

CITIZENS ADVICE NORTH EAST KENT

England & Wales · Charity number 803115

Details

Other names	THE CANTERBURY DISTRICT C.A.B, CANTERBURY DISTRICT C.A.B, CANTERBURY DISTRICT CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	02483455
Registered	1990-03-26
Register	View on the Charity Commission register

Contact

Address	Canterbury Citizens Advice 3 Westgate Hall Road Canterbury CT1 2BT
Phone	01227364725
Email	distman@canterburycab.cabnet.org.uk
Website	www.canterburycitizensadvice.org

Activities

Objects: THE PROMOTION OF ANY CHARITABLE PURPOSES FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN ENGLAND AND IN PARTICULAR CANTERBURY AND SURROUNDING AREAS.

Activities: Providing free, confidential, impartial advice to the community in the Canterbury, Herne Bay and Whitstable and the surrounding areas.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** CANTERBURY AND SURROUNDING AREAS
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£523,257	£528,205	£312,937	16
2024-03-31	£477,270	£489,629	-	-
2023-03-31	£398,195	£412,573	-	-
2022-03-31	£447,906	£461,340	-	-
2021-03-31	£472,802	£442,503	-	-

Trustees

Name	Role	Appointed
Hilary Anne Brighton	Chair	2022-11-14
Ann Pamela Kenworthy		2026-03-30
Connor Harney		2026-03-30
Don Ramble		2022-10-18
Susan Record		

CITIZENS ADVICE NORTH EAST KENT

England & Wales - Charity number 803115

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025
FOR
THE CANTERBURY DISTRICT C.A.B**

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

THE CANTERBURY DISTRICT C.A.B

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FOR THE YEAR ENDED 31ST MARCH 2025**

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THE CANTERBURY DISTRICT C.A.B
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31ST MARCH 2025

TRUSTEES

D Cork
S Record
J Taylor
N Baylis
C Jones
A Yakubu
D Ramble
H Brighton

PRINCIPAL OFFICERS

Chairman	Hilary Brighton
Company Secretary	John Taylor
Chief Officer	Simone Field
Hon Treasurer	David Cork FCA CTA

REGISTERED OFFICE

3 Westgate Hall Road
Canterbury
Kent
CT1 2BT

REGISTERED COMPANY NUMBER 02483455

REGISTERED CHARITY NUMBER 803115

INDEPENDENT EXAMINER

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

SOLICITORS

Furley Page LLP
39 St Margarets Street
Canterbury
Kent
CT1 2TX

BANKERS

Lloyds Bank
49 High Street
Canterbury
CT1 2SE

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2025. The Trustees have adopted the provisions of 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 and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in England and in particular Canterbury and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The Canterbury District CAB aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance. Advertisements were placed for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

The following detailed objectives for the year to 31 March 2025 were set out in the Business Plan:

- Increase advice provision at Herne Bay
- Ensure clients can access the service via face to face, telephone or digital means
- Supplement Core funding from Local Authorities with a greater diversity and security of medium to long term funding
- Negotiate uplift on Council and Macmillan funding
- Meet the requirements of LSA Cyber Security Plus
- Select advocacy priorities that concentrate on reducing inequalities for our most vulnerable clients
- Train new recruits in specific targeted areas and improve staff and volunteer experience of the training programme
- Ensure deprived wards of Barton, Northgate, Gorrell, can access advice, and identify changing patterns of demand for outreach
- Meet our obligations under the Consumer Duty Act
- All equipment must be Windows 11 compliant by October 2025 at the latest
- Engage in Citizens Advice Consultation on new Support Offer

Public benefit

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by The Canterbury District CAB during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of The Canterbury District CAB remained the provision of free, confidential, independent and impartial advice, information and counsel for the members of the public. This is provided through two local Citizens Advice in Canterbury and Herne Bay and an outreach service in Whitstable.

In addition to generalist advice the following specialist advisory services were provided:

- Macmillan Cancer Support, welfare benefits advice to individuals, their families and carers affected by cancer
- Pro Bono Family Legal Rota

Advisory services were provided through face-to-face consultations, telephone advice lines, webchat and email.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

There continues to be significant demand for our services. In order to be able to meet this demand we are heavily dependent upon our volunteer advisers who continue to be overstretched. The volunteers are the backbone of the service we offer, without them the free advice service provided by The Canterbury District CAB could not continue. They freely give up their time on a regular basis and take the ever-increasing complexities of legislation in their stride. The Trustees are indebted to them and to all the staff who also work so conscientiously to ensure operation of the Bureau is successful. The Canterbury District CAB constantly seeks to recruit and train new volunteer advisers, receptionists and administrative support.

Including Trustees, 36 volunteers (previous year 40) contributed approximately (volunteers 9,699 + 3,848 trustees) 13,547 hours per annum, (previous year 13,286) at an estimated value of £245,002. (previous year £249,098). Excluding Trustees, 28 volunteers (previous year 32) contributed approximately 9,699 hours (previous year 11,206) of work to the bureau during the year. We estimate the value of this help at £216,281 (previous year £221,214), (excluding the value of Trustees) in respect of the year under review.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The Trustees' attention was focused on the main objectives as follows:

- The need to continue and improve the service offered to the public and more particularly to retain and recruit staff.
- To review and consolidate adequate future funding for the bureau.

The Canterbury District CAB saw a total of 4,430 clients helped (previous year 3,585), of which 1,558 were quick client contacts (previous year 642) with 14,982 issues (previous year 12,084). The Canterbury District CAB assisted in the recovery of funds on behalf of clients. The recovery was made up of £8,350,991 income gained (previous year £7,096,719) reimbursements £8,644 (previous year £15,298), debts written off £52,781 (previous year £10,938), debt managed £362,980 (previous year £475,556) and other gains totalling £650,998 (previous year £395,583).

Fundraising activities

The income for the year was £10,214 an increase of £3,449 on 2023/24. The main source of fundraising was subscriptions and donations from The Friends.

Investment performance

The charity does not currently hold material investments.

Internal and external factors

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

FINANCIAL REVIEW

Financial position

Income sources in the year generated £523,257 (2023/24 £477,270). Of this £503,455 (2023/24 £455,905) related to project restricted activities.

An overall deficit is recorded for this year of £10,205 (2023/24 £12,359). This related to an excess of expenditure on direct services over funding received.

Principal funding sources

The Directors extend their gratitude to Canterbury City Council for continuing to support the core operating capacity of the charity. The grant from Canterbury City Council supports its community by providing grant funding towards the delivery of welfare advice services. This includes generalist welfare advice and housing advice. Additionally project-specific funding was received from Macmillan Cancer Support, Citizens Advice and Money and Mental Health Service.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Reserves policy

The Canterbury District CAB is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The Canterbury District CAB will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £118,200 should be maintained which is equal to 3 months normal operating expenditure. As at 31 March 2025 the unrestricted general fund has a balance of £99,390 and the designated fund has a balance of £213,547 (which can if necessary be used for general purposes).

The reasons for holding particular reserves are outlined in note 15.

Going concern

On 6 October 2025, the Trustee Board voted in favour of proceeding to a merger with Swale and Thanet LCAs. A formal decision will be taken in due course; hopefully by the start of the new financial year.

Macmillan Cancer Support have indicated that their current grant agreement with us will end in May 2026. Macmillan Cancer Support will be continuing to fund a reduced service to cancer patients in Kent but at the present time we do not know how this will affect us.

The Trustees have considered the operating position of the charity and contracts that are in place, as well as the history of contracts under regular renewal. Taking this into account, as well as the current financial position of the charity, the Trustees believe the going concern basis of accounting to be appropriate.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

FINANCIAL REVIEW

Funds in deficit

No funds were in deficit at the balance sheet date.

FUTURE PLANS

The Canterbury District CAB aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice and extending outreach locations.

In pursuing its charitable objectives the charity co-operates with the following organisations:

Canterbury City Council	Kent and Medway Local Area Patient Group Network
Macmillan Cancer Support	Canterbury Relief in Need
Kent County Council	Pension Wise
Town and Parish Councils in the Canterbury District	The Canterbury Food Bank
Canterbury Housing Advice Centre	Kent Law Clinic, University of Kent
Maidstone and Tunbridge Wells NHS Trust	Christchurch University
Local Citizens Advice in Kent	Catching Lives
Local Umbrella Centres	Job Centres across East Kent
Local Age UK's	Red Zebra
Ethnic Minorities in Canterbury	East Kent Hospital Trust
Kent & Medway Cancer Alliance	Connecting Canterbury
The Friends Meeting Hall	Streyngsham's Trust
Medway NHS Trust	Local Children's Centres
Canterbury Baptist Church	Porchlight
Shaw Trust	Salvation Army
Medway Macmillan Benefits Service	Pilgrims Hospice
Crossroads Macmillan Volunteer Service for East Kent	Action on Poverty in Canterbury
St Vincent De Paul, Canterbury	All Saints Church, Canterbury

Local Solicitor Firms for participating in our Legal Rota (in alphabetical order), DSD Law, Girlings, Martin Tolhurst, Mowl & Mowl, Whitehead Monkton.
Mediators: Divorce Solutions.

The Chief Officer also attends the meetings of the Kent Chief Officers.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Canterbury District CAB is governed by its Memorandum and Articles of Association as amended on 10 February 2014, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Canterbury District CAB is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2025 the company had 8 members (2024: 8 members).

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new Trustees

The Trustees, who are also directors of the company, are elected at the Annual General Meeting (AGM). The Trustees serve for a year and may be re-elected at the next AGM for a further year.

Where Trustees are appointed during the year they may be co-opted but in order to remain a Trustee for the forthcoming year they must be formally elected at the next AGM. Newly appointed Trustees are provided with a comprehensive induction to the Canterbury District CAB through being able to attend training courses and mentoring by established Trustees.

The Trustees deal with the general affairs of the charity through a Trustee Board. The Chairman of the Trustee Board is elected from the members of that Board. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

The Canterbury District CAB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of The Canterbury District CAB and for ensuring that the charity satisfies its legal and contractual obligations.

The Trustees meet at least four times a year; this includes strategy and performance review and the setting of operational plans and budgets. Additional meetings are convened when necessary. In addition, the following are entitled to attend:

A representative from Citizens Advice

A representative from the workers

The Chief Officer

and by invitation, any other person that the Board of Trustees thinks fit.

The Trustees delegate the day to day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Long standing Trustees

David Cork has been Treasurer and Trustee since 2003 and had previously been on the Trustee Board in a similar capacity of Herne Bay CAB. He has ensured that the financial accounts are maintained in an appropriate manner, has submitted financial returns to CitA within the time frames and ensured that the annual accounts are filed on time with the Charity Commission and Companies House. He has acted to secure the most favourable returns for the charity's investments, has provided the Trustees with reasoned arguments for expenditures such as salary increases and has assisted in redundancy consultations.

As we progress with the discussions regarding a possible merger with other East Kent LCAs, it is imperative that Mr Cork remains in his present position to offer continuity and stability to the Board, to provide Trustees with informed explanations regarding possible financial issues and implications relating to the possible merger. He will also be able to share with the Trustee Board his experience of the previous merger which will then assist us to make informed decisions regarding the future of Canterbury District C.A.B. His position will be reviewed as soon as the potential merger negotiations have concluded.

Mrs Susan Record has been a Trustee for a number of years, initially with Herne Bay CAB and then with Canterbury District C.A.B, when the areas merged. Therefore Mrs Record's contribution to discussions regarding a possible merger with the other East Kent LCAs is invaluable. As a Consultant Solicitor, Mrs Record is, at the present time, assisting the Chief Officer with an issue regarding a dispute with a neighbour of the Canterbury Office. In addition, Mrs Record is the Trustee working with our Chief Officer on the "Research and Campaigning" section of the LSA, whilst also being a member of the Fund-raising Subcommittee.

Considering the present situation with ongoing discussions regarding a possible merger, it is therefore entirely appropriate for Mrs Record to continue as a Trustee, both for continuity and stability to the Board and to share with us the benefits of her knowledge and experience.

Related parties

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

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of Trustee/director of another charity he or she may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Statement of Internal Controls

The Canterbury District CAB Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The Canterbury District CAB hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Risk management

The Canterbury District CAB has worked on a Corporate Risk Management exercise. A risk management strategy was agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end The Canterbury District CAB is continually monitoring and managing its risk, reviewing the Corporate Risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Information Assurance

Information Assurance is reviewed annually. An Information Assurance Accounting Officer and Senior Information Risk Officer are in place. Staff undergo annual information assurance training and assessment at a level appropriate to their role. Information assurance is on-going as new projects are undertaken.

Approved by order of the Board of Trustees on 17th November 2025 and signed on its behalf by:



H Brighton - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE CANTERBURY DISTRICT C.A.B**

Independent examiner's report to the trustees of The Canterbury District C.A.B ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



Leigh Jones FCCA

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

17th November 2025

THE CANTERBURY DISTRICT C.A.B

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025

	Notes	Unrestricted funds £	Restricted fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Activities to further the charities objectives	2	-	503,455	503,455	455,905
Fundraising	3	10,214	-	10,214	6,765
Other incoming resources	4	9,564	-	9,564	14,081
Other income		24	-	24	519
Total		<u>19,802</u>	<u>503,455</u>	<u>523,257</u>	<u>477,270</u>
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		10,088	521,370	531,458	488,029
Other		-	2,004	2,004	1,600
Total		<u>10,088</u>	<u>523,374</u>	<u>533,462</u>	<u>489,629</u>
NET INCOME/(EXPENDITURE)		9,714	(19,919)	(10,205)	(12,359)
Transfers between funds	13	<u>(19,919)</u>	<u>19,919</u>	-	-
Net movement in funds		(10,205)	-	(10,205)	(12,359)
RECONCILIATION OF FUNDS					
Total funds brought forward		323,142	-	323,142	335,501
TOTAL FUNDS CARRIED FORWARD		<u>312,937</u>	<u>-</u>	<u>312,937</u>	<u>323,142</u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

In 2024, total income was £477,270, £21,365 of the income related to unrestricted funds and £455,905 related to restricted funds.

There are no gains or losses in the year, other than those included in the Statement of Financial Accounts.

THE CANTERBURY DISTRICT C.A.B

BALANCE SHEET
31ST MARCH 2025

	Notes	Unrestricted funds £	Restricted fund £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	10	213,547	-	213,547	218,155
CURRENT ASSETS					
Debtors	11	12,192	25,248	37,440	30,392
Cash at bank		92,504	-	92,504	91,753
		<u>104,696</u>	<u>25,248</u>	<u>129,944</u>	<u>122,145</u>
CREDITORS					
Amounts falling due within one year	12	(5,306)	(25,248)	(30,554)	(17,158)
		<u>99,390</u>	<u>-</u>	<u>99,390</u>	<u>104,987</u>
NET CURRENT ASSETS					
		<u>312,937</u>	<u>-</u>	<u>312,937</u>	<u>323,142</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>312,937</u>	<u>-</u>	<u>312,937</u>	<u>323,142</u>
NET ASSETS					
		<u>312,937</u>	<u>-</u>	<u>312,937</u>	<u>323,142</u>
FUNDS					
Unrestricted funds	13			<u>312,937</u>	<u>323,142</u>
TOTAL FUNDS					
				<u>312,937</u>	<u>323,142</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 17th November 2025 and were signed on its behalf by:



H Brighton - Trustee



D Cork - Trustee

THE CANTERBURY DISTRICT C.A.B
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31ST MARCH 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	239	(506)
		<hr/>	<hr/>
Net cash provided by/(used in) operating activities		239	(506)
		<hr/>	<hr/>
Cash flows from investing activities			
Interest received		512	519
		<hr/>	<hr/>
Net cash provided by investing activities		512	519
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		751	13
Cash and cash equivalents at the beginning of the reporting period		91,753	91,740
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		92,504	91,753
		<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31ST MARCH 2025

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES	2025	2024
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(10,205)	(12,359)
Adjustments for:		
Depreciation charges	4,608	4,609
Interest received	(512)	(519)
(Increase)/decrease in debtors	(7,048)	27,197
Increase/(decrease) in creditors	13,396	(19,434)
	<u>239</u>	<u>(506)</u>
Net cash provided by/(used in) operations	<u><u>239</u></u>	<u><u>(506)</u></u>

2. ANALYSIS OF CHANGES IN NET FUNDS	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank	91,753	751	92,504
	<u>91,753</u>	<u>751</u>	<u>92,504</u>
Total	<u><u>91,753</u></u>	<u><u>751</u></u>	<u><u>92,504</u></u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% straight line
Long leasehold	- over the term of the lease
Fixtures and fittings	- now fully written off
Computer equipment	- now fully written off

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension

A Work Place Pension was set up for the employees with effect from 1 August 2016 being a defined contribution scheme. The scheme is open to all employees at any time. The Fund administrators are The People's Partnership. The contributions due in the year were all paid as appropriate.

2. ACTIVITIES TO FURTHER THE CHARITIES OBJECTIVES

	2025	2024
	£	£
Canterbury City Council	172,728	160,728
Macmillan Cancer Support	220,696	211,389
Money and Mental Health Service	17,131	21,380
Canterbury Food Bank	16,377	-
Other	-	3,639
Streyنشam Trust	500	1,000
Colyer-Fergusson Charitable Trust	3,505	11,494
Philip and Connie Phillips Foundation	2,500	7,500
Herne Bay Philanthropic Society	-	2,000
National Lottery - Awards for All	4,011	-
Cost of Living Grant	-	15,000
Energy Grant	30,796	21,775
Outreach	23,097	-
Carried forward	491,341	455,905

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

2. ACTIVITIES TO FURTHER THE CHARITIES OBJECTIVES - continued		2025	2024
		£	£
Brought forward		491,341	455,905
Access for Work		5,363	-
Kent Digital Support		3,113	-
Household Support Fund		3,638	-
		<u>503,455</u>	<u>455,905</u>
3. FUNDRAISING		2025	2024
		£	£
Donations - general		10,214	6,050
Concert		-	715
		<u>10,214</u>	<u>6,765</u>
4. OTHER INCOMING RESOURCES		2025	2024
		£	£
Rents received		4,052	8,562
HMRC Employment Allowance		5,000	5,000
Bank interest		512	519
		<u>9,564</u>	<u>14,081</u>
5. CHARITABLE ACTIVITIES COSTS		Support costs (see note 6)	Totals
	Direct Costs	£	£
Charitable activities	£	528,205	3,253
		<u>528,205</u>	<u>531,458</u>
6. SUPPORT COSTS			Governance costs
			£
Other resources expended			2,004
Charitable activities			3,253
			<u>5,257</u>
7. NET INCOME/(EXPENDITURE)			
Net income/(expenditure) is stated after charging/(crediting):			
		2025	2024
		£	£
Depreciation - owned assets		4,608	4,609
		<u>4,608</u>	<u>4,609</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

8. TRUSTEES' REMUNERATION AND BENEFITS

There was no Trustees' remuneration or other benefits for the year ended 31 March 2025, nor for the year ended 31 March 2024.

Trustees' expenses

During the year, the Trustees were reimbursed £Nil for expenses. (2024 - £Nil)

9. STAFF COSTS

	2025 £	2024 £
Wages and salaries	355,333	333,592
Social security costs	27,278	24,946
	<u>382,611</u>	<u>358,538</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Full time	6	5
Part time	12	14
	<u>18</u>	<u>19</u>

No employees received emoluments in excess of £60,000.

In addition to the paid staff whose details are shown above, we rely on volunteer workers. The number of full time staff that would be equivalent to the hours worked by volunteers is shown below.

	2025	2024
Full time volunteer equivalent	6.35	5.64
	<u>6.35</u>	<u>5.64</u>

The average number of employees, analysed by function was:

	2025	2024
Charitable purposes	17	18
Management & admin	1	1
	<u>18</u>	<u>19</u>

10. TANGIBLE FIXED ASSETS

	Freehold property £	Long leasehold £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1st April 2024 and 31st March 2025	<u>165,943</u>	<u>161,217</u>	<u>13,452</u>	<u>38,059</u>	<u>378,671</u>
DEPRECIATION					
At 1st April 2024	68,171	40,834	13,452	38,059	160,516
Charge for year	3,318	1,290	-	-	4,608
At 31st March 2025	<u>71,489</u>	<u>42,124</u>	<u>13,452</u>	<u>38,059</u>	<u>165,124</u>
NET BOOK VALUE					
At 31st March 2025	<u>94,454</u>	<u>119,093</u>	<u>-</u>	<u>-</u>	<u>213,547</u>
At 31st March 2024	<u>97,772</u>	<u>120,383</u>	<u>-</u>	<u>-</u>	<u>218,155</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	37,440	30,392

The allocation between restricted and unrestricted funds is as follows:

	2025	2024
	£	£
Unrestricted Fund		
Due from Restricted Fund	9,357	15,145
Other Debtors	2,835	5,253
	<u>12,192</u>	<u>20,398</u>
Restricted Fund		
Trade Debtors	34,605	28,139
Less Due to Unrestricted Fund	(9,357)	15,145
	<u>25,248</u>	<u>9,994</u>
	<u>37,440</u>	<u>30,392</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	30,554	17,158

13. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds				
General funds	78,123	14,322	6,958	99,403
Designated	245,019	(4,608)	(26,877)	213,534
	<u>323,142</u>	<u>9,714</u>	<u>(19,919)</u>	<u>312,937</u>
Restricted funds				
Restricted funds	-	(19,919)	19,919	-
TOTAL FUNDS	<u>323,142</u>	<u>(10,205)</u>	<u>-</u>	<u>312,937</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General funds	19,802	(5,480)	14,322
Designated	-	(4,608)	(4,608)
	<u>19,802</u>	<u>(10,088)</u>	<u>9,714</u>
Restricted funds			
Restricted funds	503,455	(523,374)	(19,919)
TOTAL FUNDS	<u>523,257</u>	<u>(533,462)</u>	<u>(10,205)</u>

THE CANTERBURY DISTRICT C.A.B
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General funds	85,873	21,365	(29,115)	78,123
Designated	249,628	(4,609)	-	245,019
	<u>335,501</u>	<u>16,756</u>	<u>(29,115)</u>	<u>323,142</u>
Restricted funds				
Restricted funds	-	(29,115)	29,115	-
	<u>-</u>	<u>(29,115)</u>	<u>29,115</u>	<u>-</u>
TOTAL FUNDS	<u>335,501</u>	<u>(12,359)</u>	<u>-</u>	<u>323,142</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General funds	21,365	-	21,365
Designated	-	(4,609)	(4,609)
	<u>21,365</u>	<u>(4,609)</u>	<u>16,756</u>
Restricted funds			
Restricted funds	455,905	(485,020)	(29,115)
	<u>455,905</u>	<u>(485,020)</u>	<u>(29,115)</u>
TOTAL FUNDS	<u>477,270</u>	<u>(489,629)</u>	<u>(12,359)</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

13. MOVEMENT IN FUNDS - continued

DETAILED MOVEMENTS IN INDIVIDUAL RESTRICTED FUNDS

	Balance 01.04.2024	Income	Expenditure	Transfers	Balance 31.03.2025
Restricted Funds					
Canterbury City Council		172,728	194,009	(21,281)	-
Macmillan Cancer Support Contract		220,696	220,696	-	-
Money and Mental Health Service		17,131	17,192	(61)	-
Energy Grant		30,796	29,217	1,579	-
Food Bank		16,377	16,533	(156)	-
Outreach		23,097	23,097	-	-
Access for Work		5,363	5,363	-	-
Kent Digital Fund		3,113	3,113	-	-
Household Support Fund		3,638	3,638	-	-
Streynsham Trust		500	500	-	-
Colyer-Fergusson Charitable Trust		3,505	3,505	-	-
Philip and Connie Phillips Foundation		2,500	2,500	-	-
Awards for All		4,011	4,011	-	-
		<u>503,455</u>	<u>523,374</u>	<u>(19,919)</u>	<u>-</u>

The figures below are those for the year ended 31 March 2024.

	Balance 01.04.2023	Income	Expenditure	Transfers	Balance 31.03.2024
Restricted Funds					
Canterbury City Council		160,728	183,509	(22,781)	-
Macmillan Cancer Support Contract		211,389	211,389	-	-
Money and Mental Health Service		21,380	21,380	-	-
Energy Grant		21,775	28,109	(6,334)	-
Cost of Living Grant		15,000	15,000	-	-
Colyer-Fergusson Charitable Trust		11,494	11,494	-	-
Philip and Connie Phillips Foundation		7,500	7,500	-	-
Streynsham Trust		1,000	1,000	-	-
Herne Bay Philanthropic Society		2,000	2,000	-	-
R. G. Hills Trust		2,000	2,000	-	-
Access to Work Grant		847	847	-	-
Breastfeeding Grant		792	792	-	-
		<u>455,905</u>	<u>485,020</u>	<u>(29,115)</u>	<u>-</u>

DETAILED MOVEMENTS IN INDIVIDUAL DESIGNATED FUNDS

	Balance 01.04.2024	Income	Expenditure	Transfers	Balance 31.03.2025
Designated Funds					
Property Fund	218,142		4,608		213,534
Management and Maintenance Fund	26,877			(26,877)	-
	<u>245,019</u>		<u>4,608</u>		<u>213,534</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

14. RELATED PARTY DISCLOSURES

The Canterbury District CAB paid £2,662 (2024 : £1,999) in the year ended 31 March 2025 for various insurance services, including professional indemnity cover, to the National Association of Citizens Advice Bureaux.

15. DESIGNATED FUNDS

Property Fund

This reserve has been designated by the Trustees to provide accommodation for the offices in Canterbury and Herne Bay. Donations were received for the building of the office at Westgate Hall Road, Canterbury which is held on a long lease from Canterbury City Council and the office at 185 High Street, Herne Bay was purchased and completely refurbished with the benefit of a substantial grant from the National Lottery charities board together with a grant from Canterbury City Council and other donations.

Management and Maintenance Fund

The rental income from the flat at Westgate Hall Road, Canterbury has previously provided monies for this fund and payments are made for various capital items. This fund is now transferred to General Funds.

16. PURPOSES OF RESTRICTED FUNDS

Canterbury City Council

A restricted fund by way of a grant for Welfare Rights and Housing Advice.

Macmillan Cancer Support

A restricted fund provided by Macmillan Cancer Support to provide assistance to cancer sufferers, their families and carers.

Money and Mental Health Service

Money and benefits advice Project led by North West Kent Citizens Advice.

Canterbury Food Bank

For advising clients of Canterbury Food Bank about welfare benefits.

Streysham Trust

Towards supporting clients from St Dunstons Parish, Canterbury.

Colyer-Fergusson Charitable Trust

A grant towards IT infrastructure costs.

Philip and Connie Phillips Foundation

Towards supervision and training support for the service in Canterbury, Herne Bay and Whitstable.

Energy Grant

EAP - One to One General Energy Advice including welfare.

CMAF - One to One Carbon Monoxide Advice benefit checks.

EOP - Group Sessions in Energy Awareness in community settings

Funding to deliver energy services to provide one to one energy advice appointments to clients who are in or at risk of fuel poverty.

CMAF

From Citizens Advice National for delivery of one to one carbon monoxide awareness advice.

The National Lottery - Awards for All

Reaching Communities Fund for Outreach Advice.

Access to Work Grant

Towards Equipment for enabling people with disabilities to work.

Kent Digital Fund

For IT equipment

Kent County Council Household Support Fund

For referring clients for household support

KCC

THE CANTERBURY DISTRICT C.A.B

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

16. PURPOSES OF RESTRICTED FUNDS - continued

Via sub grant from Citizens Advice in North & West Kent to deliver Money Advice Money and Mental Health Project - including income maximization/welfare benefits advice, housing and employment advice for people with mental health problems.

17. FINANCIAL COMMITMENTS

Capital Commitments

There are no capital commitments at the year end.

Operating Lease Commitments

There are no operating lease commitments at the year end.

THE CANTERBURY DISTRICT C.A.B

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS				
Activities to further the charities objectives				
Canterbury City Council	-	172,728	172,728	160,728
Macmillan Cancer Support	-	220,696	220,696	211,389
Money and Mental Health Service	-	17,131	17,131	21,380
Canterbury Food Bank	-	16,377	16,377	-
Other	-	-	-	3,639
Streyntsham Trust	-	500	500	1,000
Colyer-Fergusson Charitable Trust	-	3,505	3,505	11,494
Philip and Connie Phillips Foundation	-	2,500	2,500	7,500
Herne Bay Philanthropic Society	-	-	-	2,000
National Lottery - Awards for All	-	4,011	4,011	-
Cost of Living Grant	-	-	-	15,000
Energy Grant	-	30,796	30,796	21,775
Outreach	-	23,097	23,097	-
Access for Work	-	5,363	5,363	-
Kent Digital Support	-	3,113	3,113	-
Household Support Fund	-	3,638	3,638	-
	-	503,455	503,455	455,905
Fundraising				
Donations - general	10,214	-	10,214	6,050
Concert	-	-	-	715
	10,214	-	10,214	6,765
Other incoming resources				
Rents received	4,052	-	4,052	8,562
HMRC Employment Allowance	5,000	-	5,000	5,000
Bank interest	512	-	512	519
	9,564	-	9,564	14,081
Other income				
Miscellaneous Income	24	-	24	519
Total incoming resources	19,802	503,455	523,257	477,270
EXPENDITURE				
Charitable activities				
Wages	-	355,333	355,333	333,592
Social security	-	27,278	27,278	24,946
Insurance	-	3,736	3,736	3,449
Light and heat	-	5,226	5,226	4,206
Telephone	-	6,982	6,982	8,604
Postage and stationery	-	5,767	5,767	6,016
Cleaning and sundries	-	7,969	7,969	6,674
Travelling	-	1,950	1,950	1,167
Computer expenses	-	18,143	18,143	17,324
Equipment expenses	-	5,538	5,538	7,489
Citizens Advice	-	5,016	5,016	3,686
CHAC re CCC	-	62,182	62,182	57,862
Carried forward	-	505,120	505,120	475,015

This page does not form part of the statutory financial statements

THE CANTERBURY DISTRICT C.A.B

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Charitable activities				
Brought forward	-	505,120	505,120	475,015
Repairs & renewals	5,480	7,651	13,131	3,071
Bank charges	-	96	96	90
Training	-	3,080	3,080	1,545
Staff allowances	-	1,319	1,319	941
Recruitment	-	450	450	226
Translation costs	-	401	401	-
Depreciation of tangible fixed assets	4,608	-	4,608	4,609
	<u>10,088</u>	<u>518,117</u>	<u>528,205</u>	<u>485,497</u>
Support costs				
Governance costs				
Accountancy	-	2,004	2,004	1,600
Professional fees	-	2,637	2,637	2,532
Trustee Meeting costs	-	616	616	-
	<u>-</u>	<u>5,257</u>	<u>5,257</u>	<u>4,132</u>
Total resources expended	<u>10,088</u>	<u>523,374</u>	<u>533,462</u>	<u>489,629</u>
Net expenditure	<u>9,714</u>	<u>(19,919)</u>	<u>(10,205)</u>	<u>(12,359)</u>

CITIZENS ADVICE NORTH EAST KENT

England & Wales - Charity number 803115

Accounts

REGISTERED COMPANY NUMBER: 02483455
REGISTERED CHARITY NUMBER: 803115

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2024
FOR
THE CANTERBURY DISTRICT C.A.B**

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

THE CANTERBURY DISTRICT C.A.B

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FOR THE YEAR ENDED 31ST MARCH 2024**

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THE CANTERBURY DISTRICT C.A.B
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES

A Maysey (resigned 1.12.23)
B Collins (resigned 1.12.23)
D Cork
S Record
J Taylor
N Baylis
C Jones
A Yakubu
D Ramble
H Brighton

PRINCIPAL OFFICERS

Chairman	Hilary Brighton (appointed 1.12.23)
Company Secretary	John Taylor
Chief Officer	Simone Field
Hon Treasurer	David Cork FCA CTA

REGISTERED OFFICE

3 Westgate Hall Road
Canterbury
Kent
CT1 2BT

REGISTERED COMPANY NUMBER 02483455

REGISTERED CHARITY NUMBER 803115

INDEPENDENT EXAMINER

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

SOLICITORS

Furley Page LLP
39 St Margarets Street
Canterbury
Kent
CT1 2TX

BANKERS

Lloyds Bank
49 High Street
Canterbury
CT1 2SE

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2024. The Trustees have adopted the provisions of 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 and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in England and in particular Canterbury and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The Canterbury District CAB aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance. Advertisements were placed for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

The following detailed objectives for the year to 31 March 2024 were set out in the Business Plan:

- Increase the supply of 1-1 advice provision.
- Sustaining Outreach at Northgate, Barton and Whitstable.
- Increase percentage of under 25 clients.
- Maintain and improve the feedback of emergent issues from advice process into Research and Campaign work.
- Improve the accessibility of our service for marginalised clients.
- Increase the voice of clients and potential clients (especially those who are most marginalised) in all of our work.
- Continuing to ensure service is adequately resourced to deliver a modern and responsive service to its community.
- Ensuring a better work/life balance for paid staff.
- Ensure one half of IT equipment is minimum Windows 11 compliant by October 2025 at the latest.
- Achieve Cyber security as first step to Cyber Essentials.

Public benefit

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by The Canterbury District CAB during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of The Canterbury District CAB remained the provision of free, confidential, independent and impartial advice, information and counsel for the members of the public. This is provided through two local Citizens Advice in Canterbury and Herne Bay and an outreach service in Whitstable.

In addition to generalist advice the following specialist advisory services were provided:

- Macmillan Cancer Support, welfare benefits advice to individuals, their families and carers affected by cancer
- Pro Bono Family Legal Rota

Advisory services were provided through face-to-face consultations, telephone advice lines, webchat and email.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

There continues to be significant demand for our services. In order to be able to meet this demand we are heavily dependent upon our volunteer advisers who continue to be overstretched. The volunteers are the backbone of the service we offer, without them the free advice service provided by The Canterbury District CAB could not continue. They freely give up their time on a regular basis and take the ever-increasing complexities of legislation in their stride. The Trustees are indebted to them and to all the staff who also work so conscientiously to ensure operation of the Bureau is successful. The Canterbury District CAB constantly seeks to recruit and train new volunteer advisers, receptionists and administrative support.

Including Trustees, 40 volunteers contributed approximately 13,286 hours per annum, at an estimated value of £249,098. Excluding Trustees, 32 volunteers contributed approximately 11,206 hours of work to the bureau during the year. We estimate the value of this help at £221,214. (excluding the value of Trustees) in respect of the year under review (2023:£200,972).

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Trustees' attention was focused on the main objectives as follows:

- The need to continue and improve the service offered to the public and more particularly to retain and recruit staff.
- To review and consolidate adequate future funding for the bureau.

The Canterbury District CAB saw a total of 3,585 clients helped, 642 quick client contacts with 12,084 issues. The Canterbury District CAB assisted in the recovery of funds on behalf of clients. The recovery was made up of income gained £7,096,719 reimbursements £15,298, debts written off £10,938, debt managed £475,556 and other gains totalling £395,583.

Fundraising activities

The income for the year was £6,765 an increase of £1,531 on 2022/23. The main source of fundraising was subscriptions from The Friends and a surplus on a concert by The Canterbury Music Makers.

Investment performance

The charity does not currently hold material investments.

Internal and external factors

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

FINANCIAL REVIEW

Financial position

Income sources in the year generated £477,270 (2022/23 £398,195). Of this £455,905 (2022/23 £378,920) related to project restricted activities.

An overall deficit is recorded for this year of £12,359 (2022/23 £14,378). This related to an excess of expenditure on direct services over funding received.

Principal funding sources

The Directors extend their gratitude to Canterbury City Council for continuing to support the core operating capacity of the charity. The grant from Canterbury City Council ended in June 2024 and has been extended for a further year. Additionally project-specific funding was received from Macmillan Cancer Support, Citizens Advice and Money and Mental Health Service.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Reserves policy

The Canterbury District CAB is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The Canterbury District CAB will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £108,000 should be maintained which is equal to 3 months normal operating expenditure. As at 31 March 2024 the unrestricted general fund has a balance of £78,123 and the designated funds have a balance of £245,019 (which can if necessary be used for general purposes).

The reasons for holding particular reserves are outlined in notes 14 and 15.

Going concern

The Trustees have considered the operating position of the charity and contracts that are in place, as well as the history of contracts under regular renewal. Taking this into account, as well as the current financial position of the charity, the Trustees believe the going concern basis of accounting to be appropriate.

Funds in deficit

No funds were in deficit at the balance sheet date.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

FUTURE PLANS

The Canterbury District CAB aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice and extending outreach locations.

In pursuing its charitable objectives the charity co-operates with the following organisations:

Canterbury City Council	Money Advice and Pensions Service (MAPS)
Macmillan Cancer Support	Canterbury Relief in Need
Kent County Council	Pension Wise
Town and Parish Councils in the Canterbury District	The Canterbury Food Bank
Canterbury Housing Advice Centre	Kent Law Clinic, University of Kent
Kent Savers Credit Union Limited	Christchurch University
Local Citizens Advice in Kent	Catching Lives
Local Umbrella Centres	Job Centres across East Kent
Local Age UK's	Red Zebra
Ethnic Minorities in Canterbury	East Kent Hospital Trust
Kent & Medway Cancer Alliance	Connecting Canterbury
The Friends Meeting Hall	Streysham's Trust
Medway NHS Trust	Local Children's Centres
Canterbury Baptist Church	Porchlight
Shaw Trust	Salvation Army
Medway Macmillan Benefits Service	Pilgrims Hospice
Crossroads Macmillan Volunteer Service for East Kent	Herne Bay Philanthropic Society
St Vincent De Paul, Canterbury	All Saints Church, Canterbury
Kent and Medway Local Area Patient Group Network	Action on Poverty in Canterbury

Local Solicitor Firms and Barrister Chambers (in alphabetical order), Becket Chambers, Divorce Solutions, DSD Law, Girlings, Rix and Kay, Whitehead Monkton.

The Chief Officer also attends the meetings of the Kent Chief Officers.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Canterbury District CAB is governed by its Memorandum and Articles of Association as amended on 10 February 2014, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Canterbury District CAB is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2024 the company had 8 members (2023: 8 members).

Recruitment and appointment of new Trustees

The Trustees, who are also directors of the company, are elected at the Annual General Meeting (AGM). The Trustees serve for a year and may be re-elected at the next AGM for a further year.

Where Trustees are appointed during the year they may be co-opted but in order to remain a Trustee for the forthcoming year they must be formally elected at the next AGM. Newly appointed Trustees are provided with a comprehensive induction to the Canterbury District CAB through being able to attend training courses and mentoring by established Trustees.

The Trustees deal with the general affairs of the charity through a Trustee Board. The Chairman of the Trustee Board is elected from the members of that Board. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

The Canterbury District CAB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of The Canterbury District CAB and for ensuring that the charity satisfies its legal and contractual obligations.

The Trustees meet at least four times a year; this includes strategy and performance review and the setting of operational plans and budgets. Additional meetings are convened when necessary. In addition, the following are entitled to attend:

A representative from Citizens Advice

A representative from the workers

The Chief Officer

and by invitation, any other person that the Board of Trustees thinks fit.

The Trustees delegate the day to day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Long standing Trustees

David Cork has been Treasurer and Trustee since 2003 and had previously been on the Trustee Board in a similar capacity of Herne Bay CAB. He has ensured that the financial accounts are maintained in an appropriate manner, has submitted financial returns to CitA within the time frames and ensured that the annual accounts are filed on time with the Charity Commission and Companies House. He has acted to secure the most favourable returns for the charity's investments, has provided the Trustees with reasoned arguments for expenditures such as salary increases and has assisted in redundancy consultations.

As we progress with the discussions regarding a possible merger with other East Kent LCAs, it is imperative that Mr Cork remains in his present position to offer continuity and stability to the Board, to provide Trustees with informed explanations regarding possible financial issues and implications relating to the possible merger. He will also be able to share with the Trustee Board his experience of the previous merger which will then assist us to make informed decisions regarding the future of Canterbury District C.A.B. His position will be reviewed as soon as the potential merger negotiations have concluded.

Mrs Susan Record has been a Trustee for a number of years, initially with Herne Bay CAB and then with Canterbury District C.A.B, when the areas merged. Therefore Mrs Record's contribution to discussions regarding a possible merger with the other East Kent LCAs is invaluable. As a Consultant Solicitor, Mrs Record is, at the present time, assisting the Chief Officer with an issue regarding a dispute with a neighbour of the Canterbury Office. In addition, Mrs Record is the Trustee working with our Chief Officer on the "Research and Campaigning" section of the LSA, whilst also being a member of the Fund-raising Subcommittee.

Considering the present situation with ongoing discussions regarding a possible merger, it is therefore entirely appropriate for Mrs Record to continue as a Trustee, both for continuity and stability to the Board and to share with us the benefits of her knowledge and experience.

Related parties

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

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of Trustee/director of another charity he or she may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Statement of Internal Controls

The Canterbury District CAB Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The Canterbury District CAB hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Risk management

The Canterbury District CAB has worked on a Corporate Risk Management exercise. A risk management strategy was agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end The Canterbury District CAB is continually monitoring and managing its risk, reviewing the Corporate Risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Information Assurance

Information Assurance is reviewed annually. An Information Assurance Accounting Officer and Senior Information Risk Officer are in place. Staff undergo annual information assurance training and assessment at a level appropriate to their role. Information assurance is on-going as new projects are undertaken.

Approved by order of the Board of Trustees on 18th November 2024 and signed on its behalf by:

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

H Brighton - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE CANTERBURY DISTRICT C.A.B**

Independent examiner's report to the trustees of The Canterbury District C.A.B ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

Leigh Jones FCCA

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

18th November 2024

THE CANTERBURY DISTRICT C.A.B

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2024

	Notes	Unrestricted funds £	Restricted fund £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Activities to further the charities objectives	2	-	455,905	455,905	378,920
Fundraising	3	6,765	-	6,765	5,234
Other incoming resources	4	14,600	-	14,600	14,041
Total		<u>21,365</u>	<u>455,905</u>	<u>477,270</u>	<u>398,195</u>
EXPENDITURE ON					
Charitable activities					
Charitable activities	5	4,609	483,420	488,029	411,099
Other		-	1,600	1,600	1,474
Total		<u>4,609</u>	<u>485,020</u>	<u>489,629</u>	<u>412,573</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	12	16,756 (29,115)	(29,115) 29,115	(12,359) -	(14,378) -
Net movement in funds		<u>(12,359)</u>	<u>-</u>	<u>(12,359)</u>	<u>(14,378)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		335,501	-	335,501	349,879
TOTAL FUNDS CARRIED FORWARD		<u><u>323,142</u></u>	<u><u>-</u></u>	<u><u>323,142</u></u>	<u><u>335,501</u></u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

In 2023, total income was £398,195, £19,275 of the income related to unrestricted funds and £378,920 related to restricted funds.

There are no gains or losses in the year, other than those included in the Statement of Financial Accounts.

THE CANTERBURY DISTRICT C.A.B

**BALANCE SHEET
31ST MARCH 2024**

	Notes	Unrestricted funds £	Restricted fund £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	9	218,155	-	218,155	222,764
CURRENT ASSETS					
Debtors	10	20,398	9,994	30,392	57,589
Cash at bank		91,753	-	91,753	91,740
		112,151	9,994	122,145	149,329
CREDITORS					
Amounts falling due within one year	11	(7,164)	(9,994)	(17,158)	(36,592)
NET CURRENT ASSETS		104,987	-	104,987	112,737
TOTAL ASSETS LESS CURRENT LIABILITIES		323,142	-	323,142	335,501
NET ASSETS		323,142	-	323,142	335,501
FUNDS	12				
Unrestricted funds				323,142	335,501
TOTAL FUNDS				323,142	335,501

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 18th November 2024 and were signed on its behalf by:

H Brighton - Trustee

D Cork - Trustee

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% straight line
Long leasehold	- over the term of the lease
Fixtures and fittings	- now fully written off
Computer equipment	- now fully written off

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension

A Work Place Pension was set up for the employees with effect from 1 August 2016 being a defined contribution scheme. The scheme is open to all employees at any time. The Fund administrators are The People's Partnership. The contributions due in the year were all paid as appropriate.

2. ACTIVITIES TO FURTHER THE CHARITIES OBJECTIVES

	2024	2023
	£	£
Canterbury City Council	160,728	160,728
Macmillan Grant	211,389	187,218
Money and Mental Health Service	21,380	11,041
Other	3,639	3,625
Kent County Council	-	8,188
Streynsham Trust	1,000	-
Colyer-Fergusson Charitable Trust	11,494	-
Philip and Connie Phillips Foundation	7,500	-
Herne Bay Philanthropic Society	2,000	-
Awards for All	-	3,120
David Family	-	5,000
Cost of Living Grant	15,000	-
Energy Grant	21,775	-
Carried forward	455,905	378,920

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2024

2. ACTIVITIES TO FURTHER THE CHARITIES OBJECTIVES - continued		2024	2023
		£	£
Brought forward		455,905	378,920
		<u>455,905</u>	<u>378,920</u>
3. FUNDRAISING		2024	2023
		£	£
Donations - Dean & Chapter		-	1,000
Donations - general		6,050	4,234
Concert		715	-
		<u>6,765</u>	<u>5,234</u>
4. OTHER INCOMING RESOURCES		2024	2023
		£	£
Rents received		8,562	8,660
HMRC Employment Allowance		5,000	5,000
Miscellaneous income		519	275
Bank interest		519	106
		<u>14,600</u>	<u>14,041</u>
5. CHARITABLE ACTIVITIES COSTS			
	Direct	Support	Totals
	Costs	costs	
	£	£	£
Charitable activities	485,497	2,532	488,029
	<u>485,497</u>	<u>2,532</u>	<u>488,029</u>
6. NET INCOME/(EXPENDITURE)			
Net income/(expenditure) is stated after charging/(crediting):			
		2024	2023
		£	£
Depreciation - owned assets		4,609	4,127
		<u>4,609</u>	<u>4,127</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There was no Trustees' remuneration or other benefits for the year ended 31 March 2024, nor for the year ended 31 March 2023.

Trustees' expenses

During the year, the Trustees were reimbursed £Nil for expenses. (2023 - £Nil)

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2024

8. STAFF COSTS

	2024 £	2023 £
Wages and salaries	333,592	272,674
Social security costs	24,946	17,734
	<u>358,538</u>	<u>290,408</u>

The average monthly number of employees during the year was as follows:

	2024	2023
Full time	5	7
Part time	14	9
	<u>19</u>	<u>16</u>

No employees received emoluments in excess of £60,000.

In addition to the paid staff whose details are shown above, we rely on volunteer workers. The number of full time staff that would be equivalent to the hours worked by volunteers is shown below.

	2024	2023
Full time volunteer equivalent	5.64	6.93
	<u>5.64</u>	<u>6.93</u>

The average number of employees, analysed by function was:

	2024	2023
Charitable purposes	18	15
Management & admin	1	1
	<u>19</u>	<u>16</u>

9. TANGIBLE FIXED ASSETS

	Freehold property £	Long leasehold £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1st April 2023 and 31st March 2024	<u>165,943</u>	<u>161,217</u>	<u>13,452</u>	<u>38,059</u>	<u>378,671</u>
DEPRECIATION					
At 1st April 2023	64,852	39,544	13,452	38,059	155,907
Charge for year	<u>3,319</u>	<u>1,290</u>	<u>-</u>	<u>-</u>	<u>4,609</u>
At 31st March 2024	<u>68,171</u>	<u>40,834</u>	<u>13,452</u>	<u>38,059</u>	<u>160,516</u>
NET BOOK VALUE					
At 31st March 2024	<u>97,772</u>	<u>120,383</u>	<u>-</u>	<u>-</u>	<u>218,155</u>
At 31st March 2023	<u>101,091</u>	<u>121,673</u>	<u>-</u>	<u>-</u>	<u>222,764</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2024

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade debtors	<u>30,392</u>	<u>57,589</u>

The allocation between restricted and unrestricted funds is as follows:

	2024	2023
	£	£
Unrestricted Fund		
Due from Restricted Fund	15,145	23,961
Other Debtors	<u>5,253</u>	<u>4,474</u>
	20,398	28,435
Restricted Fund		
Trade Debtors	28,139	53,115
Less Due to Unrestricted Fund	<u>15,145</u>	<u>23,961</u>
	9,994	29,154
	<u>30,392</u>	<u>57,589</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	<u>17,158</u>	<u>36,592</u>

12. MOVEMENT IN FUNDS

	At 1.4.23	Net	Transfers	At
	£	movement	between	31.3.24
		in funds	funds	£
		£	£	
Unrestricted funds				
General funds	85,873	21,365	(29,115)	78,123
Designated	<u>249,628</u>	<u>(4,609)</u>	-	<u>245,019</u>
	335,501	16,756	(29,115)	323,142
Restricted funds				
Restricted funds	-	(29,115)	29,115	-
TOTAL FUNDS	<u>335,501</u>	<u>(12,359)</u>	<u>-</u>	<u>323,142</u>

Net movement in funds, included in the above are as follows:

	Incoming	Resources	Movement
	resources	expended	in funds
	£	£	£
Unrestricted funds			
General funds	21,365	-	21,365
Designated	-	(4,609)	(4,609)
	21,365	(4,609)	16,756
Restricted funds			
Restricted funds	455,905	(485,020)	(29,115)
TOTAL FUNDS	<u>477,270</u>	<u>(489,629)</u>	<u>(12,359)</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2024

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General funds	96,124	19,275	(29,526)	85,873
Designated	253,755	(4,127)	-	249,628
	<u>349,879</u>	<u>15,148</u>	<u>(29,526)</u>	<u>335,501</u>
Restricted funds				
Restricted funds	-	(29,526)	29,526	-
	<u>-</u>	<u>(29,526)</u>	<u>29,526</u>	<u>-</u>
TOTAL FUNDS	<u>349,879</u>	<u>(14,378)</u>	<u>-</u>	<u>335,501</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General funds	19,275	-	19,275
Designated	-	(4,127)	(4,127)
	<u>19,275</u>	<u>(4,127)</u>	<u>15,148</u>
Restricted funds			
Restricted funds	378,920	(408,446)	(29,526)
	<u>378,920</u>	<u>(408,446)</u>	<u>(29,526)</u>
TOTAL FUNDS	<u>398,195</u>	<u>(412,573)</u>	<u>(14,378)</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2024

12. MOVEMENT IN FUNDS - continued

DETAILED MOVEMENTS IN INDIVIDUAL RESTRICTED FUNDS

	Balance 01.04.2023	Income	Expenditure	Transfers	Balance 31.03.2024
Restricted Funds					
Canterbury City Council		160,728	183,509	(22,781)	-
Macmillan Cancer Support Contract		211,389	211,389	-	-
Money and Mental Health Service		21,380	21,380	-	-
Energy Grant		21,775	28,109	(6,334)	-
Cost of Living Grant		15,000	15,000	-	-
Colyer-Fergusson Charitable Trust		11,494	11,494	-	-
Philip and Connie Phillips Foundation		7,500	7,500	-	-
Streysham Trust		1,000	1,000	-	-
Herne Bay Philanthropic Society		2,000	2,000	-	-
R. G. Hills Trust		2,000	2,000	-	-
Access to Work Grant		847	847	-	-
Breastfeeding Grant		792	792	-	-
		<u>455,905</u>	<u>485,020</u>	<u>(29,115)</u>	<u>-</u>

The figures below are those for the year ended 31 March 2023.

	Balance 01.04.2022	Income	Expenditure	Transfers	Balance 31.03.2023
Restricted Funds					
Canterbury City Council		160,728	189,958	(29,230)	-
Macmillan Cancer Support Contract		187,218	187,218	-	-
Money and Mental Health Service		11,041	11,082	(41)	-
Kent County Council		8,188	8,443	(255)	-
Award for All		3,120	3,120	-	-
David Family		5,000	5,000	-	-
Whitehead Monkton		2,000	2,000	-	-
Citizens Advice		625	625	-	-
The Arnold Clark Community Fund		1,000	1,000	-	-
		<u>-</u>	<u>378,920</u>	<u>(29,526)</u>	<u>-</u>

DETAILED MOVEMENTS IN INDIVIDUAL DESIGNATED FUNDS

	Balance 01.04.2023	Income	Expenditure	Transfers	Balance 31.03.2024
Designated Funds					
Property Fund	222,751		4,609		218,142
Management and Maintenance Fund	26,877				26,877
	<u>249,628</u>		<u>4,609</u>		<u>245,019</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2024

13. RELATED PARTY DISCLOSURES

The Canterbury District CAB paid £1,999 (2023 : £2,223) in the year ended 31 March 2024 for various insurance services, including professional indemnity cover, to the National Association of Citizens Advice Bureaux.

14. DESIGNATED FUNDS

Property Fund

This reserve has been designated by the Trustees to provide accommodation for the offices in Canterbury and Herne Bay. Donations were received for the building of the office at Westgate Hall Road, Canterbury which is held on a long lease from Canterbury City Council and the office at 185 High Street. Herne Bay was purchased and completely refurbished with the benefit of a substantial grant from the National Lottery charities board together with a grant from Canterbury City Council and other donations.

Management and Maintenance Fund

The rental income from the flat at Westgate Hall Road, Canterbury has previously provided monies for this fund and payments are made for various capital items. The rental income is now included in General Funds.

15. PURPOSES OF RESTRICTED FUNDS

Canterbury City Council

A restricted fund by way of a grant for Welfare Rights and Housing Advice.

Macmillan Cancer Support

A restricted fund provided by Macmillan Cancer Support to provide assistance to cancer sufferers, their families and carers.

Money and Mental Health Service

Money and benefits advice Project led by North West Kent Citizens Advice.

Streyنشam Trust

Towards supporting clients from St Dunstons Parish, Canterbury.

Colyer-Fergusson Charitable Trust

A grant towards IT infrastructure costs.

Philip and Connie Phillips Foundation

Towards a Receptionist for the advice service.

Herne Bay Philanthropic Society

Towards directly supporting Herne Bay clients in need and towards training costs for volunteers at the Herne Bay office.

Cost of Living Grant

The purpose of the project is to enable local offices to support or increase direct services.

Energy Grant

EAP - One to One General Energy Advice including welfare.

CMAAP - One to One Carbon Monoxide Advice benefit checks.

EOP - Group Sessions in Energy Awareness in community settings

R. G. Hills Trust

Towards supporting Whitstable Outreach at the Whitstable Umbrella Centre.

Access to Work Grant

Towards Equipment for enabling people with disabilities to work.

Breastfeeding Grant

Kent County Council's Start For Life Funded Breastfeeding Grants to facilitate breastfeeding.

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2024

16. FINANCIAL COMMITMENTS

Capital Commitments

There are no capital commitments at the year end.

Operating Lease Commitments

There are no operating lease commitments at the year end.

THE CANTERBURY DISTRICT C.A.B

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2024

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS				
Activities to further the charities objectives				
Canterbury City Council	-	160,728	160,728	160,728
Macmillan Grant	-	211,389	211,389	187,218
Money and Mental Health Service	-	21,380	21,380	11,041
Other	-	3,639	3,639	3,625
Kent County Council	-	-	-	8,188
Streysham Trust	-	1,000	1,000	-
Colyer-Fergusson Charitable Trust	-	11,494	11,494	-
Philip and Connie Phillips Foundation	-	7,500	7,500	-
Herne Bay Philanthropic Society	-	2,000	2,000	-
Awards for All	-	-	-	3,120
David Family	-	-	-	5,000
Cost of Living Grant	-	15,000	15,000	-
Energy Grant	-	21,775	21,775	-
	-	455,905	455,905	378,920
Fundraising				
Donations - Dean & Chapter	-	-	-	1,000
Donations - general	6,050	-	6,050	4,234
Concert	715	-	715	-
	6,765	-	6,765	5,234
Other incoming resources				
Rents received	8,562	-	8,562	8,660
HMRC Employment Allowance	5,000	-	5,000	5,000
Miscellaneous income	519	-	519	275
Bank interest	519	-	519	106
	14,600	-	14,600	14,041
Total incoming resources	21,365	455,905	477,270	398,195
EXPENDITURE				
Charitable activities				
Wages	-	333,592	333,592	272,674
Social security	-	24,946	24,946	17,734
Insurance	-	3,449	3,449	4,172
Light and heat	-	4,206	4,206	5,009
Telephone	-	8,604	8,604	8,250
Postage and stationery	-	6,016	6,016	5,326
Cleaning and sundries	-	6,674	6,674	6,933
Travelling	-	1,167	1,167	2,525
Computer expenses	-	17,324	17,324	10,959
Equipment expenses	-	7,489	7,489	407
Citizens Advice	-	3,686	3,686	4,100
CHAC re CCC	-	57,862	57,862	57,862
Repairs & renewals	-	3,071	3,071	4,011
Bank charges	-	90	90	182
Training	-	1,545	1,545	2,790
Staff allowances	-	941	941	1,118
Carried forward	-	480,662	480,662	404,052

This page does not form part of the statutory financial statements

THE CANTERBURY DISTRICT C.A.B

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2024

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Charitable activities				
Brought forward	-	480,662	480,662	404,052
Recruitment	-	226	226	900
Depreciation of tangible fixed assets	4,609	-	4,609	4,127
	<u>4,609</u>	<u>480,888</u>	<u>485,497</u>	<u>409,079</u>
Support costs				
Governance costs				
Accountancy	-	1,600	1,600	1,474
Professional fees	-	2,532	2,532	2,020
	<u>-</u>	<u>4,132</u>	<u>4,132</u>	<u>3,494</u>
Total resources expended	<u>4,609</u>	<u>485,020</u>	<u>489,629</u>	<u>412,573</u>
Net expenditure	<u>16,756</u>	<u>(29,115)</u>	<u>(12,359)</u>	<u>(14,378)</u>

CITIZENS ADVICE NORTH EAST KENT

England & Wales - Charity number 803115

Accounts

REGISTERED COMPANY NUMBER: 02483455
REGISTERED CHARITY NUMBER: 803115

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023
FOR
THE CANTERBURY DISTRICT C.A.B

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

THE CANTERBURY DISTRICT C.A.B

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023**

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THE CANTERBURY DISTRICT C.A.B
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES

A Maysey
B Collins
D Cork
S Record
J Taylor
N Baylis
C Jones
A Yakubu
D Ramble (appointed 31.10.22)
H Brighton (appointed 14.11.22)

PRINCIPAL OFFICERS

Chairman	Andy Maysey
Company Secretary	John Taylor
Chief Officer	Simone Field
Hon Treasurer	David Cork FCA CTA

REGISTERED OFFICE

3 Westgate Hall Road
Canterbury
Kent
CT1 2BT

REGISTERED COMPANY NUMBER 02483455

REGISTERED CHARITY NUMBER 803115

INDEPENDENT EXAMINER

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

SOLICITORS

Furley Page LLP
39 St Margarets Street
Canterbury
Kent
CT1 2TX

BANKERS

Lloyds Bank
49 High Street
Canterbury
CT1 2SE

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2023. The Trustees have adopted the provisions of 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 and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in England and in particular Canterbury and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The Canterbury District CAB aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance. Advertisements were placed for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

The following detailed objectives for the year to 31 March 2023 were set out in the Business Plan:

- Ensure our service is fully inclusive; improving access for those with mental health issues, carers and hearing difficulties and the digitally excluded.
- Ensure sufficient funding to deal with the funding deficit for the current year and ensure a stable base for the medium term.
- Deal with demands of CCC funding renegotiation for 2023 onwards and provide feedback to CCC re need for increased funding to reflect the real cost of delivering the general advice service to satisfy the needs of our community.
- Review of Trustees Board to ensure it is resilient and stable for the medium term.
- Board to consider the strategic review and incorporate it into the business plan.
- Continue to deliver a service prioritising local clients with the greatest need.
- Ensure we have adequate numbers of staff and volunteers and that they are sufficiently skilled to support clients through evolving economic and social circumstances including the cost of living crisis.
- Engage our staff, Trustees and volunteers in promoting our cultural values in their day to day roles; encouraging everyone to understand our Equity, Diversity and Inclusion aims so that they play a central role in delivering our service.

Public benefit

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by The Canterbury District CAB during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of The Canterbury District CAB remained the provision of free, confidential, independent and impartial advice, information and counsel for the members of the public. This is provided through two local Citizens Advice in Canterbury and Herne Bay and an outreach service in Whitstable.

In addition to generalist advice the following specialist advisory services were provided:

- Macmillan Cancer Support, welfare benefits advice to individuals, their families and carers affected by cancer
- Pro Bono Family Legal Rota

Advisory services were provided through face-to-face consultations, telephone advice lines, webchat and email.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

OBJECTIVES AND ACTIVITIES

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

There continues to be significant demand for our services. In order to be able to meet this demand we are heavily dependent upon our volunteer advisers who continue to be overstretched. The volunteers are the backbone of the service we offer, without them the free advice service provided by The Canterbury District CAB could not continue. They freely give up their time on a regular basis and take the ever-increasing complexities of legislation in their stride. The Trustees are indebted to them and to all the staff who also work so conscientiously to ensure operation of the Bureau is successful. The Canterbury District CAB constantly seeks to recruit and train new volunteer advisers, receptionists and administrative support.

Including Trustees, 50 volunteers contributed approximately 13,338 hours per annum, at an estimated value of £249,143. Excluding Trustees, 40 volunteers contributed approximately 11,778 hours of work to the bureau during the year. We estimate the value of this help at £209,972. (excluding the value of Trustees) in respect of the year under review (2022:£273,396).

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Trustees' attention was focused on the main objectives as follows:

- The need to continue and improve the service offered to the public and more particularly to retain and recruit staff.
- To review and consolidate adequate future funding for the bureau.

The Canterbury District CAB saw a total of 3,601 client contacts, including 496 quick client contacts with 12,141 issues and enquiries in 2022/23 (2021/22, 4,276 client contacts with 13,793 issues and enquiries). The Canterbury District CAB assisted in the recovery of funds on behalf of clients. The recovery was made up of income gained £6,955,145 reimbursements £4,553, debts written off £29,765 and other gains totalling £464,408

Fundraising activities

The income for the year was £5,234 an increase of £1,093 on 2021/22. The main source of fundraising was subscriptions from The Friends and a donation of £1000 from the Dean and Chapter.

Investment performance

The charity does not currently hold material investments.

Internal and external factors

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

FINANCIAL REVIEW

Financial position

Income sources in the year generated £398,195 (2021/22 £447,906). Of this £378,920 (2021/22 £431,878) related to project restricted activities.

An overall deficit is recorded for this year of £14,378 (2021/22 deficit £13,434). This related to an excess of expenditure on direct services over funding received.

Principal funding sources

The Directors extend their gratitude to Canterbury City Council for continuing to support the core operating capacity of the charity. The grant from Canterbury City Council ended in June 2023 and has been extended for a further year. Additionally project-specific funding was received from Macmillan Cancer Support, Citizens Advice and Money Advice and Pensions Service.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

FINANCIAL REVIEW

Reserves policy

The Canterbury District CAB is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The Canterbury District CAB will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £91,500 should be maintained which is equal to 3 months normal operating expenditure. As at 31 March 2023 the unrestricted general fund has a balance of £85,873 and the designated funds have a balance of £249,628 (which can if necessary be used for general purposes).

The reasons for holding particular reserves are outlined in notes 15 and 16.

Funds in deficit

No funds were in deficit at the balance sheet date.

FUTURE PLANS

The Canterbury District CAB aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice and extending outreach locations.

In pursuing its charitable objectives the charity co-operates with the following organisations:

Canterbury City Council	Money Advice and Pensions Service (MAPS)
Macmillan Cancer Support	Canterbury Relief in Need
Kent County Council	Pension Wise
Town and Parish Councils in the Canterbury District	The Canterbury Food Bank
Canterbury Housing Advice Centre	Kent Law Clinic, University of Kent
Kent Savers Credit Union Limited	Christchurch University
Local Citizens Advice in Kent	Catching Lives
Local Umbrella Centres	Job Centres across East Kent
Local Age UK's	Red Zebra
Ethnic Minorities in Canterbury	East Kent Hospital Trust
Kent & Medway Cancer Alliance	Connecting Canterbury
The Friends Meeting Hall	Streysham's Trust
Medway NHS Trust	Local Children's Centres
Canterbury Baptist Church	Porchlight
Shaw Trust	Salvation Army
Medway Macmillan Benefits Service	Pilgrims Hospice
Crossroads Macmillan Volunteer Service for East Kent	Herne Bay Philanthropic Society
St Vincent De Paul, Canterbury	All Saints Church, Canterbury
Kent and Medway Local Area Patient Group Network	

Local Solicitor Firms and Barrister Chambers (in alphabetical order), Becket Chambers, Brachers LLP, Divorce Solutions, DSD Law, Girlings, Stillwell Singleton, Whitehead Monkton.

The Chief Officer also attends the meetings of the Kent and Medway Citizens Advice an organisation set up to consider collective working.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Canterbury District CAB is governed by its Memorandum and Articles of Association as amended on 10 February 2014, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Canterbury District CAB is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2023 the company had 10 members (2022: 8 members).

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new Trustees

The Trustees, who are also directors of the company, are elected at the Annual General Meeting (AGM). The Trustees serve for a year and may be re-elected at the next AGM for a further year.

Where Trustees are appointed during the year they may be co-opted but in order to remain a Trustee for the forthcoming year they must be formally elected at the next AGM. Newly appointed Trustees are provided with a comprehensive induction to the Canterbury District CAB through being able to attend training courses and mentoring by established Trustees.

The Trustees deal with the general affairs of the charity through a Trustee Board. The Chairman of the Trustee Board is elected from the members of that Board. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

The Canterbury District CAB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of The Canterbury District CAB and for ensuring that the charity satisfies its legal and contractual obligations.

The Trustees meet at least four times a year; this includes strategy and performance review and the setting of operational plans and budgets. Additional meetings are convened when necessary. In addition, the following are entitled to attend:

A representative from Citizens Advice

A representative from the workers

The Chief Officer

and by invitation, any other person that the Board of Trustees thinks fit.

The Trustees delegate the day to day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Related parties

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

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of Trustee/director of another charity he or she may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Statement of Internal Controls

The Canterbury District CAB Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The Canterbury District CAB hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Risk management

The Canterbury District CAB has worked on a Corporate Risk Management exercise. A risk management strategy was agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end The Canterbury District CAB is continually monitoring and managing its risk, reviewing the Corporate Risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Information Assurance

Information Assurance is reviewed annually. An Information Assurance Accounting Officer and Senior Information Risk Officer are in place. Staff undergo annual information assurance training and assessment at a level appropriate to their role. Information assurance is on-going as new projects are undertaken.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

Approved by order of the Board of Trustees on 20th November 2023 and signed on its behalf by:

A handwritten signature consisting of the letters 'AS' followed by a large, horizontal oval scribble.

A Maysey - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE CANTERBURY DISTRICT C.A.B**

Independent examiner's report to the trustees of The Canterbury District C.A.B ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



Leigh Jones FCCA

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

20th November 2023

THE CANTERBURY DISTRICT C.A.B

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2023

	Notes	Unrestricted funds £	Restricted fund £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Activities to further the charities objectives	2	-	378,920	378,920	431,878
Fundraising	3	5,234	-	5,234	4,141
Other incoming resources	4	14,041	-	14,041	11,887
Total		<u>19,275</u>	<u>378,920</u>	<u>398,195</u>	<u>447,906</u>
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		4,127	406,972	411,099	459,782
Other		-	1,474	1,474	1,558
Total		<u>4,127</u>	<u>408,446</u>	<u>412,573</u>	<u>461,340</u>
NET INCOME/(EXPENDITURE)		15,148	(29,526)	(14,378)	(13,434)
Transfers between funds	12	<u>(29,526)</u>	<u>29,526</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>(14,378)</u>	<u>-</u>	<u>(14,378)</u>	<u>(13,434)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		349,879	-	349,879	363,313
TOTAL FUNDS CARRIED FORWARD		<u><u>335,501</u></u>	<u><u>-</u></u>	<u><u>335,501</u></u>	<u><u>349,879</u></u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

In 2022, total income was £447,906, £16,028 of the income related to unrestricted funds and £431,878 related to restricted funds.

There are no gains or losses in the year, other than those included in the Statement of Financial Accounts.

THE CANTERBURY DISTRICT C.A.B

**BALANCE SHEET
31ST MARCH 2023**

	Notes	Unrestricted funds £	Restricted fund £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	9	222,764	-	222,764	226,891
CURRENT ASSETS					
Debtors	10	28,435	29,154	57,589	52,365
Cash at bank		91,740	-	91,740	90,287
		<u>120,175</u>	<u>29,154</u>	<u>149,329</u>	<u>142,652</u>
CREDITORS					
Amounts falling due within one year	11	(7,438)	(29,154)	(36,592)	(19,664)
		<u>112,737</u>	<u>-</u>	<u>112,737</u>	<u>122,988</u>
NET CURRENT ASSETS					
		<u>335,501</u>	<u>-</u>	<u>335,501</u>	<u>349,879</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>335,501</u>	<u>-</u>	<u>335,501</u>	<u>349,879</u>
NET ASSETS					
		<u>335,501</u>	<u>-</u>	<u>335,501</u>	<u>349,879</u>
FUNDS	12				
Unrestricted funds				<u>335,501</u>	<u>349,879</u>
TOTAL FUNDS				<u>335,501</u>	<u>349,879</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2023.

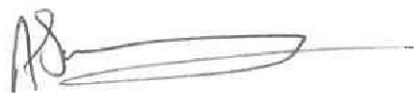
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 20th November 2023 and were signed on its behalf by:



A Maysey - Trustee



D Cork - Trustee

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% straight line
Long leasehold	- over the term of the lease
Fixtures and fittings	- now fully written off
Computer equipment	- now fully written off

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension

A Work Place Pension was set up for the employees with effect from 1 August 2016 being a defined contribution scheme. The scheme is open to all employees at any time. The Fund administrators are The People's Partnership. The contributions due in the year were all paid as appropriate.

2. ACTIVITIES TO FURTHER THE CHARITIES OBJECTIVES

	2023	2022
	£	£
Canterbury City Council	160,728	160,728
Shaw Trust	-	6,250
Macmillan Grant	187,218	157,719
Money service advice	11,041	10,262
Other	3,625	2,573
Help to Claim	-	73,979
BEIS Equipment grant	-	5,409
Kent County Council	8,188	-
Streysham trust	-	1,400
Kickstart	-	7,147
Awards for All	3,120	6,411
David Family	5,000	-
	<u>378,920</u>	<u>431,878</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2023

3. FUNDRAISING

	2023	2022
	£	£
Donations - Dean & Chapter	1,000	1,000
Donations - general	4,234	3,141
	<u>5,234</u>	<u>4,141</u>

4. OTHER INCOMING RESOURCES

	2023	2022
	£	£
Rents received	8,660	7,287
Government grants	5,000	4,000
Miscellaneous income	275	593
Deposit account interest	106	7
	<u>14,041</u>	<u>11,887</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs	Totals
	£	£	£
Charitable activities	<u>409,079</u>	<u>2,020</u>	<u>411,099</u>

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation - owned assets	<u>4,127</u>	<u>4,127</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There was no Trustees' remuneration or other benefits for the year ended 31 March 2023, nor for the year ended 31 March 2022.

Trustees' expenses

During the year, the Trustees were reimbursed £Nil for expenses. (2022 - £23)

8. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	272,674	297,335
Social security costs	17,734	20,591
	<u>290,408</u>	<u>317,926</u>

The average monthly number of employees during the year was as follows:

	2023	2022
Full time	7	5
Part time	9	12
	<u>16</u>	<u>17</u>

No employees received emoluments in excess of £60,000.

In addition to the paid staff whose details are shown above, we rely on volunteer workers. The number of full time staff that would be equivalent to the hours worked by volunteers is shown below.

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2023

8. STAFF COSTS - continued

	2023	2022
Full time volunteer equivalent	6.93	7.46
	<u>6.93</u>	<u>7.46</u>

The average number of employees, analysed by function was:

	2023	2022
Charitable purposes	15	16
Management & admin	1	1
	<u>16</u>	<u>17</u>

9. TANGIBLE FIXED ASSETS

	Freehold property £	Long leasehold £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1st April 2022 and 31st March 2023	165,943	161,217	13,452	38,059	378,671
DEPRECIATION					
At 1st April 2022	62,015	38,254	13,452	38,059	151,780
Charge for year	2,837	1,290	-	-	4,127
At 31st March 2023	64,852	39,544	13,452	38,059	155,907
NET BOOK VALUE					
At 31st March 2023	101,091	121,673	-	-	222,764
At 31st March 2022	103,928	122,963	-	-	226,891

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade debtors	57,589	52,365
	<u>57,589</u>	<u>52,365</u>

The allocation between restricted and unrestricted funds is as follows:

	2023	2022
	£	£
Unrestricted Fund		
Due from Restricted Fund	23,961	42,084
Other Debtors	4,474	1,964
	<u>28,435</u>	<u>44,048</u>
Restricted Fund		
Trade Debtors	53,115	50,401
Less Due to Unrestricted Fund	23,961	42,084
	<u>29,154</u>	<u>8,317</u>
	<u>57,589</u>	<u>52,365</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2023

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	<u>36,592</u>	<u>19,664</u>

12. MOVEMENT IN FUNDS

	At 1.4.22	Net movement in funds	Transfers between funds	At 31.3.23
	£	£	£	£
Unrestricted funds				
General funds	96,124	19,275	(29,526)	85,873
Designated	<u>253,755</u>	<u>(4,127)</u>	-	<u>249,628</u>
	349,879	15,148	(29,526)	335,501
Restricted funds				
Restricted funds	-	(29,526)	29,526	-
TOTAL FUNDS	<u>349,879</u>	<u>(14,378)</u>	-	<u>335,501</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General funds	19,275	-	19,275
Designated	-	(4,127)	(4,127)
	19,275	(4,127)	15,148
Restricted funds			
Restricted funds	378,920	(408,446)	(29,526)
TOTAL FUNDS	<u>398,195</u>	<u>(412,573)</u>	<u>(14,378)</u>

Comparatives for movement in funds

	At 1.4.21	Net movement in funds	Transfers between funds	At 31.3.22
	£	£	£	£
Unrestricted funds				
General funds	94,677	16,028	(14,581)	96,124
Designated	<u>257,882</u>	<u>(4,127)</u>	-	<u>253,755</u>
	352,559	11,901	(14,581)	349,879
Restricted funds				
Restricted funds	10,754	(25,335)	14,581	-
TOTAL FUNDS	<u>363,313</u>	<u>(13,434)</u>	-	<u>349,879</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2023

12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General funds	16,028	-	16,028
Designated	-	(4,127)	(4,127)
	<u>16,028</u>	<u>(4,127)</u>	<u>11,901</u>
Restricted funds			
Restricted funds	431,878	(457,213)	(25,335)
	<u>447,906</u>	<u>(461,340)</u>	<u>(13,434)</u>

DETAILED MOVEMENTS IN INDIVIDUAL RESTRICTED FUNDS

	Balance 01.04.2022	Income	Expenditure	Transfers	Balance 31.03.2023
Restricted Funds					
Canterbury City Council	160,728	189,958	(29,230)	-	-
Macmillan Cancer Support Contract	187,218	187,218	-	-	-
Money and Pension Advisory Service	11,041	11,082	(41)	-	-
Kent County Council	8,188	8,443	(255)	-	-
Award for All	3,120	3,120	-	-	-
David Family	5,000	5,000	-	-	-
Whitehead Monkton	2,000	2,000	-	-	-
Citizens Advice	625	625	-	-	-
The Arnold Clark Community Fund	1,000	1,000	-	-	-
	<u>-</u>	<u>378,920</u>	<u>408,446</u>	<u>(29,526)</u>	<u>-</u>

The figures below are those for the year ended 31 March 2022.

	Balance 01.04.2021	Income	Expenditure	Transfers	Balance 31.03.2022
Restricted Funds					
Legacy Fund	10,754	-	10,754	-	-
Canterbury City Council	160,728	173,511	(12,783)	-	-
Shaw Trust	6,250	6,236	14	-	-
Macmillan Cancer Support Contract	157,719	159,431	(1,712)	-	-
Money and Pension Advisory Service	10,262	10,286	(24)	-	-
Help to Claim	73,979	74,055	(76)	-	-
British Energy and Industrial Strategy	5,409	5,409	-	-	-
Streynsham Trust	1,400	1,400	-	-	-
Kickstart	7,147	7,147	-	-	-
Award for All	6,411	6,411	-	-	-
Hampshire CC	475	475	-	-	-
Co-operative	2,098	2,098	-	-	-
	<u>10,754</u>	<u>431,878</u>	<u>457,213</u>	<u>(14,581)</u>	<u>-</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2023

12. MOVEMENT IN FUNDS - continued

DETAILED MOVEMENTS IN INDIVIDUAL DESIGNATED FUNDS

	Balance 01.04.2022	Income	Expenditure	Transfers	Balance 31.03.2023
Designated Funds					
Property Fund	226,878		4,127		222,751
Management and Maintenance Fund	26,877				26,877
	<u>253,755</u>		<u>4,127</u>		<u>249,628</u>

13. RELATED PARTY DISCLOSURES

The Canterbury District CAB paid £2,223 (2022 : £3,081) in the year ended 31 March 2023 for various insurance services, including professional indemnity cover, to the National Association of Citizens Advice Bureaux.

14. DESIGNATED FUNDS

Property Fund

This reserve has been designated by the Trustees to provide accommodation for the offices in Canterbury and Herne Bay. Donations were received for the building of the office at Westgate Hall Road, Canterbury which is held on a long lease from Canterbury City Council and the office at 185 High Street. Herne Bay was purchased and completely refurbished with the benefit of a substantial grant from the National Lottery charities board together with a grant from Canterbury City Council and other donations.

Management and Maintenance Fund

The rental income from the flat at Westgate Hall Road, Canterbury has previously provided monies for this fund and payments are made for various capital items. The rental income is now included in General Funds.

15. PURPOSES OF RESTRICTED FUNDS

Canterbury City Council

A restricted fund by way of a grant for Welfare Rights and Housing Advice.

Macmillan Cancer Support

A restricted fund provided by Macmillan Cancer Support to provide assistance to cancer sufferers and their families.

Money Advice Service (MAS)

Money Advice Service funded Debt Advice Project in partnership with Citizens Advice.

Kent County Council

KCC Strategic Recovery Fund.

Awards for All

The National Lottery provided funding through the Awards for All scheme for core maintenance of our premises and funding to improve staff safety with adjustments needed to make the premises Covid-safe including a training element related to the anticipated needs of our clients.

David Family

Supporting CAB in Whitstable and surrounding area.

Whitehead Monkton

For training costs involved in recruiting and training volunteer advisers for The Canterbury District C.A.B.

Citizens Advice

Championing Action on Gambling Harm.

The Arnold Clark Community Fund

Supporting the Family Legal Rota offering Pro Bono Family Legal Advice to the public.

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2023

16. FINANCIAL COMMITMENTS

Capital Commitments

There are no capital commitments at the year end.

Operating Lease Commitments

There are no operating lease commitments at the year end.

THE CANTERBURY DISTRICT C.A.B

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2023

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS				
Activities to further the charities objectives				
Canterbury City Council	-	160,728	160,728	160,728
Shaw Trust	-	-	-	6,250
Macmillan Grant	-	187,218	187,218	157,719
Money service advice	-	11,041	11,041	10,262
Other	-	3,625	3,625	2,573
Help to Claim	-	-	-	73,979
BEIS Equipment grant	-	-	-	5,409
Kent County Council	-	8,188	8,188	-
Streynsham trust	-	-	-	1,400
Kickstart	-	-	-	7,147
Awards for All	-	3,120	3,120	6,411
David Family	-	5,000	5,000	-
	-	378,920	378,920	431,878
Fundraising				
Donations - Dean & Chapter	1,000	-	1,000	1,000
Donations - general	4,234	-	4,234	3,141
	5,234	-	5,234	4,141
Other incoming resources				
Rents received	8,660	-	8,660	7,287
Government grants	5,000	-	5,000	4,000
Miscellaneous income	275	-	275	593
Deposit account interest	106	-	106	7
	14,041	-	14,041	11,887
Total incoming resources	19,275	378,920	398,195	447,906
EXPENDITURE				
Charitable activities				
Wages	-	272,674	272,674	297,335
Social security	-	17,734	17,734	20,591
Insurance	-	4,172	4,172	3,980
Light and heat	-	5,009	5,009	4,270
Telephone	-	8,250	8,250	10,046
Postage and stationery	-	5,326	5,326	7,241
Cleaning and sundries	-	6,933	6,933	6,901
Travelling	-	2,525	2,525	1,430
Computer expenses	-	10,959	10,959	13,736
Equipment expenses	-	407	407	3,454
Citizens Advice	-	4,100	4,100	4,100
CHAC re CCC	-	57,862	57,862	57,862
Repairs & renewals	-	4,011	4,011	16,418
Bank charges	-	182	182	211
Training	-	2,790	2,790	212
Staff allowances	-	1,118	1,118	6,101
Recruitment	-	900	900	-
Depreciation of tangible fixed assets	4,127	-	4,127	4,127
	4,127	404,952	409,079	458,015

This page does not form part of the statutory financial statements

THE CANTERBURY DISTRICT C.A.B

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2023

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Support costs				
Governance costs				
Accountancy	-	1,474	1,474	1,558
Professional fees	-	2,020	2,020	1,767
	<u>-</u>	<u>3,494</u>	<u>3,494</u>	<u>3,325</u>
Total resources expended	<u>4,127</u>	<u>408,446</u>	<u>412,573</u>	<u>461,340</u>
Net expenditure	<u>15,148</u>	<u>(29,526)</u>	<u>(14,378)</u>	<u>(13,434)</u>

CITIZENS ADVICE NORTH EAST KENT

England & Wales - Charity number 803115

Accounts

REGISTERED COMPANY NUMBER: 02483455
REGISTERED CHARITY NUMBER: 803115

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2022
FOR
THE CANTERBURY DISTRICT C.A.B

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

THE CANTERBURY DISTRICT C.A.B

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FOR THE YEAR ENDED 31ST MARCH 2022

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THE CANTERBURY DISTRICT C.A.B
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31ST MARCH 2022

TRUSTEES

A Maysey
B Collins
D Cork
S Record
J Taylor
N Baylis
C Jones
A Yakubu
D Ramble (appointed 31.10.22)

PRINCIPAL OFFICERS

Chairman	Andy Maysey
Company Secretary	John Taylor
Chief Officer	Simone Field
Hon Treasurer	David Cork FCA CTA

REGISTERED OFFICE

3 Westgate Hall Road
Canterbury
Kent
CT1 2BT

REGISTERED COMPANY NUMBER 02483455

REGISTERED CHARITY NUMBER 803115

INDEPENDENT EXAMINER

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

SOLICITORS

Furley Page LLP
39 St Margarets Street
Canterbury
Kent
CT1 2TX

BANKERS

Lloyds Bank
49 High Street
Canterbury
CT1 2SE

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2022. The trustees have adopted the provisions of 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 and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in England and in particular Canterbury and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The Canterbury District CAB aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance. Advertisements were placed for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

The following detailed objectives for the year to 31 March 2022 were set out in the Business Plan:

- Ensure our service is fully inclusive; improving access for those with mental health or language difficulties and for those with lack of access to telephones and digital services.
- Review service delivery plan, reopening offices as soon as safely practicable for staff & clients, combining this with the newly developed remote advice capacity.
- Develop links with National Citizens Advice and other local partners.
- Liaise with funders re targets & grants to promote continuation of funded projects such as Macmillan, HTC and MAPS.
- Deal with demands of CCC funding renegotiation completed Q2 2021/22 and provide feedback to CCC re trends & local policy need to ensure future advice commissioning meets the needs of the community.
- Plan, in conjunction with Citizens Advice for longer-term operation - consider: 'is the way we've always done things the right model for the future?'
- Engage our staff, trustees and volunteers in promoting our Cultural Values in their day to day roles; encouraging everyone to understand our Equality, Diversity and Inclusion aims so that they play a central role in delivering our service.

Public benefit

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by The Canterbury District CAB during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of The Canterbury District CAB remained the provision of free, confidential, independent and impartial advice, information and counsel for the members of the public. This is provided through two local Citizens Advice in Canterbury and Herne Bay and an outreach service in Whitstable.

In addition to generalist advice the following specialist advisory services were provided:

- Macmillan Cancer Support, welfare benefits advice to individuals, their families and carers affected by cancer
- Pro Bono Family Legal Rota

Advisory services were provided through face-to-face consultations, telephone advice lines, webchat and email.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

There continues to be significant demand for our services. In order to be able to meet this demand we are heavily dependent upon our volunteer advisers who continue to be overstretched. The volunteers are the backbone of the service we offer, without them the free advice service provided by The Canterbury District CAB could not continue. They freely give up their time on a regular basis and take the ever-increasing complexities of legislation in their stride. The Trustees are indebted to them and to all the staff who also work so conscientiously to ensure operation of the Bureau is successful. The Canterbury District CAB constantly seeks to recruit and train new volunteer advisers, receptionists and administrative support.

Including trustees 43 volunteers contributed approximately 15,564 hours per annum, at an estimated value of £315,088. Excluding trustees 35 volunteers contributed approximately 14,352 hours of work to the bureau during the year. We estimate the value of this help at £273,396 (excluding value of Trustees) in respect of the current year (2021 : £235,304).

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Trustees' attention was focused on the main objectives as follows:

- The need to continue and improve the service offered to the public and more particularly to retain and recruit staff.
- To review and consolidate adequate future funding for the bureau.

The Canterbury District CAB saw a total of 4,276 client contacts, including 1,012 quick client contacts with 13,793 issues and enquiries in 2021/22 (2020/21, 4,938 client contacts with 15,020 issues and enquiries). The Canterbury District CAB assisted in the recovery of funds on behalf of clients. The recovery was made up of income gained £6,995,210 reimbursements £931, debts written off £476,301 and other gains totalling £301,330.

Fundraising activities

The income for the year was £4,141 an increase of £222 on 2020/21. The main source of fundraising was subscriptions from The Friends and a donation of £1000 from the Dean and Chapter.

Investment performance

The charity does not currently hold material investments.

Internal and external factors

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

FINANCIAL REVIEW

Financial position

Income sources in the year generated £447,906 (2020/21 £472,802). Of this £431,878 (2020/21 £263,960) related to project restricted activities.

An overall deficit is recorded for this year of £13,434 (2020/21 surplus £30,299). This related to an excess of expenditure on direct services over funding received.

Principal funding sources

The Directors extend their gratitude to Canterbury City Council for continuing to support the core operating capacity of the charity. Additionally project-specific funding was received from Macmillan Cancer Support, Help to Claim from Citizens Advice and Money Advice and Pensions Service.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Reserves policy

The Canterbury District CAB is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The Canterbury District CAB will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £101,000 should be maintained which is equal to 3 months normal operating expenditure. As at 31 March 2022 the unrestricted general fund has a balance of £96,124 and the designated funds have a balance of £253,755 (which can if necessary be used for general purposes).

The reasons for holding particular reserves are outlined in notes 15 and 16.

Going concern

The Canterbury District CAB took steps to protect its clients, staff and volunteers during the Covid-19 pandemic by restarting, temporarily pausing and then restarting its face to face services and delivering its advice by telephone, webcams, webchat and email in line with Government guidelines regarding lockdowns.

The grant with Canterbury City Council, which started in June 2021 continues until June 2023. The Council continued the grant as a means of maintaining a service to the community during the covid pandemic. The Trustees consider the going concern basis to be appropriate.

Funds in deficit

No funds were in deficit at the balance sheet date.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

FUTURE PLANS

The Canterbury District CAB aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice and extending outreach locations.

In pursuing its charitable objectives the charity co-operates with the following organisations:

Canterbury City Council	Money Advice and Pensions Service (MAPS)
Macmillan Cancer Support	Canterbury Relief in Need
Kent County Council	Pension Wise
Town and Parish Councils in the Canterbury District	The Canterbury Food Bank
Canterbury Housing Advice Centre	Kent Law Clinic, University of Kent
Kent Savers Credit Union Limited	Christchurch University
Local Citizens Advice in Kent	Catching Lives
Local Umbrella Centres	Job Centres across East Kent
Local Age UK's	Red Zebra
Ethnic Minority Independence Council	East Kent Hospital Trust
Stour and Beckett Chambers	Connecting Canterbury
Canterbury Public Reference Group	Streysham's Trust
East Kent Cancer Action Group	Canterbury Quakers
Medway NHS Trust	Local Children's Centres
Canterbury Baptist Church	Porchlight
Shaw Trust	Salvation Army
Medway Macmillan Benefits Service	Pilgrims Hospice
Macmillan Volunteer Service for East Kent	Herne Bay Philanthropic Society
St Vincent De Paul	All Saints Church, Canterbury
Kent and Medway Local Area Patient Group Network	

Local Solicitor Firms and Barrister Chambers (in alphabetical order), Becket Chambers, Brachers LLP, Divorce Solutions, DSD Law, Hadfields, Girlings, Stillwell Singleton, Whitehead Monkton.

The manager also attends the meetings of the Kent and Medway Citizens Advice an organisation set up to consider collective working.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Canterbury District CAB is governed by its Memorandum and Articles of Association as amended on 10 February 2014, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Canterbury District CAB is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2022 the company had 8 members (2021: 8 members).

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The Trustees, who are also directors of the company, are elected at the Annual General Meeting (AGM). The Trustees serve for a year and may be re-elected at the next AGM for a further year.

Where Trustees are appointed during the year they may be co-opted but in order to remain a Trustee for the forthcoming year they must be formally elected at the next AGM. Newly appointed Trustees are provided with a comprehensive induction to the Canterbury District CAB through being able to attend training courses and mentoring by established Trustees.

The Trustees deal with the general affairs of the charity through a Trustee Board. The Chairman of the Trustee Board is elected from the members of that Board. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

The Canterbury District CAB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of The Canterbury District CAB and for ensuring that the charity satisfies its legal and contractual obligations.

The Trustees meet at least four times a year; this includes strategy and performance review and the setting of operational plans and budgets. Additional meetings are convened when necessary. In addition, the following are entitled to attend:

A representative from Citizens Advice

A representative from the workers

The Chief Officer

and by invitation, any other person that the Board of Trustees thinks fit.

The Trustees delegate the day to day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Related parties

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

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of trustee/director of another charity he or she may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Statement of Internal Controls

The Canterbury District CAB Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The Canterbury District CAB hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Risk management

The Canterbury District CAB has worked on a Corporate Risk Management exercise. A risk management strategy was agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end The Canterbury District CAB is continually monitoring and managing its risk, reviewing the Corporate Risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

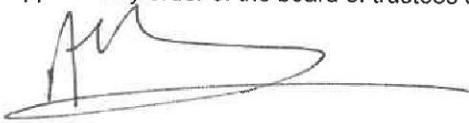
Information Assurance

Information Assurance is reviewed annually. An Information Assurance Accounting Officer and Senior Information Risk Officer are in place. Staff undergo annual information assurance training and assessment at a level appropriate to their role. Information assurance is on-going as new projects are undertaken.

THE CANTERBURY DISTRICT C.A.B

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

Approved by order of the board of trustees on 14th November 2022 and signed on its behalf by:

A handwritten signature in black ink, appearing to be 'A Maysey', written over a horizontal line.

A Maysey - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE CANTERBURY DISTRICT C.A.B**

Independent examiner's report to the trustees of The Canterbury District C.A.B ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



Leigh Jones FCCA
Institute of Chartered Accountants in England and Wales
McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

16th November 2022

THE CANTERBURY DISTRICT C.A.B
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2022

	Notes	Unrestricted funds £	Restricted fund £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Activities to further the charities objectives	2	-	431,878	431,878	453,328
Fundraising	3	4,141	-	4,141	3,919
Other incoming resources	4	11,887	-	11,887	15,555
Total		<u>16,028</u>	<u>431,878</u>	<u>447,906</u>	<u>472,802</u>
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		4,127	455,655	459,782	442,503
Other		-	1,558	1,558	-
Total		<u>4,127</u>	<u>457,213</u>	<u>461,340</u>	<u>442,503</u>
NET INCOME/(EXPENDITURE)					
		11,901	(25,335)	(13,434)	30,299
Transfers between funds	12	(14,581)	14,581	-	-
Net movement in funds		<u>(2,680)</u>	<u>(10,754)</u>	<u>(13,434)</u>	<u>30,299</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		352,559	10,754	363,313	333,014
TOTAL FUNDS CARRIED FORWARD		<u>349,879</u>	<u>-</u>	<u>349,879</u>	<u>363,313</u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

In 2021, total income was £472,802, £208,842 of the income related to unrestricted funds and £263,960 related to restricted funds.

There are no gains or losses in the year, other than those included in the Statement of Financial Accounts.

THE CANTERBURY DISTRICT C.A.B

BALANCE SHEET
31ST MARCH 2022

	Notes	Unrestricted funds £	Restricted fund £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	9	226,891	-	226,891	231,018
CURRENT ASSETS					
Debtors	10	44,048	8,317	52,365	25,278
Cash at bank		90,287	-	90,287	134,878
		<u>134,335</u>	<u>8,317</u>	<u>142,652</u>	<u>160,156</u>
CREDITORS					
Amounts falling due within one year	11	(11,347)	(8,317)	(19,664)	(27,861)
NET CURRENT ASSETS		<u>122,988</u>	<u>-</u>	<u>122,988</u>	<u>132,295</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>349,879</u>	<u>-</u>	<u>349,879</u>	<u>363,313</u>
NET ASSETS		<u>349,879</u>	<u>-</u>	<u>349,879</u>	<u>363,313</u>
FUNDS	12				
Unrestricted funds				349,879	352,559
Restricted funds				-	10,754
TOTAL FUNDS				<u>349,879</u>	<u>363,313</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 14th November 2022 and were signed on its behalf by:



A Maysey - Trustee



D Cork - Trustee

THE CANTERBURY DISTRICT C.A.B
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% straight line
Long leasehold	- over the term of the lease
Fixtures and fittings	- now fully written off
Computer equipment	- now fully written off

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension

A Work Place Pension was set up for the employees with effect from 1 August 2016 being a defined contribution scheme. The scheme is open to all employees at any time. The Fund administrators are The People's Pension. The contributions due in the year were all paid as appropriate.

2. ACTIVITIES TO FURTHER THE CHARITIES OBJECTIVES

	2022	2021
	£	£
Canterbury City Council	160,728	160,728
Shaw Trust	6,250	12,500
Macmillan Contract	157,719	142,132
Money service advice	10,262	18,272
Other	2,573	12,640
Help to Claim	73,979	73,581
Council covid grant	-	20,000
BEIS Equipment grant	5,409	9,010
Web chat	-	2,490
Kent county council	-	1,175
Streysham trust	1,400	800
Kickstart	7,147	-
Awards for All	6,411	-
	<hr/>	<hr/>
Carried forward	431,878	453,328

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

2. ACTIVITIES TO FURTHER THE CHARITIES OBJECTIVES - continued			
		2022	2021
		£	£
Brought forward		431,878	453,328
		<u>431,878</u>	<u>453,328</u>
3. FUNDRAISING			
		2022	2021
		£	£
Donations - Dean & Chapter		1,000	1,000
Donations - general		3,141	2,919
		<u>4,141</u>	<u>3,919</u>
4. OTHER INCOMING RESOURCES			
		2022	2021
		£	£
Rents received		7,287	11,538
Government grants		4,000	4,000
Miscellaneous income		593	-
Deposit account interest		7	17
		<u>11,887</u>	<u>15,555</u>
5. CHARITABLE ACTIVITIES COSTS			
	Direct	Support	Totals
	Costs	costs	£
	£	£	£
Charitable activities	<u>458,015</u>	<u>1,767</u>	<u>459,782</u>
6. NET INCOME/(EXPENDITURE)			
Net income/(expenditure) is stated after charging/(crediting):			
		2022	2021
		£	£
Depreciation - owned assets		<u>4,127</u>	<u>4,121</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There was no trustees' remuneration or other benefits for the year ended 31 March 2022, nor for the year ended 31 March 2021.

Trustees' expenses

During the year, the Trustees were reimbursed £23 for expenses. (2021 - Nil)

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

8. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	297,335	286,212
Social security costs	20,591	19,604
	<u>317,926</u>	<u>305,816</u>

The average monthly number of employees during the year was as follows:

	2022	2021
Full time	5	5
Part time	12	12
	<u>17</u>	<u>17</u>

No employees received emoluments in excess of £60,000.

In addition to the paid staff whose details are shown above, we rely on volunteer workers. The number of full time staff that would be equivalent to the hours worked by volunteers is shown below..

	2022	2021
Full time volunteer equivalent	7.46	4.83
	<u>7.46</u>	<u>4.83</u>

The average number of employees, analysed by function was:

	2022	2021
Charitable purposes	16	16
Management & admin	1	1
	<u>17</u>	<u>17</u>

9. TANGIBLE FIXED ASSETS

	Freehold property £	Long leasehold £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1st April 2021 and 31st March 2022	<u>165,943</u>	<u>161,217</u>	<u>13,452</u>	<u>38,059</u>	<u>378,671</u>
DEPRECIATION					
At 1st April 2021	59,178	36,964	13,452	38,059	147,653
Charge for year	2,837	1,290	-	-	4,127
At 31st March 2022	<u>62,015</u>	<u>38,254</u>	<u>13,452</u>	<u>38,059</u>	<u>151,780</u>
NET BOOK VALUE					
At 31st March 2022	<u>103,928</u>	<u>122,963</u>	<u>-</u>	<u>-</u>	<u>226,891</u>
At 31st March 2021	<u>106,765</u>	<u>124,253</u>	<u>-</u>	<u>-</u>	<u>231,018</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade debtors	<u>52,365</u>	<u>25,278</u>

The allocation between restricted and unrestricted funds is as follows:

Unrestricted Fund		
Due from Restricted Fund	42,084	
Other Debtors	<u>1,964</u>	
		44,048
Restricted Fund		
Trade Debtors	50,401	
Less Due to Restricted Fund	<u>(42,084)</u>	
		8,317
		<u>£52,365</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	<u>19,664</u>	<u>27,861</u>

12. MOVEMENT IN FUNDS

	At 1.4.21	Net movement in funds	Transfers between funds	At 31.3.22
	£	£	£	£
Unrestricted funds				
General funds	94,677	16,028	(14,581)	96,124
Designated	<u>257,882</u>	<u>(4,127)</u>	-	<u>253,755</u>
	352,559	11,901	(14,581)	349,879
Restricted funds				
Restricted funds	10,754	(25,335)	14,581	-
TOTAL FUNDS	<u>363,313</u>	<u>(13,434)</u>	-	<u>349,879</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General funds	16,028	-	16,028
Designated	-	(4,127)	(4,127)
	16,028	(4,127)	11,901
Restricted funds			
Restricted funds	431,878	(457,213)	(25,335)
TOTAL FUNDS	<u>447,906</u>	<u>(461,340)</u>	<u>(13,434)</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General funds	60,257	36,278	(1,858)	94,677
Designated	262,003	(4,121)	-	257,882
	<u>322,260</u>	<u>32,157</u>	<u>(1,858)</u>	<u>352,559</u>
Restricted funds				
Restricted funds	10,754	(1,858)	1,858	10,754
	<u>10,754</u>	<u>(1,858)</u>	<u>1,858</u>	<u>10,754</u>
TOTAL FUNDS	<u>333,014</u>	<u>30,299</u>	<u>-</u>	<u>363,313</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General funds	208,842	(172,564)	36,278
Designated	-	(4,121)	(4,121)
	<u>208,842</u>	<u>(176,685)</u>	<u>32,157</u>
Restricted funds			
Restricted funds	263,960	(265,818)	(1,858)
	<u>263,960</u>	<u>(265,818)</u>	<u>(1,858)</u>
TOTAL FUNDS	<u>472,802</u>	<u>(442,503)</u>	<u>30,299</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

12. MOVEMENT IN FUNDS - continued

DETAILED MOVEMENTS IN INDIVIDUAL RESTRICTED FUNDS

	Balance 01.04.2021	Income	Expenditure	Transfers	Balance 31.03.2022
Restricted Funds					
Legacy Fund	10,754	-	10,754	-	-
Canterbury City Council		160,728	173,511	(12,783)	-
Shaw Trust		6,250	6,236	14	-
Macmillan Cancer Support Contract		157,719	159,431	(1,712)	-
Money and Pension Advisory Service		10,262	10,286	(24)	-
Help to Claim		73,979	74,055	(76)	-
British Energy and Industrial Strategy		5,409	5,409	-	-
Streyنشam Trust		1,400	1,400	-	-
Kickstart		7,147	7,147	-	-
Award for All		6,411	6,411	-	-
Hampshire CC		475	475	-	-
Co-operative		2,098	2,098	-	-
	<u>10,754</u>	<u>431,878</u>	<u>457,213</u>	<u>(14,581)</u>	

The figures below are those for the year ended 31 March 2021.

	balance 01.04.2020	Income	Expenditure	Transfers	Balance 31.03.2021
Restricted Funds					
Legacy Fund	10,754	-	-	-	10,754
Shaw Trust		12,500	11,519	981	-
Macmillan Cancer Support Contract		142,132	143,424	(1,292)	-
Money Service Advice		18,272	18,734	(462)	-
Help to Claim		73,581	74,438	(857)	-
Citizens Advice		11,500	11,808	(308)	-
Streyنشam Trust		800	720	80	-
Kent County Council		1,175	1,175	-	-
	<u>10,754</u>	<u>259,960</u>	<u>261,818</u>	<u>(1,858)</u>	<u>10,754</u>

DETAILED MOVEMENTS IN INDIVIDUAL DESIGNATED FUNDS

	Balance 01.04.2021	Income	Expenditure	Transfers	Balance 31.03.2022
Designated Funds					
Property Fund	231,005		4,127		226,878
Management and Maintenance Fund	26,877				26,877
	<u>257,882</u>		<u>4,127</u>		<u>253,755</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

13. CONTINGENT LIABILITIES

Our funding from Canterbury City Council is by way of a grant which is not subject to VAT. The VAT status of our sub-grant to Canterbury Housing Advice Centre is being challenged by HM Revenue and Customs. This is now under review but there is a potential VAT liability of £14,465.50.

We do not know whether this will affect these financial statements.

14. RELATED PARTY DISCLOSURES

The Canterbury District CAB paid £3,981 (2021 : £1,354) in the year ended 31 March 2022 for various insurance services, including professional indemnity cover, to the National Association of Citizens Advice Bureaux.

15. DESIGNATED FUNDS

Property Fund

This reserve has been designated by the Trustees to provide accommodation for the offices in Canterbury and Herne Bay. Donations were received for the building of the office at Westgate Hall Road, Canterbury which is held on a long lease from Canterbury City Council and the office at 185 High Street. Herne Bay was purchased and completely refurbished with the benefit of a substantial grant from the National Lottery charities board together with a grant from Canterbury City Council and other donations.

Management and Maintenance Fund

The rental income from the flat at Westgate Hall Road, Canterbury has previously provided monies for this fund and payments are made for various capital items. The rental income is now included in General Funds.

16. PURPOSES OF RESTRICTED FUNDS

Legacy Fund

A restricted fund following a legacy in the will of the late M P W Hatcher Esq. An amount of £43,000 was received to which interest has been added. Payments have been made out of the fund for the benefit of the office in Canterbury and all funds were paid out in the year for work on the Canterbury Property. The fund is now closed.

Canterbury City Council

A restricted fund by way of a grant for Welfare Rights and Housing Advice.

Shaw Trust

To fulfil the Shaw Trust's Live Well Kent contract for Kent, Citizens Advice Tunbridge Wells District and Citizens Advice Canterbury District will deliver money management group sessions and specialist one-to-one debt and money management advice for individuals, including those referred by Live Well Kent, who are living with mental health and wellbeing needs. By providing this, the project will help vulnerable adults to take control of their finances and achieve greater economic wellbeing.

Macmillan Cancer Support

A restricted fund provided by Macmillan Cancer Support to provide assistance to cancer sufferers and their families.

Money Advice Service (MAS)

Money Advice Service funded Debt Advice Project in partnership with Citizens Advice.

Help to Claim

Funded by Citizens Advice to support clients in the early stages of their Universal Credit claim.

British Energy and Industrial Strategy

Citizens Advice is in receipt of funding from the Department of Business, Energy and Industrial Strategy to enable the service to increase capacity to respond to the immediate demand for advice arising from Covid-19.

Streysham Trust

Funding to support residents of the Pash of St Dunstan's.

Kickstart

The Kickstart Scheme comprised of funding from the DWP to create jobs for young people at risk of long-term unemployment.

Awards for All

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

16. PURPOSES OF RESTRICTED FUNDS - continued

The National Lottery provided funding through the Awards for All scheme for core maintenance of our premises and funding to improve staff safety with adjustments needed to make the premises Covid-safe including a training element related to the anticipated needs of our client.

Hampshire Citizens Advice

A restricted fund to support clients to prevent Gambling Harm Risk.

Co-operative

A grant for equipment for advising Whitstable clients.

17. FINANCIAL COMMITMENTS

Capital Commitments

There are no capital commitments at the year end.

Operating Lease Commitments

There are no operating lease commitments at the year end.

THE CANTERBURY DISTRICT C.A.B

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2022

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS				
Activities to further the charities objectives				
Canterbury City Council	-	160,728	160,728	160,728
Shaw Trust	-	6,250	6,250	12,500
Macmillan Contract	-	157,719	157,719	142,132
Money service advice	-	10,262	10,262	18,272
Other	-	2,573	2,573	12,640
Help to Claim	-	73,979	73,979	73,581
Council covid grant	-	-	-	20,000
BEIS Equipment grant	-	5,409	5,409	9,010
Web chat	-	-	-	2,490
Kent county council	-	-	-	1,175
Streysham trust	-	1,400	1,400	800
Kickstart	-	7,147	7,147	-
Awards for All	-	6,411	6,411	-
	-	431,878	431,878	453,328
Fundraising				
Donations - Dean & Chapter	1,000	-	1,000	1,000
Donations - general	3,141	-	3,141	2,919
	4,141	-	4,141	3,919
Other incoming resources				
Rents received	7,287	-	7,287	11,538
Government grants	4,000	-	4,000	4,000
Miscellaneous income	593	-	593	-
Deposit account interest	7	-	7	17
	11,887	-	11,887	15,555
Total incoming resources	16,028	431,878	447,906	472,802
EXPENDITURE				
Charitable activities				
Wages	-	297,335	297,335	286,212
Social security	-	20,591	20,591	19,604
Insurance	-	3,980	3,980	2,926
Light and heat	-	4,270	4,270	4,998
Telephone	-	10,046	10,046	7,198
Postage and stationery	-	7,241	7,241	5,484
Cleaning and sundries	-	6,911	6,911	5,586
Travelling	-	1,430	1,430	919
Computer expenses	-	13,736	13,736	16,716
Equipment expenses	-	3,454	3,454	939
Macmillan expenses	-	(10)	(10)	-
Citizens advice	-	4,100	4,100	3,550
CHAC re CCC	-	57,862	57,862	57,862
Help to Claim payment to Ashford	-	-	-	5,583
Repairs & renewals	-	16,418	16,418	6,885
Bank charges	-	211	211	195
Training	-	212	212	2,864
Carried forward	-	447,787	447,787	427,521

This page does not form part of the statutory financial statements

THE CANTERBURY DISTRICT C.A.B

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2022

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Charitable activities				
Brought forward	-	447,787	447,787	427,521
Staff allowances	-	6,101	6,101	6,938
Depreciation of tangible fixed assets	4,127	-	4,127	4,121
	<u>4,127</u>	<u>453,888</u>	<u>458,015</u>	<u>438,580</u>
Support costs				
Governance costs				
Accountancy	-	1,558	1,558	1,687
Professional fees	-	1,767	1,767	2,236
	<u>-</u>	<u>3,325</u>	<u>3,325</u>	<u>3,923</u>
Total resources expended	<u>4,127</u>	<u>457,213</u>	<u>461,340</u>	<u>442,503</u>
Net income/(expenditure)	<u>11,901</u>	<u>(25,335)</u>	<u>(13,434)</u>	<u>30,299</u>

CITIZENS ADVICE NORTH EAST KENT

England & Wales - Charity number 803115

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021
FOR
THE CANTERBURY DISTRICT C.A.B**

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

THE CANTERBURY DISTRICT C.A.B

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FOR THE YEAR ENDED 31ST MARCH 2021**

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THE CANTERBURY DISTRICT C.A.B
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31ST MARCH 2021

TRUSTEES

A Maysey
B Collins
D Cork
S Record
J Taylor
N Baylis
C Jones
A Yakubu
F Pilcher (resigned 26.5.20)

PRINCIPAL OFFICERS

Chairman	Andy Maysey
Company Secretary	Brian Collins FCA
Chief Officer	Simone Field
Hon Treasurer	David Cork FCA CTA

REGISTERED OFFICE

3 Westgate Hall Road
Canterbury
Kent
CT1 2BT

REGISTERED COMPANY NUMBER 02483455

REGISTERED CHARITY NUMBER 803115

INDEPENDENT EXAMINER

McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

SOLICITORS

Furley Page LLP
39 St Margarets Street
Canterbury
Kent
CT1 2TX

BANKERS

Lloyds Bank
49 High Street
Canterbury
CT1 2SE

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2021. The trustees have adopted the provisions of 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 and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in England and in particular Canterbury and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The Canterbury District CAB aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance. Advertisements were placed for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

The following detailed objectives for the year to 31 March 2021 were set out in the Business Plan:

- Continue to provide as full a service as possible, particularly to vulnerable and disadvantaged clients
- Review plan to reopen offices as soon as safely practicable for staff & clients
- Ensure quality of advice standards maintained, locally and for local clients processed nationally
- Liaise with funders re targets and contracts
- Provide feedback to CCC re trends & local policy needs
- Deal with CCC bid expected to be required Q3 2021/22
- Monitor financial position to ensure LCA continues to meet budgets & targets
- Plan, in conjunction with Citizens Advice for longer term operation - consider: 'is the way we have always done things the right model for the future?'

Public benefit

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by The Canterbury District CAB during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of The Canterbury District CAB remained the provision of free, confidential, independent and impartial advice, information and counsel for the members of the public. This is provided through two local Citizens Advice in Canterbury and Herne Bay and an outreach service in Whitstable.

In addition to generalist advice the following specialist advisory services were provided:

- Debt advice
- Macmillan Cancer Support, welfare benefits advice to individuals, their families and carers affected by cancer

Advisory services were provided through face-to-face consultations, telephone advice lines and various outreach services at various community centres throughout the Canterbury area.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

There continues to be significant demand for our services. In order to be able to meet this demand we are heavily dependent upon our volunteer advisers who continue to be overstretched. The volunteers are the backbone of the service we offer, without them the free advice service provided by The Canterbury District CAB could not continue. They freely give up their time on a regular basis and take the ever-increasing complexities of legislation in their stride. The Trustees are indebted to them and to all the staff who also work so conscientiously to ensure operation of the Bureau is successful. The Canterbury District CAB constantly seeks to recruit and train new volunteer advisers, receptionists and administrative support.

Including trustees 36 volunteers contributed approximately 13,562 hours per annum, at an estimated value of £267,373. Excluding trustees 28 volunteers contributed approximately 12,350 hours of work to the bureau during the year. We estimate the value of this help at £235,304 in respect of the current year (2020: £347,547). Some volunteers are not currently doing any hours but will return at a later stage of pandemic.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Trustees' attention was focused on the main objectives as follows:

- The need to continue and improve the service offered to the public and more particularly to retain and recruit staff.
- To review and consolidate adequate future funding for the bureau.

The Canterbury District CAB saw a total of 4,938 client contacts, including 1,050 quick client contacts with 15,020 issues and enquiries in 2020/21 (2019/20, 5,022 client contacts with 18,507 issues and enquiries). The Canterbury District CAB assisted in the recovery of funds on behalf of clients. The recovery was made up of income gained £7,407,166, reimbursements £4,436, debts written off £423,619 and other gains totalling £1,358,441.

Fundraising activities

The income for the year was £3,919 an increase of £1,958 on 2019/2020. The main source of fundraising was subscriptions from The Friends and a donation of £1000 from the Dean and Chapter.

Investment performance

The charity does not currently hold material investments.

Internal and external factors

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

FINANCIAL REVIEW

Financial position

Income sources in the year generated £472,802 (2019/20 £465,851). Of this £263,960 (2019/20 £259,074) related to project restricted activities.

An overall surplus is recorded for this year of £30,299 (2019/20 surplus £15,991). This related to an excess of funding received over expenditure on direct services and included a Council Covid Grant of £20,000.

Principal funding sources

The Directors extend their gratitude to Canterbury City Council for continuing to support the core operating capacity of the charity. Additionally project-specific funding was received from Macmillan Cancer Support, Help to Claim from Citizens Advice and Money Advice and Pensions Service.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Reserves policy

The Canterbury District CAB is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The Canterbury District CAB will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £100,000 should be maintained which is equal to 3 months normal operating expenditure. As at 31 March 2021 the unrestricted general fund has a balance of £94,677 and the designated funds have a balance of £257,882 (which can if necessary be used for general purposes).

The reasons for holding particular reserves are outlined in notes 15 and 16.

Going concern

The Canterbury District CAB took steps to protect its clients, staff and volunteers during the Covid-19 pandemic by pausing its face to face service and delivering its advice by telephone, webcams and email. Following Government guidelines the local Citizens Advice restarted a limited face to face service from July 2021.

The contract with Canterbury City Council ended in June 2021, at which time a grant was awarded for the subsequent two years, with this and other grants confirmed going forward, the Trustees consider the going concern basis to be appropriate.

Funds in deficit

No funds were in deficit at the balance sheet date.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

FUTURE PLANS

The Canterbury District CAB aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice and extending outreach locations.

In pursuing its charitable objectives the charity co-operates with the following organisations:

Canterbury City Council	Money Advice and Pensions Service (MAPS)
Macmillan Cancer Support	Canterbury Relief in Need
Kent County Council, Whitstable Library	Pension Wise
Town and Parish Councils in the Canterbury District	The Canterbury Food Bank
Canterbury Housing Advice Centre	Kent Law Clinic, University of Kent
Kent Savers Credit Union Limited	Christchurch University
Local Citizens Advice in Kent	Catching Lives
Local Umbrella Centres	Job Centres across East Kent
Local Age UK's	Red Zebra
Ethnic Minority Independence Council	East Kent Hospital Trust
Stour and Beckett Chambers	Connecting Canterbury
Canterbury Public Reference Group	Streysham's Trust
East Kent Cancer Action Group	Canterbury Quakers
Medway NHS Trust	Local Children's Centres
Connexions Careers Service	Porchlight
Shaw Trust	Salvation Army
Medway Macmillan Benefits Service	Pilgrims Hospice
Macmillan Volunteer Service for East Kent	Herne Bay Philanthropic Society
St Vincent De Paul	All Saints Church, Canterbury
St Dunstons Church	

Local Solicitor Firms (in alphabetical order), Barford Fraser, County, DSD Law, Fairweathers, Furley Page, Gardner Croft, Girlings, Gurney Harden, Parry Law, Robinsons, Whitehead Monkton.

The manager also attends the meetings of the Kent and Medway Citizens Advice an organisation set up to consider collective working.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Canterbury District CAB is governed by its Memorandum and Articles of Association as amended on 10 February 2014, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Canterbury District CAB is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2021 the company had 8 members (2020: 10 members).

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The Trustees, who are also directors of the company, are elected at the Annual General Meeting (AGM). The Trustees serve for a year and may be re-elected at the next AGM for a further year.

Where Trustees are appointed during the year they may be co-opted but in order to remain a Trustee for the forthcoming year they must be formally elected at the next AGM. Newly appointed Trustees are provided with a comprehensive induction to the Canterbury District CAB through being able to attend training courses and mentoring by established Trustees.

The Trustees deal with the general affairs of the charity through a Trustee Board. The Chairman of the Trustee Board is elected from the members of that Board. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

The Canterbury District CAB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of The Canterbury District CAB and for ensuring that the charity satisfies its legal and contractual obligations.

The Trustees meet at least four times a year; this includes strategy and performance review and the setting of operational plans and budgets. Additional meetings are convened when necessary. In addition, the following are entitled to attend:

A representative from Citizens Advice

A representative from the workers

The Chief Officer

and by invitation, any other person that the Board of Trustees thinks fit.

The Trustees delegate the day to day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Related parties

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

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of trustee/director of another charity he or she may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Statement of Internal Controls

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Risk management

The Canterbury District CAB has worked on a Corporate Risk Management exercise. A risk management strategy was agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end The Canterbury District CAB is continually monitoring and managing its risk, reviewing the Corporate Risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Information Assurance

Information Assurance is reviewed annually. An Information Assurance Accounting Officer and Senior Information Risk Officer are in place. Staff undergo annual information assurance training and assessment at a level appropriate to their role. Information assurance is on-going as new projects are undertaken.

THE CANTERBURY DISTRICT C.A.B
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

Approved by order of the board of trustees on 15th November 2021 and signed on its behalf by:

A Maysey - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE CANTERBURY DISTRICT C.A.B**

Independent examiner's report to the trustees of The Canterbury District C.A.B ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

Leigh Jones FCCA
Institute of Chartered Accountants in England and Wales
McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

15th November 2021

THE CANTERBURY DISTRICT C.A.B
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2021

	Notes	Unrestricted funds £	Restricted fund £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Activities to further the charities objectives	2	193,368	259,960	453,328	450,859
Fundraising	3	3,919	-	3,919	1,961
Other incoming resources	4	11,555	4,000	15,555	13,031
Total		<u>208,842</u>	<u>263,960</u>	<u>472,802</u>	<u>465,851</u>
 EXPENDITURE ON					
Charitable activities	5	176,685	265,818	442,503	449,860
NET INCOME/(EXPENDITURE)		<u>32,157</u>	<u>(1,858)</u>	<u>30,299</u>	<u>15,991</u>
Transfers between funds	13	(1,858)	1,858	-	-
Net movement in funds		<u>30,299</u>	<u>-</u>	<u>30,299</u>	<u>15,991</u>
 RECONCILIATION OF FUNDS					
Total funds brought forward		322,260	10,754	333,014	317,023
TOTAL FUNDS CARRIED FORWARD		<u><u>352,559</u></u>	<u><u>10,754</u></u>	<u><u>363,313</u></u>	<u><u>333,014</u></u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

In 2020, total income was £468,851, £206,777 of the income related to unrestricted funds and £259,074 related to restricted funds.

There are no gains or losses in the year, other than those included in the Statement of Financial Accounts.

THE CANTERBURY DISTRICT C.A.B

BALANCE SHEET
31ST MARCH 2021

	Notes	Unrestricted funds £	Restricted fund £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	10	231,018	-	231,018	235,139
CURRENT ASSETS					
Debtors	11	2,049	23,229	25,278	46,190
Cash at bank and in hand		130,914	3,964	134,878	65,460
		<u>132,963</u>	<u>27,193</u>	<u>160,156</u>	<u>111,650</u>
CREDITORS					
Amounts falling due within one year	12	(11,422)	(16,439)	(27,861)	(13,775)
NET CURRENT ASSETS		<u>121,541</u>	<u>10,754</u>	<u>132,295</u>	<u>97,875</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>352,559</u>	<u>10,754</u>	<u>363,313</u>	<u>333,014</u>
NET ASSETS		<u>352,559</u>	<u>10,754</u>	<u>363,313</u>	<u>333,014</u>
FUNDS	13				
Unrestricted funds				352,559	322,260
Restricted funds				10,754	10,754
TOTAL FUNDS				<u>363,313</u>	<u>333,014</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 15th November 2021 and were signed on its behalf by:

A Maysey - Trustee

D Cork - Trustee

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% straight line
Long leasehold	- over the term of the lease
Fixtures and fittings	- 20% on reducing balance
Computer equipment	- now fully written off

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension

A Work Place Pension was set up for the employees with effect from 1 August 2016 being a defined contribution scheme. The scheme is open to all employees at any time. The Fund administrators are The People's Pension. The contributions due in the year were all paid as appropriate.

2. ACTIVITIES TO FURTHER THE CHARITIES OBJECTIVES

	2021	2020
	£	£
Canterbury City Council	160,728	160,728
Shaw Trust	12,500	14,000
Macmillan Contract	142,132	147,892
Money service advice	18,272	13,011
Food bank	-	6,483
Other	12,640	36,192
Help to Claim	73,581	72,553
Council covid grant	20,000	-
BEIS Equipment grant	9,010	-
Web chat	2,490	-
Kent county council	1,175	-
Streyntsham trust	800	-
	<u>453,328</u>	<u>450,859</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2021

3. FUNDRAISING

	2021 £	2020 £
Fundraising events	-	1,806
Donations - Dean & Chapter	1,000	-
Donations - general	2,919	155
	<u>3,919</u>	<u>1,961</u>

4. OTHER INCOMING RESOURCES

	2021 £	2020 £
Rents received	11,538	13,015
Government grants	4,000	-
Deposit account interest	17	16
	<u>15,555</u>	<u>13,031</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Charitable activities	<u>438,580</u>	<u>3,923</u>	<u>442,503</u>

6. SUPPORT COSTS

	Governance costs £
Charitable activities	<u>3,923</u>

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Depreciation - owned assets	<u>4,121</u>	<u>4,127</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There was no trustees' remuneration or other benefits for the year ended 31 March 2021, nor for the year ended 31 March 2020.

Trustees' expenses

During the year, the Trustees were reimbursed nil for expenses. (2020 - £124)

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2021

9. STAFF COSTS

	2021 £	2020 £
Wages and salaries	286,212	276,578
Social security costs	19,604	15,102
	<u>305,816</u>	<u>291,680</u>

The average monthly number of employees during the year was as follows:

	2021	2020
Full time	5	5
Part time	12	12
	<u>17</u>	<u>17</u>

No employees received emoluments in excess of £60,000.

In addition to the paid staff whose details are shown above, we rely on volunteer workers. The number of full time staff that would be equivalent to the hours worked by volunteers is shown below..

	2021	2020
Full time volunteer equivalent	4.83	10
	<u>4.83</u>	<u>10</u>

The average number of employees, analysed by function was:

	2020	2020
Charitable purposes	16	16
Management & admin	1	1
	<u>17</u>	<u>17</u>

10. TANGIBLE FIXED ASSETS

	Freehold property £	Long leasehold £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1st April 2020 and 31st March 2021	<u>165,943</u>	<u>161,217</u>	<u>13,452</u>	<u>38,059</u>	<u>378,671</u>
DEPRECIATION					
At 1st April 2020	56,360	35,674	13,439	38,059	143,532
Charge for year	2,818	1,290	13	-	4,121
At 31st March 2021	<u>59,178</u>	<u>36,964</u>	<u>13,452</u>	<u>38,059</u>	<u>147,653</u>
NET BOOK VALUE					
At 31st March 2021	<u>106,765</u>	<u>124,253</u>	<u>-</u>	<u>-</u>	<u>231,018</u>
At 31st March 2020	<u>109,583</u>	<u>125,543</u>	<u>13</u>	<u>-</u>	<u>235,139</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2021

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR				
			2021	2020
			£	£
Trade debtors			<u>25,278</u>	<u>46,190</u>
12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR				
			2021	2020
			£	£
Trade creditors			<u>27,861</u>	<u>13,775</u>
13. MOVEMENT IN FUNDS				
	At 1.4.20	Net	Transfers	At
	£	movement	between	31.3.21
		in funds	funds	£
		£	£	
Unrestricted funds				
General funds	60,257	36,278	(1,858)	94,677
Designated	<u>262,003</u>	<u>(4,121)</u>	<u>-</u>	<u>257,882</u>
	322,260	32,157	(1,858)	352,559
Restricted funds				
Restricted funds	10,754	(1,858)	1,858	10,754
TOTAL FUNDS	<u>333,014</u>	<u>30,299</u>	<u>-</u>	<u>363,313</u>

Net movement in funds, included in the above are as follows:

	Incoming	Resources	Movement
	resources	expended	in funds
	£	£	£
Unrestricted funds			
General funds	208,842	(172,564)	36,278
Designated	<u>-</u>	<u>(4,121)</u>	<u>(4,121)</u>
	208,842	(176,685)	32,157
Restricted funds			
Restricted funds	263,960	(265,818)	(1,858)
TOTAL FUNDS	<u>472,802</u>	<u>(442,503)</u>	<u>30,299</u>

Comparatives for movement in funds

	At 1.4.19	Net	Transfers	At
	£	movement	between	31.3.20
		in funds	funds	£
		£	£	
Unrestricted funds				
General funds	40,158	19,032	1,067	60,257
Designated	<u>266,111</u>	<u>(4,108)</u>	<u>-</u>	<u>262,003</u>
	306,269	14,924	1,067	322,260
Restricted funds				
Restricted funds	10,754	1,067	(1,067)	10,754
TOTAL FUNDS	<u>317,023</u>	<u>15,991</u>	<u>-</u>	<u>333,014</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2021

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General funds	206,777	(187,745)	19,032
Designated	-	(4,108)	(4,108)
	<u>206,777</u>	<u>(191,853)</u>	<u>14,924</u>
Restricted funds			
Restricted funds	259,074	(258,007)	1,067
	<u>465,851</u>	<u>(449,860)</u>	<u>15,991</u>

DETAILED MOVEMENTS IN INDIVIDUAL RESTRICTED FUNDS

	Balance 01.04.2020	Income	Expenditure	Transfers	Balance 31.03.2021
Restricted Funds					
Legacy Fund	10,754	-	-	-	10,754
Shaw Trust		12,500	11,519	981	-
Macmillan Cancer Support Contract		142,132	143,424	(1,292)	-
Money and Pension Advisory Service		18,272	18,734	(462)	-
Help to Claim		73,581	74,438	(857)	-
British Energy and Industrial Strategy		11,500	11,808	(308)	-
Streysham Trust		800	720	80	-
Kent County Council		1,175	1,175	-	-
	<u>10,754</u>	<u>259,960</u>	<u>261,818</u>	<u>(1,858)</u>	<u>10,754</u>

The figures below are those for the year ended 31 March 2020.

	Balance 01.04.2019	Income	Expenditure	Transfers	Balance 31.03.2020
Restricted Funds					
Legacy Fund	10,754	-	-	-	10,754
Shaw Trust		14,000	14,062	62	-
Macmillan Cancer Support Contract		147,892	145,240	(2,652)	-
Money Service Advice		13,011	14,484	1473	-
Foodbank		6,483	6,440	(43)	-
Help to Claim		72,553	72,896	343	-
Citizens Advice		500	250	(250)	-
Kent County Council		3,825	3,825	-	-
Co-operative		810	810	-	-
	<u>10,754</u>	<u>259,074</u>	<u>258,007</u>	<u>1,067</u>	<u>10,754</u>

DETAILED MOVEMENTS IN INDIVIDUAL DESIGNATED FUNDS

	Balance 01.04.2020	Income	Expenditure	Transfers	Balance 31.03.2021
Designated Funds					
Property Fund	235,126		4,121		231,005
Management and Maintenance Fund	26,877				26,877
	<u>262,003</u>		<u>4,121</u>		<u>257,882</u>

THE CANTERBURY DISTRICT C.A.B

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2021

14. RELATED PARTY DISCLOSURES

The Canterbury District CAB paid £1,354 (2020 £2,550) in the year ended 31 March 2020 for various insurance services, including professional indemnity cover, to the National Association of Citizens Advice Bureaux.

15. DESIGNATED FUNDS

Property Fund

This reserve has been designated by the Trustees to provide accommodation for the offices in Canterbury and Herne Bay. Donations were received for the building of the office at Westgate Hall Road, Canterbury which is held on a long lease from Canterbury City Council and the office at 185 High Street. Herne Bay was purchased and completely refurbished with the benefit of a substantial grant from the National Lottery charities board together with a grant from Canterbury City Council and other donations.

Management and Maintenance Fund

The rental income from the flat at Westgate Hall Road, Canterbury has previously provided monies for this fund and payments are made for various capital items. The rental income is now included in General Funds.

16. PURPOSES OF RESTRICTED FUNDS

Legacy Fund

A restricted fund following a legacy in the will of the late M P W Hatcher Esq. An amount of £43,000 was received to which interest has been added. Payments have been made out of the fund for the benefit of the office in Canterbury.

Shaw Trust

To fulfil the Shaw Trust's Live Well Kent contract for Kent, Citizens Advice Tunbridge Wells District and Citizens Advice Canterbury District will deliver money management group sessions and specialist one-to-one debt and money management advice for individuals, including those referred by Live Well Kent, who are living with mental health and wellbeing needs. By providing this, the project will help vulnerable adults to take control of their finances and achieve greater economic wellbeing.

Macmillan Cancer Support

A restricted fund provided by Macmillan Cancer Support to provide assistance to cancer sufferers and their families. The small agreed surplus of £2,552 (2019, £165) in respect of the charge for overhead expenses has been transferred to general reserves.

Money Advice Service (MAS)

Money Advice Service funded Debt Advice Project in partnership with Citizens Advice.

Food Bank

A restricted fund for outreach services at St Dunstons and All Saints Church Halls in Canterbury.

Help to Claim

Funded by Citizens Advice to support clients in the early stages of their Universal Credit claim.

British Energy and Industrial Strategy

The Local Office shall acknowledge the Grant Funds as a donation in each of its annual report and accounts, including reference to the Project Funder: Department of Business, Energy and Industrial Strategy and acknowledgement of Citizens Advice as the source of the Grant Funds.

Pot 2 £10,910 The scope of this project is the distribution of funding to enable local Citizens Advice to obtain technology (hardware and software) and associated equipment in order to increase current capacity to delivery remote advice to clients from a range of locations.

Pot 3 £6,000 Citizens Advice is in receipt of funding from the Department of Business, Energy and Industrial Strategy to enable the service to increase capacity to respond to the immediate demand for advice arising from COVID-19.

Streynsham Trust

Funding to support residents of the Pash of St Dunstan's.

Kent County Council

Towards costs of training & equipment for a Welfare Benefits Advice project for the growing number of people affected by Cancer in East Kent.

THE CANTERBURY DISTRICT C.A.B

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2021**

17. FINANCIAL COMMITMENTS

Capital Commitments

There are no capital commitments at the year end.

Operating Lease Commitments

There are no operating lease commitments at the year end.

THE CANTERBURY DISTRICT C.A.B

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2021

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS				
Activities to further the charities objectives				
Canterbury City Council	160,728	-	160,728	160,728
Shaw Trust	-	12,500	12,500	14,000
Macmillan Contract	-	142,132	142,132	147,892
Money service advice	-	18,272	18,272	13,011
Food bank	-	-	-	6,483
Other	12,640	-	12,640	36,192
Help to Claim	-	73,581	73,581	72,553
Council covid grant	20,000	-	20,000	-
BEIS Equipment grant	-	9,010	9,010	-
Web chat	-	2,490	2,490	-
Kent county council	-	1,175	1,175	-
Streyntsham trust	-	800	800	-
	<u>193,368</u>	<u>259,960</u>	<u>453,328</u>	<u>450,859</u>
Fundraising				
Fundraising events	-	-	-	1,806
Donations - Dean & Chapter	1,000	-	1,000	-
Donations - general	2,919	-	2,919	155
	<u>3,919</u>	<u>-</u>	<u>3,919</u>	<u>1,961</u>
Other incoming resources				
Rents received	11,538	-	11,538	13,015
Government grants	-	4,000	4,000	-
Deposit account interest	17	-	17	16
	<u>11,555</u>	<u>4,000</u>	<u>15,555</u>	<u>13,031</u>
Total incoming resources	208,842	263,960	472,802	465,851
EXPENDITURE				
Charitable activities				
Wages	80,114	206,098	286,212	276,578
Social security	4,367	15,237	19,604	15,102
Insurance	1,244	1,682	2,926	2,871
Light and heat	2,135	2,863	4,998	5,007
Telephone	2,747	4,451	7,198	6,919
Postage and stationery	1,861	3,623	5,484	8,299
Advertising	-	-	-	18
Repairs & renewals	2,418	3,168	5,586	7,105
Travelling	587	332	919	8,545
Computer expenses	3,226	13,490	16,716	15,514
Equipment expenses	159	780	939	1,203
Citizens advice	1,500	2,050	3,550	2,500
CHAC re CCC	57,862	-	57,862	57,863
Rent	-	-	-	810
Help to Claim payment to Ashford	5,583	-	5,583	22,000
MAS initial costs	-	-	-	2,190
Repairs & renewals	3,349	3,536	6,885	4,869
Bank charges	195	-	195	211
Carried forward	167,347	257,310	424,657	437,604

THE CANTERBURY DISTRICT C.A.B

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2021

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Charitable activities				
Brought forward	167,347	257,310	424,657	437,604
Training	641	2,223	2,864	4,105
Staff allowances	2,649	4,289	6,938	-
Depreciation of tangible fixed assets	4,121	-	4,121	4,127
	<u>174,758</u>	<u>263,822</u>	<u>438,580</u>	<u>445,836</u>
Support costs				
Governance costs				
Accountancy	688	999	1,687	1,000
Professional fees	1,239	997	2,236	3,024
	<u>1,927</u>	<u>1,996</u>	<u>3,923</u>	<u>4,024</u>
Total resources expended	<u>176,685</u>	<u>265,818</u>	<u>442,503</u>	<u>449,860</u>
Net income/(expenditure)	<u>32,157</u>	<u>(1,858)</u>	<u>30,299</u>	<u>15,991</u>