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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 2019



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

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

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TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Reference and Administrative Details

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

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Trustees' Report

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 2019.

Trustees

Guy Sutton

Alan Goda

Peter Lawne

Elaine Abbs

Thomas Bourne

Julia Braggins

Jennifer Cross

Lawrence Heasman (appointed 21 November 2018)

Caroline Mack (appointed 15 May 2019)

David Marriott

Christopher Bates (resigned 16 May 2018)

Eleanor Boon (resigned 12 May 2019)

Thomas Stevens (resigned 14 August 2018)

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

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 bureaux in Tunbridge Wells and Cranbrook. The total number of clients seen in 2018/19 was 6,227, a 13% increase on the year before. The total number of issues dealt with in 2018/19 was 13,289 an increase of 5% on 2017/18.

Gateway - Appointments continued to be held in the local TWBC Gateway offices 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 Bureau.

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 11 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 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 was trialed for implementation in April 2019.

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, CATWD also received a grant to do research into Engaging Young People with Debt and Suicidal thoughts.

Volunteers - CATWD currently has 71 volunteers 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.

Financial review

Income

The total income for the year was £319,016 (£79,091 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 £309,300 (£53,968 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 and higher management administration costs. 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.

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Trustees' Report

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 around 70% of annual expenditure. The Trustees monitor the ratio of monthly expenditure in relation to the level of Unrestricted Reserves. In March 2019 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 2018/19 equates to 6.7 months' budgeted expenditure, compared to 6.9 months in 2017/18. The Trustees consider Unrestricted Reserves to be adequate to cover contingencies at this time.

Funds

A surplus of £9,716 was recorded for the year, compared with a deficit of £15,407 in the previous year. The Unrestricted Reserves of the Bureau increased from £194,676 to £196,950. The Restricted Reserves increased from £8,397 to £15,839.

Principal funding sources

The surplus of £9,716 compares with a deficit of £15,407 in 2017/18. This improvement in the financial performance was due mainly to increased income from 3rd party grants (higher by £73,793) and donations (higher by £5,074).

Increased 3rd party grants included the Live Well Kent project provided by Shaw Trust, the Hollick Trust project to support homeless people, grants to fund outreach work at GP Surgeries and grants from CitA to finance preparing for Universal Support being undertaken by CATWD from April 2019.

This was partly offset by expenditure of £309,300 being £53,968 higher than 2017/18. This was mainly due to higher staff costs of £30,211 for additional staffing, mainly to support the increased number of projects. In addition, £32,000 was due to the partners of the Live Well Kent grant, with a small offset for administration and premises costs being lower than for 2017/18.

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.

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, to increase our presence in GPs' Surgeries, especially to clients suffering from mental health problems and to increase our activity with homelessness shelters.

To deliver more effective communications 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.

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

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Trustees' Report

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.

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. Also 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. 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.

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Trustees' Report

Relationships with related parties

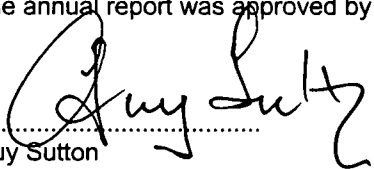
CATWD is one of a network of 272 independent charities which form the national Citizens Advice Service. The national body, Citizens Advice (CA), provides a range of services to each Bureau, including infrastructure and support. CATWD has a close link with CA through a liaison officer.

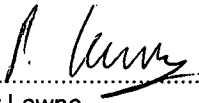
The charity has a very close relationship with the Friends of Tunbridge Wells & District Citizens Advice, a charity which carries out vital fundraising activities for CATWD, principally by arranging events. The current joint Chair of the Friends is also a CATWD Trustee.

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 TWBC which provided a grant amounting to 42% of total income in the year. After expiry of the TWBC grant on 31st March 2019, TWBC have agreed to provide a three-year grant agreement in place from April 2019. 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 10/9/2019 and signed on its behalf by:


.....
Guy Sutton
Chairman and Trustee


.....
Peter Lawne
Trustee

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Statement of Trustees' Responsibilities

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.

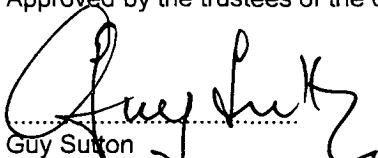
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources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

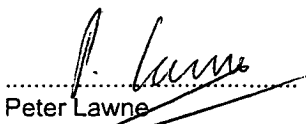
- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed 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 10/9/2019 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 2019 which are set out on pages 9 to 21.

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 N WIDDOWSON; FCA

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

Dated: 16/9/19

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Statement of Financial Activities for the Year Ended 31 March 2019 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

		Unrestricted funds £	Restricted funds £	Total 2019 £
Note				
Income and Endowments from:				
Donations and grants	3	228,604	89,806	318,410
Investment income	4	606	-	606
Total income		<u>229,210</u>	<u>89,806</u>	<u>319,016</u>
Expenditure on:				
Charitable activities	5	(219,549)	(86,372)	(305,921)
Governance costs	6	(3,379)	-	(3,379)
Total expenditure		<u>(222,928)</u>	<u>(86,372)</u>	<u>(309,300)</u>
Net income		6,282	3,434	9,716
Transfers between funds		<u>(4,008)</u>	<u>4,008</u>	<u>-</u>
Net movement in funds		2,274	7,442	9,716
Reconciliation of funds				
Total funds brought forward		194,676	8,397	203,073
Total funds carried forward	14	<u>196,950</u>	<u>15,839</u>	<u>212,789</u>
		Unrestricted funds £	Restricted funds £	Total 2018 £
Note				
Income and Endowments from:				
Donations and grants	3	205,104	34,439	239,543
Investment income	4	382	-	382
Total income		<u>205,486</u>	<u>34,439</u>	<u>239,925</u>
Expenditure on:				
Charitable activities	5	(218,084)	(33,917)	(252,001)
Governance costs	6	(3,331)	-	(3,331)
Total expenditure		<u>(221,415)</u>	<u>(33,917)</u>	<u>(255,332)</u>
Net (expenditure)/income		(15,929)	522	(15,407)
Transfers between funds		<u>7,490</u>	<u>(7,490)</u>	<u>-</u>
Net movement in funds		(8,439)	(6,968)	(15,407)
Reconciliation of funds				
Total funds brought forward		203,115	15,365	218,480
Total funds carried forward	14	<u>194,676</u>	<u>8,397</u>	<u>203,073</u>

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 2019

	Note	2019 £	2018 £
Fixed assets			
Tangible assets	9	25,536	31,104
Current assets			
Debtors	10	20,954	7,252
Cash at bank and in hand		<u>228,018</u>	<u>203,364</u>
		248,972	210,616
Creditors: Amounts falling due within one year	11	<u>(60,747)</u>	<u>(38,647)</u>
Net current assets		<u>188,225</u>	<u>171,969</u>
Total assets less current liabilities		213,761	203,073
Creditors: Amounts falling due after more than one year	12	<u>(972)</u>	-
Net assets		<u>212,789</u>	<u>203,073</u>
Funds of the charity:			
Restricted funds		15,839	8,397
Unrestricted income funds			
Unrestricted funds		<u>196,950</u>	<u>194,676</u>
Total funds	14	<u>212,789</u>	<u>203,073</u>

For the financial year ending 31 March 2019 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 2019

The financial statements on pages 9 to 21 were approved by the trustees, and authorised for issue on 10/11/2019.. 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 2019

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) (effective 1 January 2015) - (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. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

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.

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.

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Notes to the Financial Statements for the Year Ended 31 March 2019

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.

Value Added Tax

The charity is not registered for VAT. Any relevant costs are stated gross of VAT.

Tangible Fixed Assets

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

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

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.

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Notes to the Financial Statements for the Year Ended 31 March 2019

Leasing

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

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 2019. 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 2019 £	Total 2018 £
Donations and other income	36,417	-	36,417	31,343
Grants	192,187	89,806	281,993	208,200
	228,604	89,806	318,410	239,543

Breakdown of Donations and Other Income

	2019 £	2018 £
Donations		
Donations from the Friends of CATWD	8,000	16,021
Donations from Cripps LLP	2,500	3,091
Client Donations	501	448
London Legal Walk	4,929	-
London Marathon sponsorship funds donated	6,595	-
St Pauls Church, Rusthall	1,835	-
Harriers marshalling donation	2,000	-
St Augustines Church	502	-
Bequest	4,325	-
Other Donations	1,581	11,783
Other income (excl. Bank interest)		
Tunbridge Wells Lotto	570	-
Easy Fundraising	490	-
Pensionwise	2,070	-
Love Where You Live Award	500	-
Other	19	-
Total Donations and Other Income	36,417	31,343

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Notes to the Financial Statements for the Year Ended 31 March 2019

Breakdown of Grant Income

	2019	2018
	£	£
Unrestricted funds		
Parish & Town Councils within Tunbridge Wells Borough		
Benenden PC	100	-
Bidborough PC	50	50
Cranbrook & Sissinghurst PC	2,000	1,850
Frittenden PC	100	100
Goudhurst PC	400	400
Hawkhurst PC	250	200
Horsmonden PC	250	-
Paddock Wood Town Council	-	50
Rusthall PC	1,000	1,000
Sandhurst PC	200	200
Southborough Town Council	500	-
Speldhurst PC	1,000	1,000
Staplehurst PC	-	130
Other Grants		
Tunbridge Wells Borough Council	135,000	137,500
CitA Brand grant	250	1,673
NHS - Mental Health	5,964	3,700
Big Lottery Fund, Awards for All - Training	7,147	3,333
Hastoe Housing Association	500	500
Radcliffe Housing Association	-	400
Sir Thomas Smythe Charity - Home visiting	1,000	1,000
Hollick Trust - Homelessness	11,254	6,813
Cole Charitable Trust - Financial Capability	1,000	750
Sir Jules Thorn Trust	750	-
Financial Capability	-	5,250
National Lottery - Computers	3,352	-
Groundwork - Training	-	2,000
TWBC - Community Capital Grant	972	1,000
Lawson Trust - GP surgeries	6,025	-
London Legal Trust	-	3,000
Personal Budgeting Support	100	75
Woodroffe Benton Foundation - Volunteer Training	750	-

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Notes to the Financial Statements for the Year Ended 31 March 2019

Austin and Hope Pilkington Trust - YMCA support	1,000	-
Aviva - Financial Capability	200	-
Kent Community Foundation - GP Surgeries	2,970	-
Computershare - GP Surgeries	2,633	-
Garfield Weston - GP Surgeries	872	-
Colyer Fergusson - Training	1,048	-
Santander - Financial Capability	3,000	-
Brian Mitchell Charitable settlement - Financial Capability	50	-
EBDX - Big Energy Week	500	-
Other - PIAX Extension Project	-	1,402
Other	-	385
Total unrestricted funds	192,187	173,761
Restricted funds		
KCC Social Services - Mental Health Project	-	13,540
KCC Research Project	4,800	-
CitA - Universal Credit	6,505	-
CitA - EBDX	12,750	15,900
Financial Capability - Money Saving Expert	3,001	999
St. Andrews Medical Centre	400	1,000
Whitehead Monckton Foundation - Training	1,500	1,500
Gatwick Airport Community Trust	-	1,500
Shaw Trust Mental Health	13,850	-
Shaw Trust Live Well Kent	47,000	-
Total restricted funds	89,806	34,439
Total grants received	281,993	208,200

4 INVESTMENT INCOME

	Unrestricted funds £	Total 2019 £	Total 2018 £
Interest receivable on bank deposits	<u>606</u>	<u>606</u>	<u>382</u>

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Notes to the Financial Statements for the Year Ended 31 March 2019

5 EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total 2019 £	Total 2018 £
Staff				
Wages and salaries	169,045	33,438	202,483	171,425
Staff welfare	2,052	-	2,052	1,666
Staff training	1,109	779	1,888	2,699
Staff travelling	4,590	222	4,812	5,578
Other	431	-	431	87
Apportioned overheads	(19,012)	19,012	-	-
	<u>158,215</u>	<u>53,451</u>	<u>211,666</u>	<u>181,455</u>
Premises				
Rent	25,857	-	25,857	27,466
Release of rent provisions	-	-	-	(6,000)
Release of dilapidation	-	-	-	(2,000)
Service charges and repairs etc	-	-	-	8,951
Storage	1,548	-	1,548	1,029
Office Move	-	-	-	1,161
Cleaning	(333)	-	(333)	614
	<u>27,072</u>	<u>-</u>	<u>27,072</u>	<u>31,221</u>
Management and Administration				
Computer costs	1,707	687	2,394	5,769
Bank charges	60	-	60	124
Publicity and promotions	450	-	450	705
Depreciation	8,051	-	8,051	4,399
PI and other insurances	2,547	-	2,547	3,175
Office expenses	-	-	-	1,112
Payroll and Pension fees	2,049	-	2,049	2,021
Postage	927	-	927	1,481
Printing and stationery	6,353	81	6,434	6,135
Subscriptions and membership fees	4,189	90	4,279	5,819
Telephone	6,057	63	6,120	7,045
Partner payments	-	32,000	32,000	-
Sundry expenses	1,872	-	1,872	1,540
	<u>34,262</u>	<u>32,921</u>	<u>67,183</u>	<u>39,325</u>
Total Charitable Expenditure	<u><u>219,549</u></u>	<u><u>86,372</u></u>	<u><u>305,921</u></u>	<u><u>252,001</u></u>

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Notes to the Financial Statements for the Year Ended 31 March 2019

6 GOVERNANCE COSTS

	Unrestricted funds £	Total 2019 £	Total 2018 £
Independent Examiner's fee	2,673	2,673	2,660
AGM	544	544	671
Other resources expended	162	162	-
	<u>3,379</u>	<u>3,379</u>	<u>3,331</u>

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:

	2019 £	2018 £
Staff costs during the year were:		
Wages and salaries	202,483	171,425
Other staff costs	9,183	10,030
	<u>211,666</u>	<u>181,455</u>

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

	2019 No	2018 No
Office staff	<u>16</u>	<u>16</u>

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 2019

9 TANGIBLE FIXED ASSETS

	Leasehold Improvements £	Furniture £	Computer and IT equipment £	Telephone System £	Total £
Cost					
At 1 April 2018	14,780	3,117	38,139	4,087	60,123
Additions	-	532	1,950	-	2,482
At 31 March 2019	14,780	3,649	40,089	4,087	62,605
Depreciation					
At 1 April 2018	139	88	24,705	4,087	29,019
Charge for the year	1,642	1,038	5,370	-	8,050
At 31 March 2019	1,781	1,126	30,075	4,087	37,069
Net book value					
At 31 March 2019	12,999	2,523	10,014	-	25,536
At 31 March 2018	14,641	3,029	13,434	-	31,104

10 DEBTORS

	2019 £	2018 £
Prepayments	9,647	5,102
Accrued income	7,100	-
Other debtors	4,207	2,150
	<u>20,954</u>	<u>7,252</u>

11 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019 £	2018 £
Trade creditors	204	5,345
Other taxation and social security	3,141	3,550
Independent Examiner's fee	2,717	2,660
Grants received in advance	46,086	19,906
Client grants	1,189	519
Accruals	1,810	-
Deferred income	5,600	6,667
	<u>60,747</u>	<u>38,647</u>

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Notes to the Financial Statements for the Year Ended 31 March 2019

12 CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2019 £	2018 £
Accruals and deferred income	<u>972</u>	<u>7</u>

13 COMMITMENTS

Operating leases

At 31 March 2019 the charity had commitments under non-cancellable operating leases totalling £57,148 (2018 - £85,756).

14 FUNDS

	Balance at 1 April 2018 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2019 £
Unrestricted funds					
<i>General</i>					
Unrestricted Fund	194,676	229,210	(222,928)	(4,008)	196,950
Restricted funds					
Restricted Fund	<u>8,397</u>	<u>89,806</u>	<u>(86,372)</u>	<u>4,008</u>	<u>15,839</u>
Total funds	<u>203,073</u>	<u>319,016</u>	<u>(309,300)</u>	<u>-</u>	<u>212,789</u>
	Balance at 1 April 2017 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2018 £
Unrestricted funds					
<i>General</i>					
Unrestricted Fund	203,115	205,486	(221,415)	7,490	194,676
Restricted funds					
Restricted Fund	<u>15,365</u>	<u>34,439</u>	<u>(33,917)</u>	<u>(7,490)</u>	<u>8,397</u>
Total funds	<u>218,480</u>	<u>239,925</u>	<u>(255,332)</u>	<u>-</u>	<u>203,073</u>

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU

Notes to the Financial Statements for the Year Ended 31 March 2019

15 RELATED PARTY TRANSACTIONS

During the year the charity received donations of £8,000 (2018: £16,021) 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.