

Citizens Advice Maidstone

a registered charity



Working Together, Meeting Your Needs

Annual Report 2018/19

Free Confidential Impartial Independent

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

Our Bureau Family - Social and Recreational (First Course)

The usual hectic social whirl of Christmas lunches, summer bar-b-ques and excursions to local eateries has continued apace this year, with a summer ramble thrown in to the mix for good measure (thank you to all those who provided pictures).

Christmas Lunch at Oakwood House – December 2018



Prezzos Italian Restaurant – May 2019



Citizens Advice Maidstone is supported by Maidstone Borough Council

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

The Town Hall, High Street, Maidstone ME14 1TF

Advice Line: 0344 848 7978

Email Advice: advice@maidstonecab.org.uk

Website: www.maidstonecab.org.uk

Trustee Board 2018-19

President: The Mayor of Maidstone, Cllr Marion Ring

Elected Members:

Cllr Mr R Bird: *Chair*

Mrs S Hawkins: *Vice Chair*

Mr J Cobbett: *Hon. Treasurer*

Mrs W Tull

Mr I Owen

Mrs J Gibson (to September 2018)

Mr M Fitzgerald MBE

Mr P Wickenden (to July 2019)

Co-opted Members:

Cllr Mrs M Ring (to September 2019): Maidstone Borough Council

Mr C Collins (to June 2019):

Bureau Representatives:

Chief Executive: Mr S Malhotra (to June 2019)

Volunteers: Mrs H Hardy (to September 2019)

Paid Staff: Ms S Smith

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

Charity Reg. No. 299055

Citizens Advice Membership No. 75/004

Company Reg. No. 2234220

Challenging discrimination Valuing diversity
Promoting equality

Bureau Staff 1.7.18 – 30.6.19

Paid Staff

| | |
|---|---|
| Chief Executive: | Mr S Malhotra |
| Deputy Chief Executive: | Mr P Hardy (from May 2019) |
| Service Manager - Projects: | Mr I Park |
| Advice Manager: | Ms S Smith |
| Supervisors: | Mrs J Woods (from April 2019), Ms S Ahern (from Oct 2018) |
| Training Officer: | Mrs H Hardy (from March 2019) |
| Housing Adviser: | Mr C Turner |
| Money Adviser: | Mrs R Lovell |
| Welfare Benefits Caseworker: | Mrs A Bobinska |
| Outreach Adviser: | Mr C Turner |
| Prison Outreach Caseworkers: | Mr R Pellant, Mrs J Woollacott, Mrs L Bessant (to Nov 2018), Mr B Aston (from Dec 2018) |
| Pension Wise Quality Assurance Officer: | Mrs T Weber (from Feb 2019) |
| Pension Wise Guiders: | Mr P Gosling, Mr C Barlow, Mrs K Coleman (to Jan 2019), Mr B Curtis, Mrs T Pragnell, Mr A Smith, Mrs J Peacock (to Sept 2018), Mr R Tinsley (to Jan 2019), Mr G Bartliff (from Sept 2018), Mr R Relph (from Feb 2019), Mr M Boath (from Jan 2019), Mr P Buxton (from Feb 2019) |
| Pension Wise Administrators: | Mrs D Evans (to Dec 2018), Mrs V Stamford, Mr D Ensinger |
| Universal Credit Support Workers: | Mrs D Gilbert (from Mar 2019), Mr B Durrant (from Mar 2019) |
| Trainee Advice Assistant: | Mr D Dixon (from Sept 2018) |
| Administrators: | Miss D Woodroff, Mr J Clark, Mrs R Phillips, Mrs J Banister |
| Housekeeper: | Mrs L Green |

Voluntary Advisers

| | | | | |
|-----------------|--------------|---------------|----------------|----------------|
| Mr I Wedgewood | Mr P Taylor | Mrs S Hibbard | Mrs G McKellow | Mrs L Mitchell |
| Mrs S Middleton | Mrs J Leach | Mr J Pollitt | Mrs E Mahoney | Mr T Collie |
| Mr G Morrison | Mr J Stewart | Mrs B Lloyd | Mr D Cook | Mr P Woodward |
| Mrs J Curtis | Mr M Carney | Mrs C Bouwens | Mrs C Smith | Mr J Howarth |
| Mrs B Mitchell | Mr A Turner | Mrs R Cox | Mr P Bolton | Miss N Dharna |
| Mrs E Poulter | Mrs E Scutt | Mr S Burdon | Mr S Jones | Mr R Bridges |
| Mrs A Bridge | Mr R Nash | | | |

Volunteers in Training and Observers

Mrs N Coleman, Miss L Barton, Mr A Cross, Mr N Horn, Mrs M O'Prey, Ms S Barrett, Ms L Ciuca, Mr D Parrish, Mrs S Glass, Mr C Ofili, Ms A Tamang, Ms K Horvath, Mr G Marcheselli, Mr P Hooper, Ms S Saif, Ms Z Salih, Ms S Rwapunga

Gateway Assessors

Mrs C Evenden, Mrs Ghulam Mahaiuddin

Admin Volunteers

Mrs M McGiveron, Mrs L Dalton, Mr M Dickson, Mrs P Wright, Mr S Brittain

IT Volunteer

Mr G Singh

Research & Campaigns Co-ordinators

Mrs R Cox, Mrs J Higgins, Ms C Dubern

Website Editor

Mrs J Buckley

Volunteers who left during the period to end June 2019

Mr M Ford, Mrs A Monk, Mrs L Sayer, Mrs C Gale, Mr M Jones, Mrs M Langley, Mrs P Greenstock, Ms N Curtin, Ms J Chant, Mr N Penny, Ms T Palmer, Mrs K Cross, Ms T Martens, Mrs V Furze, Mrs L Pumphrey, Mrs M Nissen

In Memoriam

It is with great sadness and deep regret that we report the death of Sally Russell who worked with us for a number of years, both as a volunteer and a paid member of staff. Sally was a highly valued and well respected colleague, committed to the work of the Bureau and is greatly missed by all those who knew her.

MAIDSTONE CITIZENS ADVICE BUREAU

Excerpts from Reports and Accounts year ended 31 March 2019

| | <u>31.03.2019</u> | <u>31.03.2018</u> |
|---|-----------------------|-----------------------|
| <u>Income from Charitable Activities</u> | | |
| Maidstone Borough Council grants | 160,900 | 167,855 |
| Money Advice Service | 45,509 | - |
| Golding Homes | 5,000 | 5,000 |
| Pension Wise | 333,695 | 246,291 |
| Henry Smith (MDS Prison) | 54,400 | 45,358 |
| Energy Best Deal | 16,850 | 53,284 |
| RBS Skills and Opportunities | 17,500 | 17,500 |
| Other projects | 28,100 | 17,117 |
| Fundraising/Donations/Interest | 6,773 | 11,760 |
| Total | <u>668,727</u> | <u>564,165</u> |
| <u>Expenditure on Charitable Activities</u> | | |
| Costs directly allocated to activities | | |
| Staff Costs | 428,512 | 380,248 |
| Travel | 28,365 | 18,043 |
| Training Costs | 2,599 | 1,445 |
| Support costs allocated to activities | | |
| Staff Costs | 50,896 | 56,616 |
| Premises Costs | 32,629 | 42,275 |
| General Office Costs | 96,294 | 61,141 |
| Bank Charges | 101 | 125 |
| Total | <u>639,396</u> | <u>559,893</u> |
| <u>Present value of Pension Provision</u> | | |
| Present Value | 38,241 | 52,530 |
| <u>Reconciliation of Opening & Closing provision</u> | | |
| Provision at start of period | 52,530 | 59,136 |
| Unwinding of discount factor (int. expen.) | 841 | 734 |
| Deficit contribution paid | (6,769) | (6,572) |
| Re-measurements - impact | (8,361) | (768) |
| Provision at end of period | <u>38,241</u> | <u>52,530</u> |
| <u>Income & Expenditure impact</u> | | |
| Interest expense | 841 | 734 |
| Re-measurements - impact | (8,361) | (768) |
| Total | <u>(7,520)</u> | <u>(34)</u> |
| <u>Balance Sheet</u> | | |
| Unrestricted Funds | 73,003 | 42,646 |
| Restricted Funds | 3,252 | 4,278 |
| Total | <u>76,255</u> | <u>46,924</u> |

The financial statements above have been extracted from the audited accounts of the Company as at 31st March 2019. We are once again grateful to Messrs Wilkins Kennedy LLP for their help and support in the preparation and audit of the accounts.

Chair's Report

This is my fourth annual report as Chairman of the Trustee Board of Maidstone Citizens Advice. Sadly, 2018-19 also represents the last full year for Bonny Malhotra as the Bureau's Chief Executive following his retirement on 20th June.

Bonny took over running the Bureau back in 1998. He brought his unique personality and a distinctive style of leadership to Maidstone. Throughout his tenure, Bonny has cultivated a great camaraderie and sense of common purpose in the Bureau building a superb reputation for providing first class advice. Bonny would be the first to pay tribute to the commitment and support of all the paid staff and volunteers. But Bonny's leadership has been equally vital. Bonny has also navigated the Bureau through many challenges over the past 21 years and has handled difficult decisions with shrewdness and sensitivity. He leaves the Bureau with a wonderful legacy after 21 years of dedicated service. We wish him a long and happy retirement.

The Trustee Board were delighted to appoint Paul Hardy as Bonny's replacement. Paul joined the Bureau in 2013 initially as volunteer advisor. He subsequently became a full-time employee and was appointed Operations Manager last September. Paul has demonstrated great understanding and commitment to the work of the Bureau. He will bring his own management style to the organisation and he is determined to build upon the strong legacy which Bonny Malhotra has established over the previous 21 years. We wish Paul every success.

The Bureau has enjoyed another very successful year and continues to support Maidstone residents with advice on a broad range of issues. In an increasingly complex and daunting world, it is essential that people can rely upon the Bureau for good quality and easy to understand advice. We are very grateful for the support we get from Maidstone Borough Council and all our other funders who are critical to sustaining the Bureau's work.

Our Pension Wise service has continued to flourish and represents a substantial proportion of our external funding. The Maidstone Bureau is now responsible for Pension Wise throughout the South East from Dartford to Brighton and Hove.

I would like to thank all my fellow trustees for their strong support over the past year. Sadly, Marion Ring has had to step down as the Borough Council nominated Trustee as she became Mayor of Maidstone in May. We will greatly miss Marion's wise counsel and insights together with her dedication to promoting the work of Citizens Advice within the Borough. We hope that Marion's successor as co-opted Trustee will bring the same appreciation for the Bureau's work to the role.

I would also like to thank Christian Collins who has had to step down from the Board having joined the Bureau staff and Paul Wickenden who has decided to step down because of family commitments. We very much hope other persons will come forward to be trustees. Do please contact any of the trustees or our Chief Executive, Paul Hardy, if you would like to know more about the trustee role.

Finally, but most importantly, on behalf of the Trustee Board I would like to thank all the volunteers and paid staff who continue to make the Bureau so successful. We are very fortunate to have such a dedicated team; it is very clear from the feedback we get from the vast majority of clients that they do a wonderful job. We would love to have more volunteers. It is an interesting and most rewarding role. If anyone is interested in finding out more, please get in touch.

Cllr Rob Bird, Chair

Admin

The word should be pronounced ad-ministration with the emphasis on the ad(d) as a fully functioning team of individuals such as you have at Citizens Advice Maidstone, each with their own specialisms and preferences but with the whole being greater than the sum of their individual parts, is a definite plus for any organisation.

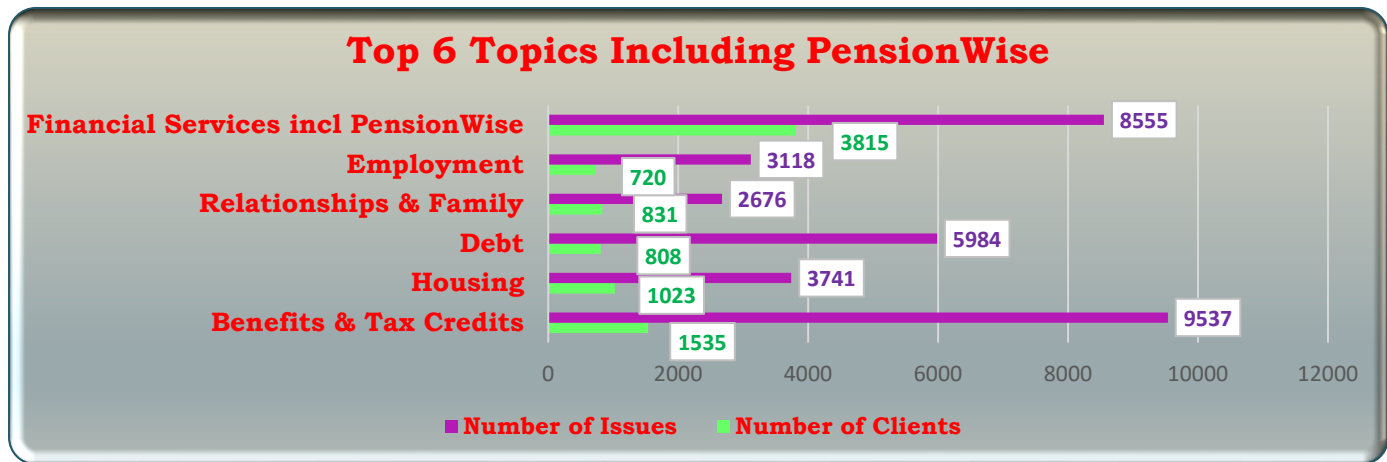
The core of our close-knit team of paid staff, ably supported by a number of dedicated volunteers, has been together for some time and by now, each of us knows the other's strengths and weaknesses. As a result, work is able to be divided up and distributed to where it will get done with speed and efficiency.

During the course of a working day, we can be called upon to deal with everything from purchasing milk, laminating documents, emptying bins, putting up notices and painting yellow lines as well as the more

prosaic tasks such as typing, filing, photocopying, record keeping, bill paying, maintaining our IT network and troubleshooting problems with PCs, printers and photocopiers as well as making arrangements for visiting dignitaries and arranging all manner of Awaydays.

As we approach our 80th anniversary in 2020, the number and complexity of the issues that our clients present with is increasing exponentially and the demands put on our advisors and support staff similarly so. Consequently, pressure on all fronts can often be tremendous. However, we are confident that with the team spirit that we possess, not just in the Admin team but our Service as a whole, when called upon we can successfully rise to any challenge that an unwritten future may bring.

The Admin Team



Employment Advice

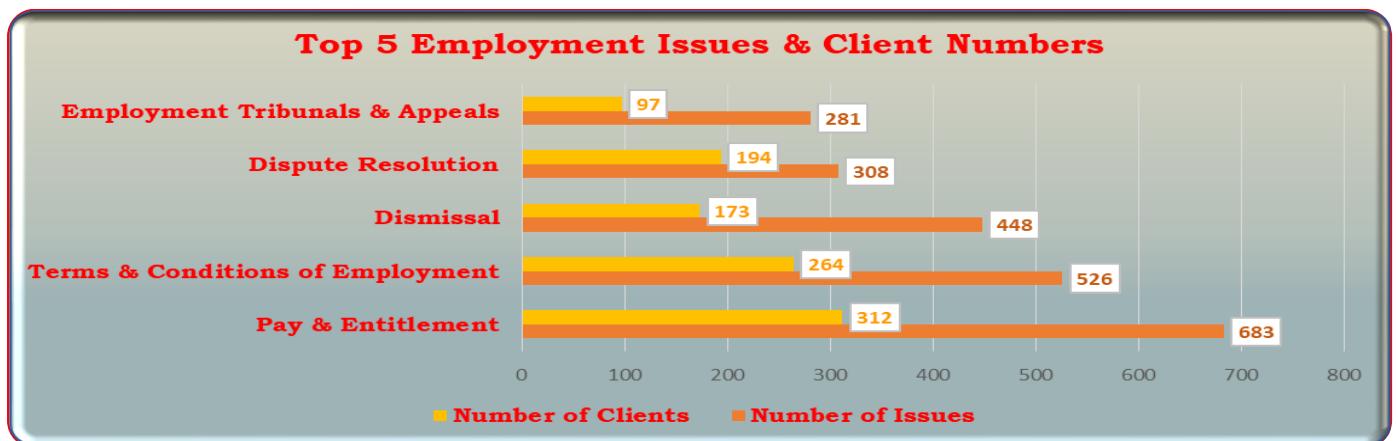
Employment problems are rarely restricted to one discrete issue. One case, which reached the High Court in February 2019, demonstrates how Maidstone Citizens Advice worked with several agencies to help a number of employees who had a range of complaints of unlawful treatment. All were employed in the food processing industry and were in several cases responding to advertisements in their own country to work here, where they were provided with accommodation.

They were then transported around the country to work long hours (often having to sleep on the minibus) before returning to the Maidstone area at the weekend. The system for paying them was based on an estimate of the work they had done and they were subject to deductions or non-payment of wages on an arbitrary basis – e.g. they were punished for the house being untidy or for having made a noise. Complaints could be met with retaliation, sometimes physical violence, and dismissal.

An escalating number of clients came to us and we worked with them to take their cases into the Employment Tribunal, gaining payment of their withheld wages and compensation for the unfair treatment in employment. We worked with the Gangmasters Licensing Authority concerning the employers’ activities, which resulted in a police raid and a criminal prosecution. We subsequently shared our work with solicitors who were working on a pro-bono basis on other claims that the clients had against their erstwhile employers.

This case first began in 2010 and demonstrates how we will work with clients and other parties for as long as necessary to meet their needs.

Employment Adviser



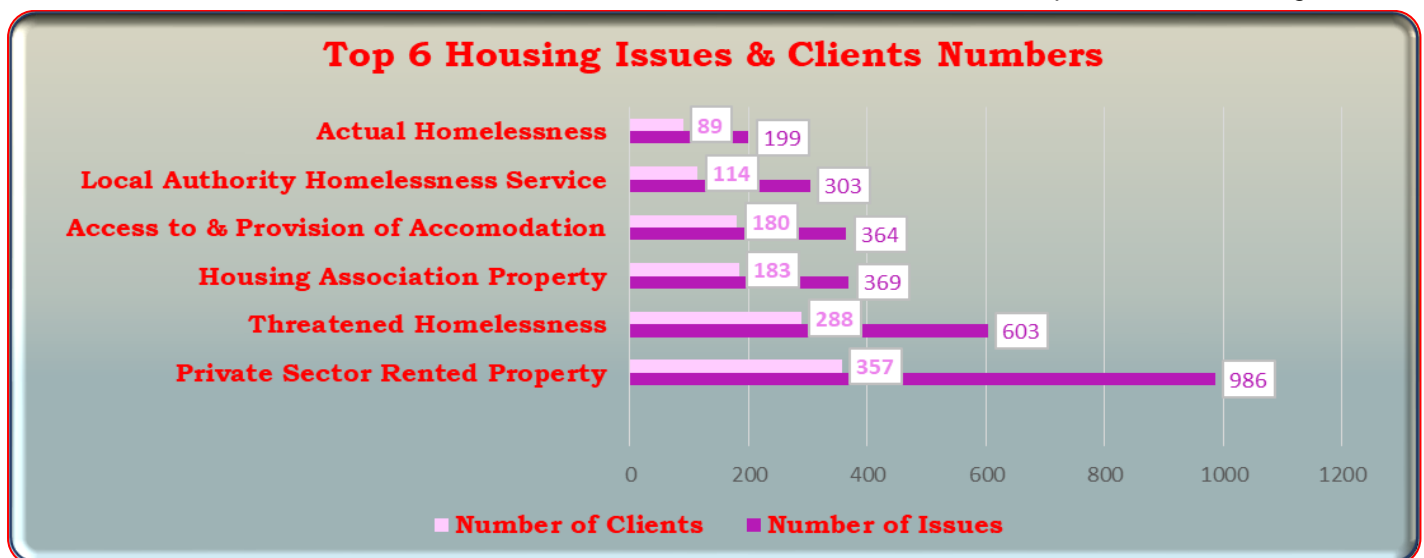
Housing Advice

To give advice on housing we need trusting relationships with our local council, public and private housing providers, the county courts, firms of solicitors, letting agents, and the Department of Work and Pensions to name some of the more obvious organisations.

Joint working, cooperation and a reputation for being an effective honest broker is essential for us to address our client's needs. In recent years, like all organisations that collect and use personal information, we have had to demonstrate to our clients, regulators and funders that we have strong systems in place to protect personal data and also show that we only collect the information we need, only use it for the purpose it was collected for and even then only after we have obtained our client's consent.

Providing our service is a complicated process so without working together with other agencies and organisations we could not realistically meet the needs of our clients.

Christopher Turner, Housing Adviser



Maidstone Prison Advice Service

We were successful in January 2019 in obtaining a further 3 years funding by the Henry Smith Charity and demand remains high for our services and with funding from HMP Maidstone we regularly see over 26 prisoners a week plus all the follow up work in the office.

During 2018/19 we held 809 appointments, and supported 372 new prisoner clients (with 437 repeat appointments), prisoner families and 3 members of prison staff. We dealt with £640,685 of debt, held by 66 clients to 98 creditors, and succeeded in recovering £87,822 of entitlements for clients and families plus the return of prisoners' property from enforcement agencies and establishments across the country. We made 529 phone calls totalling 73 hours 50 minutes and wrote 454 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 122 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 were commended for our service in the recent HM Inspectorate of Prisons report. We are very pleased to continue to provide this service with the excellent support of the staff of HMP Maidstone, in particular Andrea and Wendy whose help to us on a daily basis has been invaluable.

Jo Woollacott, Richard Pellant and Brian Aston – Prison Caseworkers

Money Advice

The complexity of providing debt advice has changed vastly from when I joined Citizens Advice in the 1990s.

I remember that there was still a microfiche reader in the basement and huge bound volumes of advice documents adorned the walls.

Today the way we deliver and record advice may have changed with the use of computers and the internet but the clients still have the same if not more complex issues that they come to address.

Clients presenting with debt issues often have interlinking problems. These all need to be addressed to enable them to find a sustainable way forward through the maze of debt.

Clients presenting with debts may also be dealing with the threat of eviction, a relationship breakdown, ill health, benefit claim issues to name but a few!

It could be that clients have enforcement officers (Bailiffs) calling to remove goods from their homes or have wheel clamped their car.

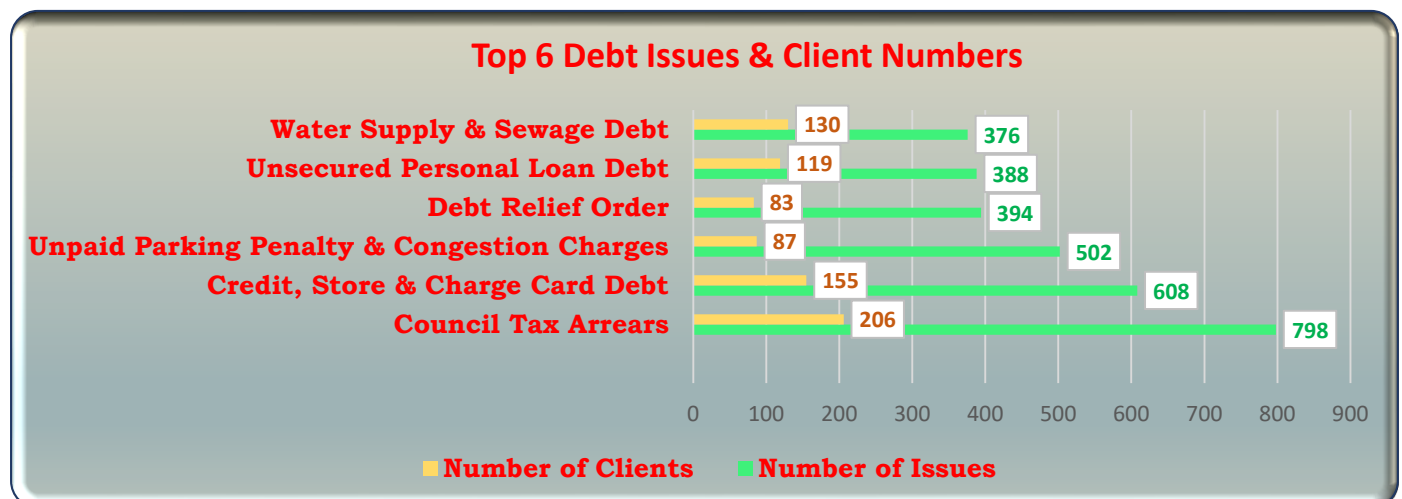
Sometimes things are just too "big" for the client to deal with. Where do we start to help these clients?

Firstly we look at dealing with any emergencies that could result in clients losing their homes, liberty or utility supply. We then look at any other non-priority debts and liabilities.

We will assist the client with income maximization to check that clients have all the benefits that they may be entitled to.

The advice provided will allow the client to make an informed decision on options for dealing with their debts.

Rose Lovell, Money Adviser



Outreach and Home Visiting

It can be surprising how many other organisations are involved in delivering our service. For example, with the outreach service, we have to negotiate the use of venues with three different organisations and, in turn, consult with three further service providers who also use the physical space we will need. We have to ensure adequate advertising, confidentiality and sometimes discuss the need for Disclosure and Barring Services checks.

As previously mentioned, providing our service is a complicated process, so, without working together with other agencies and organisations we could not realistically meet the needs of our clients.

Christopher Turner, Home Visiting & Outreach Adviser

Pension Wise

Maidstone is one of 38 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.

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 2018/19, Citizens Advice has delivered 78,894 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 2018/19, Citizens Advice achieved a satisfaction score of 98.7%.

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 3,234 transactions to Tesco staff.

The Pension Wise Team

Projects and Additional Services 2018-2019

We continue to provide a wide range of additional services for the benefit of residents of Maidstone Borough and the surrounding areas. We are able to offer these services as a result of successful bids to a range of funders, including charitable sources.

Most of our additional services are consequently time-limited and we actively seek continuation funding as well as funding for new services and projects as the need arises. A number of the services outlined below are described in more detail elsewhere in this document. They currently include:

- The Pension Wise Service for Kent and East Sussex
- Maidstone Prison Advice Service
- Money Advice Service Debt Advice Project (MASDAP): for local residents
- Specialist Benefits and Related Support for MS clients, families and carers
- Money Advice for visually impaired clients (with KAB)
- Be Money Smart: money advice for clients with mental health issues (with Tunbridge Wells CAB)
- Energy Best Deal Extra: dedicated energy advice for vulnerable clients
- Universal Credit Help To Claim Support Service for Maidstone Borough
- Universal Credit Best Practice Lead for Kent and Medway (with North and West Kent CAB)
- The South East Financial Capability Forum (Lead role)

Our thanks to all our funders without whom, we would not be able to provide these vital services. They are acknowledged elsewhere in this document.

Research and Campaigns

Overall Housing and Benefit issues showed the highest percentages of unfair practices and injustices reported by clients and recorded through evidence forms again this year.

Benefit claimants highlighted problems in the claims process, and poor administration by the DWP. A quarter of the benefit evidence forms submitted last year related to Universal Credit, and the Research & Campaigns team is monitoring the impact of UC implementation, especially where claimants need food parcels.

Key housing issues covered actual or threatened homelessness, evictions, and disrepair in rented properties, both private and public. The team undertook research on disrepair in the rented sector, collected case studies on relocated London Authority residents, and investigated problems resulting from the conversion of an office block to flats.

Issues relating to employment mainly related to pay and entitlement. The team has been tracking possible maternity discrimination cases to establish if this problem is increasing.

Council tax arrears and bailiff enforcement practices featured in a significant number of evidence forms on debt. The team submitted evidence to the Ministry of Justice consultation on proposed bailiff regulation, and wrote to a local enforcement company to point out inappropriate practices by their staff.

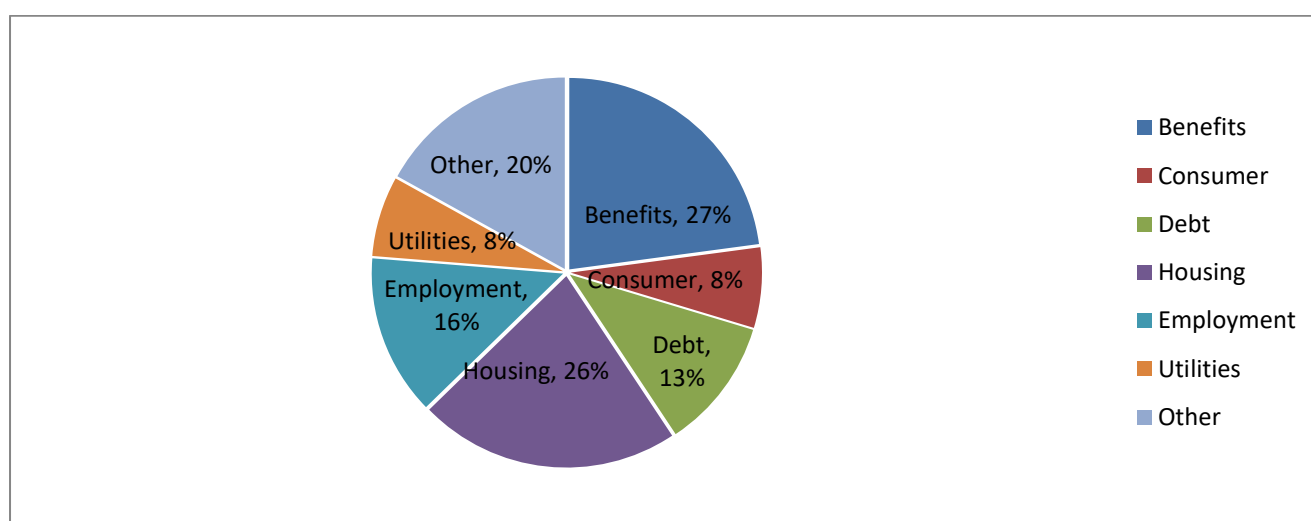
Most consumer issues relate to house building/maintenance issues and scams.

The utilities heading covers problems with gas and electricity suppliers, and mobile and broadband contracts. The team submitted case studies to Trading Standards and CitA on billing complaints about a utility company, since closed.

The “other” section covers a range of issues including the availability of school places, the impact of Brexit, parking fines and family/relationships. The team has been tracking cases relating to wills and probate reported by an increasing number of clients.

The requirement to access public services on line continues to discriminate against a significant number of our clients who lack access or skills.

Breakdown of Research & Campaigns Area of Work at Citizens Advice Maidstone: 2018-2019 (Data based on 118 completed evidence forms)



The Research & Campaigns Team

Town Centre Advice Point

During the past year, Maidstone Citizens Advice has continued to strive to provide the residents of Maidstone with the best possible advice in order to help them deal with their problems and to progress them with the aim of achieving a satisfactory outcome.

Both the location and the form of contact has changed during the past year. We continue to offer a drop-in service, Monday – Friday, 10.00 am – 4.00 pm at our main office at 2 Bower Terrace, but the venue of our town centre location has changed. We are no longer based at Maidstone Link in King Street, but we now operate an appointment only service at the Town Hall in the High Street. The appointments are scheduled to last no longer than one hour, which means certain topics are not suited to this venue. Appointments are normally available every day during the week except on a Wednesday.

The telephone number to use to receive advice via the phone has also changed. We no longer have dedicated Maidstone numbers but have joined in the Mid Coastal Kent group offering help on an AdviceLine basis. We aim to answer this service Monday – Friday, 10.00 am – 4.00 pm. If a client has access to and is confident in using the internet, we can not only offer verbal advice but can also provide written support via links to our public website which allows for a further point of referral for our clients.

Sally Smith, Advice Manager

Training

In the year since the last report was written we have had 16 volunteers leave, 4 of whom were qualified generalist advisers. Their contribution to our Service has been invaluable and very much appreciated. However, we now have 13 new volunteers at the beginning of their training which is always on-going.

At Citizens Advice Maidstone, we regard training as an integral part of the process; we endeavour to help our new trainees gain the skills required to perform their roles with competency and enthusiasm that will meet the requirements of Citizens Advice as well as any new projects.

We have put in place a flowchart showing the training journey. The flowchart is designed for both new trainees and experienced volunteers to refer to.

All our trainees are given learning journals, which we complete together, in order to ensure that no vital stages of training are missed and if necessary, allow room for additional training for specific projects.

We are fortunate to have Jayne as our Training Administrator, who keeps our records up to date using her spreadsheets as she is able to flag up any gaps in the trainee records.

We are also very lucky to have welcomed Pauline back to assist with training and to ensure that all trainees have a support network in place.

As circumstances are constantly evolving, we will need to remain vigilant and monitor our training to ensure that it continues to meet the required standards.

Heather Hardy, Training Officer

Volunteering

My name is Alex and I have volunteered for CA for over 6 years. I joined at the point where I knew I would retire from the NHS, having also worked for Kent County Council. I wanted to keep my skills up, my brain busy and contribute something to people in Maidstone who, for whatever reason, were in need of some help.

It took me some time to learn the ropes, and there was a lot of support, and it took a bit longer to feel confident about volunteering in this part-time way. However it has kept me up to date with many aspects of our daily lives including housing, money (e.g. debt and benefits), employment issues (the law and poor practice), consumer issues and family matters (usually disputes over children).

I now do one day a week, but offer extra time on an ad-hoc way if I can. I am interested not only giving advice using the informative CA website and other approved links, but also the wider issues underlying what brings people to the Bureau: for instance poor housing, poverty and exploitation in work and in tenancies.

There is a good team of people that include volunteers from a variety of backgrounds and in Maidstone we have the advantage of having a paid team of experts in their field and excellent supervision and support in what we do. This means that I feel supported in the work that I do and I can be assured that the advice given is the best to suit that person and their circumstances.

By the time that someone has crossed the threshold of the CA office, they are often keen to change some aspect of the life they have been living. Whilst I see a few people more than once, it is good to feel that most people can be set on a new path after a one-off session. I enjoy this engagement with people, often face to face, and the huge variety of people and the stories that they bring. This is more like enabling than "giving advice", we explore possibilities and people go away to do what they can to make things different.

At the end of the day I feel that I have gained something, and in most cases the people who come to us have as well. This for me is a double win.

Alex Turner – Volunteer

I contacted Citizens Advice Maidstone through the national website, who advertise positions vacant within their bureaux.

As I have a background in hospitality, I applied for the Gateway assessor role who provide the first point of contact when clients attend the drop in service.

I was invited to attend an informal interview followed by observations within the bureau, sitting in during advice sessions.

Once observations were complete and the decision taken to continue, I embarked on the training which is made up of online, paper based and group work lead by specialist employed staff.

I have now completed the initial training programme and am able to work as a Gateway Assessor confidently and commit to one day a week.

I have been involved with many different types of volunteering but I feel that with Citizens Advice I am a member of a strong team and valued as much as a paid member of staff.

I feel that the strength of the team stems from the varied backgrounds of all of the staff members, both paid and unpaid, which makes the service we provide so strong.

With professionalism and care, we share a motivation to help those in need, to listen and then provide options to clients to take the next step to move their lives on.

I have witnessed many clients enter the reception area dejected, frustrated and desperate only to leave after speaking to an adviser relieved, unburdened, optimistic and ready to take that next step.

I feel privileged to be part of such an organisation.

Nicola Coleman – Volunteer

Website

The website, suggested in 2012 by the then Trustee Board Chairman, Michael Buckley, was designed by Bonny and Judy, using 14 shared years of Bureau experience. Judy now edits the site from home.

Clients (1,500 visits a month) learn about our services, opening hours, and outreach; request email advice and consult on-line resources. Potential Volunteers read about the roles we have available and complete our on-line application form.

Staff and Trustees have secure pages useful for multiple purposes; checking calendar, reading and signing minutes and other bureau documents, posting suggestions and enjoying reports of staff events.

A few years ago, we even ran a staff photo competition taking cheeky monkeys on holiday! The winner (seen below) was captioned “Are we there yet?”.



Judy Buckley – Webmistress

Welfare Benefits Advice

We continue to respond to far-reaching changes to the benefits system. In Maidstone the rolling out of the full service of Universal Credit was effected in November 2018, and this was completed in all areas of the UK by 12th of December 2018.

The National Audit Office has said that the Universal Credit (UC) programme was “driven by an ambitious timescale” and that it suffered from “weak management, ineffective control and poor governance” and everyone, including our volunteer advisors at the Bureau, has had to struggle with managing an increasingly complicated system where legislation is still evolving and changing frequently. In most cases there is still an additional layer of old “legacy benefits” yet to be fully absorbed into the new regime.

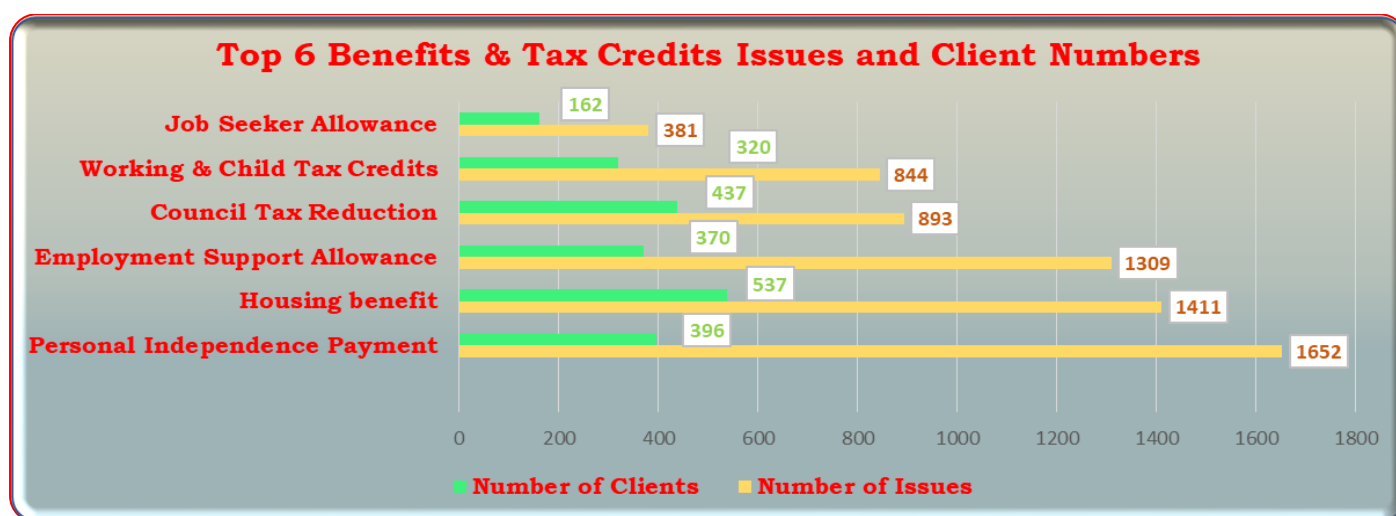
At the same time that UC is being introduced, we are also having to help with the on-going transition from DLA to PIP. The general public cannot be blamed for failing to understand the complexity of the system, and there is enormous pressure on us to help them cope.

For a number of clients, the transfer to UC has led to reduction in benefits; for others, there have been delays in receiving payment. All these issues contribute into the housing problems and a raise in

homelessness, and fuel the need for food banks. Brexit and associated issues of access to rights for EEA citizens has added a further level of complication to the process.

All of which means that when a client approaches the Bureau for help, they may have multiple problems which are all very much connected: benefits, debts and housing. We have therefore found that our best approach is to work together as a specialist team in supporting volunteers to give advice aimed at helping clients identify and manage every aspect of their needs.

Anna Bobinska, Welfare Benefits Adviser



2018 Client Satisfaction Survey Results:

A total of 708 clients were surveyed over a period of 6 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 | 81% | Visit Bower Terrace | 39% |
| Fairly Easy | 14% | Visit Maidstone Gateway | 34% |
| A Bit Difficult | 3% | Outreach | 1% |
| Very Difficult | 0.4% | By telephone | 25% |
| No Answer | 0.3% | No Answer | 1% |
| 3. How long did you wait? | | 4. How happy are you about the times we are open? | |
| Up to Half Hour | 39% | Very Happy | 77% |
| Half to One Hour | 9% | Fairly Happy | 21% |
| One to Two Hours | 5% | Unhappy | 0.4% |
| Two Hours or more | 4% | Very Unhappy | 0.3% |
| Appointments | 38% | No Answer | 2% |
| No Answer | 5% | | |
| 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 | 93% | Very Happy | 92% |
| Fairly Happy | 6% | Fairly Happy | 7% |
| Unhappy | 1% | Unhappy | 0.3% |
| No Answer | 1% | 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 | 93% | Yes | 99.9% |
| Fairly Happy | 6% | No | 0% |
| Unhappy | 0.3% | No Answer | 0.1% |
| 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 | 99.6% | Yes | 96% |
| No | 0% | No | 1% |
| No Answer | 0.4% | No Answer | 3% |

Chief Executives' Reports

When I first took over the responsibilities of managing Maidstone Citizens Advice Bureau in 1998, I did not realise that I would be writing this Annual review for the next 21 years.

But the years have been good. Over the time many people joined as Volunteers and while a number of them left, many have continued to be part of the Bureau. Equally, Trustees have changed, yet most Paid Staff have managed to stick with me. It has been a wonderful journey and I have made many friends along the way. To now be saying that this is my last report does bring a twinge of sadness. Despite this, I am happy at the same time, as I know that Paul is a very hardworking and conscientious person who has the same objectives – helping all those who come to the Bureau to the best of our abilities.

The year just gone has been particularly exciting, as after a number of difficult years there is a glimmer of hope at the end of the tunnel. We have started a number of new Projects and increased the work within others, which means that our Paid Staff team has grown exponentially. Additional funding has come our way, which has meant that even with a decreasing Core Grant from Maidstone Borough Council, we have managed to provide as good a service to our community as possible within our limited resources.

Suffice to say, this was the first time in our history that we had to start telling potential clients we could only deal with complicated cases on behalf of people living within Maidstone Borough. This is something I have consciously tried to avoid in our work, and I succeeded for almost 20 years.

Anyway, it is time that I finally sign off and hand the reins over to Paul. He will tell you about the good things we achieved in 2018/19.

I just want to thank all the people whom I have known and worked with, whether as Volunteers, Paid Staff, Trustees or other Stakeholders. All of you have made my stay here most enjoyable. I will miss you all. Auf Wiedersehen.

Bonny Malhotra, Chief Executive (June 1998 – June 2019)

The Trustee Board and Bonny have now handed over the reins of Citizens Advice Maidstone to me. I consider this a privilege and an honour. Having been Bonny's Deputy, and party to many of the Bureau's key decisions in recent years, I know he will be a hard act to follow.

Fortunately he has handed over a great team of staff and volunteers who consistently offer high quality help, advice and support to the people of Maidstone Borough, as evidenced by the results of our customer satisfaction survey where 99% of clients said they would recommend us to others.

This creates its own problems of course, as word of mouth increases client numbers and introduces capacity issues for us. We have been considering the implications in our recent Awayday. I also inherit a network of excellent relationships with our partners in the public, private and voluntary sector which are so important for us and our clients today.

It is said "sorrows come in battalions" and it is true that the clients we are helping today have increasingly complex issues requiring considerable expertise and determination from our advisers to resolve.

Our clients often have nowhere else to turn, and I am proud of what the Bureau does to help them. We are very much a team that works together and plans for the future, as our recent well-attended Awayday for paid staff and volunteers displayed.

There is a solid base on which to move forward together, through the challenges of maintaining high quality advice, meeting client need and finding the resources to do so, for as the saying goes, "If not us, then who? If not now, then when?"

Paul Hardy, Chief Executive (from July 2019)

Key Statistics

Maidstone (member)

01/04/2018 29/03/2019

citizens advice

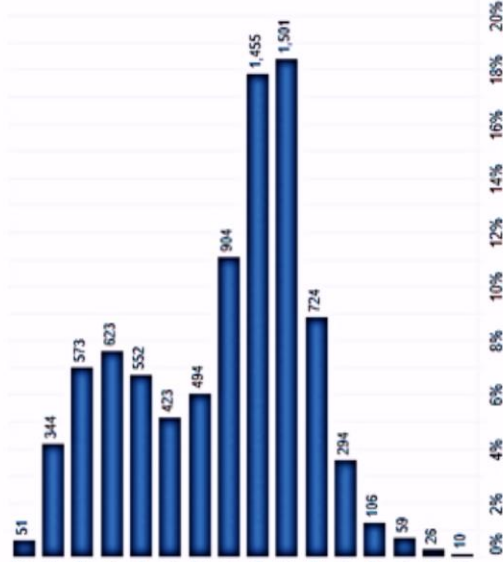
Summary

| | |
|----------------------------------|----------|
| Clients | 8,622 |
| Quick client contacts | 1,787 |
| Issues | 41,098 |
| Activities | 18,226 |
| Cases | 8,614 |
| Outcomes | |
| Income gain | £286,189 |
| Re-imbursements, services, loans | £10,000 |
| Debts written off | £230,217 |
| Repayments rescheduled | £745 |
| Other | £56,695 |

Issues

| Issues | Clients |
|---------------------------------|---------|
| Benefits & tax credits | 1,535 |
| Benefits Universal Credit | 225 |
| Consumer goods & services | 292 |
| Debt | 808 |
| Discrimination | 133 |
| Education | 60 |
| Employment | 720 |
| Financial services & capability | 3,815 |
| Health & community care | 139 |
| Housing | 3,741 |
| Immigration & asylum | 185 |
| Legal | 1,006 |
| Other | 178 |
| Relationships & family | 831 |
| Tax | 205 |
| Travel & transport | 181 |
| Utilities & communications | 269 |
| Grand Total | 41,098 |

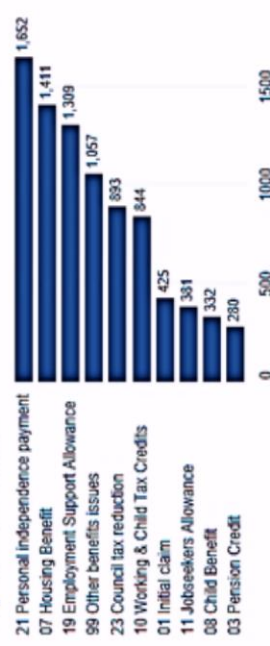
Age



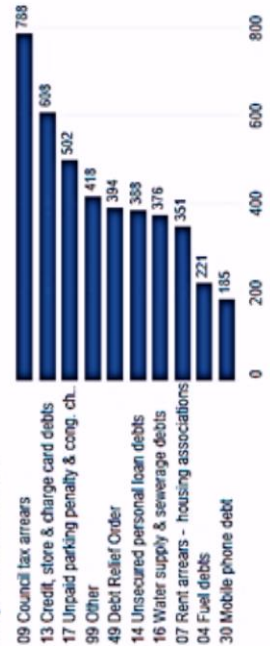
Channel



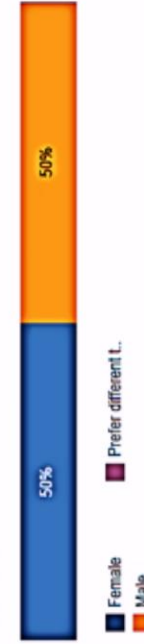
Top benefit issues



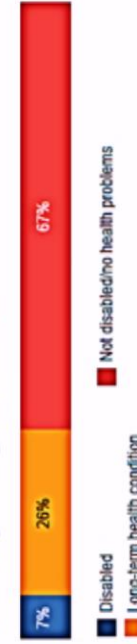
Top debt issues



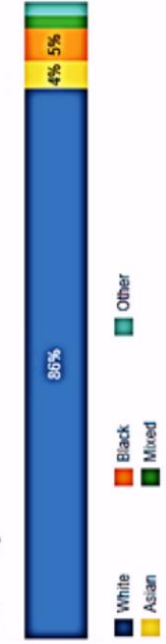
Gender



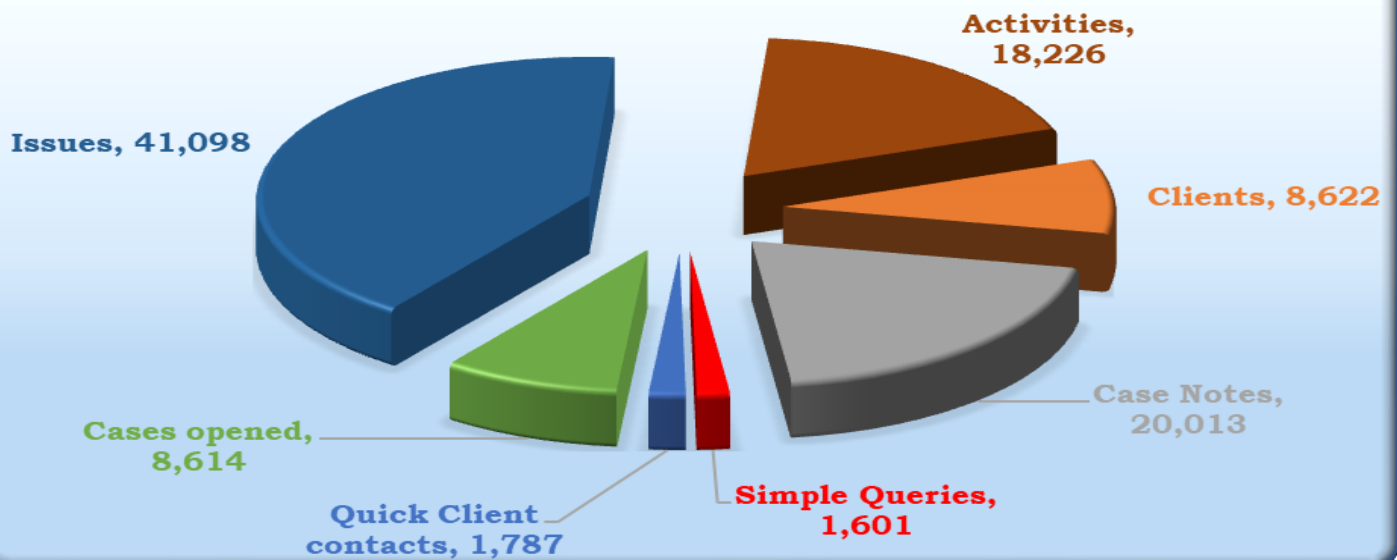
Disability / Long-term health



Ethnicity



SCOPE OF OUR WORK 2018/19

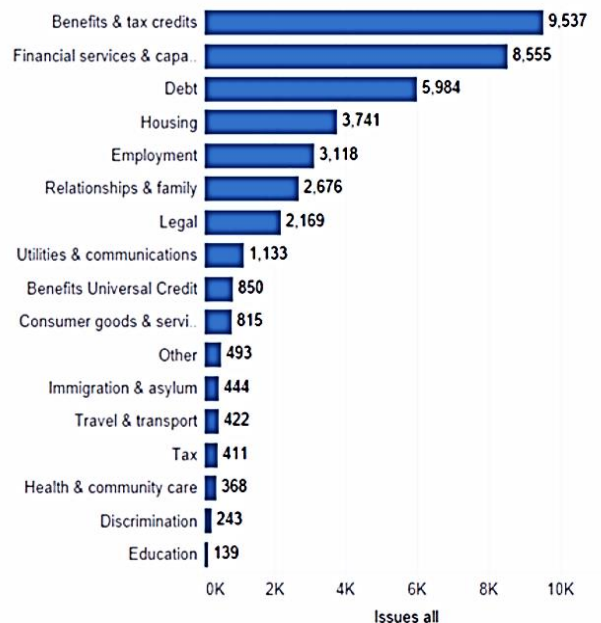
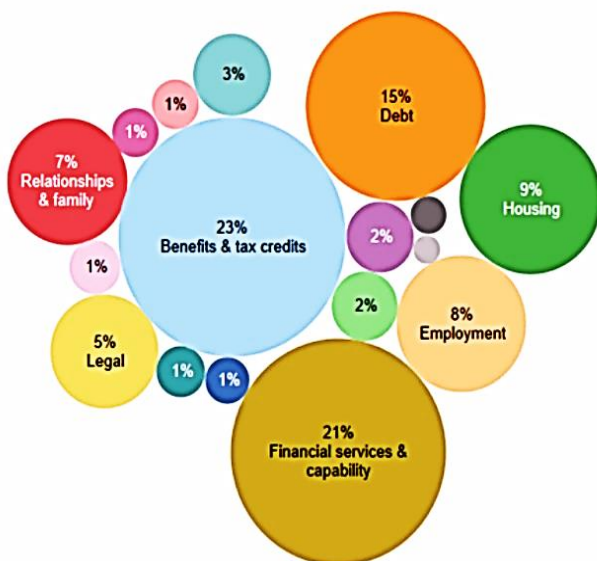


Summary of Financial Outcomes 2018/19

| Subject | Number of Clients | | Income gain |
|----------------------------------|-------------------|--|-------------|
| Income Gain | 106 | | £286,189 |
| Re-imbursements, Services, Loans | 31 | | £10,000 |
| Debts Written-Off | 33 | | £230,217 |
| Repayments rescheduled | 6 | | £745 |
| Other | 359 | | £56,695 |

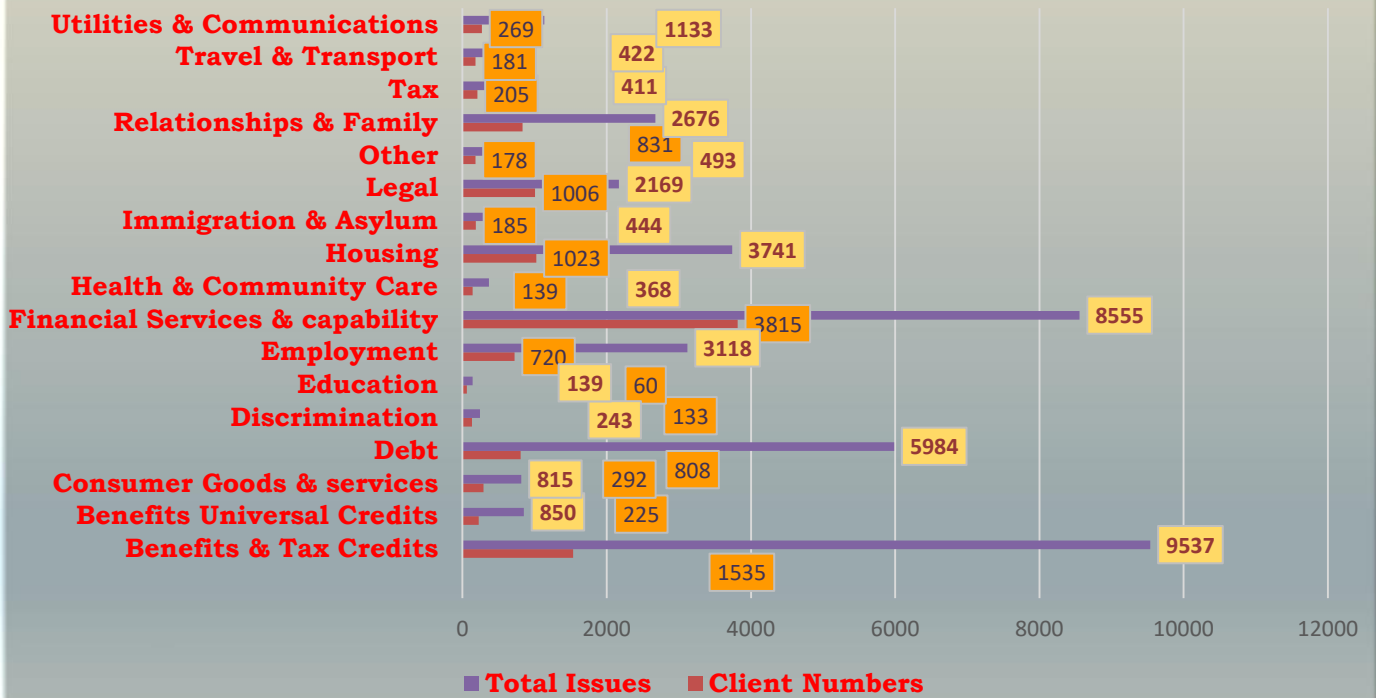
Office group
Maidstone (member)

Part 1 issues %



Benefits & tax credits Discrimination Health & community care Other Utilities & communications
 Benefits Universal Credit Education Housing Relationships & family Tax
 Consumer goods & services Employment Immigration & asylum Travel & transport Legal
 Debt Financial services & capability

Client Numbers & Issues by Topics



Clients & Cases by Wards



Our Bureau Family - Social and Recreational (Second Helping)

Summer Ramble along the banks of the Medway - July 2019



Bureau Bar-b-que at Bower Terrace - August 2019



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: |
|---|--|
| Members & Officers of Maidstone Borough Council DWP (Pension Wise) Henry Smith Charity Trust HMP Maidstone Money Advice Service Citizens Advice Central Office staff Berry & Lamberts LLP for arranging the Solicitors' rota All Solicitors who participate in the rota Wilkins Kennedy Chartered Accountants for arranging the Accountant's rota All Accountants who participate in the rota Mid-Kent College for allowing us to use their premises to hold meetings of our Trustee Board Invicta Grammar School, Maidstone for allowing us to use their premises to hold our annual fund raising Quiz Our esteemed Quiz Masters, Derek & Linda Randall We would particularly like to extend our gratitude to Mr Gurnam Singh for all the time, hard work and dedication he has personally invested in the upkeep, maintenance and development of our IT network. | AB Charitable Trust ACT Foundation Barming Parish Council Boxley Parish Council Chart Sutton Parish Council Chip Productions Citizens Advice Cobtree Charity Trust Downswood Parish Council East Sutton Parish Council Golding Homes Headcorn Parish Council HMP Maidstone Involve Connect Well JBW Bailiffs Marden Parish Council North & West Kent Citizens Advice RBS Skills & Opportunities Fund Staplehurst Parish Council Sutton Valence Parish Council The Hillier Trust Thurnham Parish Council Tunbridge Wells Citizens Advice Donations from the public, clients and staff including: Hair Professional Leeds Castle Sainsbury's Diggerland |

MAIDSTONE CITIZENS ADVICE BUREAU
(A company limited by guarantee)
REPORTS AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2019

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)
Mrs W Tull
Mrs S Hawkins – (Hon Solicitor)
Mr I Owen
Mrs J Gibson (resigned 10 September 2018)
Mr M Fitzgerald MBE
Mr C F Collins (appointed 16 May 2018)
Mr P D Wickenden (appointed 10 September 2018)

CO-OPTED MEMBERS

Cllr M Ring

STAFF REPRESENTATIVES

Mr S Malhotra - (Hon Secretary)
Mrs H Hardy
Mrs S Smith

SENIOR LEADERSHIP TEAM

Mr S Malhotra
Mrs S Suitters
Mr I Park
Mr P Hardy

REGISTERED OFFICE AND PRINCIPAL ADDRESS

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

STATUTORY AUDITORS

Wilkins Kennedy 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 2019

The Trustees present their report and the audited financial statements for the year ended 31 March 2019. 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 effective 1 January 2015 as amended by Bulletin 1).

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

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.

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 get to us. 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. 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 partners.

The last year has continued to provide the Board with additional challenges, Financial, Organisational as well as Regulation & Compliance. With the changes agreed within the Citizens Advice Service the new Membership Scheme required each local Citizens Advice to carry out a Leadership Self-Assessment. The Board worked together with paid and volunteer staff to look at its policies and procedures and submitted its own Assessment to the Performance Assessor. The Organisation is judged to be Green which is the highest possible level, one step up from our good rating of Yellow 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 more of a challenge to match up the needs of our community against the funding available to us through various resources. There have been a number of unplanned and unbudgeted events requiring the Trustees to use monies from our scarce reserves. Notwithstanding, our total income for the year was £668,727 with the expenditure pegged at £639,396 showing a surplus of £29,331 for the 2018/19 financial year. At the end of the Financial Year our Restricted Reserves were £3,252 & Unrestricted Reserves stood at £73,003.

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 33 paid staff equating to almost 23 FTE, of which 13 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 Hillier Trust 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 Energy Best Deal (EBD), EBDX and EBD Champion came through National

MAIDSTONE CITIZENS ADVICE BUREAU

REPORT OF THE BOARD OF TRUSTEES

For the year ended 31 March 2019

(continued)

Achievements and performance (continued)

Citizens Advice and amongst all these, other smaller projects were funded through smaller grants from external funding sources.

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 to over 8,600 people, with over 41,000 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) almost 80 years ago in 1939. The service in Maidstone commenced on the 1st January 1940.

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 and promote equality 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 and self-esteem.

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.

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

MAIDSTONE CITIZENS ADVICE BUREAU

REPORT OF THE BOARD OF TRUSTEES

For the year ended 31 March 2019

(continued)

Achievements and performance (continued)

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.

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

REPORT OF THE BOARD OF TRUSTEES

For the year ended 31 March 2019

(continued)

Achievements and performance (continued)

Pension Wise

Maidstone Citizens Advice is one of 38 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 78,894 people have booked a Pension Wise appointment with Citizens Advice in England and Wales in 2018/2019.

People using the Pension Wise service are highly satisfied with the guidance they are receiving with satisfaction ratings remaining consistently high. For 2018/19, Citizens Advice achieved a satisfaction score of 98.7%.

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. Nationally, Tesco staff have booked 3,234 appointments with Pension Wise.

Money Advice

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

The Citizens Advice service is a network of independent, local charities that helps people resolve their money, legal and other problems. The CA service is the largest provider of free advice in the UK. Citizens Advice 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. Citizens Advice wants people to have the skills, knowledge and confidence to make informed decisions across a range of personal money matters. We work with a range of partner agencies to improve the financial skills of people of all ages, particularly those at risk of social or financial exclusion.

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

Prison Work

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

Many offenders with families may fall into rent or mortgage arrears caused by a reduction of income during 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

REPORT OF THE BOARD OF TRUSTEES

For the year ended 31 March 2019

(continued)

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' 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. We are exploring the possibilities of working with NOMS and the Probation Service in the future.

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, Hillier Trust, JWB Bailiffs, RBS Skills & Opportunities Fund, 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 £29,331. There was a surplus of £30,357 in relation to core business. As at 31 March 2019 general unrestricted reserves amount to £73,003 and total restricted reserves amounted to £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.

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 with a contingency of 10% will ensure that this aspiration is preserved. In the opinion of the Trustees the present level of reserves is not entirely 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. In response to financial reporting requirements the majority of unrestricted reserves have been utilised to shore up the pension recovery plan provision. This new requirement has made the organisations financial position of great concern. Trustees are committed to review the Organisation's reserves on an annual basis while the situation with the Pension deficit remains critical. All other monies are treated as general funds and are utilised accordingly.

Going concern

Accounting standards require the Trustees to consider the appropriateness of the going concern basis when preparing the financial statements. The Trustees confirm that they consider that the 'going concern' basis remains appropriate. The Trustees have taken notice of the Financial Reporting Council guidance 'Going Concern and Liquidity Risk: Guidance for Directors of UK Companies 2009' which requires the reasons for this decision to be explained.

The Trustees regard the 'going concern' basis as remaining viable as the charity has secured adequate funding to continue in operational existence for the foreseeable future.

MAIDSTONE CITIZENS ADVICE BUREAU

REPORT OF THE BOARD OF TRUSTEES

For the year ended 31 March 2019

Structure, governance and management

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

REPORT OF THE BOARD OF TRUSTEES

For the year ended 31 March 2019

Trustees' responsibilities in relation to the financial statements (continued)

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: 9 September 2019

MAIDSTONE CITIZENS ADVICE BUREAU
INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2019

Opinion

We have audited the financial statements of Maidstone Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2019 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 FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2019 and of its incoming resources and application of resources 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 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
FOR THE YEAR ENDED 31 MARCH 2019
(continued)

Matters on which we are required to report by exception

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

- the information given in the Trustees' Annual Report is inconsistent in any material respect with the Financial Statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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, the trustees 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 charity 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: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's members and trustees, 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 and trustees 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 and trustees 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 Wilkins Kennedy Audit Services

12 September 2019

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 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 | <u>170,416</u> | <u>468,980</u> | <u>639,396</u> | <u>559,893</u> |
| 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 | | <u>42,646</u> | <u>4,278</u> | <u>46,924</u> | <u>42,652</u> |
| Total funds at 31 March 2019 | | <u><u>73,003</u></u> | <u><u>3,252</u></u> | <u><u>76,255</u></u> | <u><u>46,924</u></u> |

The income and expenditure account should be read in conjunction with the reconciliation and analysis of movements of the funds in notes 10 and 11 on page 18.

The notes on page 14 to 19 form part of these accounts.

MAIDSTONE CITIZENS ADVICE BUREAU

BALANCE SHEET

As at 31 March 2019

| | Notes | 2019 | 2018 |
|---|------------------|-----------------------|-----------------------|
| TANGIBLE FIXED ASSETS | 10 | - | - |
| CURRENT ASSETS | | | |
| Other debtors and prepayments | 3,389 | 17,299 | |
| Cash at bank | 203,695 | 146,749 | |
| Cash in hand | 175 | 156 | |
| | <u>207,259</u> | <u>164,204</u> | |
| CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | | |
| Accruals and deferred income | 11 <u>92,763</u> | <u>64,750</u> | |
| NET CURRENT ASSETS | | 114,496 | 99,454 |
| Provision for liabilities and charges | 18 | <u>38,241</u> | <u>52,530</u> |
| NET ASSETS | | <u><u>£76,255</u></u> | <u><u>£46,924</u></u> |
| General unrestricted funds | 12 | 38,521 | 18,164 |
| Designated funds | 13 | 34,482 | 24,482 |
| Restricted funds | 14 | <u>3,252</u> | <u>4,278</u> |
| | | <u><u>£76,255</u></u> | <u><u>£46,924</u></u> |

Approved by the Board of Trustees on 9 September 2019 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 14 to 19 form part of these accounts.

MAIDSTONE CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOW

For the year ended 31 March 2019

| | Notes | 2019 | 2018 |
|---|--------------|------------------------|------------------------|
| Cash flows from operating activities | 17 | <u>56,809</u> | <u>5,426</u> |
| Net cash outflow from operating activities | | 56,809 | 5,426 |
| Investing activities | | | |
| Interest received | <u>156</u> | <u>99</u> | |
| Net cash generated from investing activities | | <u>156</u> | <u>99</u> |
| Net increase in cash and cash equivalents | | 56,965 | 5,525 |
| Cash and cash equivalents at beginning of year | | <u>146,905</u> | <u>141,380</u> |
| Cash and cash equivalents at end of year | | <u><u>£203,870</u></u> | <u><u>£146,905</u></u> |

The notes on page 14 to 19 form part of these accounts.

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

31 March 2019

1. Accounting policies

a) Basis of accounting

The Maidstone Citizens Advice Bureau 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 Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 effective 1 January 2015), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice updated Bulletin 1.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

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

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) Fund accounting

Unrestricted funds are those available for use at the discretion of the Trustees in the furtherance of the general objectives of the Bureau and 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 Bureau for particular purposes.

c) Income recognition

Grants and service agreement income are recognised in the Statement of Financial Activities when the Bureau 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.

d) 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.

e) Tangible fixed assets and depreciation

Tangible fixed assets for use by the Bureau 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

31 March 2019
(continued)

1. Accounting policies (continued)

f) Operating leases

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

g) Pensions

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

The company 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.

h) 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.

i) 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 2019 | Total 2018 |
|-------------|--------------------|------------------|--------------|---------------|
| Fundraising | 2,034 | - | 2,034 | 4,169 |
| Donations | 4,583 | - | 4,583 | 7,492 |
| | <u>6,617</u> | <u>-</u> | <u>6,617</u> | <u>11,661</u> |

The income from other donations and legacies was £6,617 (2018: £11,661) all of which in both years was unrestricted.

4. Income from charitable activities

| | Unrestricted funds | Restricted funds | Total 2019 | Total 2018 |
|----------------------------------|--------------------|------------------|----------------|----------------|
| Maidstone Borough Council grants | 160,900 | - | 160,900 | 167,855 |
| Money Advice Service | 45,509 | 45,509 | 45,509 | - |
| Golding Homes | 5,000 | - | 5,000 | 5,000 |
| Pension Wise | - | 333,695 | 333,695 | 246,291 |
| Henry Smith (MDS Prison) | - | 54,400 | 54,400 | 45,358 |
| Energy Best Deal | - | 16,850 | 16,850 | 53,284 |
| RBS Skills and Opportunities | - | 17,500 | 17,500 | 17,500 |
| Other projects | 28,100 | - | 28,100 | 17,117 |
| | <u>194,000</u> | <u>467,954</u> | <u>661,954</u> | <u>552,405</u> |

The income from charitable activities was £661,954 (2018: £552,405) of which £194,000 (2018: £189,972) is unrestricted and £467,954 (2018: £362,433) is restricted.

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

**31 March 2019
(continued)**

5. Analysis of expenditure

| | Direct costs | Support funds | Total 2019 | Total 2018 |
|--------------------------|-----------------|------------------|----------------|----------------|
| Citizens advice services | 129,406 | 41,010 | 170,416 | 196,459 |
| Prison support | 29,520 | 25,569 | 55,089 | 42,169 |
| Energy advice | 16,323 | 4,642 | 20,965 | 60,832 |
| Pension advice | 252,476 | 77,817 | 330,293 | 243,174 |
| Financial advice | 31,751 | 30,882 | 62,633 | 17,259 |
| | <u>459,476</u> | <u>179,920</u> | <u>639,396</u> | <u>559,893</u> |

The expenditure on charitable activities was £639,396 (2018: £559,893) of which £170,416 (2018: £196,459) is unrestricted and £468,980 (2018: £363,434) is restricted.

6. Support costs

| | | |
|----------------------|----------------|----------------|
| Staff costs | 50,896 | 56,616 |
| Premises costs | 32,629 | 42,275 |
| General office costs | 90,330 | 53,830 |
| Bank charges | 101 | 125 |
| Governance costs | 5,964 | 7,311 |
| | <u>179,920</u> | <u>160,157</u> |

7. Governance costs

| | Total 2019 | Total 2018 |
|------------------------|---------------|---------------|
| Auditors' remuneration | 4,250 | 5,020 |
| Meeting costs | 1,714 | 2,291 |
| | <u>5,964</u> | <u>7,311</u> |

The expenditure on governance costs was £5,964 (2018: £7,311) of which £2,420 (2018: £3,278) is unrestricted and £3,544 (2018: £4,033) is restricted.

8. Net expenditure

This is stated after charging:-

| | 2019 | 2018 |
|---|----------|----------|
| Auditors' remuneration | 4,250 | 5,020 |
| Rent payable on property under operating leases | 23,000 | 22,999 |
| Depreciation of computer and office equipment | <u>-</u> | <u>-</u> |

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

**31 March 2019
(continued)**

9. Staff costs

| | 2019 | 2018 |
|-------------------------|-----------------|-----------------|
| Wages and salaries | 436,385 | 392,472 |
| Social security costs | 29,520 | 26,161 |
| Employers Pension costs | 13,503 | 18,231 |
| | <u>£479,408</u> | <u>£436,864</u> |

The key management personnel of the bureau comprise the trustees and the bureau managers. The trustees received no remuneration for the year ended 31 March 2019 (2018: £Nil). The total remuneration including pension contributions and employers national insurance received by key management personnel for their service to the bureau was £109,023 (2018: £113,559). The average number of salaried employees during the year was 29 (2018: 27). No employee earned more than £60,000 per annum (2018: none).

10. Tangible fixed assets

| | Office and computer equipment |
|--------------------------------------|--|
| Cost | |
| At 1 April 2019 and at 31 March 2019 | <u>£96,327</u> |
| Depreciation | |
| At 1 April 2019 | 96,327 |
| Charge for the year | - |
| At 31 March 2019 | <u>£96,327</u> |
| Net book value | |
| At 31 March 2019 | <u>£-</u> |
| At 31 March 2018 | <u>£-</u> |

11. Accruals and deferred income

| | 2019 | 2018 |
|-----------------|---------------|---------------|
| Accruals | 3,321 | 3,850 |
| Deferred income | 89,442 | 60,900 |
| | <u>92,763</u> | <u>64,750</u> |

12. General unrestricted funds

| | 2018 | 2019 |
|------------------------------|---------------|---------------|
| Balance at 1 April | 18,164 | 9,221 |
| Net income | 30,357 | 5,273 |
| Transfer to designated funds | (10,000) | 3,770 |
| Balance at 31 March | <u>38,521</u> | <u>18,164</u> |

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

**31 March 2019
(continued)**

13. Designated funds

| | 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> |

Comparative year information

| | Balance at 1 April 2018 | New designations | Designations released | Balance at 31 March 2019 |
|-------------------------------|------------------------------------|-----------------------------|----------------------------------|-------------------------------------|
| Premises and development fund | <u>28,132</u> | <u>-</u> | <u>3,670</u> | <u>24,482</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 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 |
| RBS Skills and Opportunities Fund | 241 | 17,500 | (17,741) | - |
| Money Advice Service | <u>-</u> | <u>45,509</u> | <u>(44,892)</u> | <u>617</u> |
| | <u>£4,278</u> | <u>£467,954</u> | <u>£(468,980)</u> | <u>£3,252</u> |

Comparative year information

| | Balance at 1 April 2017 | Income | Expenditure | Balance at 31 March 2018 |
|-----------------------------------|------------------------------------|-----------------|--------------------|-------------------------------------|
| Henry Smith (MDS Prison) | - | 45,358 | 42,169 | 3,189 |
| Energy Best Deal | 9,118 | 53,284 | 60,832 | 1,570 |
| Pension Wise | (3,839) | 246,291 | 243,174 | (722) |
| RBS Skills and Opportunities Fund | <u>-</u> | <u>17,500</u> | <u>17,259</u> | <u>241</u> |
| | <u>£5,279</u> | <u>£362,433</u> | <u>£363,434</u> | <u>£4,278</u> |

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 of the RBS Skills and Opportunities Fund is to provide financial capability outreach training sessions to residents living in rural communities in the Boroughs of Maidstone and Tunbridge Wells.

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

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

31 March 2019
(continued)

15. Analysis of net assets between funds

| | Unrestricted funds | Restricted funds | Total |
|-------------------------------------|--------------------|------------------|----------------|
| 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 Bureau had commitments under non-cancellable operating leases as follows:-

| | Land and Buildings | |
|------------------------|--------------------|-----------------|
| | 2019 | 2018 |
| Expiry within one year | 23,000 | 23,000 |
| Expiry in 2 to 5 years | 92,000 | 92,000 |
| Expiry over 5 years | 189,750 | 212,750 |
| | <u>£304,750</u> | <u>£327,750</u> |

17. Cash generated from operations

| | 2019 | 2018 |
|-------------------------------------|----------------|---------------|
| Net income | 29,331 | 4,272 |
| Adjustments for: | | |
| Investment income | (156) | (99) |
| Increase/(decrease) in debtors | 13,910 | (15,818) |
| Increase in creditors | 28,013 | 23,677 |
| Decrease in pension provision | (14,289) | (6,606) |
| Cashflows from operating activities | <u>£56,809</u> | <u>£5,426</u> |

MAIDSTONE CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS

31 March 2019

(continued)

18. Pension commitments

TPT Retirement Solutions – The Growth Plan

The company 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 company 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 company 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 2011. This valuation showed assets of £780m, liabilities of £928m and a deficit of £148m.

A full actuarial valuation for the scheme was carried out at 30 September 2014. This valuation showed assets of £793m, liabilities of £970m and a deficit of £177m. 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 2017 to 30 September 2025: £12,945,440 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 company has agreed to a deficit funding arrangement the company 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.

Present values of provision

| | 31 March 2019 | 31 March 2018 | 31 March 2017 |
|----------------------------|----------------|----------------|----------------|
| Present value of provision | <u>£38,241</u> | <u>£52,530</u> | <u>£59,136</u> |

Reconciliation of opening and closing provision

| | 31.3.2019 | 31.3.2018 |
|---|----------------|----------------|
| Provision at start of period | 52,530 | 59,136 |
| Unwinding of the discount factor (interest expense) | 841 | 734 |
| Deficit contribution paid | (6,769) | (6,572) |
| Re-measurements – impact of any change in assumptions | <u>(8,361)</u> | <u>(768)</u> |
| Provision at end of period | <u>£38,241</u> | <u>£52,530</u> |

Income and expenditure impact

| | 31.3.2019 | 31.3.2018 |
|---|-----------------|--------------|
| Interest expense | 841 | 734 |
| Re-measurements – impact of any change in assumptions | <u>(8,361)</u> | <u>(768)</u> |
| | <u>£(7,520)</u> | <u>£(34)</u> |

Assumptions

| | 31 March 2019 | 31 March 2018 | 31 March 2017 |
|------------------|---------------|---------------|---------------|
| Rate of discount | <u>1.39%</u> | <u>1.71%</u> | <u>1.32%</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.

MAIDSTONE CITIZENS ADVICE BUREAU
DETAILED INCOME AND EXPENDITURE ACCOUNT

For the year ended 31 March 2019

| | | Unrestricted funds | Restricted funds | Total 31.3.2019 | Total 31.3.2018 |
|---------------------------------------|------------------|-------------------------------|-----------------------------|----------------------------|----------------------------|
| Income | | | | | |
| Maidstone Borough Council | | | | | |
| - annual grant | | 160,100 | - | 160,100 | 156,750 |
| - welfare reform initiative | | 800 | - | 800 | 11,105 |
| Money Advice Service | | - | 45,509 | 45,509 | - |
| Pension Wise | | - | 333,695 | 333,695 | 246,291 |
| Donations | | 4,583 | - | 4,583 | 7,492 |
| Deposit account interest | | 156 | - | 156 | 99 |
| Golding Homes | | 5,000 | - | 5,000 | 5,000 |
| Fundraising | | 2,034 | - | 2,034 | 4,169 |
| Energy Best deal | | - | 16,850 | 16,850 | 53,284 |
| Henry Smith (MDS Prison) | | - | 54,400 | 54,400 | 45,358 |
| RBS Skills and Opportunities Fund | | - | 17,500 | 17,500 | 17,500 |
| Other projects | | 28,100 | - | 28,100 | 17,117 |
| | | <u>200,773</u> | <u>467,954</u> | <u>668,727</u> | <u>564,165</u> |
| Expenditure | | | | | |
| | Schedules | | | | |
| Establishment expenses | 1 | 9,209 | 23,420 | 32,629 | 42,275 |
| Administration expenses | 2 | 159,191 | 439,620 | 598,811 | 506,167 |
| Sundry expenses | 3 | 2,016 | 5,940 | 7,956 | 11,451 |
| | | <u>170,416</u> | <u>468,980</u> | <u>639,396</u> | <u>559,893</u> |
| Surplus/(deficit) for the year | | <u>£30,357</u> | <u>£(1,026)</u> | <u>£29,331</u> | <u>£4,272</u> |

MAIDSTONE CITIZENS ADVICE BUREAU

SCHEDULES TO THE DETAILED INCOME AND EXPENDITURE ACCOUNT

For the year ended 31 March 2019

| | Unrestricted funds | Restricted funds | Total 31.3.2019 | Total 31.3.2018 |
|------------------------------------|-------------------------------|-----------------------------|----------------------------|----------------------------|
| 1. Establishment expenses | | | | |
| Rent | 6,592 | 16,408 | 23,000 | 22,999 |
| Insurance - premises | 352 | 527 | 879 | 1,177 |
| Water | 211 | 532 | 743 | 595 |
| Gas | 315 | 517 | 832 | 680 |
| Electricity | 501 | 1,977 | 2,478 | 3,156 |
| Repairs and renewals - premises | 555 | 1,999 | 2,554 | 11,643 |
| Cleaning and cleaning materials | 683 | 1,460 | 2,143 | 2,025 |
| | <u>£9,209</u> | <u>£23,420</u> | <u>£32,629</u> | <u>£42,275</u> |
| 2. Administration expenses | | | | |
| Salaries and social security costs | 142,332 | 303,372 | 445,704 | 398,561 |
| Pension scheme contributions | 2,949 | 30,755 | 33,704 | 38,303 |
| Travel costs | 1,650 | 26,715 | 28,365 | 18,043 |
| Training | 925 | 1,674 | 2,599 | 1,445 |
| Books, information and IT systems | 3,226 | 13,232 | 16,458 | 15,402 |
| Telephone | 1,931 | 7,063 | 8,994 | 8,025 |
| Printing and stationery | 823 | 1,486 | 2,309 | 4,898 |
| Postage | 481 | 864 | 1,345 | 1,076 |
| Advertising and publicity | 539 | 873 | 1,412 | 369 |
| Computer and office expenses | 1,318 | 2,296 | 3,614 | 7,681 |
| Other office costs | 1,226 | 4,951 | 6,177 | 886 |
| Insurance | 768 | 1,152 | 1,920 | 1,864 |
| Hire of rooms | 437 | 18,517 | 18,954 | 9,163 |
| Project costs | 586 | 141 | 727 | 451 |
| Money Advice Service | - | 26,529 | 26,529 | - |
| | <u>£159,191</u> | <u>£439,620</u> | <u>£598,811</u> | <u>£506,167</u> |
| 3. Sundry expenses | | | | |
| Bank charges | 36 | 65 | 101 | 125 |
| Auditors' remuneration | 821 | 3,429 | 4,250 | 5,020 |
| Sundry expenses | 450 | 1,001 | 1,451 | 964 |
| AGM and other meetings | 599 | 1,115 | 1,714 | 2,291 |
| Professional fees | 110 | 330 | 440 | 3,051 |
| | <u>£2,016</u> | <u>£5,940</u> | <u>£7,956</u> | <u>£11,451</u> |