

Company registration number: 04641079

Charity registration number: 1098603

# **TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU**

(A company limited by guarantee)

Annual Report and Unaudited Financial Statements  
for the Year Ended 31 March 2020

## **BREBNERS**

Chartered Accountants & Statutory Auditor  
1 Suffolk Way  
Sevenoaks  
Kent  
TN13 1YL

# **TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU**

## **Contents**

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Reference and Administrative Details	1
Trustees' Report	2 to 7
Statement of Trustees' Responsibilities	8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11 to 12
Notes to the Financial Statements	13 to 22

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Reference and Administrative Details

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<b>Chairman</b>	Guy Sutton
<b>Trustees</b>	Guy Sutton Alan Goda Peter Lawne Elaine Abbs Thomas Bourne Julia Braggins Lawrence Heasman David Marriott Peter Oakford Helena Shovelton
<b>Registered Office</b>	Monson House Monson Way Tunbridge Wells Kent TN1 1LQ
<b>Company Registration Number</b>	04641079
<b>Charity Registration Number</b>	1098603
<b>Independent Examiner</b>	Brebners Chartered Accountants & Statutory Auditor 1 Suffolk Way Sevenoaks Kent TN13 1YL

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Trustees' Report

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The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2020.

### **Trustees**

Guy Sutton

Alan Goda

Peter Lawne

Elaine Abbs

Thomas Bourne

Julia Braggins

Lawrence Heasman

Caroline Mack (appointed 15 May 2019 and resigned 30 September 2020)

David Marriott

Peter Oakford (appointed 22 July 2020)

Helena Shovelton (appointed 4 March 2020)

Eleanor Boon (resigned 12 May 2019)

Jennifer Cross (resigned 25 September 2019)

### **OBJECTIVES AND ACTIVITIES**

#### ***Objects and aims***

The objectives of the Charity are to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them. In addition the charity aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

Mission: To provide free, confidential and impartial quality advice to those who need it, and to campaign on the policies and practices that affect the lives of people in the Borough of Tunbridge Wells and nationally.

The core activities of the Charity continue to be the provision of advice on debt, benefits, housing, employment, legal, consumer and family relationships. In addition to the core activities, the Charity runs projects which provide additional advice and support throughout the community.

#### ***Public benefit***

The Trustees consider that the Charity meets the Public Benefit requirements of the Charities Act 2011 in full measure. Advice on a very wide range of subjects is provided free to any member of the public who requests it and the charity makes excellent use of volunteers from across the community.



# **TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU**

## **Trustees' Report**

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### **ACHIEVEMENTS AND PERFORMANCE**

#### **Core Advice Work**

Tunbridge Wells & District Citizens Advice Bureau (CATWD) staff and volunteers continued to deliver face-to-face advice and casework in dedicated offices in Tunbridge Wells and Cranbrook. The total number of clients seen in 2019/20 was 5,610, a small decrease on the year before. However, the total number of issues dealt with in 2019/20 was 12,603 only a little lower than last year.

We believe that this change is due to two things, one being that clients issues have become much more complex, so advisers are needing to spend a lot more time with each client, however, we were also without a permanent trainer for the whole year due to illness, this effected being able to start new volunteers to replace those leaving.

#### **Gateway**

Appointments continued to be held in the local TWBC Gateway offices, until lockdown on the 23rd March 2020, with two advisors and a supervisor on site five days a week with a proportion of clients with more complicated issues being referred for longer appointments at the Tunbridge Wells office. After commencement of the lockdown advice was given to the clients by phone or email.

#### **Home Visits**

A small team offer home appointments for the elderly who need help with their Attendance Allowance forms; these clients are referred to us by the local District Nurses.

#### **Outreach**

CATWD operates 12 outreaches in the Borough comprising 6 GP surgeries, the Mental Health Resource Centre Hub in Tunbridge Wells, Pembury Library, St Augustine's Church food bank, The Soup Bowl homelessness drop-in centre, The Kitchen Table community cafe and the YMCA for under 25s.

#### **Telephone Advice**

CATWD is participating in the National Citizens Advice Adviceline service, having moved from part time, to a full time five days a week service in March 2018. There is also a full time local helpline and Help-to-Claim Universal Credit helpline which was implemented in April 2019, in the first year of this service just under 800 clients were helped.

#### **Research and Campaigning (R&C)**

Issues arising from advice work with clients which are considered to have a wider application nationally or locally. CATWD was involved in Citizens Advice (CA) national Universal Credit campaign and the National Energy week.

#### **Volunteers**

CATWD currently has 58 volunteers and 16 staff who perform a range of functions including the provision of advice and administrative support. A number of volunteers go on to find employment after qualifying as advisors.

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Trustees' Report

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### **FINANCIAL REVIEW**

#### **Income**

The total income for the year was £362,814 (£43,798 more than the previous year) the difference arising mainly from an increase in grants for project activity.

#### **Expenditure**

The total expenditure during the year was £377,359 (£68,059 more than the previous year). The increased expenditure was incurred as a result of higher staff costs, mainly to support the increased number of projects. Included in the latter are payments relating to a grant agreement covering a number of Citizens Advice bureaux in Kent for which CATWD was the lead grant beneficiary.

#### **Policy on reserves**

The reserves policy of the Trustees is to hold adequate unrestricted funds in support of the ongoing activities of the charity, recognising that the employment of staff accounts for over 70% of annual expenditure. The Trustees monitor the ratio of monthly expenditure in relation to the level of Unrestricted Reserves. In July 2020 the Trustees decided that this ratio should remain at 5 months' expenditure in recognition of costs which could arise from unforeseen events. The ratio at the end of 2019/20 equates to 5.8 months' budgeted expenditure, compared to 6.7 months in 2018/19. The Trustees consider Unrestricted Reserves to be adequate to cover contingencies at this time.

#### **Funds**

A deficit of £14,545 was recorded for the year, compared with a surplus of £9,716 in the previous year. The Unrestricted Reserves of the Bureau slightly decreased from £196,950 to £196,708. The Restricted Reserves decreased from £15,839 to £1,536.

#### **Principal funding sources**

The deficit of £14,545 compares with a surplus of £9,716 in 2018/19. The financial performance included increased 3rd party grants of £38,515 against the prior year and higher donations and miscellaneous income of £5,110.

The main increase in 3rd party grants was due to the grants from Citizens Advice in connection with the Help to Claim aspect of Universal Support.

This higher income was more than offset by higher expenditure of £377,359 being £68,059 higher than 2018/19. This was mainly due to higher staff costs of £62,261 for additional staffing, mainly to support the increased number of projects as well as the appointment of an Advice Manager. In addition, £32,000 was due to the partners of the Live Well Kent grant, with a small increase in administration costs and premises costs being in line with 2018/19.

#### **Investment policy and objectives**

Under the Memorandum and Articles of Association, the charity has powers to make any investment the Trustees see fit, though in practice, investments are confined to interest-bearing accounts.



# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Trustees' Report

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### ***Plans for future periods***

#### ***Aims and key objectives for future periods***

The plan aims to make it easier for clients to access advice by increasing the capability to provide telephone advice, to up-skill existing volunteers to provide in-depth advice from home. This objective has been made more urgent by the effects of the Covid-19 outbreak. To increase our presence in GPs' Surgeries, especially to clients suffering from mental health problems and to increase our activity with homelessness shelters. To train up to 50 new volunteers who can work remotely from home with a view to meeting the anticipated surge in demand for CATWD services caused by Covid-19.

To deliver more effective communications especially by digital means, and improve our Research and Campaigning activities.

To increase core and project income.

To attract and retain staff and volunteers, and to review our management structure to achieve greater sustainability and effectiveness in a post Covid-19 world.

To ensure that CATWD embodies equality and diversity, particularly by strengthening support for mental health issues.

#### ***Property leases and the future***

CATWD rents office space from Town and Country Housing Group (TCHG) and the lease expires on 27th February 2027, although break clauses are in place allowing the lease to be terminated at an earlier point if required.

The impact of Covid-19, and the need to run operations from home during lockdown meant the trustees were able to view the charity operating differently and with the experiences learned from this, the trustees have decided that a different set up for office accommodation would be more efficient.

On 19th August 2020, notice was given to TCHG, to terminate the Lease on 26 February 2021. CATWD have invested in the leased office to enable an effective service to clients and the carrying value of these investments, £11,357 of fixed assets, will be written off in 2021.

Negotiations are being finalised to enter into a lease with British Land for a unit at Royal Victoria Place and completion is expected shortly.

### ***Structure, governance and management***

#### ***Nature of governing document***

Tunbridge Wells and District Citizens Advice Bureau is an independent Charity registered with the Charity Commission in England and Wales and is also a Company Limited by Guarantee; it is governed by its Memorandum and Articles of Association dated 17 January 2003. The registered title of the Charity remains unchanged, but a revised Working Title of Citizens Advice Tunbridge Wells & District (CATWD) was adopted in 2016 in accordance with the national re-branding exercise for the Citizens Advice movement. Anyone over the age of 18 who is not a paid worker or volunteer of the Bureau can become a Member of the Company, as well as any corporate body or unincorporated association which is interested in furthering the Charity's work.

# **TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU**

## **Trustees' Report**

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### ***Recruitment and appointment of Trustees***

As set out in the Articles of Association, there must be between four and twelve Trustees. The Trustees may be elected at the Annual General Meeting (AGM), or nominated by member organisations, or co-opted by the Board. Appointments of nominated and co-opted Trustees are made at ordinary Board meetings. All elected Trustees must retire at the third AGM following their election but may be re-elected. All Trustees whether co-opted or nominated during the year must retire at the third AGM following the ordinary meeting at which they were appointed. Two Trustees resigned and two new Trustees were appointed.

All Trustees have specific areas of responsibility so that the Chair and Chief Officer can most effectively use their skills and experience. Trustees are offered the opportunity to attend external meetings and conferences.

### ***Induction and training of Trustees***

An induction and training programme is in place for new Trustees. The induction programme provides information on legal obligations, the Memorandum and Articles of Association, the annual budget and recent financial performance. There is a training programme for individual new Trustees which includes visits to CATWD locations

### ***Organisational structure***

The Board of Trustees administers the charity and meet quarterly. Invited to attend part or all of the meeting are a Councillor from Tunbridge Wells Borough Council (TWBC), other interested parties, and paid and volunteer representatives from each Bureau attend from time to time.

There are two Board Committees; the Working Group examines complex issues in detail before making recommendations to the Board, and the Income Generation Committee is self-explanatory.

The Chief Officer has been appointed by the Trustees to manage the day-to-day operations of the charity. To facilitate effective operations, authority has been delegated to the Chief Officer, within terms of delegation approved by the Trustees, for operational matters, including finance and employment.

### ***Relationships with related parties***

CATWD is one of a network of 272 independent charities which form the national Citizens Advice Service. The national body, Citizens Advice (CA), provides a range of services to each Bureau, including infrastructure and support. CATWD has a close link with CA through a liaison officer.

The charity has a very close relationship with the Friends of Tunbridge Wells & District Citizens Advice, a charity which carries out vital fundraising activities for CATWD, principally by arranging events. The current joint Chair of the Friends is also a CATWD Trustee.

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

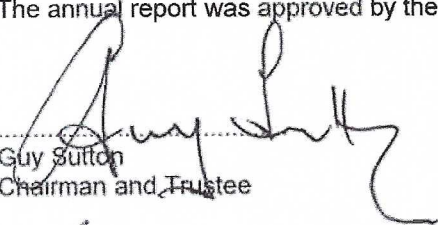
## Trustees' Report

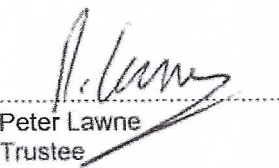
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### *Major risks and management of those risks*

The Trustees have a risk management strategy which entails reviewing at least annually the risks the Charity may face, taking action as necessary to mitigate risks identified. An update to the risk management strategy was carried out and considered by the Trustees in May 2019 and no material additional risks were identified although the bureau continues to be challenged to meet demands for its services within current financial and staffing constraints. At the review conducted in May 2019, Trustees identified the principal risk as the inability to raise sufficient funds. CATWD is very reliant upon funding from Tunbridge Wells Borough Council (TWBC) which provided a grant amounting to 36% of total income in the year. TWBC have agreed to provide a three-year grant agreement which covers the period to 31st March 2022. The balance of income is mainly from 3rd party grants and from donations.

The annual report was approved by the trustees of the charity on 12<sup>th</sup> October 2020 and signed on its behalf by:

  
Guy Sutton  
Chairman and Trustee

  
Peter Lawne  
Trustee



# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Statement of Trustees' Responsibilities

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The trustees (who are also the directors of Tunbridge Wells & District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

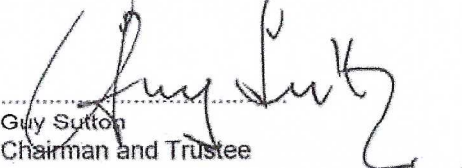
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

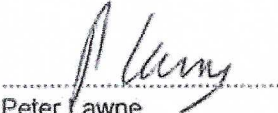
- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 12<sup>th</sup> October 2020 and signed on its behalf by:

  
.....  
Guy Sutton  
Chairman and Trustee

  
.....  
Peter Lawne  
Trustee



# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Independent Examiner's Report to the trustees of Tunbridge Wells & District Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2020 which are set out on pages 10 to 22.

### *Respective responsibilities of trustees and examiner*

As the charity's trustees of Tunbridge Wells & District Citizens Advice Bureau (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

### *Independent examiner's statement*

Since Tunbridge Wells & District Citizens Advice Bureau's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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

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

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

  
MARTIN WIDDOWSON; FCA

For and on behalf of  
BREBNERS Chartered Accountants & Statutory Auditor,  
1 Suffolk Way, Sevenoaks, Kent. TN13 1YL.

Dated: ....14/10/20

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Statement of Financial Activities for the Year Ended 31 March 2020 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £	Unrestricted funds £	Restricted funds £	Total 2019 £
<b>Income and Endowments from:</b>							
Donations and grants	3	242,556	119,479	362,035	228,604	89,806	318,410
Investment income	4	779	-	779	606	-	606
Total income		243,335	119,479	362,814	229,210	89,806	319,016
<b>Expenditure on:</b>							
Charitable activities	5	(252,773)	(120,631)	(373,404)	(219,549)	(86,372)	(305,921)
Governance costs	6	(3,955)	-	(3,955)	(3,379)	-	(3,379)
Total expenditure		(256,728)	(120,631)	(377,359)	(222,928)	(86,372)	(309,300)
<b>Net (expenditure)/income</b>		<b>(13,393)</b>	<b>(1,152)</b>	<b>(14,545)</b>	<b>6,282</b>	<b>3,434</b>	<b>9,716</b>
Transfers between funds		13,151	(13,151)	-	(4,008)	4,008	-
<b>Net movement in funds</b>		<b>(242)</b>	<b>(14,303)</b>	<b>(14,545)</b>	<b>2,274</b>	<b>7,442</b>	<b>9,716</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		196,950	15,839	212,789	194,676	8,397	203,073
<b>Total funds carried forward</b>	<b>15</b>	<b>196,708</b>	<b>1,536</b>	<b>198,244</b>	<b>196,950</b>	<b>15,839</b>	<b>212,789</b>

All of the charity's activities derive from continuing operations during the above two periods.

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

(Registration number: 04641079)  
Balance Sheet as at 31 March 2020

	Note	2020 £	2019 £
<b>Fixed assets</b>			
Tangible assets	9	18,285	25,536
<b>Current assets</b>			
Debtors	10	9,177	20,954
Cash at bank and in hand	11	239,219	228,018
		248,396	248,972
<b>Creditors: Amounts falling due within one year</b>	12	(67,787)	(60,747)
<b>Net current assets</b>		<u>180,609</u>	<u>188,225</u>
<b>Total assets less current liabilities</b>		<b>198,894</b>	<b>213,761</b>
<b>Creditors: Amounts falling due after more than one year</b>	13	(650)	(972)
<b>Net assets</b>		<u><b>198,244</b></u>	<u><b>212,789</b></u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	15	1,536	15,839
<b>Unrestricted income funds</b>			
Unrestricted funds		196,708	196,950
<b>Total funds</b>	15	<u><b>198,244</b></u>	<u><b>212,789</b></u>

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

## Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

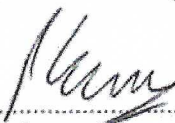


# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

(Registration number: 04641079)  
Balance Sheet as at 31 March 2020

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The financial statements on pages 10 to 22 were approved by the trustees, and authorised for issue on 12<sup>th</sup> October 2020 and signed on their behalf by:

  
.....  
Peter Lawne  
Trustee

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Notes to the Financial Statements for the Year Ended 31 March 2020

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### 1 CHARITY STATUS

The charity is limited by guarantee, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Monson House  
Monson Way  
Tunbridge Wells  
Kent  
TN1 1LQ

### 2 ACCOUNTING POLICIES

#### *Summary of significant accounting policies and key accounting estimates*

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

#### *Statement of compliance*

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) (revised 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

#### *Basis of preparation*

Tunbridge Wells & District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. These financial statements have been prepared using the historical cost convention except any items disclosed in the accounting policies as being shown at fair value and are presented in sterling, which is the functional currency of the entity.

#### *Going concern*

Although the charity recorded a deficit for the year ended 31 March 2020 it had net assets at that date of £198,244 including cash at bank amounting to £239,219. The charity's most recent management accounts indicate that the charity continues to have sufficient working capital.

The Trustees have considered the potential effect of the current COVID-19 crisis and, although there is no certainty as to the ongoing impact and future implications the Trustees view is that following preparation of revised budgets and forecasts and with the continued support of Tunbridge Wells Borough Council, they will be able to manage issues as they arise.

On the basis of the above, and after making enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the Trustees continue to adopt the going concern basis in preparing the financial statements.

#### *Exemption from preparing a cash flow statement*

In accordance with Bulletin 1 exemption has been taken from the requirement to include a cash flow statement in these financial statements on the grounds the charity qualifies as small.

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Notes to the Financial Statements for the Year Ended 31 March 2020

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### ***Incoming Resources***

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

### ***Donations and Grants***

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, this income is included in incoming resources or restricted funds when receivable.

### ***Grants receivable***

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

### ***Deferred income***

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

### ***Investment income***

Interest is included when receivable by the charity.

### ***Governance costs***

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

### ***Tangible Fixed Assets***

Tangible fixed assets are recorded at cost and depreciated on a straight-line basis over their estimated useful lives as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Leasehold Improvements	Over the life of the lease
Computer and IT equipment	Between 3 and 6 years
Furniture	3 years
Telephone system	3 years



# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Notes to the Financial Statements for the Year Ended 31 March 2020

### Fund structure

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

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

Designated funds are funds set aside by the trustees out of the unrestricted general funds for specific future purposes or projects.

### Pensions

The charity operates a defined contribution scheme for its employees. The pension costs charged represent the amount of the contributions payable to the scheme in respect of the accounting period ended 31 March 2020. In accord with national legislation the bureaux introduced a Qualifying Workplace Pension Scheme, vesting on 1 October 2015. Standard Life, who had operated the original scheme also operates the new QWPS.

## 3 INCOME FROM DONATIONS AND GRANTS

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Donations and other income	41,527	-	41,527	36,417
Grants	201,029	119,479	320,508	281,993
	<b>242,556</b>	<b>119,479</b>	<b>362,035</b>	<b>318,410</b>

### Breakdown of Donations and Other Income

	2020 £	2019 £
<b>Donations</b>		
Donations from the Friends of CATWD	16,320	8,000
Donations from Cripps LLP	3,000	2,500
Client Donations	429	501
London Legal Walk	4,767	4,929
London Marathon sponsorship funds donated	-	6,595
St Pauls Church, Rusthall	1,436	1,835
Harriers marshalling donation	1,000	2,000
St Augustines Church	575	502
Bequest	250	4,325
Anonymous donor	1,850	-
Quiz night	1,565	-
Other Donations	911	1,581
<b>Other income (excl. Bank interest)</b>		

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Notes to the Financial Statements for the Year Ended 31 March 2020

Tunbridge Wells Lotto	484	570
Easy Fundraising	584	490
Pensionwise	2,250	2,070
Love Where You Live Award	-	500
Canterbury CA (Universal credit work)	4,847	-
Other	1,259	19
<b>Total Donations and Other Income</b>	<b>41,527</b>	<b>36,417</b>
<b>Breakdown of Grant Income</b>		
	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>		
<b>Parish &amp; Town Councils within Tunbridge Wells Borough</b>		
Benenden PC	100	100
Bidborough PC	-	50
Cranbrook & Sissinghurst PC	2,000	2,000
Frittenden PC	100	100
Goudhurst PC	400	400
Hawkhurst PC	-	250
Horsmonden PC	250	250
Rusthall PC	1,500	1,000
Sandhurst PC	-	200
Southborough Town Council	500	500
Speldhurst PC	1,000	1,000
<b>Other Grants</b>		
Tunbridge Wells Borough Council	130,000	135,000
CitA Brand grant	250	250
NHS - Mental Health	-	5,964
Hastoe Housing Association	500	500
Sir Thomas Smythe Charity - Home visiting	-	1,000
Hollick Trust - Homelessness	14,000	11,254
Cole Charitable Trust - Financial Capability	-	1,000
Sir Jules Thorn Trust	750	750
National Lottery - Computers	3,315	3,352
TWBC - Community Capital Grant	972	972
Lawson Trust - GP surgeries	9,823	6,025
Personal Budgeting Support	-	100
Woodroffe Benton Foundation - Volunteer Training	750	750

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Notes to the Financial Statements for the Year Ended 31 March 2020

Austin and Hope Pilkington Trust - YMCA support	-	1,000
Aviva - Financial Capability	-	200
Kent Community Foundation - GP Surgeries	2,030	2,970
Kent Community Foundation - Mental Health Hub	3,333	-
Computershare - GP Surgeries	2,367	2,633
Garfield Weston - GP Surgeries	6,628	872
Colyer Fergusson - Training	5,201	1,048
Santander - Financial Capability	-	3,000
Brian Mitchell Charitable settlement - Financial Capability	3,000	50
Energy - Big energy week	-	500
Multiple Sclerosis Society	2,760	-
Whitehead Monckton charitable donation	1,000	-
Albert Hunt Trust	2,250	-
Mrs Smith and Mount Trust	1,667	-
National Citizens Advice - Ashford	4,125	-
Other	458	-
<b>Total unrestricted funds</b>	<b>201,029</b>	<b>192,187</b>
<b>Restricted funds</b>		
Big Lottery Fund, Awards for All - Training	2,855	-
KCC Research Project	-	4,800
CitA - Universal Credit	65,915	6,505
CitA - EBDX	909	12,750
Financial Capability - Money Saving Expert	-	3,001
St. Andrews Medical Centre	600	400
Whitehead Monckton Foundation - Training	-	1,500
Shaw Trust Mental Health	-	13,850
Shaw Trust Live Well Kent	47,000	47,000
Kent County Council	2,200	-
<b>Total restricted funds</b>	<b>119,479</b>	<b>89,806</b>
<b>Total grants receivable</b>	<b>320,508</b>	<b>281,993</b>

### 4 INVESTMENT INCOME

	Unrestricted funds £	Total 2020 £	Total 2019 £
Interest receivable on bank deposits	<u>779</u>	<u>779</u>	<u>606</u>



# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Notes to the Financial Statements for the Year Ended 31 March 2020

### 5 EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
<b>Staff</b>				
Wages and salaries	202,524	60,808	263,332	202,483
Staff welfare	2,999	-	2,999	2,052
Staff training	2,446	-	2,446	1,888
Staff travelling	4,149	225	4,374	4,812
Other	776	-	776	431
Apportioned overheads	(26,421)	26,421	-	-
	<u>186,473</u>	<u>87,454</u>	<u>273,927</u>	<u>211,666</u>
<b>Premises</b>				
Rent	26,333	-	26,333	25,857
Storage	1,440	-	1,440	1,548
Cleaning	-	-	-	(333)
	<u>27,773</u>	<u>-</u>	<u>27,773</u>	<u>27,072</u>
<b>Management and Administration</b>				
Computer costs	2,695	183	2,878	2,394
Bank charges	60	-	60	60
Publicity and promotions	452	-	452	450
Depreciation	8,378	650	9,028	8,051
PI and other insurances	2,622	-	2,622	2,547
Office expenses	570	-	570	-
Payroll and Pension fees	2,021	-	2,021	2,049
Postage	1,107	-	1,107	927
Printing and stationery	6,302	-	6,302	6,434
Subscriptions and membership fees	5,357	68	5,425	4,279
Telephone	6,461	276	6,737	6,120
Partner payments	-	32,000	32,000	32,000
Sundry expenses	2,502	-	2,502	1,872
	<u>38,527</u>	<u>33,177</u>	<u>71,704</u>	<u>67,183</u>
<b>Total Charitable Expenditure</b>	<u><b>252,773</b></u>	<u><b>120,631</b></u>	<u><b>373,404</b></u>	<u><b>305,921</b></u>

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Notes to the Financial Statements for the Year Ended 31 March 2020

### 6 GOVERNANCE COSTS

	Unrestricted funds £	Total 2020 £	Total 2019 £
Independent Examiner's fee	2,801	2,801	2,673
AGM costs	128	128	544
Other resources expended	1,026	1,026	162
	<b>3,955</b>	<b>3,955</b>	<b>3,379</b>

### 7 TRUSTEES REMUNERATION AND EXPENSES

No Trustees nor any persons connected with them, have received any remuneration from the charity during the year.

No Trustees have received any reimbursed expenses or any other benefits from the charity during the year.

### 8 STAFF COSTS

The aggregate payroll costs were as follows:

	2020 £	2019 £
<b>Staff costs during the year were:</b>		
Wages and salaries	263,332	202,483
Other staff costs	10,595	9,183
	<b>273,927</b>	<b>211,666</b>

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

	2020 No	2019 No
Office staff	<b>16</b>	<b>16</b>

No employee received emoluments of more than £60,000 during the year.

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Notes to the Financial Statements for the Year Ended 31 March 2020

### 9 TANGIBLE FIXED ASSETS

	Leasehold Improvements £	Furniture £	Computer and IT equipment £	Telephone System £	Total £
<b>Cost</b>					
At 1 April 2019	14,780	3,649	40,089	4,087	62,605
Additions	-	529	1,249	-	1,778
At 31 March 2020	14,780	4,178	41,338	4,087	64,383
<b>Depreciation</b>					
At 1 April 2019	1,781	1,126	30,075	4,087	37,069
Charge for the year	1,642	1,362	6,025	-	9,029
At 31 March 2020	3,423	2,488	36,100	4,087	46,098
<b>Net book value</b>					
At 31 March 2020	11,357	1,690	5,238	-	18,285
At 31 March 2019	12,999	2,523	10,014	-	25,536

### 10 DEBTORS

	2020 £	2019 £
Prepayments	3,909	9,647
Accrued income	3,917	7,100
Other debtors	1,351	4,207
	<u>9,177</u>	<u>20,954</u>

### 11 CASH AND CASH EQUIVALENTS

	2020 £	2019 £
Cash at bank	<u>239,219</u>	<u>228,018</u>



# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Notes to the Financial Statements for the Year Ended 31 March 2020

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### 12 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Trade creditors	204	204
Other taxation and social security	3,728	3,141
Independent Examiner's fee	2,754	2,717
Grants received in advance	55,044	46,086
Client grants	90	1,189
Accruals	967	1,810
Deferred income	5,000	5,600
	<u>67,787</u>	<u>60,747</u>

### 13 CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2020 £	2019 £
Accruals and deferred income	<u>650</u>	<u>972</u>

### 14 COMMITMENTS

#### *Operating leases*

At 31 March 2019 the Charity had commitments under non-cancellable operating leases totalling £33,406 (2019 - £57,148).

# TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

## Notes to the Financial Statements for the Year Ended 31 March 2020

### 15 FUNDS

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2020 £
<b>Unrestricted funds</b>					
<i>General</i>					
Unrestricted Fund	196,950	243,335	(256,728)	13,151	196,708
<b>Restricted funds</b>					
Restricted Fund	<u>15,839</u>	<u>119,479</u>	<u>(120,631)</u>	<u>(13,151)</u>	<u>1,536</u>
<b>Total funds</b>	<u><b>212,789</b></u>	<u><b>362,814</b></u>	<u><b>(377,359)</b></u>	<u><b>-</b></u>	<u><b>198,244</b></u>
	Balance at 1 April 2018 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2019 £
<b>Unrestricted funds</b>					
<i>General</i>					
Unrestricted Fund	194,676	229,210	(222,928)	(4,008)	196,950
<b>Restricted funds</b>					
Restricted Fund	<u>8,397</u>	<u>89,806</u>	<u>(86,372)</u>	<u>4,008</u>	<u>15,839</u>
<b>Total funds</b>	<u><b>203,073</b></u>	<u><b>319,016</b></u>	<u><b>(309,300)</b></u>	<u><b>-</b></u>	<u><b>212,789</b></u>

### 16 RELATED PARTY TRANSACTIONS

During the year the charity received donations of 2020: £16,320 (2019: £8,000) from the Friends of Tunbridge Wells & District Citizens Advice Bureau, who are a registered charity and whose objectives are to raise money for the Charity.

The Charity did not pay any donations to the Friends of Tunbridge Wells & District Citizens Advice Bureau.

### 17 NON-ADJUSTING EVENTS AFTER THE FINANCIAL PERIOD

Subsequent to the year end notice was given to terminate the lease at Monson House on 26 February 2021 in line with the contracted break clause. CATWD have invested in the leased office and the carrying value of these leasehold improvements as at 31st March 2020 of £11,357 will be written off in 2021.