(43,508)	-	17,787
Energy Best Deal	-	26,485	(26,485)	-	-
Pension Wise	-	442,386	(400,573)	-	41,813
Money Advice Service	-	53,169	(58,555)	5,386	-
Universal Credit – Help to Claim	87	129,859	(128,997)	-	949
	<u>8,374</u>	<u>704,907</u>	<u>(658,118)</u>	<u>5,386</u>	<u>60,549</u>

Comparative year information:

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2020 £
Henry Smith (MDS Prison)	2,500	54,200	(48,413)	-	8,287
Energy Best Deal	(2,545)	14,277	(11,732)	-	-
Pension Wise	2,680	454,228	(458,505)	1,597	-
Money Advice Service	617	58,417	(59,034)	-	-
Universal Credit – Help to Claim	-	163,283	(163,002)	(194)	87
	<u>3,252</u>	<u>744,405</u>	<u>(740,686)</u>	<u>1,403</u>	<u>8,374</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2020**

**14. Restricted funds (continued)**

The objective of the Henry Smith Fund (Maidstone Prison Advice Project) is to provide advice and support to prisoners, staff and their families.

The objective of Energy Best Deal is to inform consumers how to reduce energy bills by efficiency savings or switching suppliers and to provide information about the help available from energy suppliers and government for consumers struggling to pay energy bills. The funding has been extended for 2019/2020 and the deficit incurred by excess case loads will be cleared.

The objective of Pension Wise is to provide impartial pension advice and guidance.

The objective for the Money Advice Service is to provide free and impartial money advice.

The objective of the Universal Credit – Help to Claim Fund is to provide advice and assistance to persons requiring financial support.

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

	<b>Unrestricted funds 2021 £</b>	<b>Restricted funds 2021 £</b>	<b>Total 2021 £</b>
Current assets	255,419	79,949	335,908
Amounts falling due within one year	(35,175)	(19,400)	(55,115)
Provisions	(26,605)	-	(26,605)
	<u>193,639</u>	<u>60,549</u>	<u>254,188</u>

	<b>Unrestricted funds 2020 £</b>	<b>Restricted funds 2020 £</b>	<b>Total 2020 £</b>
Current assets	222,821	36,174	258,995
Amounts falling due within one year	(11,891)	(27,800)	(39,691)
Provisions	(31,524)	-	(31,524)
	<u>179,406</u>	<u>8,374</u>	<u>187,780</u>

**16. Financial commitments**

The charity had commitments under non-cancellable operating leases as follows:

	<b>Land and buildings 2021 £</b>	<b>Land and buildings 2020 £</b>
Expiry within one year	23,000	23,000
Expiry in 2 to 5 years	92,000	92,000
Expiry in over 5 years	143,750	166,750
	<u>258,750</u>	<u>281,750</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2021**

**17. Cash generated from operations**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Net income	66,408	111,525
<b>Adjustments for:</b>		
Investment income	(183)	(330)
Decrease in debtors	400	2,989
(Decrease)/Increase in creditors	15,424	(53,072)
Decrease in pension provision	(4,919)	(6,717)
Cashflow from operating activities	<u>77,130</u>	<u>54,395</u>

**18. Pension commitments**

**TPT Retirement Solutions – The Growth Plan**

The charity participates in the scheme, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the charity to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore, it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore, the charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the pension plan trustee has asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1 April 2019 to 31 January 2025: £11,243,000 pa (payable monthly and increasing by 3% on each 1 April)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the Scheme's previous valuation was carried out with an effective date of 30 September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the pension plan trustee has asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1 April 2016 to 30 September 2025: £12,945,440 pa (payable monthly and increasing by 3% on each 1 April)

From 1 April 2016 to 30 September 2028: £54,560 pa (payable monthly and increasing by 3% on each 1 April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the charity has agreed to a deficit funding arrangement the charity recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a pension cost.



MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

18. Pension commitments (continued)

Present values of provision

	31 March 2021	31 March 2020	31 March 2019
Present value of provision	<u>26,605</u>	<u>£31,524</u>	<u>£38,241</u>

Reconciliation of opening and closing provision

	2021 £	2020 £
Provision at start of period	31,524	38,241
Unwinding of the discount factor (interest expense)	708	484
Deficit contribution paid	(6,537)	(6,346)
Re-measurements – impact of any change in assumptions	910	(855)
Provision at end of period	<u>26,605</u>	<u>31,524</u>

Income and expenditure impact

	2021 £	2020 £
Interest expense	708	484
Re-measurements – impact of any change in assumptions	910	(855)
	<u>1,618</u>	<u>(371)</u>

Assumptions

	31 March 2021	31 March 2020	31 March 2019
Rate of discount	<u>0.66%</u>	<u>2.53%</u>	<u>1.39%</u>

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

19. Analysis of changes in net debt

	Balance at 1 April 2020 £	Cashflows £	Other non- cash changes £	Balance at 31 March 2021 £
Cash	<u>258,595</u>	<u>77,313</u>	<u>-</u>	<u>335,908</u>

20. Related party transactions

No transactions with related parties were undertaken during the year.

21. Events after the end of the reporting period

During September 2021 a resolution was achieved with the Legal Aid Agency regarding a refund of disputed overpaid fees that had been in dispute for a number of years. It was agreed to repay £24,000 in order to achieve closure and this had been provided in the financial statements for the year ended 31 March 2021. Prior to September 2021 no reasonable assessment of the provision was available.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**DETAILED INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

		Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>Income</b>					
Maidstone Borough Council					
- annual grant		142,100	-	142,100	151,100
- welfare reform initiative		-	-	-	-
Money Advice Service		-	53,169	53,169	58,417
Pension Wise		-	442,386	442,386	454,228
Donations		5,786	-	5,786	2,841
Deposit account interest		183	-	183	330
Golding Homes		5,000	-	5,000	5,000
Fundraising		1,305	-	1,305	5,300
Energy Best deal		-	26,485	26,485	14,277
Henry Smith (MDS Prison)		-	53,008	53,008	54,200
Universal Credit – Help to Claim		-	129,859	129,859	163,283
AB Charitable Trust		-	-	-	10,000
Refund of overpayment of legal services commissions		(24,000)	-	(24,000)	-
Other projects		24,831	-	24,831	28,363
		<u>155,205</u>	<u>704,907</u>	<u>860,112</u>	<u>947,339</u>
<b>Expenditure</b>					
	<b>Schedules</b>				
Establishment expenses	1	9,969	27,054	37,023	34,527
Administration expenses	2	122,566	625,944	748,510	790,615
Sundry expenses	3	3,051	5,120	8,171	10,672
		<u>135,586</u>	<u>658,118</u>	<u>793,704</u>	<u>835,814</u>
<b>Surplus for the year</b>		<u><u>19,619</u></u>	<u><u>46,789</u></u>	<u><u>66,408</u></u>	<u><u>111,525</u></u>

MAIDSTONE CITIZENS ADVICE BUREAU

SCHEDULES TO THE DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>1. Establishment expenses</b>				
Rent	4,944	18,056	23,000	23,000
Insurance - premises	207	655	862	898
Water	77	304	381	742
Gas	285	1,405	1,690	1,618
Electricity	452	1,960	2,412	2,133
Repairs and renewals - premises	3,734	3,656	7,390	3,852
Cleaning and cleaning materials	270	1,018	1,288	2,284
	<u>9,969</u>	<u>27,054</u>	<u>37,023</u>	<u>34,527</u>
<b>2. Administration expenses</b>				
Salaries and social security costs	95,655	488,767	584,422	585,464
Pension scheme contributions	9,903	53,679	63,582	54,135
Travel costs	393	2,816	3,209	27,068
Training	19	272	291	153
Books, information and IT systems	3,823	12,382	16,205	16,459
Telephone	5,079	9,684	14,763	7,977
Printing and stationery	225	908	1,133	4,759
Postage	175	863	1,038	752
Advertising and publicity	-	-	-	580
Computer and office expenses	6,084	5,268	11,352	10,052
Other office costs	403	1,878	2,281	4,409
Insurance	807	3,387	4,194	1,949
Hire of rooms	-	26,216	26,216	44,011
Project costs	-	-	-	336
Universal Credit – Citizens Advice	-	19,824	19,824	19,500
Money Advice Service – Citizens Advice	-	-	-	13,011
	<u>122,566</u>	<u>625,944</u>	<u>748,510</u>	<u>790,615</u>
<b>3. Sundry expenses</b>				
Bank charges	21	80	101	60
Auditors' remuneration	1,106	4,807	5,913	7,224
Sundry expenses	1,883	-	1,883	-
AGM and other meetings	-	-	-	2,717
Professional fees	41	233	274	671
	<u>3,051</u>	<u>5,120</u>	<u>8,171</u>	<u>10,672</u>