

Citizens Advice Maidstone

a registered charity



Serving the Community of Maidstone since 1940

Annual Report 2019/20

Free

Confidential

Impartial

Independent

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

Chair's Report

A year can be a long time. Sometimes, it can be appropriate to review each half year separately, sometimes one needs to look at quarters. For this past year ending on 31st March 2020, we need to consider eleven 'normal' months and then one final month which was distinctly abnormal.

At long last, five months from the start of lockdown, Citizens Advice Maidstone is beginning to emerge from an extraordinary period which few of us would have envisaged at the start of 2020. But it is clear that we have a long way to go before we return to anything approaching 'normality' and, most likely, nothing will be quite the same again.

As I reported last year, our long-standing Chief Executive, Bonny Malhotra, retired in June. He had run the Maidstone Bureau with great distinction for 21 years and left behind a strong organisation with a fine reputation for providing good advice.

Bonny may have been a hard act to follow but Paul Hardy has taken on the role seamlessly. Paul has been well supported by the Bureau's paid staff and volunteers and the Bureau continues to flourish. We missed Bonny at Bower Terrace, but clients continued to rely upon Citizens Advice Maidstone for good advice.

Then along came Covid and the lock-down. In March we had to change to a completely different way of operating. Fortunately, our Chief Executive and his colleagues were up to the challenge.

In common with most other similar organisations, Citizens Advice Maidstone suspended face-to-face appointments. All advice since March has been provided by telephone or email. The service has largely been provided by paid staff working from home. Staffing in the Bower Terrace offices was reduced to a minimum and we withdrew from the Town Hall. We also had to suspend our outreach services and home visits.

Establishing an off-site operation was no easy task as it was necessary to provide all home-working staff members with suitable IT equipment which was compliant with Citizens Advice's stringent security standards. To everyone's credit this task was completed remarkably quickly and the Bureau has been able to meet the demand for its advice services throughout the pandemic. We also successfully transitioned the Pension Wise service to telephone.

Unfortunately, because of a number of technical limitations it has not been viable for our volunteers to provide advice from home. This is a great shame and understandably it has been disappointing and frustrating for many volunteers. As I write, we are beginning to bring a very limited number of volunteers back into Bower Terrace. We hope this will continue and that more volunteers will be able to come in, but we are mindful of the need to maintain as safe an environment as possible for everyone on the premises which will inevitably limit the numbers.

We are also conscious that a telephone and email service may discriminate against some of our clients. We therefore hope to restore a limited face-to-face service in the near future.

At last year's AGM we welcomed Andy Larkin and Malcolm Ford as new Trustees. Regrettably, Andy Larkin has subsequently had to stand down for personal reasons; we are very grateful for his incisive contributions to the Board. Earlier this year, Andy Breen joined the Board as a co-opted Trustee and, after 6 months retirement, Bonny Malhotra returned to Citizens Advice Maidstone as a co-opted Trustee. The Board was also joined by Cllr. Paul Harper who was nominated as a co-opted Trustee by Maidstone Borough Council replacing Cllr. Marion Ring who had earlier stood down in anticipation of becoming Mayor.

Sadly, Mike FitzGerald has decided not to seek re-election to the Board at this year's AGM. Mike has been a long-standing supporter of Citizens Advice and we are immensely grateful for his service as Trustee and all the help he has provided to the Bureau over many years.

Citizens Advice Maidstone has marked its 80th birthday this year and we had hoped to celebrate the anniversary at our Annual General Meeting. Regrettably, it would have been impossible to organise a physical meeting for our AGM which satisfied the Government's safety guidelines. Accordingly, this year's AGM will be held online, as permitted by Citizens Advice and the Charity Commission. We very much hope we will be able to celebrate our 81st birthday in fine style in 2021.

Our Chief Executive, Paul Hardy, and I would like to express our immense gratitude to all members of the Board and to all paid staff and volunteers for their commitment and selfless support over the past year and, in particular, since the onset of the Covid pandemic. This has been an extraordinarily difficult episode for the Bureau. It is not over yet but, working together, we have demonstrated that we are capable of overcoming most challenges. Whatever it takes, Citizens Advice Maidstone will continue to provide a first-class service for everyone that needs our help.

Cllr Rob Bird, Chair

Admin

80 years is a lifetime.

A lifetime of advice giving, helping members of our local community overcome that all too familiar feeling of powerlessness and impotence when, as expressed by our Chair, Mr Howard-Bradley back in 1948, they come “face-to-face with hugeness”.

Whilst the nature of advice giving over all those years may have changed, after all, we don't deal with quite as many queries relating to clothing coupons or relatives in prisoner of war camps as we once did, benefit entitlement, debt, discrimination and homelessness are still very much on people's radar.

The other constant in today's world, you might even call it a necessary evil, is administration, and it is no exaggeration to say that without it, none of the above would be possible.

And then, back in March, everything changed!

Who would have thought that in our 80th year we would be facing a crisis like no other?

Various challenges have presented themselves over the years, but this was unprecedented and totally out of our control.

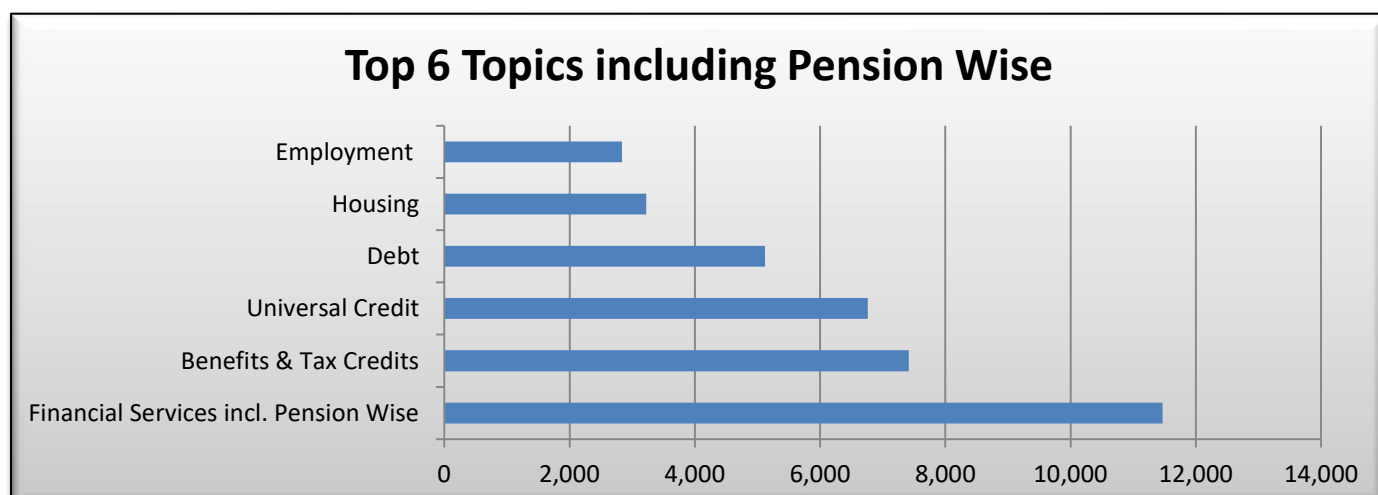
Just like flicking on a light switch, our world as we knew it changed in an instant.

Home working for those who can was advised, which brought its own challenges as we have had to adapt how we would normally do things. For instance; how do we operate an advice service when the majority of our work is seeing clients face-to-face, which obviously had to stop?

How do we continue to do all of the necessary background work to support our staff who were also facing their own dilemmas and concerns?

As always our dedicated staff stepped up to these and many other challenges to ensure that we continue to help our clients, only in a different way.

The Admin Team



Employment Advice

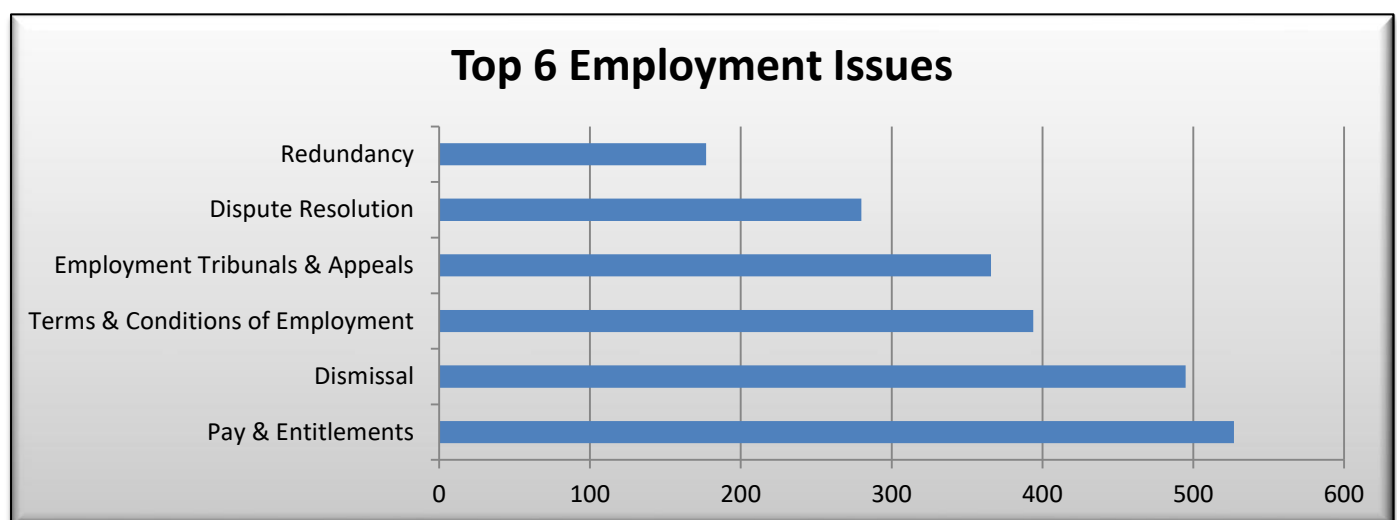
Since 1940, Maidstone Citizens Advice has been helping the people of Maidstone with their problems and questions on a wide range of subjects. Eighty years ago employment rights, such as they were, were very different and many which we take for granted nowadays came as a result of that time: response to the Second World War gave rise to the spirit that created the European Union which has been instrumental in providing many of those employment rights.

We are now in a time of similar upheaval, initially with fears over how Brexit might affect existing employment rights derived from EU legislation, and then dealing with the impact of Coronavirus on the workplace.

Before March, we dealt with a steady stream of enquiries about employment, a large proportion being dismissals, discrimination and unpaid wages. Since then we have dealt with a far greater number of employment queries, nearly all concerned with the same theme – do I have to go to work, and if I don't, who will pay me, then how do I go back to work, when my employer is claiming I no longer have a job, or insists on me returning to an unsafe workplace.

These questions in turn affect the areas in which we have been serving Maidstone for 80 years: help with housing, debt and accessing welfare benefits, as well as helping resolve employment problems, and we will continue to provide support and advice on these subjects, with others, as freely, confidentially, and impartially as we have done since 1940.

Employment Adviser



Housing Advice

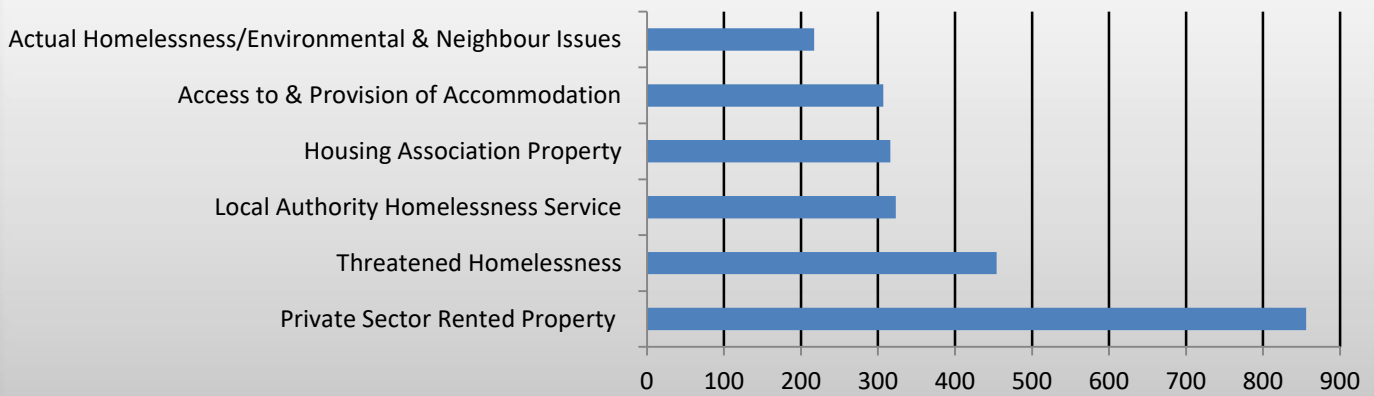
The year saw no let-up in the practice of some London boroughs placing homeless clients in Maidstone to fulfil their duty to provide Interim or Temporary accommodation. Before going on I should explain that Interim accommodation is provided while an investigation into what duty may be owed to the client is taking place. Investigations arise if there is reason to believe the applicant is homeless, eligible for assistance and in priority need. Temporary accommodation is provided after a full housing duty has been accepted, but before the duty has been discharged by the offer of Suitable accommodation.

Many of these out of borough clients are single mothers. They come into the bureau asking for help because they have been asked to leave a flat they have been living in for one, two and sometimes more years. These clients never have a further offer of alternative accommodation. It is often a time consuming task finding out what their housing status is, almost none of the clients know.

On several occasions we have found out that the clients were moved into Assured Shorthold Tenancies from the start. The London Borough responds to our enquiries by saying their duty was discharged two years ago and that the client is no longer their responsibility. The reams of emailed paperwork, often having arrived on the same day, cover the legal requirements but I feel the client isn't really meant to understand what has happened to them. They have been moved from London to Kent.

Housing Adviser

Top 6 Housing Issues



Maidstone Prison Advice Service

Demand remains very high for our services and we regularly see over 26 prisoners a week which generates a large amount of follow up work in the office writing letters, sending emails and researching various subjects.

During 2019/20 we held 928 appointments, and supported 350 new prisoner clients (with 578 repeat appointments), prisoner families and members of prison staff. We dealt with £2.9m of debt, held by 38 clients to 73 creditors, and succeeded in recovering £43,368 of entitlements for clients and families plus the return of prisoners' property from enforcement agencies and establishments across the country, a growing demand. We made 342 phone calls totalling 64 hours 59 minutes and wrote 404 letters for and to prisoners.

Issues tackled included housing, debt, benefits, tax & NI, finance, immigration, health, legal and employment issues, amongst other subjects. HMP Maidstone is a foreign national prison, one of two in England; from the start of the project in 2014, we have supported clients from 127 different nationalities - an eye-catchingly large figure, given that according to the UN there are 195 countries in the world.

Our work is unceasing as there is a high turnover of prisoners at the jail and the need for our service is constant. We are very pleased to continue to provide this service with the excellent support of the staff of HMP Maidstone, in particular the resettlement team whose help to us on a daily basis has been invaluable.

Due to the coronavirus pandemic this project was temporarily curtailed along with all non-essential services within the prison on the 17th March but it is hoped that this will only be a temporary measure.

Prison Caseworkers

Money Advice

Maidstone Citizens Advice has 80 years of experience in providing advice to clients and I am proud to say that I have experienced 25 of those years working at Maidstone Citizens Advice as both a volunteer and a paid staff member of the Money Advice team.

The quality of advice provided to the people of Maidstone has been consistent over the years with problems that people experience becoming more challenging and complicated.

A client presenting with money issues is likely to also have entwined problems with either benefits issues, relationship breakdowns, mental health issues, ill health, redundancy or sometimes a combination of issues that need to be addressed to discover how a client can be helped to move forward with dealing with their money issues.

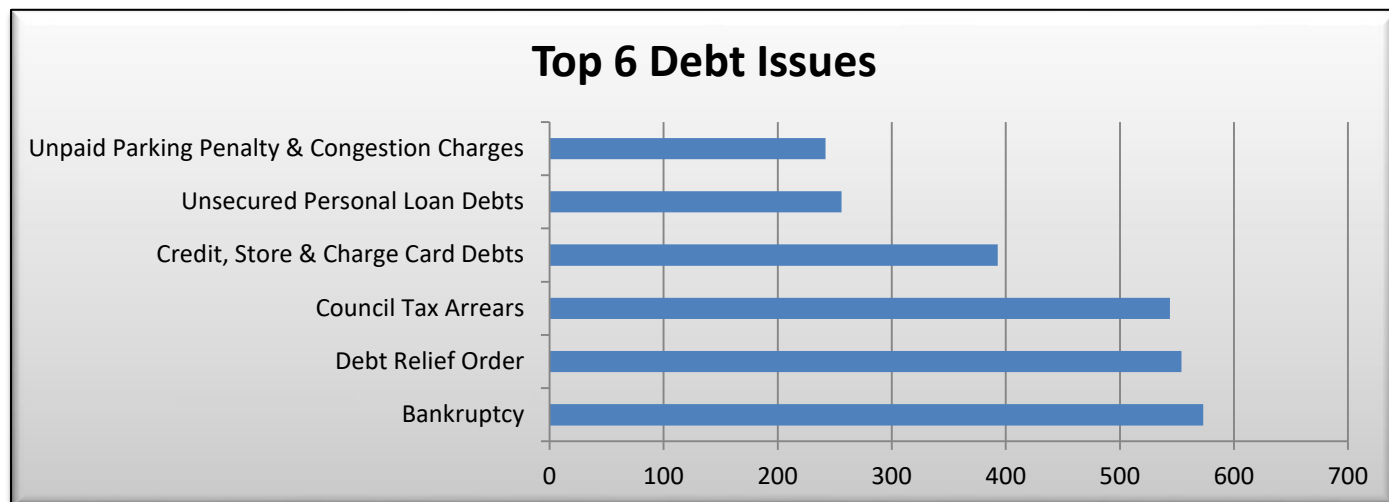
We provide benefit checks to establish if a client's income can be maximized.

We offer tips in saving money on energy costs and consider if there are any charitable trusts that could assist the client.

Clients contacting for money advice are provided with advice which is free, confidential, impartial and provided with a view to helping the client become debt free or to be put in a position where they are back in charge of their finances.

We have had a challenging time moving from face to face advice to telephone advice provided at home due to Covid-19 but just like our forefathers before us we have risen to the challenge to continue to provide advice to the people of Maidstone.

Money Adviser



Outreach and Home Visiting

I became involved in the delivery of the Bureau's outreach service in 2018 following a conversation with the CEO about other opportunities within the Bureau and, after observing a session with Christopher who had previously been delivering the service and I started advising at the Fusion Healthy Living Centre in Parkwood in the June, with Christopher continuing at the Marden and Headcorn sites.

Advice at the Centre is on a drop-in basis between 10am and noon on the second and fourth Wednesday of each month, although the sessions sometimes overran by up to an hour depending on demand. As a result of this, we reviewed the service last year and agreed that we would introduce a gateway assessor at the Centre and the support delivered by Laura since then has been invaluable in terms of being able to prioritise clients for on-the-day advice and offer appointments at the Town Hall for others.

Reflecting back on my time so far in outreach, it did feel a little strange at first advising on my own away from the Bureau in a room that was normally used for health clinics. However, it is clear that there is a need for a local advice service in Parkwood for those unable to easily get into town and, after my initial nervousness, I have found it to be a great experience with the Centre truly being the centre of the community there and I would recommend others to try it!

Home Visiting & Outreach Adviser

Pension Wise

Maidstone is one of 16 official Citizens Advice delivery centres who have been delivering the government's Pension Wise service for the last five years. Launched in April 2015, Pension Wise was a new guidance service set up to help people understand their options under the pension freedoms.

Maidstone delivers face to face Pension Wise appointments to people aged 50 and over with a defined contribution pension in a number of locations including Maidstone, Tonbridge, Tunbridge Wells, Sevenoaks, Cranbrook, Swanley, Gravesend, Edenbridge, Ashford, Canterbury, Dover, Margate, Lewes and Hove

Key statistics

For 2019/20, Citizens Advice has delivered 87,396 transactions across the service in England and Wales.

People using the Pension Wise service are highly satisfied with the guidance they are receiving with satisfaction ratings remaining consistently high. For 2019/20, Citizens Advice achieved a satisfaction score of 99%.

As part of our delivery of Pension Wise, we have engaged with Tesco to deliver on site appointments to their staff at 245 locations across England and Wales. We have delivered 2659 transactions to Tesco staff, this campaign was interrupted by the Covid-19 crisis, as was our face to face delivery of guidance.

The Pension Wise Team

Bureau Projects and Supplementary Services 2019-2020

As our core funding for our generalist advice work for Borough residents declines year on year, we continue to seek other sources of funding to enable us to maintain our levels of support for Borough residents.

These other charitable sources fund projects and extra services for which we have to bid competitively.

While fortunately we continue to be relatively successful in our bids, it is important to remember that these services and projects do not themselves provide substitute core funding for our generalist advice work and although we seek to maintain an appropriate balance between our core advice work for local residents and specialist projects and services, so that we do not turn away local residents in need, charitable funders generally do not want to fund core advice work.

Our current projects and extra services, a number of which are outlined in more detail elsewhere, include:

- The Pension Wise Service for Kent and East Sussex
- Maidstone Prison Advice Service (for HMP Maidstone)
- Help To Claim Universal Credit Best Practice Lead for Kent and Medway (joint post with North & West Kent CA)
- Universal Credit Help To Claim Advice Service for Maidstone Borough
- Money Advice Service Debt Advice Project (MASDAP)
- Energy Advice and Awareness Service
- Specialist Advice Service for MS Clients and Families
- Live Well Kent: Advice and Support for Clients with Mental Health Problems (with Tunbridge Wells CA)
- Community Outreach Advice Service in Park Wood, Headcorn and Marden
- South East Region Financial Capability Forum: Lead Organisation
- South East Water Vulnerable Customers Strategy: Consultation Group Lead Organisation

Many thanks to all our funders of these projects. They are acknowledged by name elsewhere in this document

At the time of writing (late May) we are under lockdown and this is temporarily affecting all our projects in different ways with a range of different challenges for us. How this will appear by the autumn and the time of our AGM is currently unclear.

Service Manager - Projects

Research and Campaigns

The Research and Campaigns team has continued to monitor case records and evidence forms to identify unfair issues experienced by our clients and establish any emerging trends and system failures.

Some of the work included:

- Compilation of examples of detriment experienced by clients who do not have online access or the skills required to carry out transactions online
- Monitoring the number of clients being referred to food banks since the introduction of Universal Credit in Maidstone
- Documenting problems encountered by newly released prisoners trying to access Universal Credit
- Examining issues relating to Universal Credit claimants
- Correspondence with the MP for Maidstone and the Weald relating to disrepair issues encountered by leaseholders in local office conversions. A possible social policy solution to the detriment experienced by

individuals who had purchased flats in a local tower block conversion was suggested and forwarded by the MP to the Parliamentary Housing Committee. The Committee accepted the suggestion for consideration.

Due to the pandemic lockdown and limited remote access to the Citizens Advice information system, we are currently unable to provide a detailed breakdown and analysis of activity for 2019-2020. However social policy issues are likely to be following a similar pattern to recent years with money/debt, benefits, housing and employment matters continuing to predominate. It will be interesting to see if any changes in trends occur as a result of lockdown. This will be reported on in the annual report for 2020-2021.

The Research & Campaigns Team

Advice Giving

We are proud to say that we have been helping the people of Maidstone for 80 years. We started by advising the local civilian population withstand the restrictions that war would bring to their lives. Topics such as homelessness, relationship breakdowns, food rationing and limits on travel were raised. Some of those themes still resonate today.

Throughout these 80 years, it has been important that Citizens Advice has stayed relevant to the times, providing an inclusive service which is accessible to all parts of our local community. In the 1983 Lovelock review, we were described as an "invaluable national asset". Where else can you go to get free, independent, impartial and confidential advice?

In the time that I have been involved with the organisation, I have witnessed innovation and seen our local office grow as we have moved from hand-written case records to all offices being networked and using an electronic case recording system. Originally, our information base was all on hard copy which had to be manually updated twice/month. Now, we have an online dual information system, with a more detailed base for use by the advisers and a public website accessible to all on citizensadvice.org.uk.

We have faced many financially challenging times, such as the 1970s with mass redundancies leading to increasing unemployment, the recession of 1990 and following the 2008 market crash a period of austerity when we were expected to do more for less while adapting to changing needs.

We hope to still be here in 80 year's time giving people the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem.

Advice Manager

Training

As we celebrate our 80th birthday this year it makes me wonder how they dealt with the training needs back then and how has this evolved in subsequent years?

80 years ago the problems may have been different but the need for support probably has not changed that much over time.

Client needs are more complex now which means that training has more of a deeper level so we must make sure that it remains an integral part of our advice network which will ensure that the skills required to perform the roles with competency and enthusiasm are maintained for future years too.

Since our last meeting we now have an additional 4 qualified advisers to add to our team of wonderful volunteers, with a further 7 waiting in the wings who are very close to finishing their training however, due to the Coronavirus Pandemic this has somewhat stalled their progression.

We have also had a new learning platform to get to grips with too during the Covid-19 outbreak, which I am hoping to be able to give you a progress report at a later date.

We will of course endeavour to remain vigilant and monitor the training to ensure that it continues to meet the required standards. I am confident with the support provided by myself, Jayne and Pauline we will be able to continue to offer support and guidance to all our fabulous volunteers.

Here's to the next 80 years!

Training Officer

Volunteering

I began volunteering at Citizens Advice and became an adviser in 2018. After being a stay at home mum for so many years, I was nervous returning to the workplace. With the support of the staff and a flexible training programme, my confidence grew. I see many different people with a range of issues – some easy to resolve and some not.

One of my early cases gave me a great deal of satisfaction. A client came in with a bag of bills and debts. Many of them accompanied by bailiff letters.

We sorted through the most urgent and then made the necessary phone calls for time to pay.

Their largest debt was a demand for over £2,000 for South East (S E) Water. We contacted the DRS who suggested we contact SE Water. When we finally got through, we explained that our client had several other debts and we were looking to arrange a payment plan and to halt the court appearance. We were kept on hold again.

Finally, they came back on the phone and said that the debt had been cancelled! Both the client and I were stunned. All their debt gone!

I thanked SE Water and asked for confirmation in writing to be sent to our client.

The client's relief was immense – a great weight had gone from them and they left the building feeling much more confident and light-hearted with a promise to return for further help.

Not many companies would be as friendly and write off a debt, which is why this case is so memorable.

Volunteer

I came across CA for the first time in 1977 when my landlord was trying to evict me. I 'dropped in' to Sydenham CAB for advice and left, reassured that I had a plan for how to stay in my flat long enough to find somewhere else.

Later, in 1993, I was working for Inland Revenue when the Department's Sittingbourne Office was closing to merge with the Maidstone Office. I met the Sittingbourne CAB and Maidstone (Judith) CAB managers who were willing to help by allowing their Bureau to become a local source of information. Their support really helped local taxpayers with the transition.

Both times I'd been impressed by the knowledge and professionalism of CA people. So, in 2016, when I retired and was deciding what voluntary work to do, I remembered CA. I was invited in for an introductory meeting, with Judith again and Tania and knew straight away I'd found the right place for me.

I joined CA looking for a volunteering opportunity that was interesting, worthwhile and enjoyable.

My work is interesting. The issues clients bring in are as varied as the clients are themselves. My work is worthwhile. I believe many of our Clients would not get what they are entitled to, if not for our interventions.

My work is enjoyable. I love meeting and advising our Clients and working with such inspiring colleagues. Not to say anything about our Christmas Lunch and the other fantastic social things we get up to.

I would like to finally mention that I am a member of our Equality, Diversity and Inclusion (EDI) Committee. This committee incorporates the work done by the Research and Campaigns Team, but my own role is to focus on preparing and updating our EDI Plan and then monitoring how effectively the Plan is delivered. Our EDI Plan is based on Central Citizens Advice EDI Policy, a copy of which can be found on the staff pages of our website.

Volunteer

I joined CAB as a volunteer in January 1998, in the days when the information we gave to Clients was kept on A4 sheets in blue ring-back folders, updated every month by Admin. To take a new Client, we popped our heads round the waiting room door (simply asking "who's next?") then, before we knew anything at all about them, we listened first to their story about why they needed us. Of course we checked important circumstances which might have a bearing on the advice needed, but it wasn't until halfway through the interview that we (apologetically) asked for their name and address, which was, in those days deemed intrusive.

Then, after we had reflected their story back to them to make sure we had got it right, and scribbling (in my case) a few notes, we left the room to find the relevant blue folder. At that point, if we were rather new or dealing with a tricky case, we consulted the supervisor.

Maidstone Borough Council funded us generously in those halcyon days, and trusted us to spend the money wisely to help local residents. They still trust us, but twenty years on they can't afford so much.

In those same twenty years paper folders gave way to computer screens (SCROLL DOWN! or you miss a crucial paragraph at the bottom) and we learnt to use three successive versions of recording software (Case, PETRA and Casebook) all with their own special quirks.

Short-lived funding sources included the Legal Services Agency, projects paid for by utility companies and banks, joint enterprises like the Maidstone Advice Services Partnership and national Citizen's Advice initiatives like Pension Wise. Specialists too have come and gone, and now (apart from Pension Wise) we are almost back to the very small number of paid staff we had in 1998.

Volunteer & Website Editor

Welfare Benefits Advice

Citizens Advice in Maidstone has provided multiple support and advice services for the local area since 1940, helping people with complex and varied needs and with varied eligibility for services and assistance.

The current level of take-up for welfare benefits and tax credits, combined with the complexity of the benefits system and the diversity of the potential claimant population, creates a strong and continuing demand for effective, accurate and authoritative nongovernmental welfare advice service such as is provided by our local bureau.

Statistics show significant financial gains for clients from Maidstone and nearby communities. Equally as important as delivering measurable improvements to their finances, helping clients to access the welfare benefits to which they are entitled can also lead to significant social and health benefits for them.

The implementation of Universal Credit continues to have a major impact on our clients. The problems they face include managing the online claim process to begin with, as well as meeting the claimants' commitment requirements, then having to wait 5 weeks for a first payment, and thereafter learning to budget on a monthly instead of a weekly or fortnightly payment basis. In addition there are still people being reassessed from DLA to PIP and people whose PIP claim is subject to review.

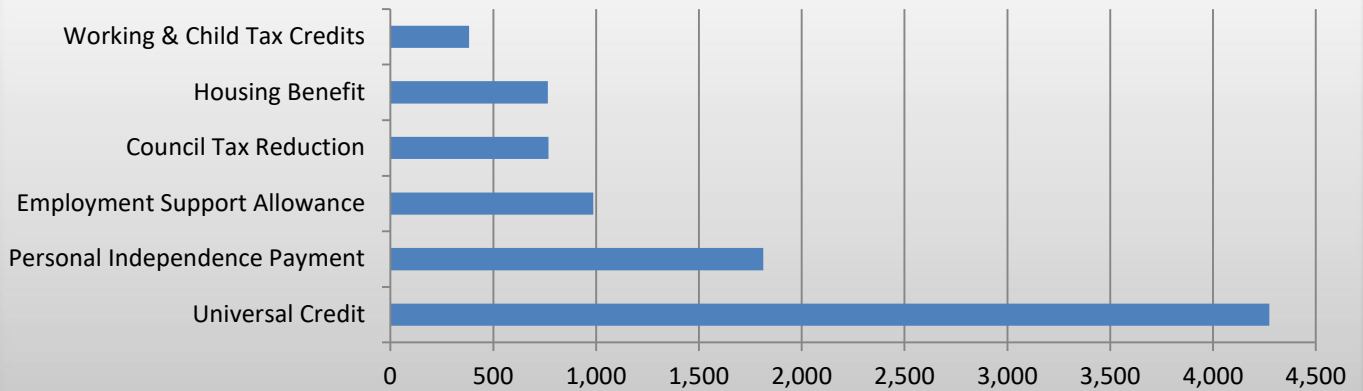
Given the vast number of refusals by the DWP our clients require extensive support with their claims for disability and other benefits. These benefits can often be their main source of income, and delays or reductions in payment, or sanctions or disallowance cause them severe hardship. They therefore come to rely heavily on our expertise, help and support.

We continue to work successfully with the Multiple Sclerosis Society providing invaluable help and caseworker support for the unfortunate victims of that cruel and debilitating disease.

The coronavirus pandemic has put unique demands on our services and resources. Government advice and regulations are changing on an almost daily basis. Clients' jobs and futures are increasingly uncertain, and they therefore need more help than ever before. Citizens Advice will continue to provide this help wherever possible.

Welfare Benefits Adviser

Top 6 Benefit & Tax Credit Issues



2019 Client Satisfaction Survey Results:

A total of 997 clients were surveyed over a period of 12 months and the results can be found below:

1. How easy did you find it to access our service?		2. How did you contact us this time?	
Very Easy	79%	Visit Bower Terrace	58%
Fairly Easy	18%	Visit Town Hall	17%
A Bit Difficult	2%	Outreach	0.5%
Very Difficult	0.4%	By telephone	22%
No Answer	0.6%	By Email/Letter	3%
		No Answer	0.2%
3. How long did you wait?		4. How happy are you about the times we are open?	
Up to Half an Hour	50%	Very Happy	78%
Half an Hour to One Hour	12%	Fairly Happy	19%
One to Two Hours	7%	Unhappy	0.8%
Two Hours or more	5%	Very Unhappy	0.6%
Appointments	23%	No Answer	2%
No Answer	3%		
5. How happy are you about the amount of time you had to discuss your problem?		6. How happy are you with the information and advice you have received?	
Very Happy	91%	Very Happy	92%
Fairly Happy	7%	Fairly Happy	7%
Unhappy	0.3%	Unhappy	0.4%
Very Unhappy	0.5%	Very Unhappy	0.2%
No Answer	0.8%	No Answer	0.8%
7. Overall, how happy are you with the service that you have received?		8. Would you use the CAB Service again?	
Very Happy	92%	Yes	99%
Fairly Happy	7%	No	0.4%
Unhappy	0.3%	No Answer	0.9%
Very Unhappy	0.2%		
No Answer	0.7%		
9. Would you recommend using the CAB Service to others?		10. Do you now feel more confident about dealing with your problem in the future?	
Yes	99%	Yes	96%
No	0.3%	No	2%
No Answer	0.9%	No Answer	2%

Chief Executive's Report

This has been a year in which National Citizens Advice celebrated its 80th anniversary and we at Citizens Advice Maidstone reached the same milestone only a few months later.

Since our 80th birthday in January this year, we have experienced what can only be described as unprecedented times, with the memorable exception of the dark days of World War 2, in 1940 when our organisation was established in order to help people who also found themselves in extraordinary circumstances.

Since then, as so eloquently stated in 1946 by our then Chair, Mr Howard-Bradley, we have continuously sought to “remove personal anxiety” and “contribute to the steadiness of common life” by delivering advice and support to an increasing number of people on a wider and ever more complex range of issues and problems. Since we first opened our doors on January 1st 1940, we have successfully dealt with over one million enquiries and advised, helped and given peace of mind to those who have come “face to face with hugeness” as expressed by Mr Howard-Bradley, in what is a constantly changing world.

The nature of advice giving has evolved over time, becoming ever more complex and challenging and this continuing growth in demand places our core advice service under extreme pressure. Any diminution or loss of our vital service would be devastating to the community of The Borough of Maidstone and the ever increasing number of vulnerable clients we see in these difficult times.

We are constantly seeking new ways to sustain the support required to manage our dedicated workforce of skilled volunteers, without whom the service would not exist at all. We are very grateful to all those individuals and organisations who support our core service, as we continue to search for additional funding streams. It is often difficult to source such additional funding for core advice work. It is a difficult time for charities at present, and we are perhaps a victim of our own success, having been a constant and reassuring presence for the last 80 years. It is not always appreciated that we are an independent local charity, rather than a part of government.

However, the situation we currently find ourselves in is very different from anything we have previously encountered. Whilst we have experienced for some time now a large number of clients with financial and housing issues, as our country returns to some sort of normality, we expect the number to increase dramatically in the near future, in addition to those with family and relationship problems.

Other anticipated areas of concern are employment disputes and issues with labour relations, both of which we have not encountered at relatively high levels for a few years and which historically have the capacity to develop into yet more financial and housing issues.

It seems likely that the effect of the above on the general population will be to greatly increase the numbers and severity of those with mental health conditions.

This is an area I have a particular passion for and am keen for us to help to prevent. Early intervention is at the heart of this and we have been working closely with a number of our partners to this end.

We have a long history at Citizens Advice Maidstone of adapting and I'm confident that we will continue to rise to any and all challenges. Nothing we have done over the last 80 years or hope to accomplish in the future would be possible were it not for a dedicated and supportive team of volunteers, paid staff and trustees and I would like to thank them all for their hard work and commitment.

Thanks also to Maidstone Borough Council for its continued support, without which we would have no core service at all, and to all the many friends of the Bureau including all the funders mentioned elsewhere in this document who have put their trust in us. Lastly, a thank you to National Citizens Advice for their ongoing support and assistance.

Paul Hardy, Chief Executive

Key Statistics

Maldstone (member)

01/04/2019 31/03/2020

citizens
advice

Summary

Clients	10,114
Quick client contacts	1,695
Issues	45,288
Activities	20,247
Cases	10,120
Outcomes	
Income gain	£260,236
Re-imbursements, services, loans	£14,860
Debts written off	£113,503
Other	£37,627

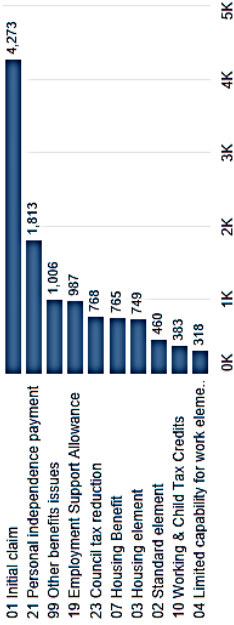
Channel



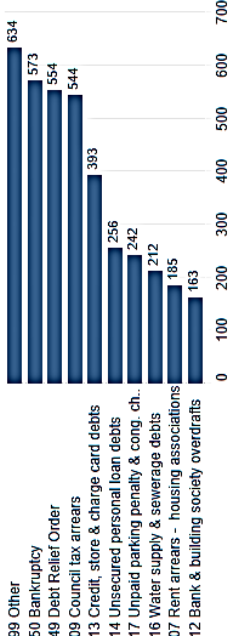
Issues

Issues	Clients
Benefits & tax credits	1,708
Benefits Universal Credit	1,360
Consumer goods & services	264
Debt	752
Discrimination & Hate & GVA	123
Education	60
Employment	709
Financial services & capability	4,689
Health & community care	114
Housing	930
Immigration & asylum	207
Legal	934
Other	210
Relationships & family	767
Tax	201
Travel & transport	168
Utilities & communications	271
Grand Total	45,288

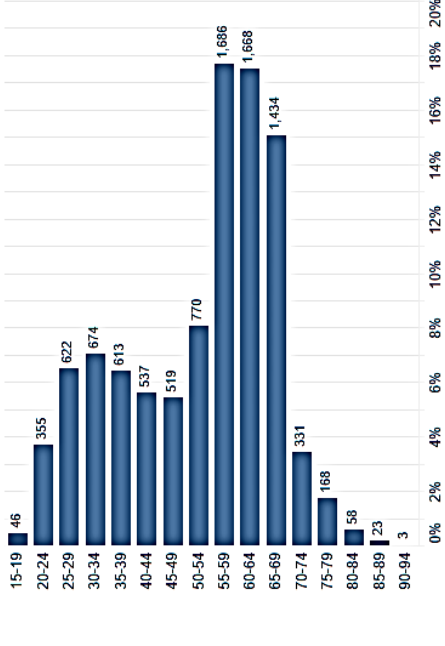
Top benefit issues



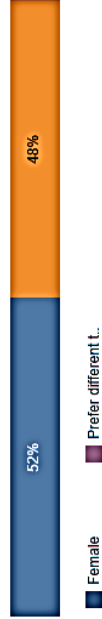
Top debt issues



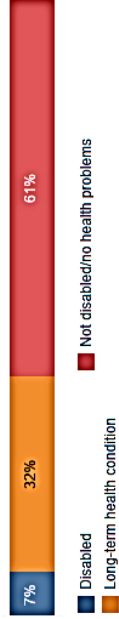
Age



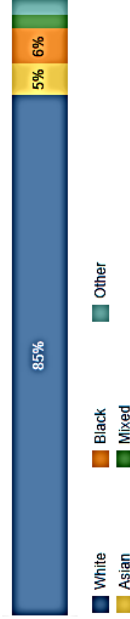
Gender



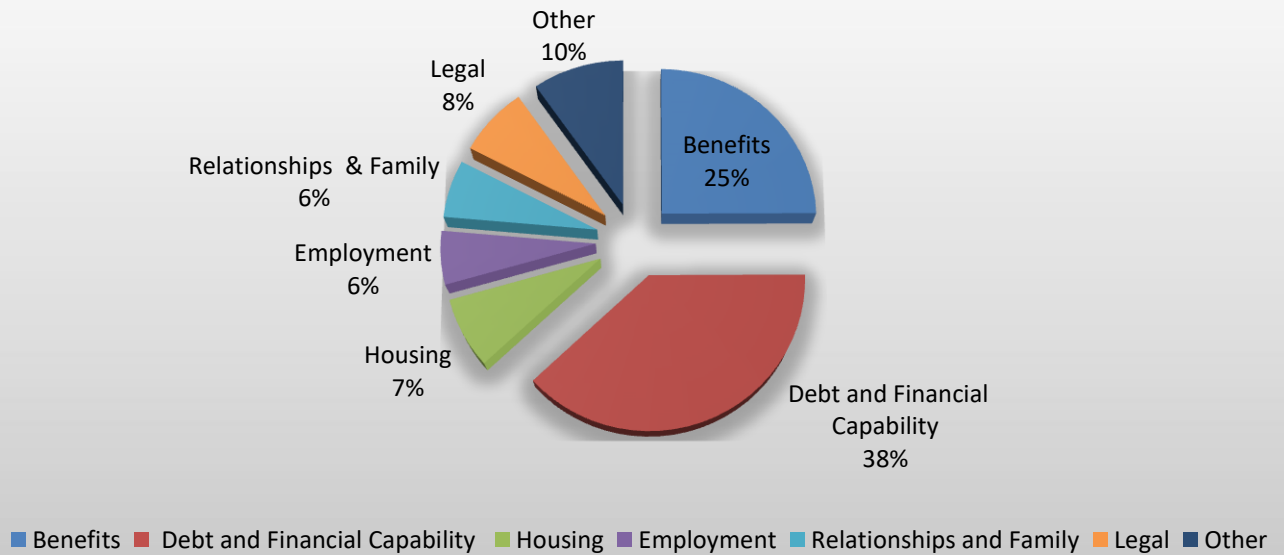
Disability / Long-term health



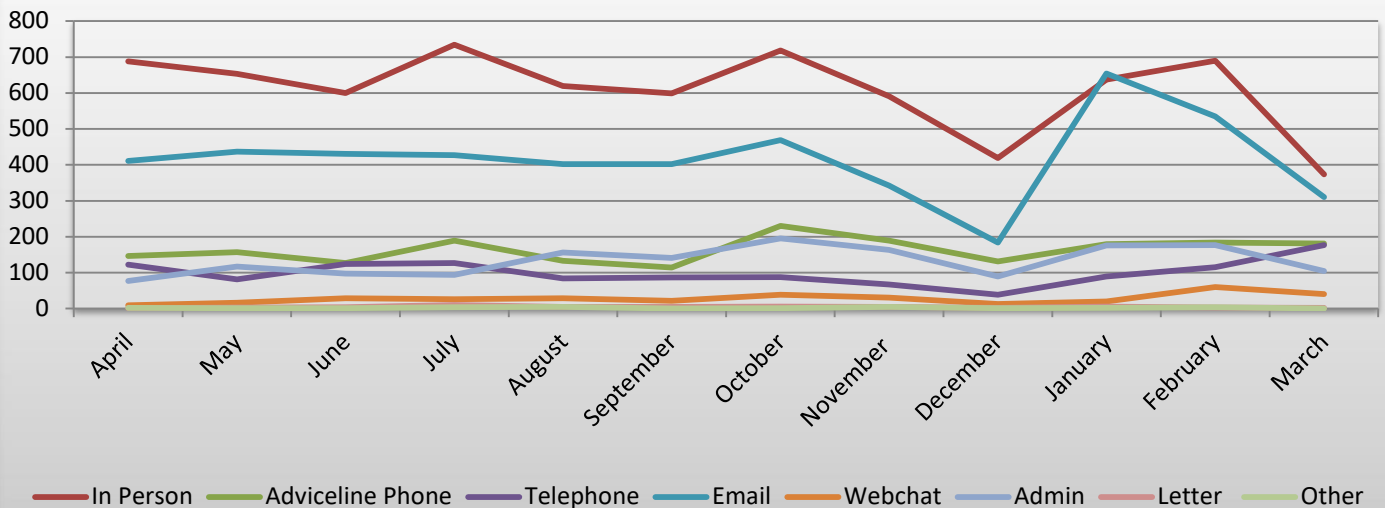
Ethnicity



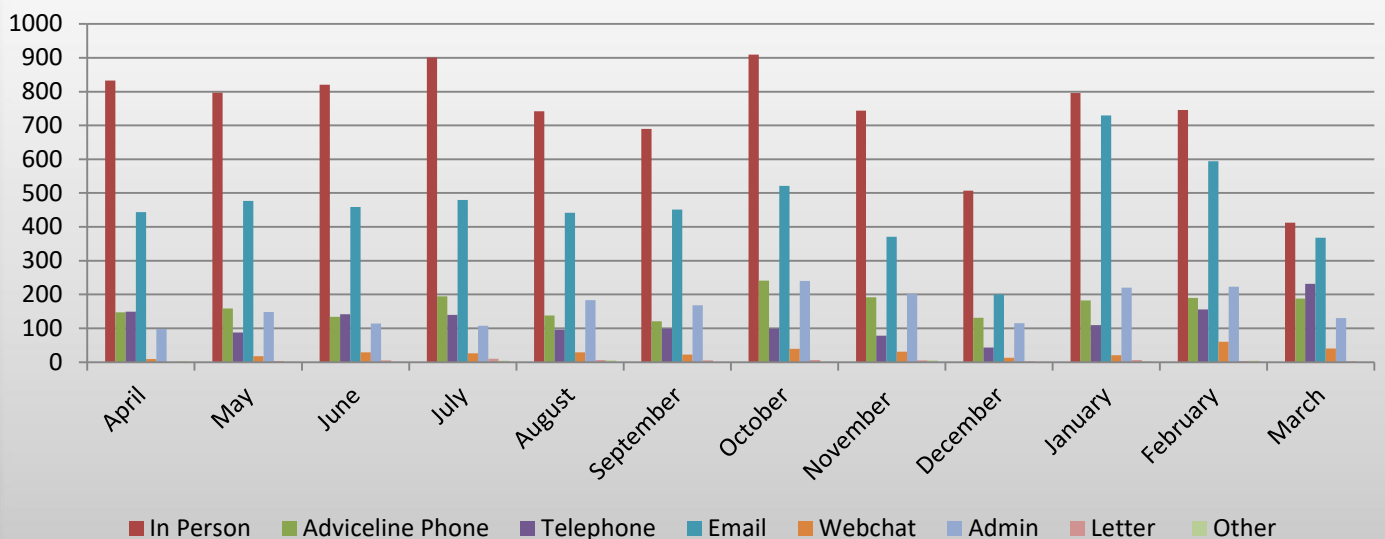
Scope of our Work - April 2019 - March 2020



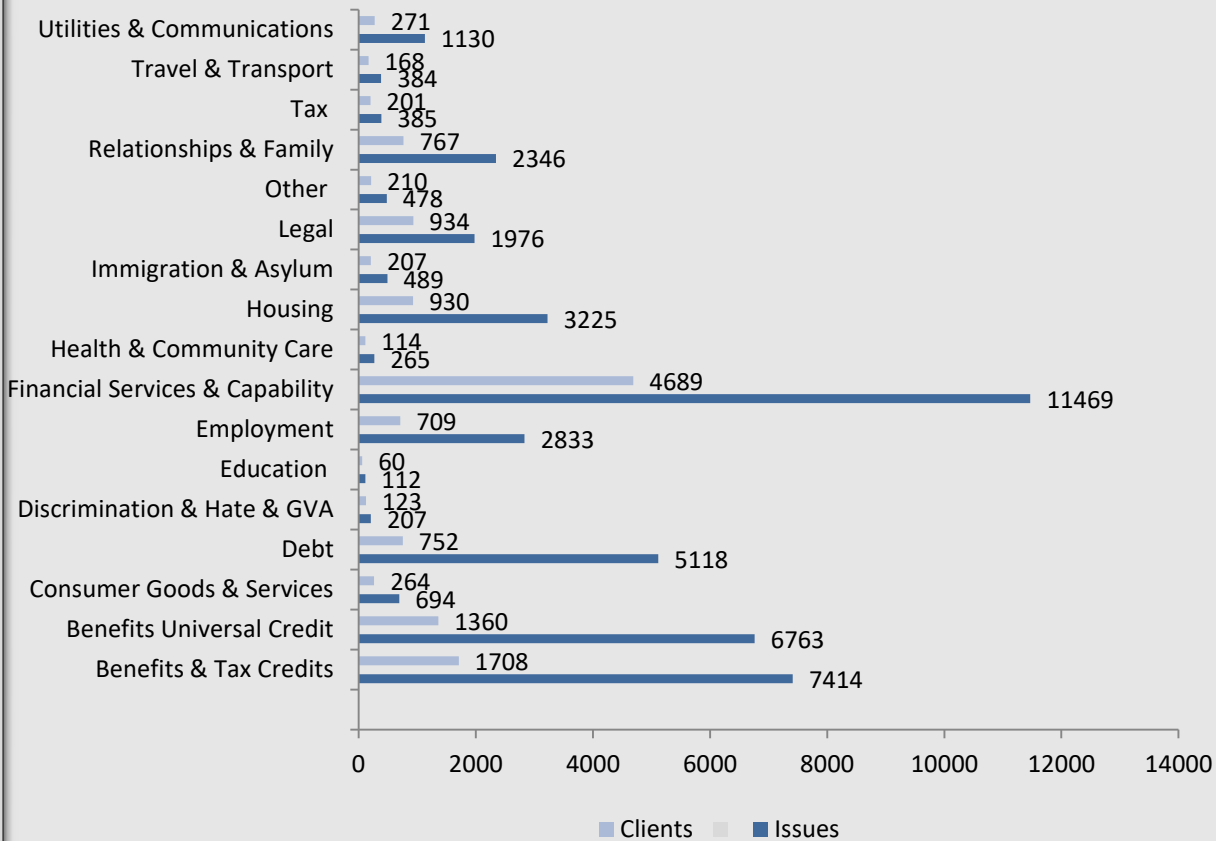
Client Numbers per Channel - April 2019 - March 2020



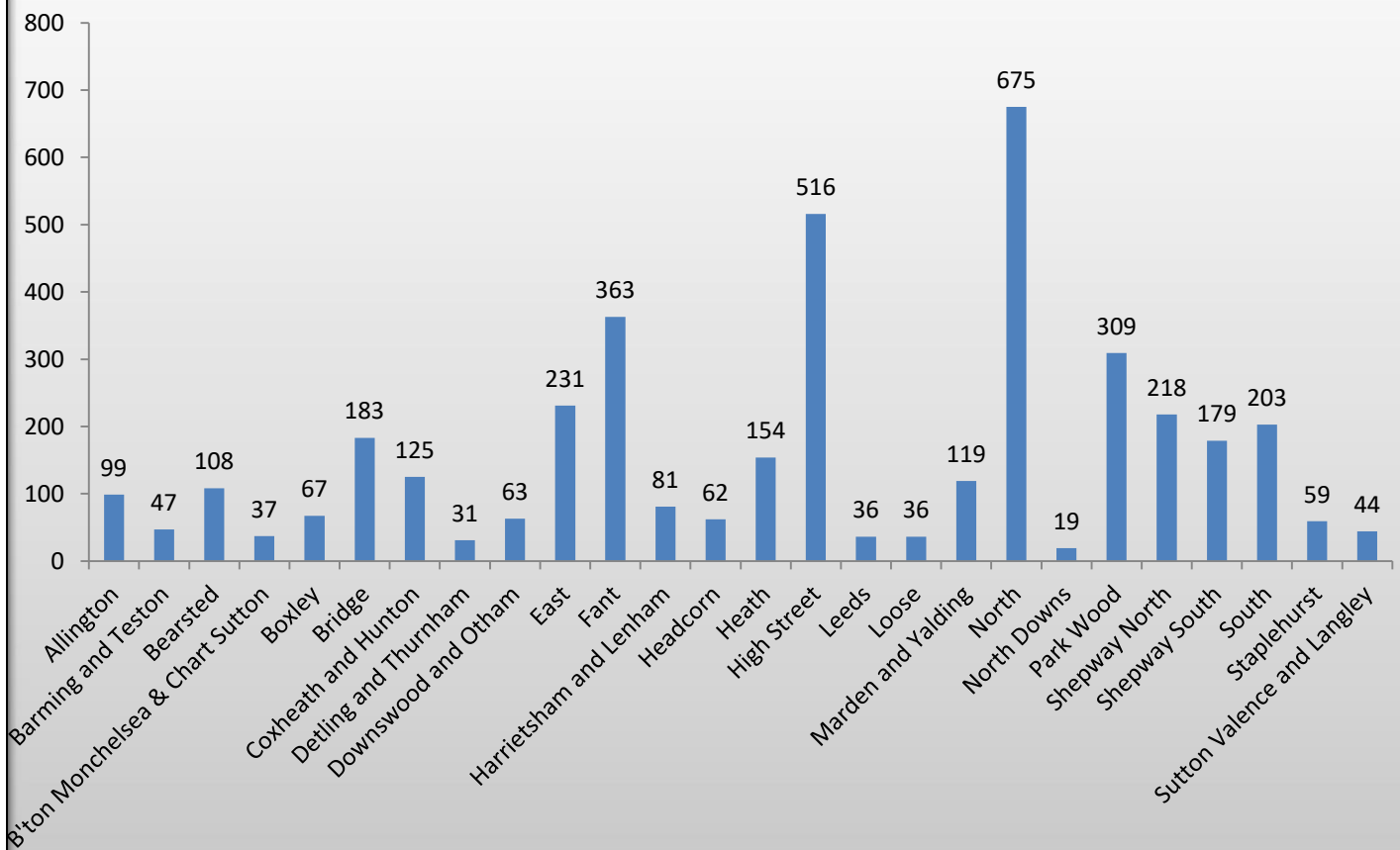
Client Casenote Numbers per Channel - April '19 - March '20



Client Numbers & Issues by Topic



Number of Clients by Ward



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

The Service aims:

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

GENERALIST ADVICE

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

SPECIALIST ADVICE

Debt Housing Employment Welfare Benefits

Acknowledgements

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

Our special thanks go to:	Financial Support was received from:
<p>Members & Officers of Maidstone Borough Council DWP (Pension Wise) HMP Maidstone Money Advice Service</p> <p>Citizens Advice Central Office staff</p> <p>Berry & Lamberts LLP for arranging the Solicitors' rota and all Solicitors who participate in the rota</p> <p>Azets Chartered Accountants (formerly Wilkins Kennedy LLP) for arranging the Accountant's rota and all Accountants who participate in the rota</p> <p>Mid-Kent College for allowing us to use their premises to hold meetings of our Trustee Board</p> <p>On behalf of the Trustees, staff and volunteers of Citizens Advice Maidstone, we would like to take this opportunity to thank the many friends of the Bureau, including all those mentioned here, whose continued support during these unprecedented times has enabled us to maintain and deliver a much needed service to the residents of the borough of Maidstone.</p> <p>On a personal note, our CEO, Paul Hardy, would like to pay tribute to the patience, understanding and dedication of all staff, both paid and volunteer, whose ability and willingness to adapt to new methods and ways of working has helped to make what has been a very challenging job much easier.</p>	<p>Boxley Parish Council Chart Sutton Parish Council Chip Productions Citizens Advice (Help to Claim – Universal Credit) Citizens Advice Canterbury Citizens Advice Tunbridge Wells Cobtree Charity Trust Downswood Parish Council DWP (Pension Wise) Energy Advice Programme (EBD) Golding Homes Headcorn Parish Council HMP Maidstone Involve Connect Well Maidstone Lions Club Marden Parish Council Money Advice Service South East Water Staplehurst Parish Council The Henry Smith Charity Thurnham Parish Council West Kent Housing Association</p> <p>Donations from the public, clients and staff</p>

MAIDSTONE CITIZENS ADVICE BUREAU
(A company limited by guarantee)

REPORTS AND ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2020

Registered Charity No. 299055

Company No. 02234220

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MAIDSTONE CITIZENS ADVICE BUREAU
REFERENCE AND ADMINISTRATIVE DETAILS

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

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

The Board of Trustees

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

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

Elected Trustees

Cllr R Bird - (Chair)
Mr J Cobbett - (Hon Treasurer)
Mr M F Ford (appointed 16 September 2019)
Mrs S Hawkins – (Hon Solicitor)
Mr I Owen
Mrs W Tull
Mr P D Wickenden (resigned 6 July 2019)
Mr M Fitzgerald MBE (resigned 6 July 2020)

Co-opted Members

Cllr P Harper (appointed 4 November 2019)
Mr A Breen (appointed 2 March 2020)
Mr S Bonny Malhotra (appointed 13 January 2020)
Cllr M Ring (resigned 18 May 2019)
Mr C Collins (resigned 12 June 2019)
Mr A D Larkin (appointed 4 November 2019; resigned 7 July 2020)

Staff Representatives

Mr P Hardy – (CEO)
Mr S Jones (appointed September 2019)
Mrs H Hardy (resigned July 2019)
Mrs S Smith (resigned March 2020)
Mrs T Weber (appointed May 2020)

Senior Leadership Team

Mr P Hardy
Mrs S Smith
Mr I Park
Mrs T Weber
Mrs J Woods

Registered Office and Principal Address

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

Statutory Auditors

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

MAIDSTONE CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2020

The Trustees present their report and the audited financial statements for the year ended 31 March 2020. The Trustees confirm that the annual report and financial statements of the Bureau comply with current statutory requirements, the requirements of the Bureau's governing document and the provisions of the Statement of Recommended Practice – Accounting and Reporting by Charities (SORP FRS 102).

Objectives and activities

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

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

Public benefit

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

Achievements and performance

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

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

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

Our workforce, both paid and voluntary have produced an excellent set of statistics, the majority of which can be seen in our Annual Report. Suffice to say that we continue to provide our service to many more people than other similar organisations. Financially it has been a better year with us securing funding for new projects. Notwithstanding, our total income for the year was £947,339 with the expenditure of £835,814 showing a surplus of £111,525 for the 2019/20 financial year. At the end of the Financial Year our Restricted Reserves were £8,374 and Unrestricted Reserves stood at £179,406.

Demonstrating the value of our work is crucial as the pressures on the public finances continues to gather pace with national and local spending decreasing further year on year. It is our responsibility to communicate to funders why Citizens Advice is an essential service and not just 'nice to have'. Citizens Advice Maidstone is unique for many reasons: in our team we have a total of 34 paid staff equating to almost 23 FTE, of which 12 FTE work within our various projects and the remainder form part of our core service. Our team of 65+ volunteers includes Trustees, advisers, administrative, trainees and assessors.

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

MAIDSTONE CITIZENS ADVICE BUREAU
TRUSTEES ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Achievements and performance (continued)

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

Volunteers are vital to the service in Citizens Advice Maidstone. Trustees and our Management Team are working in partnership with our paid and voluntary staff to provide excellent quality advice and support nearly 10,000 people, with over 45,000 different issues in the Borough of Maidstone.

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

Last year, 65+ volunteers donated nearly 25,104 hours to our service and the community of Maidstone, amounting to a massive contribution of £467,219 worth of volunteering hours (*Office of National Statistics 2018*). In order to deliver this high-quality service to our clients, we continually invest in volunteer recruitment, development and management. By ensuring a supportive and constructive environment, we enable a range of people with different skills and backgrounds to volunteer.

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

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

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

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

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

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

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

MAIDSTONE CITIZENS ADVICE BUREAU
TRUSTEES ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Achievements and performance (continued)

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

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

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

As we approached the end of the 2019/20 financial year we were faced with perhaps our biggest challenge yet – how to continue to deliver our much needed service, a lifeline for so many, in the wake of the Coronavirus epidemic.

This was truly an unprecedented situation, forcing us to work in very different ways and provide the vast majority of our services remotely, via telephone as well as digital means.

Fortunately, our staff and volunteers adapted to the new regime extremely well and it is a credit to their dedication and commitment that in this most demanding of times, our service has only been closed to the public for one working day since the government announced the nationwide lockdown measures in March.

Data

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

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

Social Exclusion

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

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

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

MAIDSTONE CITIZENS ADVICE BUREAU
TRUSTEES ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Achievements and performance (continued)

Pension Wise

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

Nationally 87,396 people have booked a Pension Wise appointment with Citizens Advice in England and Wales in 2019/20.

People using the Pension Wise service are highly satisfied with the guidance they are receiving with satisfaction ratings remaining consistently high. For 2019/20 Citizens Advice achieved a satisfaction score of 99%

As part of our delivery of Pension Wise, we have engaged with Tesco to deliver on site appointments to their staff though out Kent and East Sussex.

Money Advice

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

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

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

Prison Work

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

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

MAIDSTONE CITIZENS ADVICE BUREAU
TRUSTEES ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Achievements and performance (continued)

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

Risk Management

Trustees regularly meet to consider the financial and other risks relating to the activities of the charity and take appropriate action as and when required. A comprehensive risk register is maintained and reviewed at every Trustee meeting. Just before the year end it was necessary to cease face to face interviews with clients because of the national lockdown caused by the Corona Virus pandemic although the Bureau managed to maintain a service by offering advice by telephone and online with staff working from home. Some consideration has been given to the issues which may result from the lockdown and these include debt, mental health problems, and domestic violence.

Planning for the future

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

Financial review

The net surplus for the year amounted to £111,525 (2019: £29,331). There was a surplus of £107,806 (2019: £30,357) in relation to core business. As at 31 March 2020 general unrestricted reserves amount to £144,924 (2019: £38,521) and total restricted reserves amounted to £8,374 (£3,252).

Reserves Policy

The Board of Trustees regularly reviews the finances and reserves of the Bureau. Each review encompasses the nature of the income and expenditure streams and the need to match variable income with fixed commitments and the nature of reserves. The Bureau sets aside restricted funds as set out in the Statement of Financial Activities. All restricted funds are applied to the particular restricted activity (project). Restricted funds unspent in a particular financial year are allocated as restricted reserves in statutory accounts at the end of the financial year and will be allocated to that restricted activity (project) during the course of the following financial year or when the activity ends. Restricted funds at 31 March 2020 were £8,374 (2019:£3,252).

Trustees have discussed levels of unrestricted reserves and are agreed that in all circumstances the Bureau's Core services must be secure. A minimum sum of three months unrestricted (Core) expenditure (including all management salaries) with a contingency of 10% will ensure that this aspiration is preserved. This equates to £60,000. In the opinion of the Trustees the present level of reserves is sufficient to maintain the activities of the Bureau in the event of an unforeseen crisis or interruption of income for a period of time during which any adverse situation would be appropriately addressed. General unrestricted reserves at 31 March 2020 were £144,924 (2019 :£38,521) and the designated premises and development fund reserves at 31 March 2020 and 31 March 2019 were £34,482.

MAIDSTONE CITIZENS ADVICE BUREAU
TRUSTEES ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Going concern

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

Structure, governance and management

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

(a) Method of appointment or election of Trustees

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

(b) Operational structure and decision making

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

Trustees' responsibilities in relation to the financial statements

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

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

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

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

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

MAIDSTONE CITIZENS ADVICE BUREAU
TRUSTEES ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Auditors

On 7 September 2020 Group Audit Service 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.

Disclosure of information to auditors

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

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

**ON BEHALF OF THE
BOARD OF TRUSTEES**

MR J COBBETT

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

Date

MAIDSTONE CITIZENS ADVICE BUREAU
INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020

Opinion

We have audited the financial statements of Maidstone Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Charges in Reserves, the Statement of Cash Flow and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MAIDSTONE CITIZENS ADVICE BUREAU

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report (incorporating the Trustees' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 7, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

MAIDSTONE CITIZENS ADVICE BUREAU

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Use of our report

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

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

.....

Statutory Auditor

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

MAIDSTONE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
INCOME:					
Donations and legacies	3	8,141	-	8,141	6,617
Charitable activities	4	194,463	744,405	938,868	661,954
Investments		330	-	330	156
TOTAL INCOME		<u>202,934</u>	<u>744,405</u>	<u>947,339</u>	<u>668,727</u>
EXPENDITURE:					
Charitable activities	5	95,128	740,686	835,814	639,396
TOTAL EXPENDITURE		<u>95,128</u>	<u>740,686</u>	<u>835,814</u>	<u>639,396</u>
NET MOVEMENT ON FUNDS		107,806	3,719	111,525	29,331
Transfers		(1,403)	1,403	-	-
Total funds at 1 April 2019		73,003	3,252	76,255	46,924
Total funds at 31 March 2020		<u>179,406</u>	<u>8,374</u>	<u>187,780</u>	<u>76,225</u>

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2019

	Notes	Unrestricted funds	Restricted funds	Total 2019	Total 2018
INCOME:					
Donations and legacies	3	6,617	-	6,617	11,661
Charitable activities	4	194,000	467,954	661,954	552,405
Investments		156	-	156	99
TOTAL INCOME		<u>200,773</u>	<u>467,954</u>	<u>668,727</u>	<u>564,165</u>
EXPENDITURE:					
Charitable activities	5	170,416	468,980	639,396	559,893
TOTAL EXPENDITURE		<u>170,416</u>	<u>468,980</u>	<u>639,396</u>	<u>559,893</u>
NET MOVEMENT ON FUNDS		30,357	(1,026)	29,331	4,272
Total funds at 1 April 2018		42,646	4,278	46,924	42,652
Total funds at 31 March 2019		<u>73,003</u>	<u>3,252</u>	<u>76,255</u>	<u>46,924</u>

All income and expenditure derive from continuing activities.

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

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

MAIDSTONE CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2020

	Notes	£	2020 £	£	2019 £
TANGIBLE FIXED ASSETS	10		-		-
CURRENT ASSETS					
Other debtors and prepayments		400		3,389	
Cash at bank		258,300		203,695	
Cash in hand		295		175	
		<u>258,995</u>		<u>207,259</u>	
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Accruals and deferred income	11	<u>39,691</u>		<u>92,763</u>	
NET CURRENT ASSETS			219,304		114,496
Provision for liabilities and charges	18		<u>31,524</u>		<u>38,241</u>
NET ASSETS			<u>187,780</u>		<u>76,255</u>
 General unrestricted funds	12		144,924		38,521
Designated funds	13		34,482		34,482
Restricted funds	14		<u>8,374</u>		<u>3,252</u>
	15		<u>187,780</u>		<u>76,255</u>

Approved by the Board of Trustees on and are signed on its behalf by:

.....
CLLR R BIRD
CHAIR OF THE BOARD OF TRUSTEES

.....
MR J COBBETT
MEMBER OF THE BOARD OF TRUSTEES

Company No. 02234220

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

MAIDSTONE CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOW

FOR THE YEAR ENDED 31 MARCH 2020

	Notes	2020 £	2019 £
Cash flows from operating activities	17	<u>54,395</u>	<u>56,809</u>
Net cash inflow from operating activities		54,395	56,809
Investing activities			
Interest received	<u>330</u>		<u>156</u>
Net cash generated from investing activities		<u>330</u>	<u>156</u>
Net increase in cash and cash equivalents		54,725	56,965
Cash and cash equivalents at beginning of year		<u>203,870</u>	<u>146,905</u>
Cash and cash equivalents at end of year		<u><u>258,595</u></u>	<u><u>203,870</u></u>

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

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2020

1. Accounting policies

a) Basis of accounting

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

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

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

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

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

b) Going Concern

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

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

c) Fund accounting

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

d) Income recognition

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

e) Expenditure

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

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

f) Tangible fixed assets and depreciation

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

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

1. Accounting policies (continued)

g) Operating leases

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

h) Pensions

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

The charity recognises a liability for the obligation under the pension plan's recovery plan. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement. The present value is calculated using the discount rate disclosed in note 15.

i) Debtors and creditors receivable/payable within one year

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

j) Employee benefits

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

2. Judgements and key sources of estimation uncertainty

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

3. Income from donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Fundraising	5,300	-	5,300	2,034
Donations	2,841	-	2,841	4,583
	<u>8,141</u>	<u>-</u>	<u>8,141</u>	<u>6,617</u>

4. Income from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Maidstone Borough Council grants	151,100	-	151,100	160,900
Money Advice Service	-	58,417	58,417	45,509
Golding Homes	5,000	-	5,000	5,000
Pension Wise	-	454,228	454,228	333,695
Henry Smith (MDS Prison)	-	54,200	54,200	54,400
Energy Best Deal	-	14,277	14,277	16,850
Universal Credit – Help to Claim	-	163,283	163,283	-
RBS Skills and Opportunities	-	-	-	17,500
A B Charitable Trust	10,000	-	10,000	-
Other projects	28,363	-	28,363	28,100
	<u>194,463</u>	<u>744,405</u>	<u>938,868</u>	<u>661,954</u>

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

5. Analysis of expenditure

	Direct costs £	Support funds £	Total 2020 £	Total 2019 £
Citizens advice services	27,565	67,563	95,128	170,416
Prison support	41,562	6,851	48,413	55,089
Energy advice	11,732	-	11,732	20,965
Pension advice	367,403	91,102	458,505	330,293
Financial advice	51,964	7,070	59,034	62,633
Benefit advice	149,772	13,230	163,002	-
	<u>649,998</u>	<u>185,816</u>	<u>835,814</u>	<u>639,396</u>

6. Support costs

	Note	2020 £	2019 £
Staff costs		49,180	50,896
Premises costs		34,527	32,629
General office costs		92,108	90,330
Bank charges		60	101
Governance costs	7	9,941	5,964
		<u>185,816</u>	<u>179,920</u>

7. Governance costs

	2020 £	2019 £
Auditors' remuneration	5,412	4,250
Auditors' remuneration under provision in previous year	1,812	-
Meeting costs	2,717	1,714
	<u>9,941</u>	<u>5,964</u>

8. Net expenditure

This is stated after charging:

	2020 £	2019 £
Auditor's remuneration	7,224	4,250
Rent payable on property under operating leases	23,000	23,000
	<u>30,224</u>	<u>27,250</u>

MAIDSTONE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

9. Staff costs

	2020	2019
	£	£
Wages and salaries	569,639	436,385
Social security costs	41,038	29,520
Employer pension costs	28,922	33,704
	<u>639,599</u>	<u>499,609</u>

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

The trustees received no remuneration for the year ended 31 March 2020 (2019: £Nil). During the year, two of the trustees had expenses reimbursed by the charity. The total expenses reimbursed to the trustees amounted to £472. These costs related to sundry supplies of refreshments for staff members as well as parking costs.

The total remuneration including pension contributions and employers national insurance received by key management personnel for their service to the charity was £128,727 (2019: £109,023).

The average number of salaried employees during the year was 33 (2019: 29).

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

10. Tangible fixed assets

	Office and computer equipment £
Cost	
At 1 April 2019 and at 31 March 2020	96,327
Depreciation	
At 1 April 2019	96,327
Charge for the year	-
At 31 March 2020	<u>-</u>
Net book value	
At 1 April 2019 and at 31 March 2020	<u>-</u>

11. Accruals and deferred income

	2020	2019
	£	£
Accruals	5,412	3,321
Deferred income	34,279	89,442
	<u>39,691</u>	<u>92,763</u>

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

12. General unrestricted funds

	2020	2019
	£	£
Balance at 1 April	38,521	18,164
Net income	107,806	30,357
Transfer to designated funds	-	(10,000)
Transfer to restricted funds	(1,403)	-
Balance at 31 March	<u>144,924</u>	<u>38,521</u>

13. Designated funds

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

Comparative year information:

	Balance at 1 April 2018	New designations	Designations released	Balance at 31 March 2019
	£	£	£	£
Premises and development fund	<u>24,482</u>	<u>10,000</u>	<u>-</u>	<u>34,482</u>

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

14. Restricted funds

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

Comparative year information:

	Balance at 1 April 2018	Income	Expenditure	Balance at 31 March 2019
	£	£	£	£
Henry Smith (MDS Prison)	3,189	54,400	(55,089)	2,500
Energy Best Deal	1,570	16,850	(20,965)	(2,545)
Pension Wise	(722)	333,695	(330,293)	2,680
Money Advice Service	-	45,509	(44,892)	617
RBS Skills and Opportunities Fund	241	17,500	(17,741)	-
	<u>4,278</u>	<u>467,954</u>	<u>(468,980)</u>	<u>3,252</u>

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

14. Restricted funds (continued)

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

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

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

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

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

15. Analysis of net assets between funds

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

Comparative year information:

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £
Current assets	184,657	22,602	207,259
Amounts falling due within one year	(73,413)	(19,350)	(92,763)
Provisions	(38,241)	-	(38,241)
	<u>73,003</u>	<u>3,252</u>	<u>76,255</u>

16. Financial commitments

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

	Land and buildings 2020 £	Land and buildings 2019 £
Expiry within one year	23,000	23,000
Expiry in 2 to 5 years	92,000	92,000
Expiry in over 5 years	166,750	189,750
	<u>281,750</u>	<u>304,750</u>

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

17. Cash generated from operations

	2020	2019
	£	£
Net income	111,525	29,331
Adjustments for:		
Investment income	(330)	(156)
Decrease in debtors	2,989	13,910
(Decrease)/Increase in creditors	(53,072)	28,013
Decrease in pension provision	(6,717)	(14,289)
Cashflow from operating activities	<u>54,395</u>	<u>56,809</u>

18. Pension commitments

TPT Retirement Solutions – The Growth Plan

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

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

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

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

Deficit contributions

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

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

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

Deficit contributions

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

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

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

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

MAIDSTONE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

18. Pension commitments (continued)

Present values of provision

	31 March 2020	31 March 2019	31 March 2018
Present value of provision	<u>£31,524</u>	<u>£38,241</u>	<u>£52,530</u>

Reconciliation of opening and closing provision

	2020 £	2019 £
Provision at start of period	38,241	52,530
Unwinding of the discount factor (interest expense)	484	841
Deficit contribution paid	(6,346)	(6,769)
Re-measurements – impact of any change in assumptions	<u>(855)</u>	<u>(8,361)</u>
Provision at end of period	<u>31,524</u>	<u>38,241</u>

Income and expenditure impact

	2020 £	2019 £
Interest expense	484	841
Re-measurements – impact of any change in assumptions	<u>(855)</u>	<u>(8,361)</u>
	<u>(371)</u>	<u>(7,520)</u>

Assumptions

	31 March 2020	31 March 2019	31 March 2018
Rate of discount	<u>2.53%</u>	<u>1.39%</u>	<u>1.71%</u>

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

19. Analysis of changes in net debt

	Balance at 1 April 2019 £	Cashflows £	Other non- cash changes £	Balance at 31 March 2020 £
Cash	<u>203,870</u>	<u>54,725</u>	<u>-</u>	<u>258,595</u>

20. Related party transactions

No transactions with related parties were undertaken during the year.

21. Post balance sheet event

The trustees have assessed the impact of the on-going COVID-19 pandemic in the Trustees' Report on page 4 and in note 1(b).

MAIDSTONE CITIZENS ADVICE BUREAU

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2020

		Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Income					
Maidstone Borough Council					
- annual grant		151,100	-	151,100	160,100
- welfare reform initiative		-	-	-	800
Money Advice Service		-	58,417	58,417	45,509
Pension Wise		-	454,228	454,228	333,695
Donations		2,841	-	2,841	4,583
Deposit account interest		330	-	330	156
Golding Homes		5,000	-	5,000	5,000
Fundraising		5,300	-	5,300	2,034
Energy Best deal		-	14,277	14,277	16,850
Henry Smith (MDS Prison)		-	54,200	54,200	54,400
RBS Skills and Opportunities Fund		-	-	-	17,500
Universal Credit – Help to Claim		-	163,283	163,283	-
AB Charitable Trust		10,000	-	10,000	
Other projects		28,363	-	28,363	28,100
		<u>202,934</u>	<u>744,405</u>	<u>947,339</u>	<u>668,727</u>
Expenditure					
	Schedules				
Establishment expenses	1	8,747	25,780	34,527	32,629
Administration expenses	2	83,981	706,634	790,615	598,811
Sundry expenses	3	2,400	8,272	10,672	7,956
		<u>95,128</u>	<u>740,686</u>	<u>835,814</u>	<u>639,396</u>
Surplus for the year		<u>107,806</u>	<u>3,719</u>	<u>111,525</u>	<u>29,331</u>

MAIDSTONE CITIZENS ADVICE BUREAU

SCHEDULES TO THE DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2020

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
1. Establishment expenses				
Rent	5,686	17,314	23,000	23,000
Insurance - premises	224	674	898	879
Water	184	558	742	743
Gas	396	1,222	1,618	832
Electricity	468	1,665	2,133	2,478
Repairs and renewals - premises	1,230	2,622	3,852	2,554
Cleaning and cleaning materials	559	1,725	2,284	2,143
	<u>8,747</u>	<u>25,780</u>	<u>34,527</u>	<u>32,629</u>
2. Administration expenses				
Salaries and social security costs	59,521	525,943	585,464	445,704
Pension scheme contributions	10,067	44,068	54,135	33,704
Travel costs	1,634	25,434	27,068	28,365
Training	38	115	153	2,599
Books, information and IT systems	4,088	12,371	16,459	16,458
Telephone	1,975	6,002	7,977	8,994
Printing and stationery	1,170	3,589	4,759	2,309
Postage	182	570	752	1,345
Advertising and publicity	143	437	580	1,412
Computer and office expenses	3,128	6,924	10,052	3,614
Other office costs	953	3,456	4,409	6,177
Insurance	488	1,461	1,949	1,920
Hire of rooms	342	43,669	44,011	18,954
Project costs	252	84	336	727
Universal Credit – Citizens Advice	-	19,500	19,500	-
Money Advice Service – Citizens Advice	-	13,011	13,011	26,529
	<u>83,981</u>	<u>706,634</u>	<u>790,615</u>	<u>598,811</u>
3. Sundry expenses				
Bank charges	15	45	60	101
Auditors' remuneration	1,806	5,418	7,224	4,250
Sundry expenses	-	-	-	1,451
AGM and other meetings	509	2,208	2,717	1,714
Professional fees	70	601	671	440
	<u>2,400</u>	<u>8,272</u>	<u>10,672</u>	<u>7,956</u>

MAIDSTONE CITIZENS ADVICE BUREAU
INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020

Opinion

We have audited the financial statements of Maidstone Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Charges in Reserves, the Statement of Cash Flow and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report , other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MAIDSTONE CITIZENS ADVICE BUREAU

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report (incorporating the Trustees' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 7, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the

preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

MAIDSTONE CITIZENS ADVICE BUREAU

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Use of our report

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

Michelle Wilkes FCA (Senior Statutory Auditor)

for and on behalf of Azets Audit Services

Statutory Auditor Globe House, Eclipse Park

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Kent

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