

# Citizens Advice Maidstone

a registered charity



## Helping You Turn the Page

Annual Report  
2022/23

**Free**

**Confidential**

**Impartial**

**Independent**

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

Charity Reg. No. 299055

Citizens Advice Membership No. 75/004

Company Reg. No. 2234220



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## ***Trustee Board 2022-23***

***President:*** The Mayor of Maidstone, Cllr Gordon Newton

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

Mr S B Malhotra: *Chair*  
Mrs S Hawkins: *co Vice-Chair (to February 2023)*  
Mr R Bird: *co Vice-Chair*  
Mr D Parrish: *Hon. Treasurer*  
Mr J Cobbett  
Mrs W Foster  
Mr I Owen  
Mr A Breen  
Mrs J Woods  
Mrs L Mason *(from November 2022)*  
Mr P Stonely *(from November 2022)*

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

Cllr Mr P Harper: Maidstone Borough Council

### ***Staff Representatives:***

Chief Executive:	Mr P Hardy
Volunteers:	Mr S Jones
Paid Staff:	Ms T Weber

### ***Governance:***

Through regular reviews the Trustee Board endeavours to reflect on and apply the principles of Organisational Purpose; Leadership; Integrity; Decision Making, Risk and Control; Board Effectiveness, Diversity, Openness and Accountability contained in the Code of Governance in order to facilitate continuous improvement.

**Challenging discrimination Valuing diversity**  
**Promoting equity and inclusion**

## **Chair's Report**

Another year has flown by -- once again -- it seems time passes quickly

a) when you are having fun

b) as you are getting older

I suppose both could be true, but if I could choose, I would prefer a) although b) seems to be closer to the truth!

We are now in the second year of my stewardship as Chair and I must say it is business as usual. We came out of various Lockdowns and hoped to continue providing our service to the Community pretty much as before. Rules and regulations meant that we could only start very slowly opening our doors to the public of Maidstone. Slow and steady as she goes!

Our CEO, Paul Hardy, really lives up to his name. He decided that the pandemic had taught us good lessons. Staff working from home were trusted that they would be as effective as they were in the office.

My own impression has been that they excelled, delivering a commensurate service to Clients on the 'phones and online. Suffice to say that even with reduced resources we continue to provide our service to many more people than other similar organisations.

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 an optional extra. There is enough statistical evidence in this report to demonstrate this.

When the restrictions were lifted and we came back into the office, Paul decided that we will use the lessons from the pandemic and offer a hybrid type of service to our Clients. We adopted the "best of what we had learned and the best of what did" to work in different ways and provide most of our services remotely -- via telephone as well as digitally -- and reserving face-to-face for the vulnerable and more complex cases. 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 have helped 30% more clients despite our having a lower level of resource.

Volunteer Advisers predominantly work at the office whilst Paid Staff provide a mix from home and office. This system works very well as senior staff can be contacted wherever they are working from. Support, supervision, and training can still be offered remotely so that no one feels they are working out there on their own. Our goal is to empower clients solving their problems by themselves; others requiring more support do receive further help through detailed work by our Specialists.

All Projects have been delivering according to each funder's satisfaction, and as all those personnel delivering these services can also work from home, it seems to me that we have picked out the best of both worlds.

PensionWise is still conducted predominantly on the 'phone although some face-to-face appointments are carried out in Maidstone or Brighton. Similarly, too, Help to Claim became initially an online service and Citizens Advice National is encouraging the funders, DWP, to start moving towards a face-to-face service again.

Senior staff continue to be guided and supported by the Trustee Board who were quickly on board with the changing circumstances. Our Board has continued to function as usual with meetings moving seamlessly, working both via face-to-face and established online platforms. Similarly, staff meetings have successfully continued by using a hybrid model of personal attendance or joining online.

We continue to work with several partners within Local Government and Statutory Agencies to improve the policies and practices that affect our communities. We have been working collectively with other Local 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.

Our service moves from strength to strength as we have been successful in securing further contracts from existing and new funders. Paul and his team have been successful in finding additional funds for us to offer a weekly service for the residents and users of Trinity Foyer. Another project works with funds from the

Colyer-Fergusson Charitable Trust to deliver services to the Clients of Blackthorn Trust under the Mental Health banner.

We are slowly starting to welcome new volunteers to our Service who 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 parents whose children have started school – so we offer a range of support services to meet the needs of all our volunteers too. Our commitment to value diversity, promote equity and inclusion means we are encouraging individuals who might not otherwise wish/be able to volunteer to come and join our vibrant team.

Our service 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 team working within the Social Policy department has contributed to vital policy changes that will help more people make ends meet. The team collects Client information to enable us to work with our local government—at parish, district, county level—to inform debate with our data and client stories.

I finish by giving my thanks to all those who support this Organisation, whether by working in it; by providing funds to ensure we continue as before; or by donating their time and energy in any way they can.

Ladies and Gentlemen, I commend this Report to you.

Thank You.

*Bonny Malhotra, Trustee Board Chair*

## ***An Office Co-ordinators View***

The wheel was first used by the Sumerians in the 4th millennium BC in Lower Mesopotamia (what is now modern-day Iraq) and along with the light bulb and the printing press, is often cited as one of the most important inventions of all time.

Having said that, crucial to the performance and efficiency of the wheel is its axle, the size and shape of which has to be just right in order to ensure fluidity of movement and speed of motion, in any direction and under all circumstances.

And that is how I see the role of the Office Co-ordinator within the Admin function at Citizens Advice Maidstone.

Our Service is like a well-oiled and constantly rotating wheel, agile enough to be able to deal with most obstacles in its path.

However, this is only made possible by the smoothness and versatility of the operation of the Admin department, which acts as the linchpin for the entire organisation, enabling us to comfortably traverse any and all terrain and deal effectively with matters both big and small.

Certainly, Covid proved to be a major bump in the road, as is the current 'Cost of Living' crisis and the resulting sacrifices that continue to be made by so many will not be forgotten.

Never-the-less, I am confident that with the help and support of a dedicated team of paid staff and volunteers, as well as the good will and continued backing of our friends and funders, we can continue to help our clients deal with just about anything that life throws at them.

After all, as Victor Hugo said, the future has many names: For the weak it means the unattainable; for the craven it means the unknown but for the courageous, it means opportunity!

*Office Co-ordinator*

## Employment Advice

As we continue to help more clients through our new way of working, so we see more clients needing help with employment issues. Employment queries have risen again this year, and continue to play a large part in our daily work.

Unfortunately the current themes affecting so many people in their daily lives also affect their employers. Rent increases, energy costs and rising prices mean businesses as well as households are struggling, one consequence being rising numbers of dismissals through redundancy.

According to government figures (Monthly Insolvency Statistics June 2023) company insolvencies were 27% higher than the same period in 2022, and the highest since 2009. In other circumstances, rival businesses are taking over struggling companies and employees are confused as to where they stand, as often neither the transferring or transferred employer correctly applies Transfer of Undertakings (Protection of Employment) Regulations (TUPE).

Nonetheless, this – like so much EU derived employment law – continues to protect workers' rights and we have been able to provide our clients with the advice they need in often complicated circumstances.

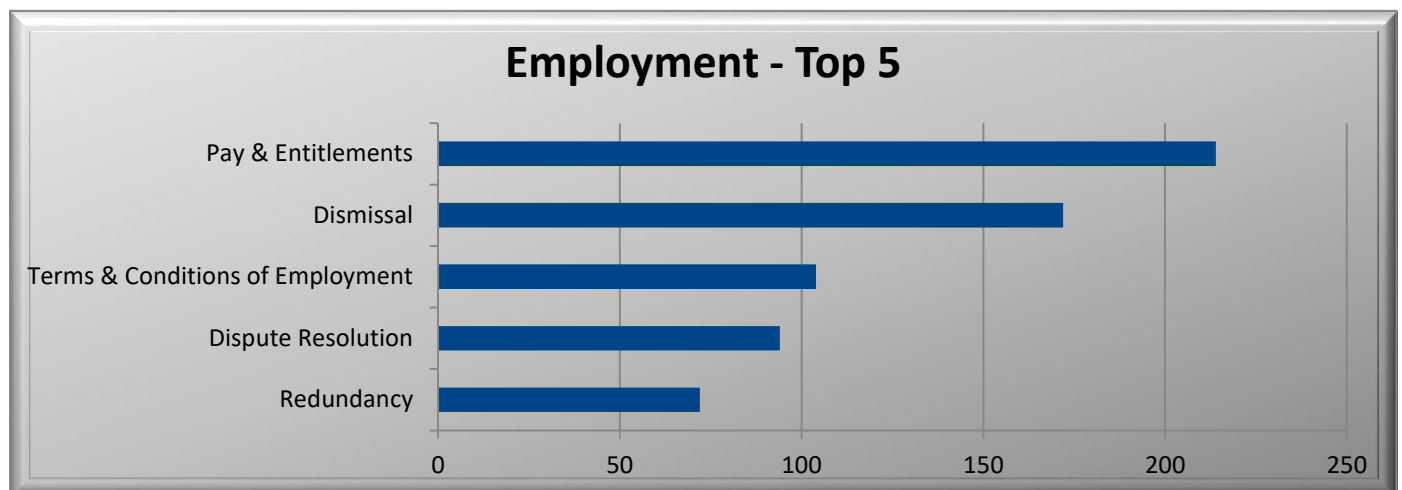
Inevitably we also see employers continuing to attempt to save money by underpaying their employees or altering their terms and conditions, often without the employees' consent.

Discrimination continues to be an issue in many cases, often leading to the above problems or causing the client to leave their job as the employers' unfair behaviour makes it impossible to remain.

Clients with employment queries rarely have one single problem with their employers, however our advisers are skilled in identifying these issues and supporting the clients, not just in terms of identifying their rights in the employment situation, but also recognising the impact that the reduction in income will have on the clients' housing and other areas of life.

What may start as a query about whether it was fair for the employer to sack them or cut their hours will often result in the client being guided into making a claim for benefits or helped with their housing situation, as well as being fully advised on their employment rights.

*Employment Adviser*



## Energy

We successfully obtained a new contract with Citizens Advice funded to deliver energy advice and were able to assist many people during very testing times when energy prices have been at an unprecedented high.

Under the contract, we have been able to issue fuel vouchers for those on prepayment meters to help with the rising costs as, even with the government assistance of £67 per month, such clients were still struggling to ensure that they had enough credit to get them through the week, let alone the winter.

In addition, we are also trying to inform people of the dangers of Carbon Monoxide poisoning. Many people know of it as the “silent killer” but are unaware of what symptoms they need to look out for and we were able to offer our clients Carbon Monoxide monitors free of charge where there was not one already present in the home,

Our office has been able to deliver full energy advice and help members of the public to examine their behaviour when it comes to using energy. Advising people that even relatively minor changes such as turning off sockets and using a draught excluder at the bottom of the door can help keep costs down and overall, we advised 145 clients on the subject of Carbon Monoxide and sent 43 alarms to clients who did not previously have one in place.

We also set up outreach sessions in an attempt to capture clients who may have missed out on receiving energy advice by other means.

Our energy team has worked hard to get as much advice and assistance out to people who have been in dire need as possible and I would like to take this opportunity to thank them all for achieving our target over all areas of energy advice.

We hope that prices will eventually fall and with the implementation, following advice from us, of some small behavioural changes, people will be in a position to manage a little better.

*Energy Adviser*

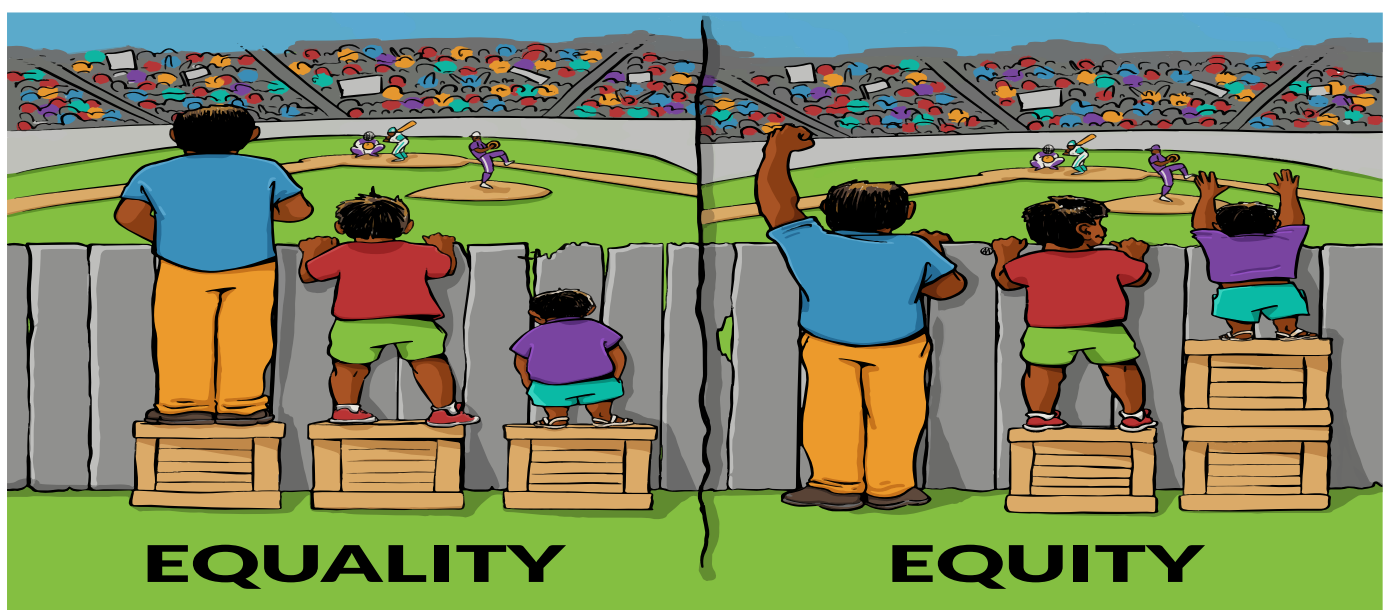
## ***Equity, Diversity and Inclusion***

Equity, diversity and inclusion is the bedrock of our service. We want our service to be accessible to anybody who needs us, we want to provide them with the service that they need. We also want to be an organisation that people want to work for, because of our values and what we do. But what do these words mean?

Equity is about treating everyone justly and according to their circumstances, we will adapt our services to their needs. This is often confused with equality which simply means treating everyone the same. The picture below shows the difference far better than any words.

The population of Maidstone is diverse, and we aim to ensure that they feel confident to use our services whoever they are. This goes for everyone who works for us too, we want to attract the best talent and their diversity will give confidence to our clients. We all benefit from an inclusive service reflecting different social and ethnic backgrounds and different ages, gender and sexual orientation.

These are goals that we may never meet fully, but are committed to build upon all that we have already achieved. This year we will look at how we might better serve some of the harder to reach groups as well as reflecting on the profiles of our own people.





## Housing Advice

Issues around housing are a consistent presence in society and, therefore, our clients need to know their rights and responsibilities. The number of individuals experiencing difficulties regarding their housing has been exacerbated in the wake of the pandemic and the consequential steady rise in the cost of living.

People from all walks of life are finding day to day living more of a struggle, which has a direct impact on the affordability of bills, the biggest of which being housing costs and rent.

The provision of practical housing advice is therefore imperative, and can be very complex in nature. Citizens Advice work alongside other agencies in the local area; having strong ties, of course, with our local council, in order to meet the ever- growing needs of our clients.

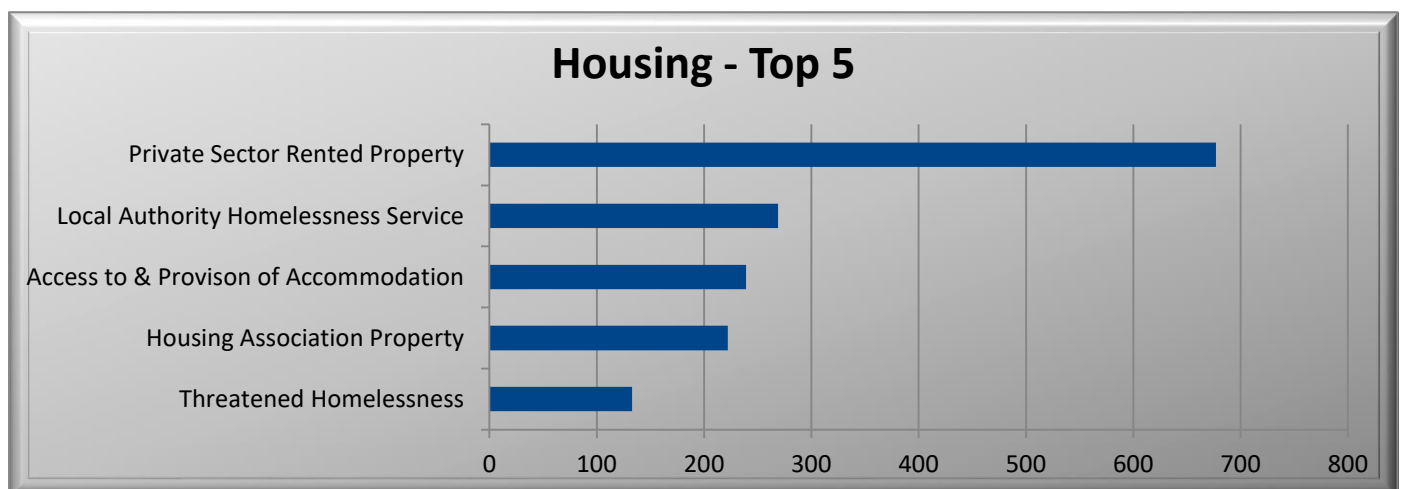
Cooperative working such as this, has allowed us to see more clients, especially those that are potentially more vulnerable, in a face to face setting at Trinity Church. Working in tandem with the housing team at Maidstone Borough Council, we are able to highlight and address client's other needs while navigating their housing concerns.

Ensuring clients are getting the best information in order to prevent homelessness is at the forefront of our housing advice service; making sure they know their rights when faced with a section 21 notice and are aware of the support organizations available. Clients also need to be aware of how their rental deposits should be protected and the impact this can have if this is not done so properly.

We are here to help people tackle problems with landlords, in terms of what their rights and responsibilities are and what support they can get if repairs are not being addressed.

The introduction of the Social Housing Act in 2023 aims to regulate this sector of the industry more profoundly, dealing with landlords who are failing their tenants and not providing suitable, safe housing that can truly feel like a home.

*Housing Adviser*



## Maidstone Prison Advice Service

This year saw a gradual return to normal operations in HMP Maidstone with face to face appointments increasing as the Prison Service further reduces restrictions due to the pandemic. We initially use a paper based advice system and will arrange appointments for more complex issues and for clients who need additional support. We work closely with the Resettlement Team in the prison where there have been changes in staff, which initially affected service delivery as they became used to our unique requirements. Demand for our services remains high.

The prison is designated a Foreign National Prison where most inmates face deportation at the end of their sentence. English is not usually their first spoken or written language. Interpretation is normally through using other prisoners with better grasp of English. We can also access "The Big Word" telephone translation service.

Our role is intended to help clients deal with issues on the outside of prison in order to prepare for release either in the UK or abroad. In other words "Helping you to turn the page" for a better life.



During 2022/23, we helped 240 prisoners in 489 interactions dealing with 247 issues including 747 letters sent to and for clients. The main work remains trying to obtain the return of property from enforcement agencies (171 requests). Other issues included housing, debt, benefits, Tax & NI, Finance, immigration, health, legal and employment issues. We are not necessarily informed about the results of our actions but we do know of 85 positive outcomes on behalf of prisoners and £8,500 in financial gains.

*Prison Advisers*

## **Money Advice**

Talking about a financial problem can be very distressing for some clients as they find it embarrassing to find themselves overwhelmed by debt and creditors chasing them for money.

They may have been contemplating calling for help for some time.

Once a client is assisted to fully understand their financial situation often a sense of relief is felt, as they are no longer alone in their situation.

At Citizens Advice we empower our clients and offer options to help clients understand their options for dealing with Priority and Non Priority debts.

Clients are offered a benefit check to help to maximise their income and we assist the client to complete a budget sheet to show income and expenditure.

Often clients have never previously engaged with budgeting and have always paid the creditor who shouts the loudest.

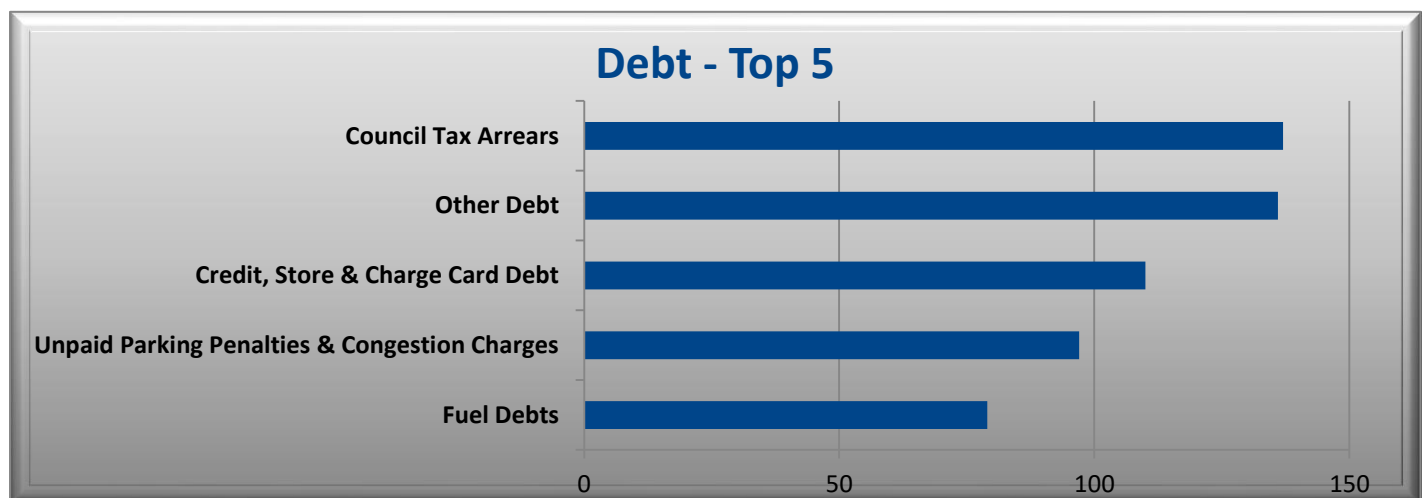
We encourage our clients to engage in collecting information to empower them to be involved in looking at options to deal with their debts.

Clients are helped to understand that it is never too late to deal with a creditor and that there are several options available to start dealing with their debts.

Clients may be eligible for a Debt Relief Order (DRO) to write off their debts or a debt management plan, IVA or in extreme cases Bankruptcy along with several other remedies.

It is extremely satisfying to assist a client to start their journey to “Turn the Page “and manage their ongoing finances to become debt free.

*Money Adviser*



## **An Operations Manager's View**

2022 – 2023 has been interestingly eventful in Bower Terrace: Citizens Advice Maidstone has been implementing a new way of working since the pandemic, and although we no longer need to observe the various protocols associated with lockdown and social distancing, we have found that maintaining our service over the phone rather than face to face has resulted in more clients being helped, with better targeted advice.

We have offered face to face appointments to clients who need them since July 2021, and this has been working well for advisers as well as the clients they help. We have also returned to a limited number of Pension Wise appointments in the building and welcomed a number of new faces as the *Help to Claim* service, and team, expanded.

This coincided with the introduction of a new phone system, initially for *Help to Claim* before being extended to *Pension Wise* and latterly *Adviceline*, which has on occasion tested everyone's inner strength.

Our volunteers have taken all the changes in their stride, and more than met the challenge, and we have also seen an increase in the numbers of applicants interested in joining them, several of whom are either now advising or in training.

Alongside this, we are continuing to deal with many email enquiries and at the end of the year 22-23, are about to start working in Trinity House one day a week helping Maidstone Borough Council clients by appointment.

As the restrictions imposed on us by the pandemic recede into the distance we can definitely say that we have turned a page, and we are now working far more effectively than we did before, and helping many more clients turn their own pages.

*Operations Manager*

## **Pension Wise**

Citizens Advice Maidstone is one of 38 local Citizens Advice who have been delivering the government's Pension Wise service for the last 8 years. Launched in April 2015, Pension Wise was a new guidance service set up to help people understand their options under the pension freedoms. Pension Wise is a service from *MoneyHelper*.

Citizens Advice Maidstone delivers Pension Wise appointments to people aged 50 and over with a defined contribution pension.

### **Key statistics**

For 2022/23, Pension Wise has delivered 70,454 appointments across the service in England, Wales and Northern Ireland.

People visiting Pension Wise have remained highly satisfied with the guidance they are receiving with satisfaction ratings remaining consistently high. For 2022/23, Citizens Advice achieved a satisfaction score above 95%.

*The above article has been vetted and approved for publication by the Citizens Advice Pension Wise communications team*

## **Citizens Advice Maidstone's Projects and Supplementary Services 2022-2023**

It is important to first acknowledge that without our core grant from Maidstone Borough Council which provides essential funding towards our general advice service for local residents, we would not be able to operate. The grant also enables us to seek additional funding for projects and other important services to support residents.

We have been fortunate in this in recent years, often bidding successfully against stiff opposition, as charities across the UK are increasingly obliged to compete with each other for limited or diminishing funds.

We anticipate this unwelcome national trend will continue for the foreseeable future but have confidence in our own abilities to plan and succeed in this highly competitive market.

We are currently providing a wide range of additional services for residents that are funded from sources outside of our core grant and which constitute the majority of our annual funding. Some of these services may also be reported on in more detail elsewhere in this document.

Key projects and services in 2022-2023 are outlined below:

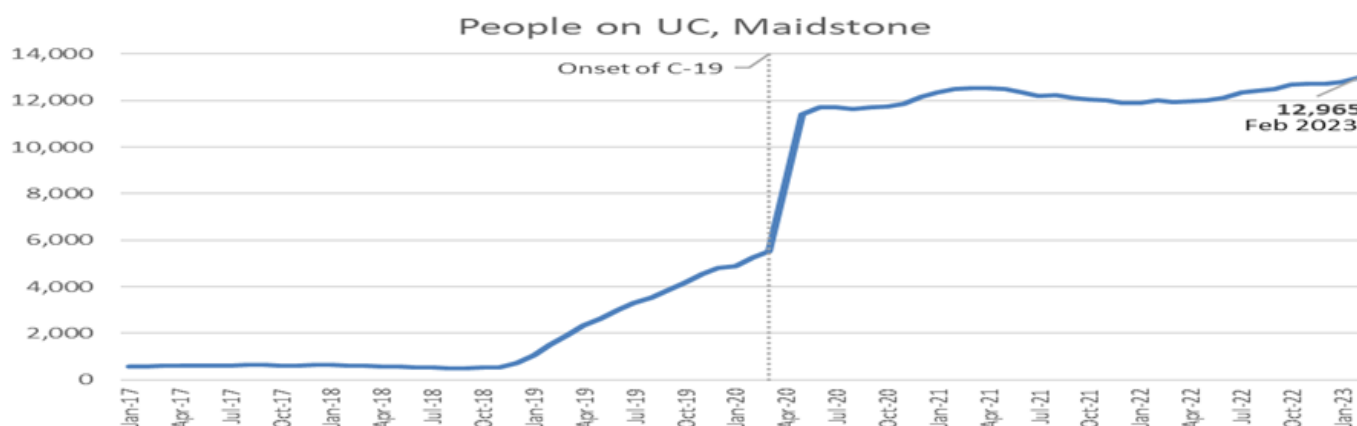
- Pension Wise Service for Kent and East Sussex
- Help to Claim Universal Credit Service (and Lead for Kent)
- Prison Advice Service for HMP Maidstone
- Energy Advice Programme and CO Awareness Programme
- Council Tax Support for Maidstone Borough residents
- Management of South East Financial Capability Forum

Many thanks to all our funders without whom none of this would be possible. Specific funder information is available elsewhere in this document

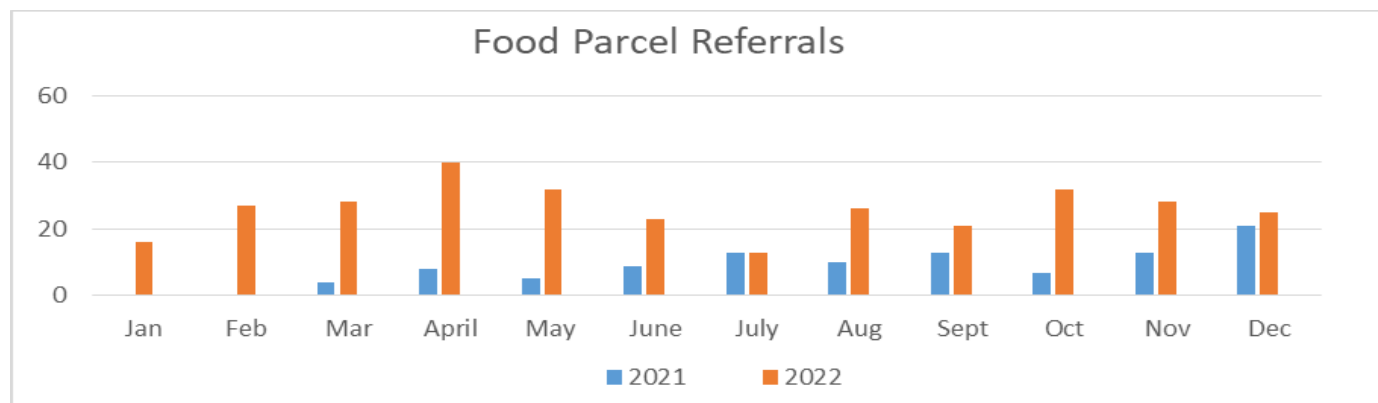
*Service Manager – Projects*

## Research and Campaigns

The team's main focus this year has been on Cost of Living issues: taking part in the national campaign and working with local partners. We have supported meetings with the Borough Council and other charities and services, and lobbied local MPs on issues such as energy costs, household debt and housing allowances. Some examples of this work are shown here. We also reviewed comparative utility costs by region, and produced data on Ukrainian residents in Kent for the LCA cluster group.



Source: DWP, Stats-xplore, People on Universal Credit



Our participation in the national Help to Claim Universal Credit research project has continued, and we have researched local community advice needs and prepared economic and social forecasts to inform the local business plan and project proposals.

*Research & Campaigns Team*

## **Advice Giving**

It is comforting to note that as we turned the page to face the financial year 2022 – 2023, the Covid pandemic had subsided and we were able to advise our clients on our new “normal” service.

We had a team of loyal volunteer advisers who had stuck with us through all the difficulties of 2020 – 2022, but the team has shrunk compared to the pre-Covid years, which means that we have had to continue to adjust the method by which we offer advice.

We still have an insufficient number of advisers to operate a drop-in advice service but we continue to offer as many face to face appointments in our local office as resources allow. These appointments have to be booked via our Adviceline service. They have proved invaluable for clients who have literacy issues or those for whom English is not their first language. Being able to see the client does help to break down barriers and establish a rapport quicker, which can be especially important when dealing with long, personal and complicated forms.

We have been and continue to be pleasantly surprised at just how successful giving advice over the telephone is. Many clients have done some research themselves before contacting us and some simply require confirmation that they have understood the situation correctly. At least clients can sit in the comfort of their own homes while they benefit from our advice without having to trek to our office and queue, as used to happen.

Throughout the year we have been able to maintain an advice service through answering emails sent by Maidstone residents. This is an often imperfect way of dealing with clients' queries as they are not always aware of the information that we require to provide the correct advice relevant to their circumstances.

Let's hope that the current year does not present us with too many crises and challenges!

*Advice Manager*

## **Volunteering**

I started volunteering with Citizens Advice Maidstone when I retired, as a way of keeping my mind active and giving something back to the community in exchange for my civil service pension.

The staff and volunteers at Citizens Advice Maidstone are a great bunch of people, and we have fun. However, we all get serious when it is a question of helping someone. It's the reason we all turn up.

When someone calls with seemingly overwhelming problems and you can find a way out for them, it is a mix of relief, pleasure and a small amount of pride!

We have moved to giving most of our advice via the telephone since the Covid epidemic and the problems presented are varied. There are the regular problems of homelessness, rented housing, getting benefits, especially if you are disabled, and managing on the same money, as prices rise. Then there are the odd problems that you have not come across before that require quite a bit of research to find an answer.

However, there is always support available from the specialists when you start and for difficult problems, your colleagues are happy to share their experience as usually someone has met the question before.

*Volunteer*

## **Welfare Benefits Advice**

The client was referred to the Bureau with substantial debt problems that meant she was at risk of losing her property. As a routine part of the debt advice process -i.e. seeking to maximise the client's income – she was given a full benefits check.

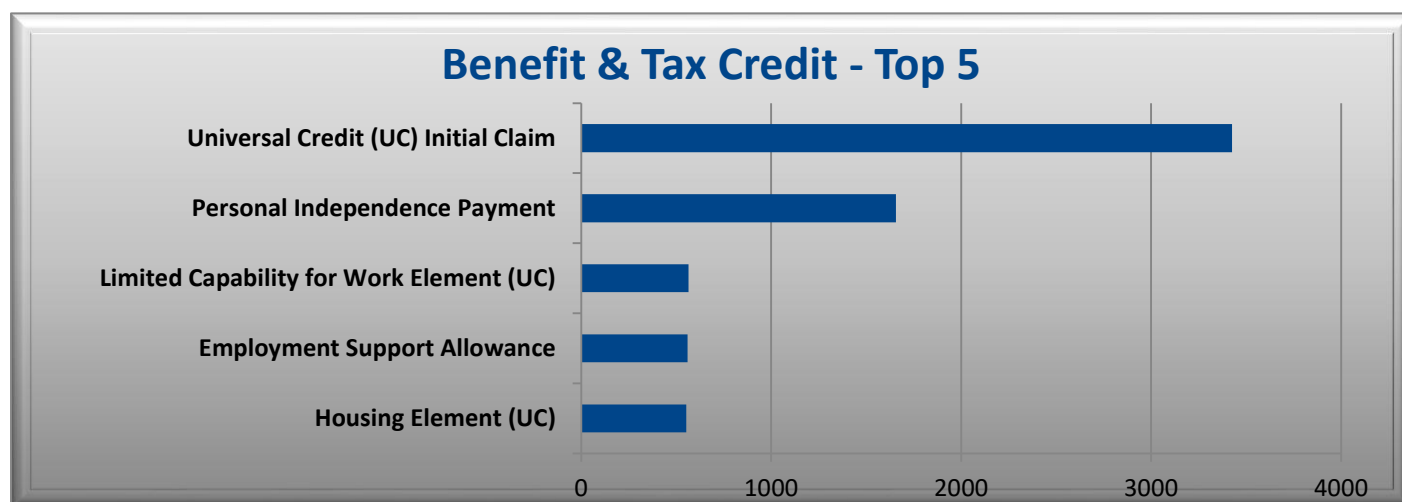
An in-depth exploration of her circumstances revealed that although she had long been claiming contributory Employment and Support Allowance, she had also been entitled to income related ESA ie premiums which she had not received. A claim for a backdated payment was made and the DWP have agreed a payment in the region of - wait for it - twenty thousand pounds! This will be enough to keep her in her property and to clear all her debts.

Furthermore, the additional eligibility for Income-Related ESA entitles her to a cost-of-living payment of £900 for the current tax year, and £650 for the previous year.

It also now passports her to full Housing Benefit (albeit still capped to the Local Housing Allowance), and she has therefore been advised to apply to the Local Authority for a Discretionary Housing Payment towards her rent.

To avoid the possibility of her getting back into debt she has been offered further budgeting advice on reducing her broadband, water and energy bills. So it can truly be said that Citizens Advice has helped her turn a page in her life and given her hope, as well as material assistance, for a better future.

*Welfare Benefits Adviser*



## ***Chief Executive's Report***

Ever since the Coronavirus pandemic it seems that we live in a world which, in order to survive, necessitates that we remain in an almost constant state of vigilance and preparedness, poised to react to any and all changes in events no matter how trivial or idiosyncratic they may seem. As a result, the working definition of that well-worn phrase the "new normal" has changed so many times over recent years as to render it almost meaningless.

This was never more true than back in April 2022 when, under the guise of a shift from parliamentary restriction to personal responsibility, the latest curve ball pitched up in our general direction by HM Government, was the removal of the legal requirement to self-isolate.

The change applied both to people who knew that they had Covid and those they had been in close contact with. However, in order to minimise the risk of passing it on to others, the related guidance recommended that although you were no longer required by law to self-isolate, if you had been unlucky enough to contract Coronavirus, you should still stay at home and avoid contact with other people.

We at Citizens Advice Maidstone have always been of the opinion that prevention is better than cure and had worked hard over the previous two years to keep Bower Terrace free from the virus so that we were able to maintain delivery of a level of Service that bore some resemblance to the one enjoyed by the residents of the borough of Maidstone prior to the pandemic.

Consequently, we found ourselves somewhat in limbo as we were not about to potentially jeopardise all our endeavours by relaxing the protocols in place around the wearing of face coverings and social distancing any time soon and whilst circumstances may have changed in the wider world as a result of the government's latest edict, at Citizens Advice Maidstone, the view from the trenches remained very much one of, "if it ain't broke, don't fix it".

Therefore, with the pandemic still far from over, we continued to conduct most of our work remotely, with the majority of our paid staff working from home and only those clients who genuinely could not be helped by any other means, being offered an appointment to see an advisor face-to-face and then, only under tightly regulated conditions.

However, as the year progressed and the incidence of Coronavirus decreased, eventually reaching an all-time post-pandemic infection rate low of 1 in 40 people nationwide, we began to take an increasing number of tentative steps down the bumpy road to normality and started to welcome more and more people (both paid and volunteer staff as well as clients) back to Bower Terrace on a regular basis.

We had suffered a number of 'casualties' along the way with some members of staff who by that time had been away from our Service for almost two years, choosing for a variety of reasons not to return but a significant number of volunteers have stuck with us and their ongoing loyalty and dedication to the cause is humbling and elicit feelings of admiration and inspiration in equal measure.

We have come a long way since then. However, despite the gradual relaxation of the rules and regulations surrounding Covid, not just nationally but world-wide and the resulting "opening up" of society as a whole, we still live in challenging times and I would like to take this opportunity to acknowledge the backing and assistance I have received from my colleagues on the Trustee Board, whose continued unwavering support has enabled us to not only maintain our level of service throughout this entire period but also branch out in to pastures new.

My sincere gratitude goes to them all as they have helped to make a challenging job much easier and in particular, on behalf of myself and all her colleagues on the Board and at Citizens Advice Maidstone as a whole, I would like to thank Mrs Sharon Hawkins, who stepped down as a Trustee in March of this year after 16 years of dedicated service, initially as our Honorary Solicitor before in 2009, taking on additional responsibilities as the Board's Vice Chair.

You do, as they say, get less for murder and Sharon's only 'crime' was to demonstrate an unstinting commitment to our cause throughout the duration of her tenure as a Trustee for which both I and my predecessor as CEO now Chair of our Trustee Board, Bonny Malhotra, are eternally grateful and believe that such a display of unbridled altruism should not go unrecognised.

Indeed, those prepared to stand shoulder to shoulder with you through good times and bad, come what may are without doubt, true friends and Citizens Advice Maidstone is fortunate enough to have more than its fair share, both in and outside the organisation.

To that end, I would like to thank the staff, both volunteer and paid, as it is because of their willingness and ability to adjust and adapt to different ways of working that we have been able to maintain an excellent advice and support service for the inhabitants of our borough and continue to deliver our objectives according to all currently held contracts.

In addition, we owe a great debt of gratitude to all of our funders, including Maidstone Borough Council, as without their ongoing support and understanding, we would be hard pressed to provide anything but a very basic core service and last but by no means least, a big thank you goes as always to National Citizens Advice for their enduring sponsorship and patronage.

It is thanks to the good will and generosity of all those who continue to place their trust in us that we can look to the future with a renewed sense of optimism and due to the public endorsement of our Service that their backing demonstrates, there is a real possibility that we will soon be able to turn the page and consign the dark days of Coronavirus to the annals of history.

*Paul Hardy, Chief Executive*



## ***Social & Recreational – Summer Bar-b-que - August 2022***



## ***Christmas Buffet - December 2022***





## Key Statistics

Maidstone (member)

01/04/2022 31/03/2023

citizens  
advice

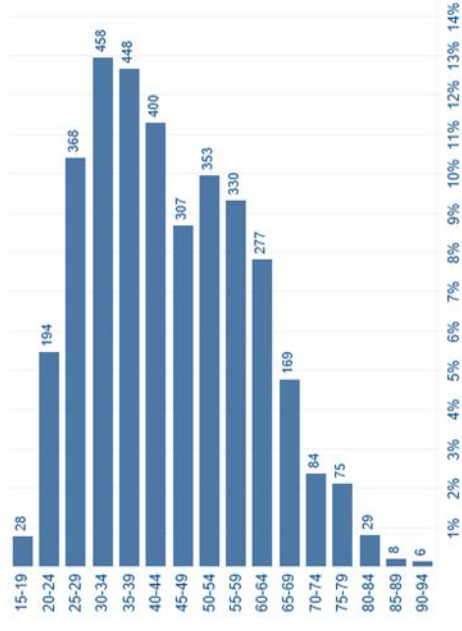
### Summary

Clients	4,179
Quick client contacts	3,186
Issues	19,133
Activities	7,500
Cases	4,221
<b>Outcomes</b>	
Income gain	£1,728,602
Re-imbursements, services, loans	£13,150
Debts written off	£51,911
Other	£22,741

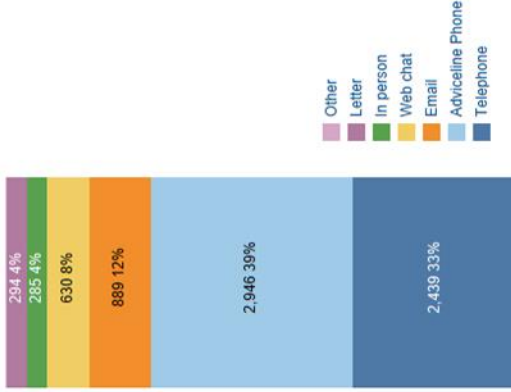
### Issues

Issues	Clients
Benefits & tax credits	1,265
Benefits Universal Credit	1,661
Charitable Support & Food Ban...	247
Consumer goods & services	103
Debt	301
Education	30
Employment	351
Financial services & capability	130
GVA & Hate Crime	64
Health & community care	95
Housing	625
Immigration & asylum	101
Legal	741
Other	41
Relationships & family	39
Tax	427
Travel & transport	82
Utilities & communications	87
Grand Total	19,133

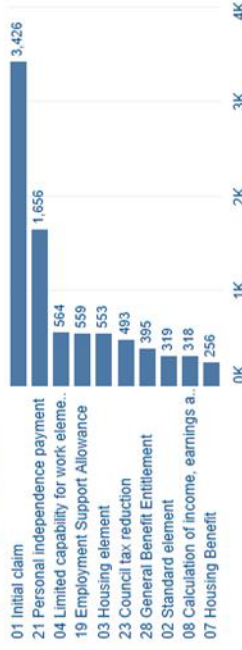
### Age



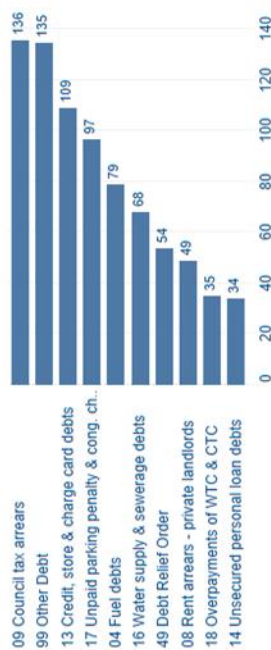
### Channel



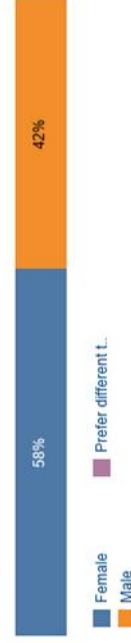
### Top benefit issues



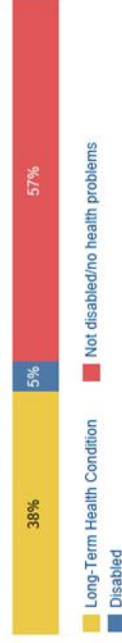
### Top debt issues



### Gender



### Disability / Long-term health

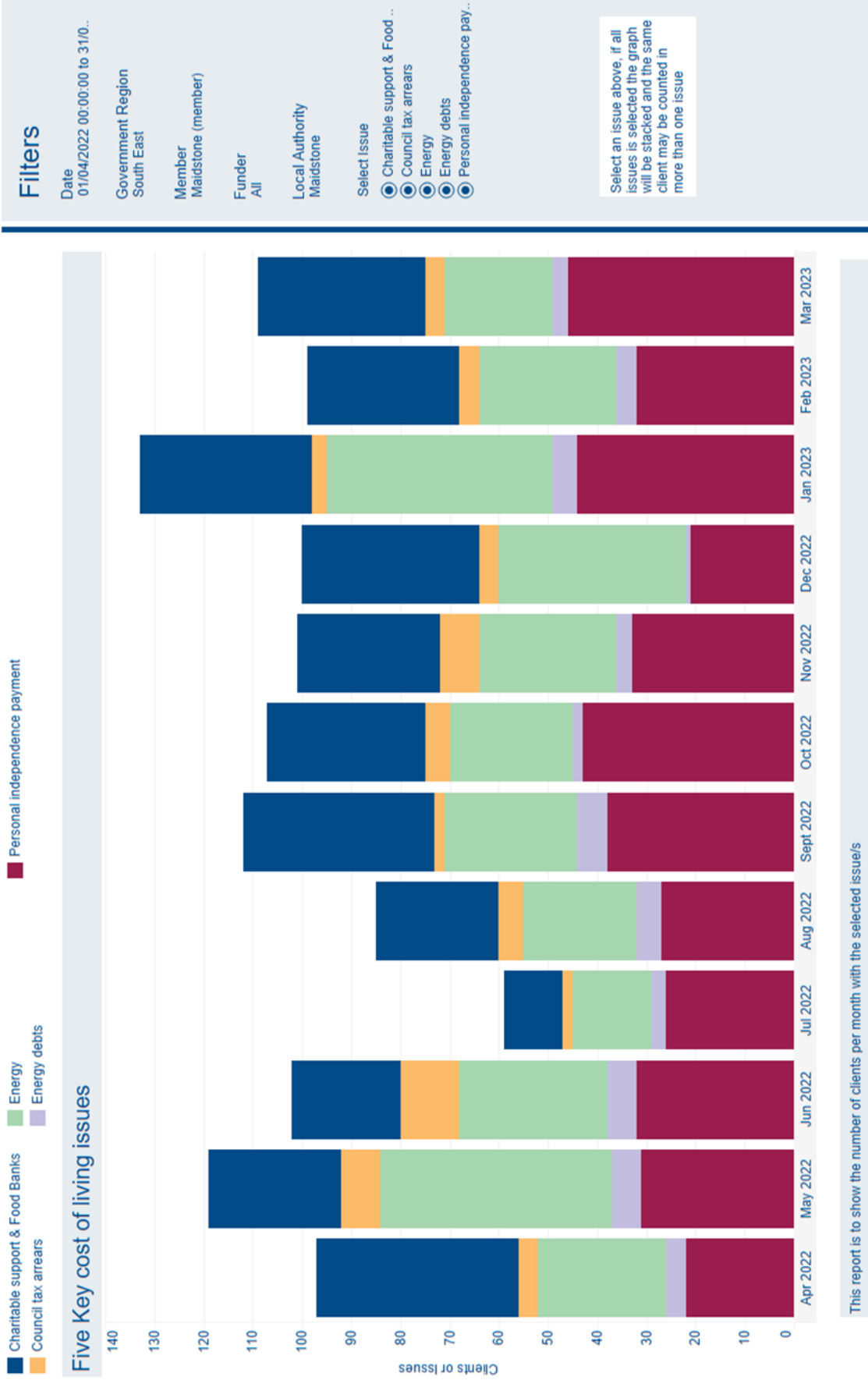


### Ethnicity



# 1) Five key cost of living Issues

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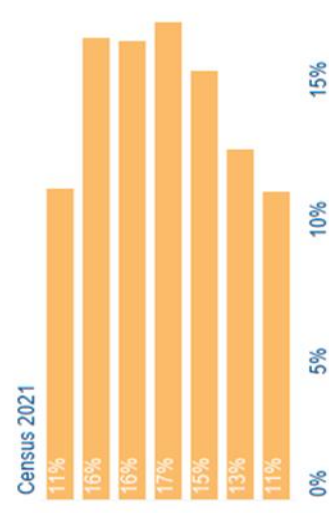
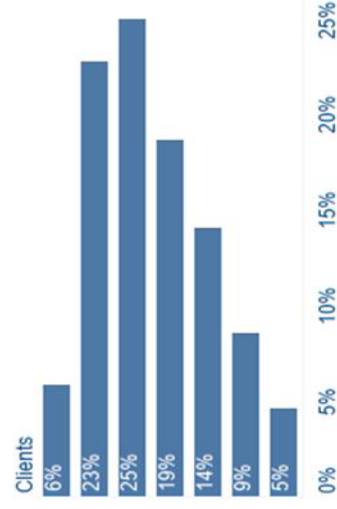


# Clients compared to Census 2021 data

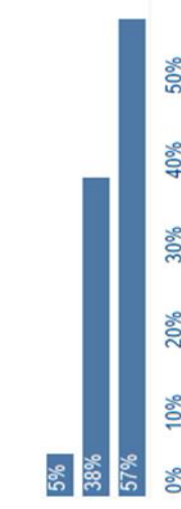
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## Maidstone (member)

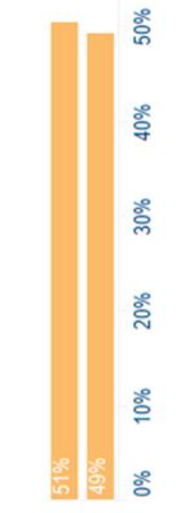
Age	Clients	Census
16-24	5.9%	11.1%
25-34	22.8%	16.5%
35-44	25.0%	16.4%
45-54	18.7%	17.1%
55-64	14.1%	15.3%
65-74	8.7%	12.5%
75+	4.7%	11.0%
Grand Total	100.0%	



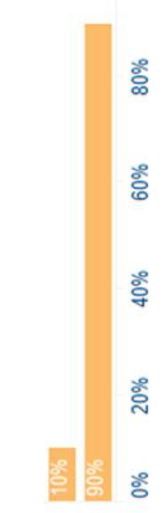
Disability	Clients	Census
Disabled	5.2%	15.9%
Long-Term Health Condition	38.0%	7.4%
Not disabled/no health problems	56.7%	76.7%
Grand Total	100.0%	



Gender	Clients	Census
Female	53.4%	50.5%
Male	46.6%	49.5%
Prefer different term (Other)	0.0%	
Grand Total	100.0%	



Ethnicity	Clients	Census
People of Colour	17.8%	10.2%
White	82.2%	89.8%
Grand Total	100.0%	



## Filters

Dates	01/04/2022 00:00:00 to 31/10/2022
Office Group	Maidstone (member)
Local Authority	Maidstone
Census Local Authorities	Maidstone

## ***A couple of examples of the effectiveness of the work that we do:***

### ***A Scam:***

The client contacted us after receiving an email appearing to come from Scottish Power saying they owed £4,000 in electricity and had been requested to set up a standing order to repay the amount owed.

The client rang the telephone number on the email about the amount owed and said they wanted to check with their local Citizens Advice as they were paying a lot for electricity already.

The client was told by the person who answered the call, not to contact Citizens Advice and that they would call the client back later that day to set up a standing order.

Fortunately however, the client did ring us and when we checked the number given in the email, we were able to establish that this was in fact a scam.

We gave the client the correct contact details for Scottish Power and advised them to report the scam and confirm with their supplier, whether they did in fact owe any monies to them.

The client came back to us to advise that their Scottish Power account was up to date with no outstanding charges and that they were very happy with the advice given.

### ***A Housing Issue:***

The client had received a section 21 notice as their landlord needed to move back into the property they were renting.

The client was concerned that they had not been given enough time to look and move to alternative accommodation especially as their partner had serious medical and mental health issues.

The client was given additional advice about the section 21 processes and advised as to what further action they could take.

We received an email from the client at a later date, thanking the adviser for their time, patience and advice saying that it helped how they were feeling and enabled them to better address their situation.

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 (Level One)  
Relationships Travel Utilities

## SPECIALIST ADVICE

Debt Employment Welfare Benefits Energy

### Acknowledgements

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

#### Volunteering with Citizens Advice Maidstone

You can make a real difference in helping your communities by volunteering with Citizens Advice.

Teams of volunteers across England and Wales are vital to the work conducted by Citizens Advice, helping people access information and giving them the advice they need to move forward with their lives.

Citizens Advice believes everyone deserves access to independent, free advice to help them deal with life's problems and challenges and you can help us do that.

Volunteers are at the heart of how we deliver the Citizens Advice service, whether it's:

- helping people online, over the phone, or in person
- raising funds
- researching and campaigning for policy change
- helping the service to run smoothly in our admin and customer service roles
- as a trustee

Visit our website at [www.maidstonecab.org.uk](http://www.maidstonecab.org.uk) for further details and an application form.

#### Financial Support was received from:

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)  
Cobtree Charity Trust  
DWP (MAPS) Pension Wise  
Golding Homes  
HMP Maidstone  
Involve Kent  
Maidstone Borough Council  
Money & Pensions Service (MAPS)  
North & West Kent Citizens Advice  
Southern Housing Group  
South East Water  
Staplehurst Parish Council  
The Henry Smith Charity

#### Donations from the public, clients and staff

#### Our special thanks go to:

Members & Officers of Maidstone Borough Council  
DWP (MAPS) Pension Wise  
HMP Maidstone  
Money & Pensions Service (MAPS)  
Citizens Advice Central Office staff

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

**REPORTS AND ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2023**

**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)  
Mrs S Hawkins (Co Vice-Chair; resigned 6 March 2023)  
Mr R Bird (Vice-Chair)  
Mr D Parrish (Hon Treasurer)  
Mr J Cobbett  
Mrs W Foster  
Mr I R Owen  
Mr A Breen  
Ms J S Woods

**Co-opted Members**

Cllr P Harper  
Ms L Mason  
Mr P J Stonely

**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

**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 2023

The Trustees present their report and the audited financial statements for the year ended 31 March 2023. 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 everyone regardless of their 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 through the work of the Research and Campaign team.

#### **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**

Our goal is to empower clients solving their problems by themselves; others requiring more support do receive further help through detailed work conducted by our specialists and 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 equity & inclusion and challenges discrimination. This essential work is professionally carried out by our team of paid and voluntary staff helping people to solve their problems and changing 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 office is located on Tonbridge Road. A number of outreach sessions are also provided at certain parishes in the Borough by appointment. This enables us to connect with a broad and diverse client base within the Borough. Clients can approach our service for face-to-face advice; by telephone; by email or digitally for those who otherwise cannot access us easily.

The Citizens Advice Membership Scheme requires 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 Assessment to the Performance Assessor under the system. The Organisation has been 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. Financially it has been a better year with us securing funding for new projects. Notwithstanding, our total income for the year was £805,623 (2022:£ 805,631) with the expenditure pegged at £780,515 (2022:£ 758,097) showing a surplus of £25,108 (2022:£ 47,534) for the 2022/23 financial year. There was a gain on the pension scheme liability of £1,879, which has been separately disclosed this year, giving an overall surplus for the year of £26,987 (2022: £68,956). At the end of the Financial Year our Restricted Reserves were £58,441 (2022: £54,914) and Unrestricted Reserves stood at £291,690 (2022: £268,230).

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 28 paid staff equating to almost 21 FTE, of which 16 FTE work within our various projects and the remainder form part of our core service. Our team of 40 volunteers includes Trustees, advisers, administrators, 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 the essential Core Service of general and specialist advice through digital and face-to-face formats 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. Pension Wise provides a service throughout Kent and East Sussex. Citizens Advice also provide funding for Universal Credit (help to claim). 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 (CMAP), 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 2023**

**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 Local 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 to over 13,000 a people up 30% from last year, with over 35,000 different issues achieving nearly £2m income gain and debts written off 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 over the years has dealt with around 1.5 Million problems.

Volunteers have always been integral to the Citizens Advice service and are increasingly involved in delivering services 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 too. Our commitment to value diversity, promote equity 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 LCA can develop volunteers' practical skills, such as problem solving, communication and teamwork, 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 Citizens Advice 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.

For retired individuals, volunteering may offer different 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 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.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**Achievements and performance (continued)**

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 2022/23 financial year, we have established a new way of working after being faced with perhaps our biggest challenge yet (Covid-19), how to continue to deliver our much-needed service, a lifeline for so many, in the wake of the epidemic, into a cost of living crisis.

We adopted the "best of what we had learned and the best of what did" to work in very different ways and provide the vast majority of our services remotely, via telephone as well as digital means, and reserving Face 2 Face for the vulnerable, and complex cases. 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 have helped 30% more clients with much lower level of resource.

**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 at Citizens Advice Maidstone, our volunteers are better equipped and more confident in their abilities, and hence are more likely to move into employment. This has a true 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.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**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 seven 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 2022/23 we have delivered Pension Wise appointments by telephone and face to face, to people aged 50 and over with a defined contribution pension.

**Key statistics (PW)**

During 2022/23, demand has remained very high. Since the service started, people have continued to value the high-quality guidance and support they receive. Satisfaction scores have remained over 95%.

**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 service is a network of independent, local charities that helps people resolve their money, legal and other problems. The service is the largest provider of free advice in the UK. Citizens Advice also uses evidence of 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. Citizens Advice 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 their 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 2023**

**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 resource shortages, although the Citizens Advice Maidstone managed to maintain a service by offering advice digitally by telephone and online. Some consideration has been given to the issues which may result from events over the past 3 years, 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. We are most grateful for the Council's continuing support. Citizens Advice Maidstone 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. Citizens Advice Maidstone's management has been successful in securing such funding from a variety of sources, including national Citizens Advice MAPS Henry Smith Colyer-Fergusson and grants from local charities. The management continues to develop new and innovative partnerships with a wide stakeholder group in response to steadily dwindling financial resources.

**Financial review**

The net surplus for the year amounted to £26,987 (2022: £68,956). There was a surplus of £29,352 in relation to unrestricted activities before transfers. As at 31 March 2023 general unrestricted reserves amount to £261,690 (2022: £268,230) and total restricted reserves amounted to £58,441 (2022: £54,914).

**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 2023 were £58,441 (2022: £54,914).

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 six months unrestricted (core) expenditure with a contingency of 10% will ensure that this aspiration is preserved as an allocation for core management activities to cover certain members of our project staff who support all aspects of the Bureau's activities. Therefore, the total reserves the trustees aim to hold is £270,000 (2022: £230,000).

As at 31 March 2023 unrestricted general reserves are £257,208 (2022: £233,748) and designated reserves are £34,482 (2022: £34,482).

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**Going concern**

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**

Citizens Advice Maidstone is a member of Citizens Advice, which provides a framework for standards of advice management as well as monitoring progress against these standards. The Board of Trustees produces an annual report detailing Citizens Advice Maidstone's 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 Citizens Advice Maidstone's 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 2023**

**Disclosure of information to auditors**

In accordance with company law, as the charity's trustee, 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 trustees of the charity, 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.

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

21 September 2023

ON BEHALF OF THE  
BOARD OF TRUSTEES  
  
MR S BONNY MALHOTRA

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**Opinion**

We have audited the financial statements of Maidstone Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023 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 2023 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 2023

##### **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 2023**

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 (i.e. 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.

*Azets Audit Services Limited*

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

27 September 2023

**Statutory Auditor**

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 2023**

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<b>INCOME:</b>					
Donations and legacies	3	505	-	505	955
Charitable activities	4	150,660	653,490	804,150	804,629
Investments		968	-	968	47
<b>TOTAL INCOME</b>		<u>152,133</u>	<u>653,490</u>	<u>805,623</u>	<u>805,631</u>
<b>EXPENDITURE:</b>					
Charitable activities	5	124,660	655,855	780,515	758,097
<b>TOTAL EXPENDITURE</b>		<u>124,660</u>	<u>655,855</u>	<u>780,515</u>	<u>758,097</u>
<b>Net surplus/(deficit) before gains on pension scheme</b>		<u>27,473</u>	<u>(2,365)</u>	<u>25,108</u>	<u>47,534</u>
<b>Gains on pension scheme</b>	18	<u>1,879</u>	<u>-</u>	<u>1,879</u>	<u>21,422</u>
<b>Net surplus/(deficit) before transfers</b>		<u>29,352</u>	<u>(2,365)</u>	<u>26,987</u>	<u>68,956</u>
Transfers between funds	14	(5,892)	5,892	-	-
<b>NET MOVEMENT ON FUNDS</b>		<u>23,460</u>	<u>3,527</u>	<u>26,987</u>	<u>68,956</u>
Total funds at 1 April 2022		268,230	54,914	323,144	254,188
<b>Total funds at 31 March 2023</b>		<u>291,690</u>	<u>58,441</u>	<u>350,131</u>	<u>323,144</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 pages 16 to 24 form part of these financial statements.

MAIDSTONE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2023

Comparative year information  
Year ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<b>INCOME:</b>					
Donations and legacies	3	955	-	955	7,091
Charitable activities	4	178,371	626,258	804,629	852,838
Investments		47	-	47	183
<b>TOTAL INCOME</b>		<u>179,373</u>	<u>626,258</u>	<u>805,631</u>	<u>860,112</u>
<b>EXPENDITURE:</b>					
Charitable activities	5	126,204	631,893	758,097	793,704
<b>TOTAL EXPENDITURE</b>		<u>126,204</u>	<u>631,893</u>	<u>758,097</u>	<u>793,704</u>
<b>Net income before gains on pension scheme</b>		<u>53,169</u>	<u>(5,635)</u>	<u>47,534</u>	<u>66,408</u>
<b>Gains on pension scheme</b>	18	<u>21,422</u>	<u>-</u>	<u>21,422</u>	<u>-</u>
<b>NET MOVEMENT ON FUNDS</b>		<u>74,591</u>	<u>(5,635)</u>	<u>68,956</u>	<u>66,408</u>
Total funds at 1 April 2021		193,639	60,549	254,188	187,780
<b>Total funds at 31 March 2022</b>		<u>268,230</u>	<u>54,914</u>	<u>323,144</u>	<u>254,188</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**BALANCE SHEET**

**AS AT 31 MARCH 2023**

	Notes	£	2023 £	£	2022 £
<b>TANGIBLE FIXED ASSETS</b>	10		-		-
<b>CURRENT ASSETS</b>					
Accrued income and prepayments		14,338		4,740	
Cash at bank and in hand		<u>368,901</u>		<u>333,192</u>	
		<u>383,239</u>		<u>337,932</u>	
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	11	<u>29,804</u>		<u>9,605</u>	
<b>NET CURRENT ASSETS</b>			353,435		328,327
Provision for liabilities and charges	18		<u>(3,304)</u>		<u>(5,183)</u>
<b>NET ASSETS</b>			<u>350,131</u>		<u>323,144</u>
 General unrestricted funds	12		257,208		233,748
Designated funds	13		34,482		34,482
Restricted funds	14		<u>58,441</u>		<u>54,914</u>
	15		<u>350,131</u>		<u>323,144</u>

Approved by the Board of Trustees on 21 September 2023 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 pages 16 to 24 form part of these financial statements.



MAIDSTONE CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOW

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2022 £
<b>Cash flows from operating activities</b>	17	34,741	(2,763)
<b>Net cash inflow/(outflow) from operating activities</b>		34,741	(2,763)
<b>Investing activities</b>			
Interest received	968		47
<b>Net cash generated from investing activities</b>		968	47
<b>Net increase/(decrease) in cash and cash equivalents</b>		35,709	(2,716)
Cash and cash equivalents at beginning of year		333,192	335,908
<b>Cash and cash equivalents at end of year</b>		368,901	333,192

The notes on pages 16 to 25 form part of these financial statements.

# MAIDSTONE CITIZENS ADVICE BUREAU

## NOTES TO THE ACCOUNTS

### FOR THE YEAR ENDED 31 MARCH 2023

#### 1. Accounting policies

##### a) Basis of accounting

The Maidstone Citizens Advice Bureau (the 'charity') is a charitable company limited by guarantee, registered with the Charity Commission in England & Wales. 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 as the Trustees believe that no material uncertainties exist.

The Trustees have considered the level of reserves and expected level of income and expenditure and 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 2023**

**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.

**k) Taxation**

The charity is an exempt charity within the meaning of Schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**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 2023 £	Total 2022 £
Donations	505	-	505	955
	<u>505</u>	<u>-</u>	<u>505</u>	<u>955</u>

**4. Income from charitable activities**

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Maidstone Borough Council grants	133,100	-	133,100	151,100
Money Advice Service	-	-	-	52,168
Golding Homes	7,500	-	7,500	5,000
Pension Wise	-	418,018	418,018	355,027
Henry Smith (MDS Prison)	-	56,000	56,000	55,592
Energy advice	-	17,545	17,545	22,890
Carbon Monoxide Advice Project	-	17,190	17,190	-
Universal Credit – Help to Claim	-	142,237	142,237	126,581
South East Water Forum	-	2,500	2,500	14,000
Other projects	10,060	-	10,060	22,271
	<u>150,660</u>	<u>653,490</u>	<u>804,150</u>	<u>804,629</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2023**

**5. Analysis of expenditure**

	<b>Direct costs £</b>	<b>Support costs £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Citizens advice services	103,162	21,498	124,660	126,204
Prison support	39,404	27,969	67,373	61,174
Energy advice	17,545	-	17,545	22,890
Carbon monoxide advice	17,190	-	17,190	-
Water advice	9,000	5,000	14,000	-
Pension advice	284,721	106,897	391,618	368,131
Financial advice	-	-	-	52,168
Benefit advice	101,496	46,633	148,129	127,530
	<u>572,518</u>	<u>207,997</u>	<u>780,515</u>	<u>758,097</u>

**6. Support costs**

	<b>2023 £</b>	<b>2022 £</b>
Staff costs	89,092	83,238
Premises costs	58,456	31,846
General office costs	51,865	44,170
Bank charges	181	133
Governance costs (note 7)	8,403	7,423
	<u>207,997</u>	<u>166,810</u>

**7. Governance costs**

	<b>2023 £</b>	<b>2022 £</b>
Auditors' remuneration	8,403	7,423
	<u>8,403</u>	<u>7,423</u>

**8. Net expenditure**

This is stated after charging:

	<b>2023 £</b>	<b>2022 £</b>
Rent payable on property under operating leases	26,660	23,000
Auditors' remuneration	8,403	7,423

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2023**

**9. Staff costs**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Wages and salaries	595,978	574,676
Social security costs	36,171	42,127
Employer pension costs	29,462	36,734
	<u>661,611</u>	<u>653,537</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 2023 (2022: £Nil). During the year, none (2022: two) of the Trustees had expenses reimbursed by the charity. The total expenses reimbursed to the Trustees amounted to nil (2022: £70). In the prior year these costs related to sundry stationery and consumable supplies for staff members as well as travel and parking costs.

The total remuneration including pension contributions and employers' national insurance received by key management personnel for their service to the charity was £118,817 (2022: £123,915).

The average number of salaried employees during the year was 30 (2022: 32).

There were no employees (2022: none) who received total employee benefits (excluding employer pension costs) of more than £60,000.

**10. Tangible fixed assets**

	<b>Office and computer equipment £</b>
<b>Cost</b>	
At 1 April 2022 and at 31 March 2023	96,327
<b>Depreciation</b>	
At 1 April 2022 and at 31 March 2023	96,327
At 31 March 2023	<u>-</u>
<b>Net book value</b>	
At 1 April 2022 and at 31 March 2023	<u>-</u>

**11. Creditors : amounts falling due within one year**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Accruals	8,370	6,544
Other creditors	6,434	3,061
Deferred income	15,000	-
	<u>29,804</u>	<u>9,605</u>

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

12. General unrestricted funds

	2023 £	2022 £
Balance at 1 April 2022	233,748	159,157
Net Income	29,352	74,591
Transfer to restricted funds	(5,892)	-
Balance at 31 March 2023	<u>257,208</u>	<u>233,748</u>

13. Designated funds

	Balance at 1 April 2022 £	New designations £	Designations released £	Balance at 31 March 2023 £
Premises and development fund	<u>34,482</u>	<u>-</u>	<u>-</u>	<u>34,482</u>

Comparative year information:

	Balance at 1 April 2021 £	New designations £	Designations released £	Balance at 31 March 2022 £
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 2022 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2023 £
Henry Smith (MDS Prison)	12,205	56,000	(67,373)	-	832
Energy advice	-	17,545	(17,545)	-	-
Carbon Monoxide Advice Project	-	17,190	(17,190)	-	-
Pension Wise	28,709	418,018	(391,618)	-	55,109
Money Advice Service	-	-	-	-	-
South East Water Forum	14,000	2,500	(14,000)	-	2,500
Universal Credit – Help to Claim	-	142,237	(148,129)	5,892	-
	<u>54,914</u>	<u>653,490</u>	<u>(655,855)</u>	<u>5,892</u>	<u>58,441</u>

Comparative year information:

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2022 £
Henry Smith (MDS Prison)	17,787	55,592	(61,174)	-	12,205
Energy Best Deal	-	22,890	(22,890)	-	-
Pension Wise	41,813	355,027	(368,131)	-	28,709
Money Advice Service	-	52,168	(52,168)	-	-
South East Water Forum	-	14,000	-	-	14,000
Universal Credit – Help to Claim	949	126,581	(127,530)	-	-
	<u>60,549</u>	<u>626,258</u>	<u>(631,893)</u>	<u>-</u>	<u>54,914</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2023**

**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 Advice 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 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 South East Water Forum is to provide free advice to manage water consumption and bills.

The objective of the Universal Credit – Help to Claim Fund is to provide advice and assistance to persons requiring financial support. The transfer to this fund from unrestricted funds covers the overspend on the project during the year to 31 March 2023.

The objective of the Carbon Monoxide Advice Project is to deliver one to one carbon monoxide awareness and energy advice.

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

	<b>Unrestricted funds 2023 £</b>	<b>Restricted funds 2023 £</b>	<b>Total 2023 £</b>
Current assets	302,683	80,556	383,239
Amounts falling due within one year	(7,689)	(22,115)	(29,804)
Provisions	(3,304)	-	(3,304)
	<u>291,690</u>	<u>58,441</u>	<u>350,131</u>
	<b>Unrestricted funds 2022 £</b>	<b>Restricted funds 2022 £</b>	<b>Total 2022 £</b>
Current assets	274,394	63,538	337,932
Amounts falling due within one year	(981)	(8,624)	(9,605)
Provisions	(5,183)	-	(5,183)
	<u>268,230</u>	<u>54,914</u>	<u>323,144</u>

**16. Financial commitments**

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

	<b>Land and buildings 2023 £</b>	<b>Land and buildings 2022 £</b>
Expiry within one year	28,750	23,000
Expiry in 2 to 5 years	115,000	92,000
Expiry in over 5 years	121,932	120,750
	<u>265,682</u>	<u>235,750</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2023**

**17. Cash generated from operations**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Net income	26,987	68,956
<b>Adjustments for:</b>		
Investment income	(968)	(47)
Increase in debtors	(9,598)	(4,740)
Increase/(decrease) in creditors	20,199	(45,510)
Decrease in pension provision	(1,879)	(21,422)
Cashflow from operating activities	<u>34,741</u>	<u>(2,763)</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 638 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 purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly).

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 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1 April 2019 to 30 September 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st 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 finance cost.



**MAIDSTONE CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**18. Pension commitments (continued)**

**Present values of provision**

	31 March 2023	31 March 2022	31 March 2021
Present value of provision	<u>£3,304</u>	<u>£5,183</u>	<u>£26,605</u>

**Reconciliation of opening and closing provision**

	2023 £	2022 £
Provision at start of period	5,183	26,605
Unwinding of the discount factor (interest expense)	97	153
Deficit contribution paid	(1,888)	(6,733)
Remeasurements – impact of any change in assumptions	(88)	(119)
Remeasurements – amendments to contribution schedule	-	(14,723)
Provision at end of period	<u>3,304</u>	<u>5,183</u>

**Income and expenditure impact**

	2023 £	2022 £
Interest expense	97	153
Remeasurements – impact of any change in assumptions	(88)	(119)
Remeasurements – amendments to contribution schedule	-	(14,723)
	<u>9</u>	<u>14,689</u>

**Assumptions**

	31 March 2023	31 March 2022	31 March 2021
Rate of discount (per annum)	<u>5.52%</u>	<u>2.35%</u>	<u>0.66%</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.

**Deficit contributions schedule**

The following schedule details the deficit contributions agreed between the charity and the scheme at each year end period:

	31 March 2023	31 March 2022	31 March 2021
Year 1	1,888	1,888	6,733
Year 2	1,574	1,888	6,935
Year 3	-	1,574	7,143
Year 4	-	-	6,131
Year 5	-	-	-

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2023**

**19. Analysis of changes in net debt**

	Balance at 1 April 2022 £	Cashflows £	Other non- cash changes £	Balance at 31 March 2023 £
Cash	<u>333,192</u>	<u>35,709</u>	<u>-</u>	<u>368,901</u>

**20. Related party transactions**

No transactions with related parties were undertaken during the year (2022: none), other than those stipulated in Note 9.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**DETAILED INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

		Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<b>Income</b>					
Maidstone Borough Council		133,100	-	133,100	151,100
Money Advice Service		-	-	-	52,168
Pension Wise		-	418,018	418,018	355,027
Donations		505	-	505	955
Deposit account interest		968	-	968	47
Golding Homes		7,500	-	7,500	5,000
Energy Best deal		-	17,545	17,545	22,890
Carbon Monoxide Advice Project		-	17,190	17,190	-
Henry Smith (MDS Prison)		-	56,000	56,000	55,592
Universal Credit – Help to Claim		-	142,237	142,237	126,581
South East Water Forum		-	2,500	2,500	14,000
Other projects		10,060	-	10,060	22,271
		<u>152,133</u>	<u>653,490</u>	<u>805,623</u>	<u>805,631</u>
<b>Expenditure</b>					
	<b>Schedule</b>				
Establishment expenses	1	7,031	51,424	58,455	31,846
Administration expenses	2	116,225	595,671	711,896	717,883
Sundry expenses	3	1,404	8,760	10,164	8,368
		<u>124,660</u>	<u>655,855</u>	<u>780,515</u>	<u>758,097</u>
<b>Net income before gains on pension scheme</b>		<u>27,473</u>	<u>(2,365)</u>	<u>25,108</u>	<u>47,534</u>
Gains on pension scheme		1,879	-	1,879	21,422
<b>Surplus for the year</b>		<u>29,352</u>	<u>(2,365)</u>	<u>26,987</u>	<u>68,956</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**SCHEDULES TO THE DETAILED INCOME AND EXPENDITURE ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2023**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
<b>1. Establishment expenses</b>				
Rent	2,639	24,021	26,660	23,000
Insurance - premises	149	845	994	836
Water	53	368	421	131
Gas	246	1,883	2,129	1,887
Electricity	382	2,613	2,995	1,532
Repairs and renewals - premises	3,356	20,420	23,776	2,958
Cleaning and cleaning materials	206	1,274	1,480	1,502
	<u>7,031</u>	<u>51,424</u>	<u>58,455</u>	<u>31,846</u>
<b>2. Administration expenses</b>				
Salaries and social security costs	90,665	500,440	591,105	582,365
Pension scheme contributions	19,499	51,006	70,505	71,171
Travel costs	143	1,765	1,908	2,407
Training	108	633	741	126
Health and safety	58	508	566	796
Books, information and IT systems	1,537	9,375	10,912	19,050
Telephone	2,454	14,292	16,746	13,340
Printing and stationery	253	1,627	1,880	600
Postage	128	731	859	684
Advertising and publicity	47	330	377	387
Computer and office expenses	375	7,360	7,735	4,603
Other office costs	322	2,029	2,351	1,965
Insurance	431	2,441	2,872	84
Hire of rooms	55	2,087	2,142	212
Universal Credit – Citizens Advice	150	1,047	1,197	20,093
	<u>116,225</u>	<u>595,671</u>	<u>711,896</u>	<u>717,883</u>
<b>3. Sundry expenses</b>				
Bank charges	23	158	181	133
Auditors' remuneration	1,260	7,143	8,403	7,423
Sundry expenses	-	-	-	-
AGM and other meetings	102	708	810	507
Professional fees	19	751	770	305
	<u>1,404</u>	<u>8,760</u>	<u>10,164</u>	<u>8,368</u>

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

**REPORTS AND ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2023**

**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)  
Mrs S Hawkins (Co Vice-Chair; resigned 6 March 2023)  
Mr R Bird (Vice-Chair)  
Mr D Parrish (Hon Treasurer)  
Mr J Cobbett  
Mrs W Foster  
Mr I R Owen  
Mr A Breen  
Ms J S Woods

**Co-opted Members**

Cllr P Harper  
Ms L Mason  
Mr P J Stonely

**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

**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 2023**

The Trustees present their report and the audited financial statements for the year ended 31 March 2023. 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 everyone regardless of their 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 through the work of the Research and Campaign team.

#### **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**

Our goal is to empower clients solving their problems by themselves; others requiring more support do receive further help through detailed work conducted by our specialists and 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 equity & inclusion and challenges discrimination. This essential work is professionally carried out by our team of paid and voluntary staff helping people to solve their problems and changing 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 office is located on Tonbridge Road. A number of outreach sessions are also provided at certain parishes in the Borough by appointment. This enables us to connect with a broad and diverse client base within the Borough. Clients can approach our service for face-to-face advice; by telephone; by email or digitally for those who otherwise cannot access us easily.

The Citizens Advice Membership Scheme requires 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 Assessment to the Performance Assessor under the system. The Organisation has been 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. Financially it has been a better year with us securing funding for new projects. Notwithstanding, our total income for the year was £805,623 (2022: £805,631) with the expenditure pegged at £780,515 (2022: £758,097) showing a surplus of £25,108 (2022: £47,534) for the 2022/23 financial year. There was a gain on the pension scheme liability of £1,879, which has been separately disclosed this year, giving an overall surplus for the year of £26,987 (2022: £68,956). At the end of the Financial Year our Restricted Reserves were £58,441 (2022: £54,914) and Unrestricted Reserves stood at £291,690 (2022: £268,230).

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 28 paid staff equating to almost 21 FTE, of which 16 FTE work within our various projects and the remainder form part of our core service. Our team of 40 volunteers includes Trustees, advisers, administrators, 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 the essential Core Service of general and specialist advice through digital and face-to-face formats 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. Pension Wise provides a service throughout Kent and East Sussex. Citizens Advice also provide funding for Universal Credit (help to claim). 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 (CMAP), 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 2023**

**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 Local 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 to over 13,000 a people up 30% from last year , with over 35,000 different issues achieving nearly £2m income gain and debts written off 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 over the years has dealt with around 1.5 Million problems.

Volunteers have always been integral to the Citizens Advice service and are increasingly involved in delivering services 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 too. Our commitment to value diversity, promote equity 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 LCA can develop volunteers' practical skills, such as problem solving, communication and teamwork, 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 Citizens Advice 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.

For retired individuals, volunteering may offer different 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 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.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**Achievements and performance (continued)**

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 2022/23 financial year, we have established a new way of working after being faced with perhaps our biggest challenge yet (Covid-19), how to continue to deliver our much-needed service, a lifeline for so many, in the wake of the epidemic, into a cost of living crisis.

We adopted the "best of what we had learned and the best of what did" to work in very different ways and provide the vast majority of our services remotely, via telephone as well as digital means, and reserving Face 2 Face for the vulnerable, and complex cases. 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 have helped 30% more clients with much lower level of resource.

**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 at Citizens Advice Maidstone, our volunteers are better equipped and more confident in their abilities, and hence are more likely to move into employment. This has a true 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.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**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 seven 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 2022/23 we have delivered Pension Wise appointments by telephone and face to face, to people aged 50 and over with a defined contribution pension.

**Key statistics (PW)**

During 2022/23, demand has remained very high. Since the service started, people have continued to value the high-quality guidance and support they receive. Satisfaction scores have remained over 95%.

**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 service is a network of independent, local charities that helps people resolve their money, legal and other problems. The service is the largest provider of free advice in the UK. Citizens Advice also uses evidence of 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. Citizens Advice 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 their 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 2023**

**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 resource shortages, although the Citizens Advice Maidstone managed to maintain a service by offering advice digitally by telephone and online. Some consideration has been given to the issues which may result from events over the past 3 years, 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. We are most grateful for the Council's continuing support. Citizens Advice Maidstone 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. Citizens Advice Maidstone's management has been successful in securing such funding from a variety of sources, including national Citizens Advice MAPS Henry Smith Colyer-Fergusson and grants from local charities. The management continues to develop new and innovative partnerships with a wide stakeholder group in response to steadily dwindling financial resources.

**Financial review**

The net surplus for the year amounted to £26,987 (2022: £68,956). There was a surplus of £29,352 in relation to unrestricted activities before transfers. As at 31 March 2023 general unrestricted reserves amount to £261,690 (2022: £268,230) and total restricted reserves amounted to £58,441 (2022: £54,914).

**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 2023 were £58,441 (2022: £54,914).

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 six months unrestricted (core) expenditure with a contingency of 10% will ensure that this aspiration is preserved as an allocation for core management activities to cover certain members of our project staff who support all aspects of the Bureau's activities. Therefore, the total reserves the trustees aim to hold is £270,000 (2022: £230,000).

As at 31 March 2023 unrestricted general reserves are £257,208 (2022: £233,748) and designated reserves are £34,482 (2022: £34,482).

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**TRUSTEES ANNUAL REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**Going concern**

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**

Citizens Advice Maidstone is a member of Citizens Advice, which provides a framework for standards of advice management as well as monitoring progress against these standards. The Board of Trustees produces an annual report detailing Citizens Advice Maidstone's 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 Citizens Advice Maidstone's 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 2023**

**Disclosure of information to auditors**

In accordance with company law, as the charity's trustee, 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 trustees of the charity, 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.

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

21 September 2023

ON BEHALF OF THE  
BOARD OF TRUSTEES  
  
MR S BONNY MALHOTRA

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**Opinion**

We have audited the financial statements of Maidstone Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023 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 2023 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 2023

##### **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 2023**

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 (i.e. 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.

*Azets Audit Services Limited*

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

27 September 2023

**Statutory Auditor**

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 2023**

	<b>Notes</b>	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
<b>INCOME:</b>					
Donations and legacies	3	505	-	505	955
Charitable activities	4	150,660	653,490	804,150	804,629
Investments		968	-	968	47
<b>TOTAL INCOME</b>		<u>152,133</u>	<u>653,490</u>	<u>805,623</u>	<u>805,631</u>
<b>EXPENDITURE:</b>					
Charitable activities	5	124,660	655,855	780,515	758,097
<b>TOTAL EXPENDITURE</b>		<u>124,660</u>	<u>655,855</u>	<u>780,515</u>	<u>758,097</u>
<b>Net surplus/(deficit) before gains on pension scheme</b>		<u>27,473</u>	<u>(2,365)</u>	<u>25,108</u>	<u>47,534</u>
<b>Gains on pension scheme</b>	18	<u>1,879</u>	<u>-</u>	<u>1,879</u>	<u>21,422</u>
<b>Net surplus/(deficit) before transfers</b>		<u>29,352</u>	<u>(2,365)</u>	<u>26,987</u>	<u>68,956</u>
Transfers between funds	14	<u>(5,892)</u>	<u>5,892</u>	<u>-</u>	<u>-</u>
<b>NET MOVEMENT ON FUNDS</b>		<u>23,460</u>	<u>3,527</u>	<u>26,987</u>	<u>68,956</u>
Total funds at 1 April 2022		268,230	54,914	323,144	254,188
<b>Total funds at 31 March 2023</b>		<u>291,690</u>	<u>58,441</u>	<u>350,131</u>	<u>323,144</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 pages 16 to 24 form part of these financial statements.

MAIDSTONE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2023

Comparative year information  
Year ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<b>INCOME:</b>					
Donations and legacies	3	955	-	955	7,091
Charitable activities	4	178,371	626,258	804,629	852,838
Investments		47	-	47	183
<b>TOTAL INCOME</b>		<b>179,373</b>	<b>626,258</b>	<b>805,631</b>	<b>860,112</b>
<b>EXPENDITURE:</b>					
Charitable activities	5	126,204	631,893	758,097	793,704
<b>TOTAL EXPENDITURE</b>		<b>126,204</b>	<b>631,893</b>	<b>758,097</b>	<b>793,704</b>
<b>Net income before gains on pension scheme</b>		<b>53,169</b>	<b>(5,635)</b>	<b>47,534</b>	<b>66,408</b>
<b>Gains on pension scheme</b>	18	<b>21,422</b>	<b>-</b>	<b>21,422</b>	<b>-</b>
<b>NET MOVEMENT ON FUNDS</b>		<b>74,591</b>	<b>(5,635)</b>	<b>68,956</b>	<b>66,408</b>
Total funds at 1 April 2021		193,639	60,549	254,188	187,780
<b>Total funds at 31 March 2022</b>		<b>268,230</b>	<b>54,914</b>	<b>323,144</b>	<b>254,188</b>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**BALANCE SHEET**

**AS AT 31 MARCH 2023**

	Notes	£	2023 £	£	2022 £
<b>TANGIBLE FIXED ASSETS</b>	10		-		-
<b>CURRENT ASSETS</b>					
Accrued income and prepayments		14,338		4,740	
Cash at bank and in hand		<u>368,901</u>		<u>333,192</u>	
		<u>383,239</u>		<u>337,932</u>	
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	11	<u>29,804</u>		<u>9,605</u>	
<b>NET CURRENT ASSETS</b>			353,435		328,327
Provision for liabilities and charges	18		<u>(3,304)</u>		<u>(5,183)</u>
<b>NET ASSETS</b>			<u>350,131</u>		<u>323,144</u>
 General unrestricted funds	12		257,208		233,748
Designated funds	13		34,482		34,482
Restricted funds	14		<u>58,441</u>		<u>54,914</u>
	15		<u>350,131</u>		<u>323,144</u>

Approved by the Board of Trustees on 21 September 2023 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 pages 16 to 24 form part of these financial statements.

MAIDSTONE CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOW

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2022 £
<b>Cash flows from operating activities</b>	17	34,741	(2,763)
<b>Net cash inflow/(outflow) from operating activities</b>		34,741	(2,763)
<b>Investing activities</b>			
Interest received	968		47
<b>Net cash generated from investing activities</b>		968	47
<b>Net increase/(decrease) in cash and cash equivalents</b>		35,709	(2,716)
Cash and cash equivalents at beginning of year		333,192	335,908
<b>Cash and cash equivalents at end of year</b>		368,901	333,192

The notes on pages 16 to 25 form part of these financial statements.

## MAIDSTONE CITIZENS ADVICE BUREAU

### NOTES TO THE ACCOUNTS

#### FOR THE YEAR ENDED 31 MARCH 2023

#### 1. Accounting policies

##### a) Basis of accounting

The Maidstone Citizens Advice Bureau (the 'charity') is a charitable company limited by guarantee, registered with the Charity Commission in England & Wales. 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 as the Trustees believe that no material uncertainties exist.

The Trustees have considered the level of reserves and expected level of income and expenditure and 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 2023**

**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.

**k) Taxation**

The charity is an exempt charity within the meaning of Schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**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 2023 £	Total 2022 £
Donations	505	-	505	955
	<u>505</u>	<u>-</u>	<u>505</u>	<u>955</u>

**4. Income from charitable activities**

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Maidstone Borough Council grants	133,100	-	133,100	151,100
Money Advice Service	-	-	-	52,168
Golding Homes	7,500	-	7,500	5,000
Pension Wise	-	418,018	418,018	355,027
Henry Smith (MDS Prison)	-	56,000	56,000	55,592
Energy advice	-	17,545	17,545	22,890
Carbon Monoxide Advice Project	-	17,190	17,190	-
Universal Credit – Help to Claim	-	142,237	142,237	126,581
South East Water Forum	-	2,500	2,500	14,000
Other projects	10,060	-	10,060	22,271
	<u>150,660</u>	<u>653,490</u>	<u>804,150</u>	<u>804,629</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2023**

**5. Analysis of expenditure**

	<b>Direct costs £</b>	<b>Support costs £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Citizens advice services	103,162	21,498	124,660	126,204
Prison support	39,404	27,969	67,373	61,174
Energy advice	17,545	-	17,545	22,890
Carbon monoxide advice	17,190	-	17,190	-
Water advice	9,000	5,000	14,000	-
Pension advice	284,721	106,897	391,618	368,131
Financial advice	-	-	-	52,168
Benefit advice	101,496	46,633	148,129	127,530
	<u>572,518</u>	<u>207,997</u>	<u>780,515</u>	<u>758,097</u>

**6. Support costs**

	<b>2023 £</b>	<b>2022 £</b>
Staff costs	89,092	83,238
Premises costs	58,456	31,846
General office costs	51,865	44,170
Bank charges	181	133
Governance costs (note 7)	8,403	7,423
	<u>207,997</u>	<u>166,810</u>

**7. Governance costs**

	<b>2023 £</b>	<b>2022 £</b>
Auditors' remuneration	8,403	7,423
	<u>8,403</u>	<u>7,423</u>

**8. Net expenditure**

This is stated after charging:

	<b>2023 £</b>	<b>2022 £</b>
Rent payable on property under operating leases	26,660	23,000
Auditors' remuneration	8,403	7,423



**MAIDSTONE CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**9. Staff costs**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Wages and salaries	595,978	574,676
Social security costs	36,171	42,127
Employer pension costs	29,462	36,734
	<u>661,611</u>	<u>653,537</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 2023 (2022: £Nil). During the year, none (2022: two) of the Trustees had expenses reimbursed by the charity. The total expenses reimbursed to the Trustees amounted to nil (2022: £70). In the prior year these costs related to sundry stationery and consumable supplies for staff members as well as travel and parking costs.

The total remuneration including pension contributions and employers' national insurance received by key management personnel for their service to the charity was £118,817 (2022: £123,915).

The average number of salaried employees during the year was 30 (2022: 32).

There were no employees (2022: none) who received total employee benefits (excluding employer pension costs) of more than £60,000.

**10. Tangible fixed assets**

	<b>Office and computer equipment £</b>
<b>Cost</b>	
At 1 April 2022 and at 31 March 2023	96,327
<b>Depreciation</b>	
At 1 April 2022 and at 31 March 2023	96,327
At 31 March 2023	<u>-</u>
<b>Net book value</b>	
At 1 April 2022 and at 31 March 2023	<u>-</u>

**11. Creditors : amounts falling due within one year**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Accruals	8,370	6,544
Other creditors	6,434	3,061
Deferred income	15,000	-
	<u>29,804</u>	<u>9,605</u>

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

12. General unrestricted funds

	2023 £	2022 £
Balance at 1 April 2022	233,748	159,157
Net Income	29,352	74,591
Transfer to restricted funds	(5,892)	-
Balance at 31 March 2023	<u>257,208</u>	<u>233,748</u>

13. Designated funds

	Balance at 1 April 2022 £	New designations £	Designations released £	Balance at 31 March 2023 £
Premises and development fund	<u>34,482</u>	<u>-</u>	<u>-</u>	<u>34,482</u>

Comparative year information:

	Balance at 1 April 2021 £	New designations £	Designations released £	Balance at 31 March 2022 £
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 2022 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2023 £
Henry Smith (MDS Prison)	12,205	56,000	(67,373)	-	832
Energy advice	-	17,545	(17,545)	-	-
Carbon Monoxide Advice Project	-	17,190	(17,190)	-	-
Pension Wise	28,709	418,018	(391,618)	-	55,109
Money Advice Service	-	-	-	-	-
South East Water Forum	14,000	2,500	(14,000)	-	2,500
Universal Credit – Help to Claim	-	142,237	(148,129)	5,892	-
	<u>54,914</u>	<u>653,490</u>	<u>(655,855)</u>	<u>5,892</u>	<u>58,441</u>

Comparative year information:

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2022 £
Henry Smith (MDS Prison)	17,787	55,592	(61,174)	-	12,205
Energy Best Deal	-	22,890	(22,890)	-	-
Pension Wise	41,813	355,027	(368,131)	-	28,709
Money Advice Service	-	52,168	(52,168)	-	-
South East Water Forum	-	14,000	-	-	14,000
Universal Credit – Help to Claim	949	126,581	(127,530)	-	-
	<u>60,549</u>	<u>626,258</u>	<u>(631,893)</u>	<u>-</u>	<u>54,914</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2023**

**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 Advice 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 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 South East Water Forum is to provide free advice to manage water consumption and bills.

The objective of the Universal Credit – Help to Claim Fund is to provide advice and assistance to persons requiring financial support. The transfer to this fund from unrestricted funds covers the overspend on the project during the year to 31 March 2023.

The objective of the Carbon Monoxide Advice Project is to deliver one to one carbon monoxide awareness and energy advice.

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

	<b>Unrestricted funds 2023 £</b>	<b>Restricted funds 2023 £</b>	<b>Total 2023 £</b>
Current assets	302,683	80,556	383,239
Amounts falling due within one year	(7,689)	(22,115)	(29,804)
Provisions	(3,304)	-	(3,304)
	<u>291,690</u>	<u>58,441</u>	<u>350,131</u>
	<b>Unrestricted funds 2022 £</b>	<b>Restricted funds 2022 £</b>	<b>Total 2022 £</b>
Current assets	274,394	63,538	337,932
Amounts falling due within one year	(981)	(8,624)	(9,605)
Provisions	(5,183)	-	(5,183)
	<u>268,230</u>	<u>54,914</u>	<u>323,144</u>

**16. Financial commitments**

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

	<b>Land and buildings 2023 £</b>	<b>Land and buildings 2022 £</b>
Expiry within one year	28,750	23,000
Expiry in 2 to 5 years	115,000	92,000
Expiry in over 5 years	121,932	120,750
	<u>265,682</u>	<u>235,750</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2023**

**17. Cash generated from operations**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Net income	26,987	68,956
<b>Adjustments for:</b>		
Investment income	(968)	(47)
Increase in debtors	(9,598)	(4,740)
Increase/(decrease) in creditors	20,199	(45,510)
Decrease in pension provision	(1,879)	(21,422)
Cashflow from operating activities	<u>34,741</u>	<u>(2,763)</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 638 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 purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly).

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 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1 April 2019 to 30 September 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st 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 finance cost.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**18. Pension commitments (continued)**

**Present values of provision**

	31 March 2023	31 March 2022	31 March 2021
Present value of provision	<u>£3,304</u>	<u>£5,183</u>	<u>£26,605</u>

**Reconciliation of opening and closing provision**

	2023 £	2022 £
Provision at start of period	5,183	26,605
Unwinding of the discount factor (interest expense)	97	153
Deficit contribution paid	(1,888)	(6,733)
Remeasurements – impact of any change in assumptions	(88)	(119)
Remeasurements – amendments to contribution schedule	-	(14,723)
Provision at end of period	<u>3,304</u>	<u>5,183</u>

**Income and expenditure impact**

	2023 £	2022 £
Interest expense	97	153
Remeasurements – impact of any change in assumptions	(88)	(119)
Remeasurements – amendments to contribution schedule	-	(14,723)
	<u>9</u>	<u>14,689</u>

**Assumptions**

	31 March 2023	31 March 2022	31 March 2021
Rate of discount (per annum)	<u>5.52%</u>	<u>2.35%</u>	<u>0.66%</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.

**Deficit contributions schedule**

The following schedule details the deficit contributions agreed between the charity and the scheme at each year end period:

	31 March 2023	31 March 2022	31 March 2021
Year 1	1,888	1,888	6,733
Year 2	1,574	1,888	6,935
Year 3	-	1,574	7,143
Year 4	-	-	6,131
Year 5	-	-	-

**MAIDSTONE CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2023**

**19. Analysis of changes in net debt**

	Balance at 1 April 2022 £	Cashflows £	Other non- cash changes £	Balance at 31 March 2023 £
Cash	<u>333,192</u>	<u>35,709</u>	<u>-</u>	<u>368,901</u>

**20. Related party transactions**

No transactions with related parties were undertaken during the year (2022: none), other than those stipulated in Note 9.

**MAIDSTONE CITIZENS ADVICE BUREAU**  
**DETAILED INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

		Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<b>Income</b>					
Maidstone Borough Council		133,100	-	133,100	151,100
Money Advice Service		-	-	-	52,168
Pension Wise		-	418,018	418,018	355,027
Donations		505	-	505	955
Deposit account interest		968	-	968	47
Golding Homes		7,500	-	7,500	5,000
Energy Best deal		-	17,545	17,545	22,890
Carbon Monoxide Advice Project		-	17,190	17,190	-
Henry Smith (MDS Prison)		-	56,000	56,000	55,592
Universal Credit – Help to Claim		-	142,237	142,237	126,581
South East Water Forum		-	2,500	2,500	14,000
Other projects		10,060	-	10,060	22,271
		<u>152,133</u>	<u>653,490</u>	<u>805,623</u>	<u>805,631</u>
<b>Expenditure</b>					
	<b>Schedule</b>				
Establishment expenses	1	7,031	51,424	58,455	31,846
Administration expenses	2	116,225	595,671	711,896	717,883
Sundry expenses	3	1,404	8,760	10,164	8,368
		<u>124,660</u>	<u>655,855</u>	<u>780,515</u>	<u>758,097</u>
<b>Net income before gains on pension scheme</b>		<u>27,473</u>	<u>(2,365)</u>	<u>25,108</u>	<u>47,534</u>
Gains on pension scheme		1,879	-	1,879	21,422
<b>Surplus for the year</b>		<u>29,352</u>	<u>(2,365)</u>	<u>26,987</u>	<u>68,956</u>

**MAIDSTONE CITIZENS ADVICE BUREAU**

**SCHEDULES TO THE DETAILED INCOME AND EXPENDITURE ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2023**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
<b>1. Establishment expenses</b>				
Rent	2,639	24,021	26,660	23,000
Insurance - premises	149	845	994	836
Water	53	368	421	131
Gas	246	1,883	2,129	1,887
Electricity	382	2,613	2,995	1,532
Repairs and renewals - premises	3,356	20,420	23,776	2,958
Cleaning and cleaning materials	206	1,274	1,480	1,502
	<u>7,031</u>	<u>51,424</u>	<u>58,455</u>	<u>31,846</u>
<b>2. Administration expenses</b>				
Salaries and social security costs	90,665	500,440	591,105	582,365
Pension scheme contributions	19,499	51,006	70,505	71,171
Travel costs	143	1,765	1,908	2,407
Training	108	633	741	126
Health and safety	58	508	566	796
Books, information and IT systems	1,537	9,375	10,912	19,050
Telephone	2,454	14,292	16,746	13,340
Printing and stationery	253	1,627	1,880	600
Postage	128	731	859	684
Advertising and publicity	47	330	377	387
Computer and office expenses	375	7,360	7,735	4,603
Other office costs	322	2,029	2,351	1,965
Insurance	431	2,441	2,872	84
Hire of rooms	55	2,087	2,142	212
Universal Credit – Citizens Advice	150	1,047	1,197	20,093
	<u>116,225</u>	<u>595,671</u>	<u>711,896</u>	<u>717,883</u>
<b>3. Sundry expenses</b>				
Bank charges	23	158	181	133
Auditors' remuneration	1,260	7,143	8,403	7,423
Sundry expenses	-	-	-	-
AGM and other meetings	102	708	810	507
Professional fees	19	751	770	305
	<u>1,404</u>	<u>8,760</u>	<u>10,164</u>	<u>8,368</u>