

**ASHFORD BOROUGH CITIZENS ADVICE**  
**(A company limited by guarantee)**  
**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**Registered Charity No 1058302**  
**Company No. 3242709 (England and Wales)**

## ASHFORD BOROUGH CITIZENS ADVICE

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## ASHFORD BOROUGH CITIZENS ADVICE

### REFERENCE AND ADMINISTRATIVE DETAILS

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<b>Trustees</b>	J Lawton (Chair) K Barnes E Birchmore A Hicks S M Khan B Naiken-Payne M Self D A G Thom
<b>Secretary</b>	M Self
<b>Key Management Personnel</b>	Trustees as above D Downing
<b>Principal Address</b>	Seabrooke House Church Road Ashford Kent TN23 1RD
<b>Independent Examiner</b>	M A Wilkes FCA Azets Audit Services 5th Floor Ashford Commercial Quarter 1 Dover Place Ashford Kent TN23 1FB
<b>Banker</b>	National Westminster Bank Plc 20 High Street Ashford Kent TN24 8SH

## **ASHFORD BOROUGH CITIZENS ADVICE**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020**

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The Trustees present their report and examined financial statements of the charity for the year ended 31 March 2020. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014, as amended by Bulletin 1.

#### **Charity objectives and activities**

The Bureau provides an independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

#### **Public benefit statement**

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

#### **Achievements and performance in the year**

Ashford Borough Citizens Advice entered its second financial year as independent advice service with membership to AdviceUK.

We continue to experience a steady increase in the footfall at both Ashford and Tenterden. Debt and welfare issues continue to dominate our work during 2019 with increases in Housing, Employment and Family matters.

There have been minimal staff changes during 2019. We are in the fortunate position of having a steady stream of people asking about volunteering. All staff continue to be well trained under the oversight of our District Manager.

Our Trustee numbers have been steady and have successfully recruited 2 new trustees during the year. We have successfully recruited a new treasurer to the board of trustees.

We are in our second of our 3-year service level agreement with Ashford Borough Council for a which we are extremely grateful. We also thank the Seabrooke Trust for their continued generous financial support together with the financial support from the group of hard working 'Friends of Ashford & Tenterden Borough Citizens Advice.

During the year, our District Manager and a team of volunteers have spent a considerable amount of time bidding for contracts for Ashford Borough Citizens Advice. In addition to our 3-year service level agreement we have Henry Smith, Legal Aid contract and SSAFA funding. Unfortunately, the William Harvey Major Trauma Support Service came to an end after its first year. We have received pockets of funding through ABC Ward Councillors', Parish Councils and donations from our clients all gratefully received. Through these efforts and costs savings made I am pleased to report that the deficit has reduced significantly that we are at the point of break-even.

We are now facing unprecedented times with the rapid immergence of the coronavirus pandemic in March 2020, leading to major adjustments to our service. With our staff and volunteers providing an advice telephone and on-line service from their homes. When we resume to some kind of normality we anticipate a surge in Ashford Borough residents requiring our assistance with challenging times ahead to meet this demand on our services, many legal changes in employment, housing, welfare benefits and debt matters and at the same time securing funding as we approach a very difficult economic environment ahead.

#### **Financial review**

During the year income amounted to £249,851 (2019: £210,355). Expenditure amounted to £251,955 (2019: £250,507). At 31 March 2020 total funds amounted to £154,259 (2019: £161,362).

## **ASHFORD BOROUGH CITIZENS ADVICE**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020**

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#### **Reserve policy**

The Trustees consider it appropriate to hold unrestricted reserves equivalent to three months operating expenditure which would be in the region of £62,000 (2019: £62,000). At 31 March 2020 general unrestricted funds amounted to £69,194 (2019: £74,859).

Restricted funds amount to £5,000 (2019: £4,984) and relate to funds received for specific projects as detailed in note 13.

Designated funds amount to £83,081 (2019: £81,520) and relate to funds set aside by the Trustees for specific projects as detailed in note 12.

The strategic review of reserves policy is on going to include protected forward planning of services, development, costs and funding. The need for employing specialists in areas as yet not covered by bureau services e.g. employment, welfare benefits and housing is considered a priority by the Trustees. The ability of the Bureau to offer these services to the community at a high level will be of benefit to all and will place the Bureau in a strong and robust position to manage the impact of the forthcoming changes to the Government Welfare Reform programme. A sum of money will be kept in reserve for protection against future uncertainties.

#### **Pay policy for key management personnel**

The Trustees consider the Trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior staff is reviewed annually and normally increased in accordance with market rates.

#### **Risk management**

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable the charity to lessen or mitigate those risks.

The main risks the charity faces and what actions the Trustees have taken to mitigate these:

1. Projects have a material negative impact on the financial stability of the bureau due to withdrawal of funding and/or ability to meet funder requirements.  
Fundraising strategy in place with defined objectives, including a strategy for reaching those in greatest need. Appropriate balance between funding base and core service and funding for projects. Diverse and sustainable funding base and a fundraising culture.
2. Bureau fails to reach organisational or quality of advice or other standards  
Quality assurance mechanisms in place and effective. Client satisfaction, professional conduct and customer care are high.

#### **Future plans and projects**

The future plans of the Ashford Borough Citizens Advice Bureau are as follows:

- (a) To maintain the fabric of Seabrooke House to an acceptable level, especially regarding Health & Safety Regulations.
- (b) To be aware of suitable funding opportunities which will enhance our work of guiding and assisting members of the public in the increasing complex changes that are taking place.
- (c) To continue to be vigilant of Government changes that could impact on Ashford Borough Citizens Advice and its services.
- (d) To ensure that all staff are trained to the level of compliance set by AdviceUK Membership Rules.
- (e) To continue to have dialogue with other organizations with the view to enhance our own services and procedures.
- (f) To continue to review salary levels on an annual basis.

## **ASHFORD BOROUGH CITIZENS ADVICE**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020**

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#### **COVID-19**

Towards the end of the financial year the World Health Organisation announced Covid-19 virus is now a pandemic. The UK entered locked down on the 24th March 2020. Ashford Borough Citizens Advice applied contingency plans and following government guidelines looked to continuing our service during lock down. Telephone service switched to receptionist home enabling telephone calls to be received and updated on advice pro computer system. Volunteers offered to do telephone advice from their homes with access to advice pro recording system. Volunteers were also able to do email advice as well.

A small number of staff was placed on furlough. The Welfare Benefits and Debt Specialist worked from home carrying out casework.

During lockdown the District Manager and team of volunteers applied for funding, producing some pockets of extra funds in preparation of re-opening once lockdown eased. Risk assessments were carried out on opening the offices along with consultation with staff and volunteers.

The governance of the service continued throughout lock down with zoom trustee board meetings taking place

Tenterden office currently remains closed due small office space and therefore unable to provide the social distance measures required. Volunteers from the Tenterden office provide telephone and email advice from their homes.

The Ashford office opened week commencing 29th June. A small number of volunteers offered to return to the office to see clients with appointments and telephone advice. Our opening times are Monday, Tuesday & Thursday 9 am – 3 pm. Offering telephone/email advice Monday to Saturday.

Initial findings the types of enquiries received were pre-dominantly employment and family matters. It is anticipated employment matters will continue to rise along with Debt, Housing and Welfare Benefits.

COVID grants have been received post year to allow us to continue our work and also to offer further specialist help where necessary. We have also taken advantage of the Job Retention Scheme.

During the period since the start of the COVID pandemic, we have revisited our risks looking forward. Whilst the risk of contingency recovery remains, recent events have shown that the charity is both responsive and resilient in times of challenge. This does not mean however that we are complacent about the ongoing impacts of COVID-19 and this has therefore been added as a new key risk.

The Trustee Board wish to thank Diane Downing, District Manager, staff and volunteers for their invaluable contribution and dedication to ensure the service continues during these unprecedented times.

Thanking Ashford Borough Council, ABC Ward Councillor representatives for their support during the pandemic.

#### **Governance and management**

The charity, which is registered with the Charity Commission under number 1058302, is established under its Memorandum and Articles of Association dated 28 August 1996, as amended 12 July 2000, 28 March 2002 and 13 October 2004.

The Trustees are responsible for the governance and management of the charity but the day to day running of the charity is delegated to a management committee. The management committee annually elects its own chair and vice chair. The management committee consist of the officers of the charity (chair, vice chair, honorary treasurer) and not more than five persons. The management committee includes all trustees plus representatives from Ashford Borough Council, Cllr. Paul Clokie OBE and Cllr. Aline Hicks and representatives from Tenterden Town Council, Cllr. Justin Nelson and Cllr. Ken Mulholland. The chair or vice chair can only serve for a maximum of six consecutive years in those respective offices and no person, other than the honorary treasurer can serve on the management committee for more than six consecutive years, but can return to the committee after a break of two years. The management committee must meet at least three times a year.

## ASHFORD BOROUGH CITIZENS ADVICE

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

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#### Governance and management

During the year the following were Trustees of the charity:

J Lawton (Chair)	S M Khan
K Barnes (appointed 23 January 2020)	B Naiken-Payne
E Birchmore (appointed 30 October 2019)	M Self
A Hicks (appointed 22 May 2019)	D A G Thom
M Huss (resigned 30 October 2019)	P L Wooldridge (resigned 30 October 2019)

Trustees are appointed by a current member of the Board, and then seconded by another member of the board following the guidelines set out under the Citizens Advice Membership and Standards Committee.

#### Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### Independent examiner

On 7 September 2020 Group Audit Services Limited trading as Wilkins Kennedy Audit Services changed its name to Azets Audit Services Limited. The name they practice under is Azets Audit Services and accordingly they have signed their report in their new name.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Trustees and signed on their behalf by:

J Lawton  
Trustee



Date:

12/11/20

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**

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I report on the accounts of the charity for the year ended 31 March 2020 set out on pages 7 to 16.

**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**

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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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 to the UK (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.



.....  
M A Wilkes (FCA)  
For and on behalf of Azets Audit Services  
5th Floor  
Ashford Commercial Quarter  
1 Dover Place  
Ashford  
Kent  
TN23 1FB

Date: 17 November 2020



ASHFORD BOROUGH CITIZENS ADVICE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 £	2019 Total £
<b>Income from:</b>					
Donations and legacies		24,673	-	24,673	31,391
Rent receivable		27,324	-	27,324	23,739
Interest receivable		337	-	337	219
Charitable activities	2	130,746	50,677	181,423	154,142
<b>Other income</b>		14,324	1,770	16,094	864
<b>Total income</b>		<u>197,404</u>	<u>52,447</u>	<u>249,851</u>	<u>210,355</u>
<b>Expenditure on:</b>					
Charitable activities		199,524	52,431	251,955	250,507
<b>Total expenditure</b>	3	<u>199,524</u>	<u>52,431</u>	<u>251,955</u>	<u>250,507</u>
<b>Net movement in funds</b>		(2,119)	16	(2,103)	(40,152)
<b>Reconciliation of funds:</b>					
<b>Fund balances brought forward 1 April 2019</b>		<u>156,378</u>	<u>4,984</u>	<u>161,362</u>	<u>201,514</u>
<b>Fund balances carried forward 31 March 2020</b>		<u><u>154,259</u></u>	<u><u>5,000</u></u>	<u><u>159,259</u></u>	<u><u>161,362</u></u>

All transactions are derived from continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

**ASHFORD BOROUGH CITIZENS ADVICE**

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2019**

<b>COMPARATIVE INFORMATION</b>	<b>Notes</b>	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>2019 Total £</b>
<b>Income from:</b>				
Donations and legacies		31,391	-	31,391
Rent receivable		23,739	-	23,739
Interest receivable		219	-	219
Charitable activities	<b>2</b>	115,774	38,368	154,142
<b>Other income</b>		864	-	864
<b>Total income</b>		<u>171,987</u>	<u>38,368</u>	<u>210,355</u>
<b>Expenditure on:</b>				
Charitable activities		217,123	33,384	250,507
<b>Total expenditure</b>	<b>3</b>	<u>217,123</u>	<u>33,384</u>	<u>250,507</u>
<b>Net movement in funds</b>		(45,136)	4,984	(40,152)
<b>Reconciliation of funds:</b>				
<b>Fund balances brought forward 1 April 2018</b>		<u>201,514</u>	<u>-</u>	<u>201,514</u>
<b>Fund balances carried forward 31 March 2019</b>		<u><b>156,378</b></u>	<u><b>4,984</b></u>	<u><b>161,362</b></u>

All transactions are derived from continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

ASHFORD BOROUGH CITIZENS ADVICE

BALANCE SHEET  
AS AT 31 MARCH 2020

	Notes	2020 £	£	2019 £	£
<b>Fixed assets</b>					
Tangible Assets	9		8,081		9,520
<b>Current assets</b>					
Debtors	10	15,740		14,973	
Cash at bank and in hand		147,970		147,454	
		<u>163,710</u>		<u>162,427</u>	
<b>Creditors: amounts falling due within one year</b>	11	<u>(12,532)</u>		<u>(10,585)</u>	
<b>Net current assets</b>			151,178		151,842
<b>Total assets less current liabilities</b>			<u>159,259</u>		<u>161,362</u>
<b>Funds</b>					
Restricted funds	13	5,000		4,984	
Unrestricted funds		71,178		74,859	
Designated funds	12	83,081		81,520	
	14	<u>159,259</u>		<u>161,362</u>	

For the financial year ended 31 March 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476,
- The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

J Lawton  
Trustee



Date:

12/11/20

Company No. 03242709

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

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**1 ACCOUNTING POLICIES**

**1.1 Basis of preparation**

Ashford Borough Citizens Advice is a registered charity with the Charity Commission in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The Bureau provides a free, independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 (FRS 102) issued on 16 July 2014 as amended by Bulletin 1, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

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

**1.2 Funds accounting**

Unrestricted income funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objectives. Unrestricted funds include designated funds where the Trustees, at their discretion, have created a fund for a specific purpose.

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

Designated funds represent funds designated at the discretion of the Trustees. The designated fund balance has been represented to ensure that fund balance stated accurately reflects the designation policy adopted by the Trustees.

**1.3 Income**

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Grant income is included in the Statement of Financial Activities when receivable.
- Voluntary income including donations and gifts is included in full in the Statement of Financial Activities when receivable.
- Rental income is included in the Statement of Financial Activities in the year in which it is receivable.
- Investment income is included when receivable.
- For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

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**1 ACCOUNTING POLICIES**

**1.4 Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

**1.5 Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on a staff time basis and other overheads have been allocated on a staff time basis.

**1.6 Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Fixtures, fittings and equipment	33.33% reducing balance
Leasehold improvements	15 years straight line
Computer equipment	33.33% straight line

All assets costing more than £200 are capitalised and a full year's depreciation is charged in the year of acquisition.

**1.7 Leasing**

Rentals payable under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

**1.8 Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**1.9 Tax**

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

**1.10 Going concern**

The financial statements have been prepared on a going concern basis as the Trustees believes that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

## ASHFORD BOROUGH CITIZENS ADVICE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

#### 1.10 Going concern (continued)

Towards the end of the financial year the World Health Organisation announced Covid-19 virus is now a pandemic. The UK entered locked down on the 24th March 2020. Ashford Borough Citizens Advice applied contingency plans and following government guidelines looked to continuing our service during lock down. Telephone service switched to receptionist home enabling telephone calls to be received and updated on advice pro computer system. Volunteers offered to do telephone advice from their homes with access to advice pro recording system. Volunteers were also able to do email advice as well. the Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

#### 1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 9 for the carrying amount of the property plant and equipment, and note 1.6 for the useful economic lives for each class of assets.

#### 2 GRANTS RECEIVABLE

	2020	2019
	£	£
Ashford Borough Council - core	100,000	100,000
Ashford Borough Council - Housing, Welfare and Benefits	20,000	20,000
The Lawson Trust	5,000	-
Money Advice Service	-	4,984
Legal Aid	11,733	-
Other	746	1,693
Cardinal Management	13,944	12,465
Henry Smith Foundation	30,000	15,000
	<u>181,423</u>	<u>154,142</u>

#### 3 EXPENDITURE

	Staff costs	Direct costs	Support costs	Total 2020	Total 2019
	£	£	£	£	£
<b>Charitable activities:</b>					
Advice services	143,298	4,857	78,816	226,971	229,588
Macmillan	-	-	-	-	919
Ashford Borough Council - Housing, Welfare and Benefits	20,000	-	-	20,000	20,000
Money Advice Service	-	-	4,984	4,984	-
	<u>163,298</u>	<u>4,857</u>	<u>83,800</u>	<u>251,955</u>	<u>250,507</u>

#### 4 SUMMARY ANALYSIS OF EXPENDITURE AND RELATED INCOME FOR CHARITABLE ACTIVITIES

This table shows the cost of the main charitable activities and the sources of income directly to support those activities.

	Advice Services	Housing , Welfare and Benefits	Money Advice Services	Total
	£	£	£	£
Costs	(226,971)	(20,000)	(4,984)	(251,955)
Direct income	100,000	20,000	-	120,000
Net cost funded from other income	<u>(126,971)</u>	<u>-</u>	<u>(4,984)</u>	<u>(131,955)</u>

## ASHFORD BOROUGH CITIZENS ADVICE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

<b>5 SUPPORT COSTS</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Rent, water and insurance	46,401	44,862
Light, heat and cleaning	5,445	4,841
Telephone	3,039	4,989
Furniture, equipment and repairs	1,065	500
Information services	2,650	3,585
Printing, stationery and postage	3,201	3,987
Payroll costs	690	732
Independent examiner's fee	1,020	1,250
Book-keeping costs	12,900	12,800
Legal and professional fees	2,823	1,222
Bank charges	607	579
Depreciation	1,439	1,508
Sundry expenses	2,521	2,032
	<u>83,800</u>	<u>82,888</u>
<b>6 STAFF COSTS</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Wages and salaries	155,205	154,272
Social security costs	6,543	6,556
Pension costs	1,550	1,006
	<u>163,298</u>	<u>161,835</u>

Average number of staff in the year was 11 (2019: 11).

No member of staff earned more than £60,000 during the year (2019: nil).

The Trustees consider the board of trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. As detailed above, no trustees received remuneration during the period. The remuneration to the senior management team totalled £37,275 (2019: £35,787).

### **7 TRUSTEES REMUNERATION AND REIMBURSED EXPENSES**

The Trustees have received no remuneration in the year (2019: None).

During the year, no Trustees received any reimbursement of expenditure (2019: £nil).

During the year the charity paid £1,002 for Trustee indemnity insurance (2019: £1,002).

<b>8 NET MOVEMENT IN FUNDS</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Depreciation	<u>1,439</u>	<u>1,508</u>

# ASHFORD BOROUGH CITIZENS ADVICE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

### 9 TANGIBLE FIXED ASSETS

	Leasehold improvements £	Furniture, fittings & equipment £	Total £
<b>Cost</b>			
As at 1 April 2019 and 31 March 2020	19,512	24,615	44,127
<b>Depreciation</b>			
As at 1 April 2019	10,408	24,199	34,607
Charge for the year	1,301	138	1,439
As at 31 March 2020	11,709	24,337	36,046
<b>Net Book Value</b>			
As at 31 March 2020	7,803	278	8,081
As at 31 March 2019	9,104	416	9,520

### 10 DEBTORS

	2020 £	2019 £
Other debtors	-	74
Prepayments and accrued income	15,740	14,899
	<u>15,740</u>	<u>14,973</u>

### 11 CREDITORS: Amounts falling due within one year

	2020 £	2019 £
Other taxes and social security	2,299	1,759
Accruals and deferred income	10,233	8,826
	<u>12,532</u>	<u>10,585</u>

### 12 DESIGNATED FUNDS

	Balance brought forward £	New designations £	Designation released £	Balance carried forward £
<b>2020</b>				
Fixed asset reserve	9,520	-	(1,439)	8,081
Premises	35,000	-	-	35,000
Equipment	4,000	1,000	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	3,000	2,000	-	5,000
<b>Total</b>	<u>81,520</u>	<u>3,000</u>	<u>(1,439)</u>	<u>83,081</u>
<b>2019</b>				
Fixed asset reserve	11,028	-	(1,508)	9,520
Premises	60,000	-	(25,000)	35,000
Equipment	6,000	-	(2,000)	4,000
Employer's contractual liability	30,000	-	-	30,000
Development	5,000	-	(2,000)	3,000
<b>Total</b>	<u>112,028</u>	<u>-</u>	<u>(30,508)</u>	<u>81,520</u>



## ASHFORD BOROUGH CITIZENS ADVICE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

#### 12 DESIGNATED FUNDS

The fixed asset reserve represents the net book value of fixed assets which are not considered to be general free reserves as they represent buildings and equipment used to carry out charitable activities.

Premises is funds set aside for major repairs and maintenance for the next four years and/or making good any defects on vacating the lease and costs associated with terminating the lease.

Equipment allows for the replacement of computers and other IT equipment for the next four years.

Employer's contractual liability cover possible redundancies, grievances and maternity cover.

Development covers new projects and expected costs of meeting new standards imposed by the National Citizens Advice umbrella organisation.

#### 13 RESTRICTED FUNDS

<b>2020</b>	<b>Balance brought forward £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Balance carried forward £</b>
Legal Aid	-	11,733	(11,733)	-
Ashford Borough Council - Housing, Welfare and Benefits	-	20,000	(20,000)	-
Cardinal Management	-	13,944	(13,944)	-
JRS COVID-19 grant	-	1,770	(1,770)	-
The Lawson Trust	-	5,000	-	5,000
Money Advice Service	4,984	-	(4,984)	-
	<u>4,984</u>	<u>52,447</u>	<u>(52,431)</u>	<u>5,000</u>

  

<b>2019</b>	<b>brought forward £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>carried forward £</b>
Macmillan Grant	-	919	(919)	-
Ashford Borough Council - Housing, Welfare and Benefits	-	20,000	(20,000)	-
Cardinal Management	-	12,465	(12,465)	-
Money Advice Service	-	4,984	-	4,984
	<u>-</u>	<u>38,368</u>	<u>(33,384)</u>	<u>4,984</u>

The Macmillan funding is to provide advice services outside of the Bureau. This service ceased on 31 March 2019.

The Ashford Borough Council, Housing, Welfare and Benefits Fund is to provide specific advice to the general public regarding housing, welfare and benefits.

Cardinal Management - for the provision of Major Trauma Centre Signposting & Advice Services at the William Harvey Hospital. This service ceased during the year.

Money Advice Service Fund is to provide specific advice to the general public regarding money advice.

JRS COVID-19 grant is to provide support as a result of the COVID-19 global pandemic.

The Lawson Trust - Get Better and Make Friends ...With benefits - provide effective advice and information to patients at their bedside whilst they are incapacitated in the William Harvey Hospital.

## ASHFORD BOROUGH CITIZENS ADVICE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

#### 14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Designated funds	Restricted funds	Total
<b>2020</b>				
	£	£	£	£
Fixed assets	-	8,081	-	8,081
Current assets	83,710	75,000	5,000	163,710
Current liabilities	(12,532)	-	-	(12,532)
	<u>71,178</u>	<u>83,081</u>	<u>5,000</u>	<u>159,259</u>
<b>2019</b>				
	£	£	£	£
Fixed assets	-	9,520	-	9,520
Current assets	85,443	72,000	4,984	162,427
Current liabilities	(10,585)	-	-	(10,585)
	<u>74,858</u>	<u>81,520</u>	<u>4,984</u>	<u>161,362</u>

#### 15 COMPANY STATUS

The company is a company limited by guarantee and not having a share capital. Every member of the company undertakes to contribute in a winding up a sum not exceeding £1 whilst they are a member, or within one year after ceasing to be a member, towards debts and liabilities contracted before ceasing to be a member.

#### 16 FINANCIAL COMMITMENTS

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2020 £	2019 £
Due within one year	37,500	37,500
Due 2 - 5 years	144,375	144,375
Over five years	45,000	82,500
	<u>226,875</u>	<u>264,375</u>

#### 17 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year (2019: None).

#### 18 COVID-19

In 2020 the world was shaken with the onset of Covid-19. The Trustees have assessed the operational and financial impact on the group in the Strategic Report on page 4 and in the going concern statement at note 1.10.