

**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	Streyntsham'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, Mowll & Mowll, 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)					
Transfers between funds	13	9,714 <u>(19,919)</u>	(19,919) <u>19,919</u>	(10,205) <u>-</u>	(12,359) <u>-</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><u>312,937</u></u>	<u><u>-</u></u>	<u><u>312,937</u></u>	<u><u>323,142</u></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)
NET CURRENT ASSETS		<u>99,390</u>	<u>-</u>	<u>99,390</u>	<u>104,987</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	13				
Unrestricted funds				312,937	323,142
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.

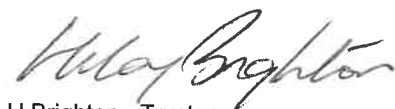
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2025 in accordance with Section 476 of the Companies Act 2006.

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 notes form part of these financial statements

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)
Net cash provided by/(used in) operating activities		239	(506)
Cash flows from investing activities			
Interest received		512	519
Net cash provided by investing activities		512	519
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
Cash and cash equivalents at the end of the reporting period		92,504	91,753

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)
Net cash provided by/(used in) operations	<u>239</u>	<u>(506)</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>91,753</u>	<u>751</u>	<u>92,504</u>

The notes form part of these financial statements

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
Streyntsham 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

	Direct Costs £	Support costs (see note 6) £	Totals £
Charitable activities	<u>528,205</u>	<u>3,253</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	<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	165,943	161,217	13,452	38,059	378,671
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	71,489	42,124	13,452	38,059	165,124
NET BOOK VALUE					
At 31st March 2025	94,454	119,093	-	-	213,547
At 31st March 2024	97,772	120,383	-	-	218,155

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	<u>37,440</u>	<u>30,392</u>

The allocation between restricted and unrestricted funds is as follows:

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

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	<u>30,554</u>	<u>17,158</u>

13. MOVEMENT IN FUNDS

	At 1.4.24	Net	Transfers	At
	£	movement	between	31.3.25
		in funds	funds	£
Unrestricted funds				
General funds	78,123	14,322	6,958	99,403
Designated	<u>245,019</u>	<u>(4,608)</u>	<u>(26,877)</u>	<u>213,534</u>
	323,142	9,714	(19,919)	312,937
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	Movement
	resources	expended	in funds
	£	£	£
Unrestricted funds			
General funds	19,802	(5,480)	14,322
Designated	<u>-</u>	<u>(4,608)</u>	<u>(4,608)</u>
	19,802	(10,088)	9,714
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>

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>

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.

Streyndham 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

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>

