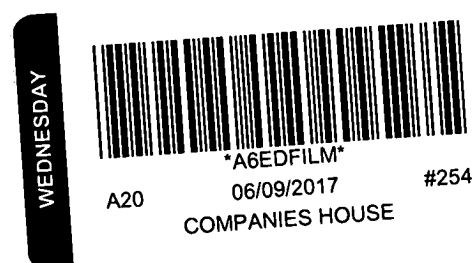




Trustees' Thirteenth Annual Report

April 2016 - March 2017



Our Chair's Introduction

This is the 13th annual report of Citizens Advice Swale (CAS) and the second that I am introducing as Chair.

I would like to start by thanking all our staff and volunteers for the way they have continued to work hard to provide a service to many people in Swale who depend on our help to see them through difficult situations that in some cases are frankly appalling. It has been a difficult year with many changes, and more to come, but rest assured the trustees are thankful for and appreciate their efforts.

The management structure with Mark Hinton and Sara Jones working as joint managers with different areas of expertise and responsibilities works well and I would like to thank them for their support and guidance. CAS continues to provide advice and support to a wide range of people across Swale who desperately need this service.

I said last year that the Strategy & Structures sub-committee and the board of Trustees would take a fundamental look at the way we can provide our services in a challenging financial environment. As part of this process we have vacated the premises in Hope Street, Sheerness and now rent space in the Gateway operated by KCC. While this has resulted in financial savings I am also glad to report that the new arrangement is working well. In the current year, we have budgeted to increase the service provision in the Gateway to meet the continuing demand.

I should also mention that we will be moving out of the offices in Station Street, Sittingbourne this year, hopefully in October. We will be relocating to offices in Swale Borough Council's Swale House. Again, we expect this to result in financial savings but also give us greater visibility to clients. It will also be a much better, and more accessible, environment for staff, volunteers and our clients.

The year has seen a significant change in our relationship with national Citizens Advice. The new membership agreement, mentioned in last year's report, was adopted at its AGM last September and the CAS trustees formally signed the agreement the following April. This has introduced changes in how we deliver services, monitor our performance and report this back. A system of 'Leadership Self-Assessment' places the responsibility on us to review our performance in accordance with national Citizens Advice standards. Trustees have been allocated to the leadership themes and are tasked to work with Mark Hinton and Sara Jones in ensuring we meet the standards expected. By the time of the AGM we will have had a visit by national Citizens Advice to audit our compliance with this process.

Swale Borough Council and Faversham Town Council have continued to support our work in what are financially extremely challenging times in local government. I would like to thank them for that and trust this continuing support is because they appreciate the importance of the work we do for the community. With the support of our funders, staff and volunteers I am sure we will be able to continue providing this vital service.

Trevor Payne

Our Legal and Administrative Details

The Directors of the Company (who are trustees for the purpose of Charity Law) present their report and financial statements for the period ended 31 March 2017. The charity constitutes a public benefit entity as defined by FRS 102. This report has 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) issued on 16 July 2014 as updated through Update Bulletin 1 published on 2 February 2016, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

Charity Name	Citizens Advice Bureau in Swale
Status	Company limited by guarantee
Company Number	5052691
Registered Address	17 Station Street Sittingbourne ME10 3DU
Registered Charity Number	1103010
Citizens Advice Membership Number	75/0016
VAT Registration Number	N/A
Bank	Lloyds Bank plc 125 High Street Sittingbourne ME10 4BD
Independent Examiner	Richard Kreffer FCCA MHA MacIntyre Hudson Chartered Accountants 71 New Dover Road Canterbury CT1 3DZ
Honorary Legal Adviser	David Walker MA (Cantab) Solicitor 10 Harvey Drive Sittingbourne ME10 4UR
Managers	Mark Hinton Sara Jones

Board of Trustees 2016-17

Role	Name	Year of joining Board	Sub-Committee	Post held / Representing
Elected Members (Voting)	Trevor Payne*	2011	<i>Finance & Staffing</i> <i>Strategy & Structure</i>	Chair
	David Parker*	2014	<i>Finance & Staffing</i> <i>Strategy & Structure</i>	Treasurer
	Richard Calvert*	2006	<i>Finance & Staffing</i> <i>Strategy & Structure</i>	
	William Foreman*	2004	<i>Finance & Staffing</i> <i>Strategy & Structure</i>	
	Barry Brockman*	2004	<i>Finance & Staffing</i>	
	David Walker*	2010		
Representative Members (Voting)	Edward Wilcox*	2010		Faversham Town Council
	Derek Conway*	2008		Deputy Chair from 2010 Swale Borough Council
	Nicholas Hampshire*	2007		Swale Borough Council
	Peter Marchington*	2017		Swale Borough Council
Attending (Non-Voting)	Sara Jones	2010	<i>Finance & Staffing</i> <i>Strategy & Structure</i>	Manager
	Mark Hinton**	2013	<i>Finance & Staffing</i> <i>Strategy & Structure</i>	Manager/Chief Officer
	Peter Smith	2014	<i>Finance & Staffing</i>	Bookkeeper/Finance Officer
	Janet Bott	2014		Volunteer Rep (Sittingbourne and Sheppey)
	Denny West	2007	<i>Strategy & Structure</i>	PaId Staff Rep
	Anthony Hanley	2010		Minutes Secretary/ Health and Safety Officer

* Director

** Company Secretary

Governing Document

The organisation is a Charitable Company limited by guarantee, incorporated on 23 February 2004 and registered as a charity on 2 April 2004. The company was established under a Memorandum of Association which established the objects and powers of the Charitable Company and it is governed under Articles of Association. In the event of the Company being wound up the Members are required to contribute an amount not exceeding £1.

Organisational Structure

Citizens Advice Bureau in Swale (trading as Citizens Advice Swale) is organised with a Board of Trustees comprising a minimum of 3 members up to a maximum of 15 to oversee policy and planning. During this reporting period the Board consisted of 10 members who met four times a year. The Managers and up to four staff representatives also sit on the Board, but they have no voting rights. A Finance and Staffing Sub-Committee meets quarterly to consider relevant matters and prepare recommendations for the full Board. A Strategy and Structure sub-committee considers aspects of the future direction and shape of the organisation, including service delivery channels and premises, to advise the Board in such matters. The Managers are appointed to strategically manage and supervise the day to day administration of the organisation.

Citizens Advice Swale is a member of the national Citizens Advice organisation.

Recruitment & Appointment of Trustee Board

The Directors of the Company are also Charity Trustees for the purposes of Charity Law and under the Company's Articles are known as Trustees. Under the requirements of the Memorandum & Articles of Association, the Trustees are elected to serve a period of three years after which they must be re-elected at the next Annual General Meeting.

The officers of the Trustee Board may not hold office for more than six consecutive years. After the end of this period, a further two years must pass before any person can hold another office.

The Trustees are all drawn from the Swale community, of whom up to three are nominated by Swale Borough Council and one is nominated by Faversham Town Council. Efforts are made to ensure that there is balance in terms of the areas within the community from which Trustees hail and also in the skills that they bring to Citizens Advice Swale.

Trustee Induction & Training

All new Trustees receive an induction pack which includes

- the obligations of Trustees
- the main documents which set out the operational framework for the Charity including the Memorandum & Articles
- the Aims, Principles & Policies Training Pack

Training sessions on the obligations of new Trustees and/or the work of the Charity are held prior to Board meetings when appropriate.

Risk Management

The Trustee Board maintains a register detailing the risks to which the charity is exposed. This is reviewed annually. Where appropriate, systems have been established to mitigate the risks the Charity faces. For example, all financial procedures are also reviewed annually.

Procedures are in place to ensure compliance with the health and safety of all staff, clients and visitors. The quality of advice given to clients is assured through adhering to the Citizens Advice Membership Scheme.

Objects of the Charity for Public Benefit

The Charity's objects are to promote any charitable purpose for the benefit of the community in Swale and the neighbourhood thereof ("the area of benefit"), by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

In order to realise this public benefit, general and specialist advice is provided through drop-in sessions and by appointment at the Charity's main locations in Sittingbourne, Sheerness and Faversham. Advice services are supplemented by training and support activities, particularly where related to the development of money management skills and financial capability. The Charity seeks to secure additional funding from time to time to support specific projects and programmes which enhance the breadth and sustainability of the offer for local residents.

The range of services, number of clients seen and the issues they present are detailed in the section headed "Our facts and figures" later in this report.

Financial Review

Principal Funding Sources

Citizens Advice Swale gratefully acknowledges the support of a number of funders for various projects and activities:

- Swale Borough Council which provides the funds for core activities
- The Money Advice Service (MAS) who, in partnership with Citizens Advice, fund the Debt Advice Project
- Faversham Town Council for contributing to the cost of Faversham casework for vulnerable and returning clients
- Many of the Parish Councils in the Borough
- Friends of Citizens Advice Swale
- The Swire Trust
- Big Lottery
- The Energy Best Deal Extra project

Funding levels are shown within the financial statements included in this report.

Reserves Policy

Policy is for reserves of 3 - 6 months' worth of expenditure with part of the reserve specifically allocated to Relocation and IT. We maintain these reserves as a prudent measure in a challenging financial climate to ensure we are able to meet our commitments, up to and including wind-up costs in such an eventuality. Reserves are currently in line with our policy expectation. However, it should be noted that set-up costs associated with relocation of premises will have an impact on this position in 2017-18

Plans for Future Periods

Citizens Advice Swale plans to continue providing core activities and a quality service, and will adopt a flexible and innovative approach to achieving these aims. It will seek to maintain project funding for activities which complement and improve the service and will continually consider new options and initiatives.

The Report was approved by the Trustees/Directors on 28/8/17

Signed on behalf of the Trustees/Directors


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Trevor Payne Chair of Trustees

Our Aims and Principles

Citizens Advice Swale is a constituent member of the National Association of Citizens Advice Bureaux. As such, we are bound by and adhere to the values expressed in the following overarching aims and principles:

Our Aims

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

Our Principles

To provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Our Values

To focus on customers, achieve results, continuously improve, promote equality and fairness, value each other and work together.

Stand up for Equality Strategy

Target Area One: Challenge discrimination through advice
Target Area Two: Promote equality through advocacy
Target Area Three: Value diversity through our role of employer, volunteer agency and contractor

Locally, we provide services for our clients through a committed and well-trained primarily volunteer workforce, offering face-to-face and telephone advice from locations in Swale's three main towns of Sittingbourne, Faversham and Sheerness. We are a campaigning organisation as well as an advice-provider and we seek to continually review and improve services we offer for the people of our community. These Aims and Principles drive the work that we do with clients, in negotiations on their behalf, and in dealings we have with the various agencies we encounter through providing fair and independent advice. They also inform our own internal operating practices, staff and volunteer policies, recruitment, training and support.

Our management review of the year 2016-17

The management review for 2015-16 spoke of transition and reorganisation, presciently noting that this would be the theme for the following year and probably several years to come. Unsurprisingly that has turned out to be true - although some of the most significant changes are still to come to fruition as this review is being written. 2016-17 began with a redundancy process and reductions in administrative and management hours, continued with the loss (and non-replacement for financial reasons) of our outreach advisor, occupied much time thinking about how and where we should offer our services, followed by concrete steps to move premises in Sheerness and Sittingbourne, and finished with our Chair signing to formally adopt the national organisation's new Membership Agreement on the 6th April 2017. Along the way, we have had discussions about how we contribute to the Adviceline telephone service, training to comply with the Financial Conduct Authority's regulations regarding the provision of debt advice (GGDA or "Giving Good Debt Advice" programme), the introduction (and more training) to routinely ask clients if they wished to disclose gender violence or abuse concerns (ASK RE), and the build up to replace our client information and recording system (Petra) with a new approach (yet more training). Oh, and a major technological step into the World of Cloud, replacing old and familiar Microsoft programs and in-house servers with a Google environment for email and data handling. (still more training). Somehow, in the midst of all of this frenetic activity, we managed to see more or less the same numbers of clients as in the previous year and provide them with our usual, excellent support. 2017-18? Well that involves that major office and service move, changes in how we conduct quality assurance and leadership self-assessment, the local full-service roll-out of Universal Credit, staff and volunteer comings and goings, and no doubt many other alarms and excursions as-yet undreamed of. Somehow, we will probably see around the 6,500 clients, just as we have managed in the past. Life is never dull at Citizens Advice Swale!

2016-17 involved much thinking about the practicalities of offering a comprehensive service to the community when our finances systematically diminish. As ever, we remain deeply grateful to the funders who resource us with no strings that would influence our independence, but have to work ever-harder to secure the means to build and develop what we do. Consequently, we are delighted to be supported by Swale Borough Council and Faversham Town Council who serve as the backbone for our finances, along with various Parish Councils and other donors. The Money Advice Service's Debt Advice project continues to ensure we are able to provide specialist support for the significant debt issues Swale residents struggle to cope with. Energy Best Deal funding has allowed us to offer individual advice sessions for clients facing increasing gas and electricity costs for a further year.

However, although we have not experienced many actual reductions in grant awards, holding them static when costs continue to increase effectively reduces our room for manoeuvre in every successive year. Where there has been a need to prioritise, we have made cuts to administration and management costs and our expenditure on accommodation, rather than service delivery. Common sense tells us though, that once

these savings have been made, there are few other opportunities to make ourselves ever leaner. There are costs we cannot ignore - whether training for new and existing volunteers, or materials (the reference books we rely on can be frighteningly expensive, and need to be an annual purchase to still be current), or covering the expenses incurred by volunteers (they give their time free, we can hardly expect them to pay out to park a car as well), or managing our accounts (the demands on charities to maintain transparent and accurate books seems to outstrip those of commercial enterprises), to pay our small (and reducing) number of salaried staff a wage rate that compares unfavourably to many other contexts. We continue to seek additional funds, through projects, grants, donations, etc - anything that will give us the security to be able to meet the continuing needs of Swale residents - but the opportunities are both shrinking and highly competitive.

Whilst addressing many of the financial issues identified, moving into Sheppey Gateway in January 2017 and the plan to transfer our offices in Sittingbourne from Station Street to Swale House have other positive aspects. The changes also give us an opportunity to look hard at exactly how we deploy our resources, and try out different approaches. The Sheppey Gateway has provided an excellent base for specialist appointments and drop-in sessions - it is central and a number of other agencies and services operate from the premises. We have been busier there than in our old home at Hope Street, but at considerably less cost. We expect a similar scenario in Swale House - along with the opportunity to explore different models of providing advice and information, greater partnership work with the local authority and bodies such as JobCentrePlus and SATEDA, more visibility for the work that we do. In preparation for relocations we have changed the way we handle our IT systems (a somewhat steep learning curve, but ultimately beneficial) and started to look at how we store and use the material generated by our work with clients. Why destroy forests for the sake of a paper copy of something we can easily scan and save electronically?

When we signed the new Membership Agreement with Citizens Advice in April 2017, it had been through an extensive consultation process and much to-and-fro discussion between the national organisation and individual local offices. It remains to be seen how much this agreement changes the way we function - if at all. We will have access to some new performance reports that will give a clearer picture about the clients we see and their views of the service they receive. We will receive regular feedback about the quality of advice we provide, about the state of our finances, and views of paid staff and volunteers about the organisation they work for. It also commits us to joining the national Adviceline service, contributing to a telephone advice and information network complementing our existing face-to-face activities. Clearly people seeking advice in the current age will be doing so by a variety of means and we must be ready to meet those demands. It remains true though that in the past year, much of our traffic has been long-standing clients who look to us as the place (usually the only place) where they can sit across from an actual "person" and pour out their troubles to a sympathetic and genuinely interested ear. Technology serves a role alongside this - it cannot replace it.

And if anyone is still not persuaded....debt and welfare benefits issues account for 65% of all cases seen, and 41% of our clients report long-term health conditions and/or disabilities. Many of our clients face complex issues and lead chaotic lives moving from one crisis point

to another. It is rare that a client presents with a single problem, and we routinely assist individuals across an inter-linked array of difficulties – benefits sanctions that lead to accumulating debts, which prompt rent arrears and potential eviction being a particularly frequent scenario. From general advice in relatively straightforward matters to extended support for complex and intractable problems, there is considerable evidence to show that our work has major benefits to individuals and the community, for example reducing GP visits, alleviating domestic tension, and improving employment prospects, as well as encouraging better financial habits and improved awareness of rights and responsibilities. Nationally recognised methodology showed that in 2015-16, Citizens Advice Swale generated £17.98 value to our clients for every £1 invested in our local service, as a result of the approaching £250,000 worth of time donated by our volunteers. A vital resource, and a bargain indeed!

The list of people who provided their services for us in the year is further on in this Report - but suffice to say we are endlessly grateful for the efforts made by our current and former staff and volunteers. We said goodbye to our Outreach Advisor Rachael Hudson and Sittingbourne cleaner Jean Moppet in the course of the year, and welcomed Peter Marchington to the Trustee Board. Lynne Taylor retired from her voluntary role looking after Research and Campaigning activities in Faversham. Most of our core staff and volunteers have been with us for many years, having weathered all sorts of changes in systems, funding, styles and methodologies - but continue supporting people to find the best way to resolve their issues. 2016-17 was a year when we began the process of considering our long-term future, building on all of this expertise and commitment, and looking at ways we can be as important a service to the Swale community in coming years as we have in the past.

We are sure you will want to join us in giving thanks to the staff, volunteers and trustees who make this possible.

Mark Hinton, Sara Jones – Managers

Our services for the community in Swale

Our facts and figures

Citizens Advice Swale serves an area essentially based on the boundaries of a single second tier local authority. This, in turn, cuts across two parliamentary constituencies; Sittingbourne & Sheppey - Gordon Henderson MP (Cons), and Faversham & Mid-Kent - Helen Whately MP (Cons)); and two NHS Clinical Commissioning Group boundaries (Swale CCG and Canterbury & Coastal CCG). As at May 2015, Swale Borough Council comprised 32 Cons, 9 UKIP, 4 Lab and 2 Ind Councillors serving a population of approximately 145,000 of which 50.6% were female and 49.4% male at the time of the 2011 Census.

The area is predominantly white (96.6%), relatively young compared to local and national averages, relatively stable (low migration into or out of the area), has a relatively high obesity rate and a high proportion of smokers, and comparatively high crime and violent crime levels. The proportion of lone-parent households is high by national standards. Home ownership is higher than national rates at 68.2% (compared to 63.6%), but at 6.3% the proportion of housing stock deemed non-decent is also above the national level (4.1%). In terms of deprivation and inequality, Swale appears in the 20% most deprived Districts in England - with some extreme pockets of deprivation in the 10% band (Indices of Multiple Deprivation 2015). Swale 001A in Sheerness appears as the 46th most deprived out of 32,844 Lower Super Output Areas (LSOA) in the country as a whole. In particular, Swale has a significantly high deprivation score in the education and health & disability domains. Literacy levels were highlighted in a recent Report showing that many residents find reading and writing difficult, a significant barrier to progress in employment and social life (National Literacy Trust, Feb 2017).

79.8% of the Swale population are economically active (marginally below the South-East level), but wage rates for full-time employees are considerably lower than their peers in the South Eastern region. By comparison with national figures, Swale has a very low proportion of knowledge-based workers classified as in professional, managerial or technical roles (35.7% compared to 45.2% across England). 66.5% of working-age females are in paid employment, compared to 83.7% of males.

The claimant count in June 2017, at 2.3% is higher than the Great Britain rate, and almost double that of the South East region as a whole. Strikingly, for those aged 18-24 the rate is 4.2% compared to 1.6% across the South East and 2.8% in the whole of Great Britain. Employment & Support Allowance and other incapacity benefits accounted for 6.2% of claims in 2016-17, again significantly higher than the South Eastern rate of 4.4%. Carer benefits at 2.5% were almost twice the comparative South East level (NOMIS official labour market statistics to March 2017 - note that the South East figures do not include London).

(Statistics are derived from the March 2017 Grant Thornton District Profile for Swale except where stated)

Based on statistics from our Petra recording system **4,389** (2015-16: 4,420) **clients** were advised on **18,239** (2015-16: 18,629) **issues** during the year.

Our systems only count clients once in any accounting period, and the figures presented here are based on an annual summary. If the figures were based on each month's statistics the number of clients seen during the year totals **6,625** (2015-16: 6,551). This highlights the huge number of returning clients we see. These clients are mostly reliant on benefits and often become trapped in a vicious circle, when the effect of one problem can be the cause of another.

As in previous years and as detailed in the following chart, debt (**47%**) and benefits (**18%**) form by far the highest proportion of advice issues we deal with, frequently with the same client. There has been an increase in enquiries to the bureau as the general public struggle to keep up with the many proposed and actual changes to the benefits system made under the present government.

The bulk of enquiries for benefit advice continue to come from Employment & Support Allowance (ESA) and Personal Independent Payment (PIP) applications. Most of this work involves requests for Mandatory Reconsiderations and Appeals. Nationally, something like 66% of all such challenges are successful, which in turn prompts more and more clients to issue challenges. We are also seeing increasing numbers of applications for Discretionary Housing Payment where clients struggle to clear rent arrears or seek to make up shortfalls in Housing Benefit as a result of the imposition of the bedroom tax or higher Council Tax charges.

Advisers can take satisfaction from the knowledge that good benefit advice can have an enormous impact on the lives of our clients. Helping clients to claim the benefits to which they are entitled can be the first step towards enabling them to take control of their lives in other areas, whether it be by reducing or avoiding debt, solving their housing problems by paying off rent arrears or by improving relationships through the removal of unnecessary stress from family life.

Safe and secure housing is a basic need. Client's housing issues mostly deal with unfair eviction processes and the failure of landlords to keep properties in good repair. Statistics report that almost a third of homes in the private rented sector fail to meet the national Decent Homes Standard according to research undertaken. We are grateful to Medway Citizens Advice who hold a Legal Aid Agency contract for Housing and who see our clients at the Sittingbourne office and offer casework to help support them and resolve their housing issues.

The majority of our clients are seen face-to-face, although increasing numbers are dealt with by telephone and email and other digital. Our face-to-face clients are twice as likely to lack basic digital skills and are more likely to lack internet access compared to the general population.

The following tables provide some statistical context, showing the key client demographic data and the main advice categories that we dealt with during the year. The raw figures shown here indicate only the nature of client problems dealt with by the bureau. They are not intended to show how much work is needed to deal with the problem nor how many times an individual client returns with a problem. The Dashboard (colour insert) is a nationally generated snapshot of key data for our local Citizens Advice Swale office. The data tables are collated from information clients provide us with when they make their initial contact with us. We cannot insist on a fully-completed data form – hence the sometimes relatively high percentages of “not recorded” and often clients just request contact details or a printout of information from the website.

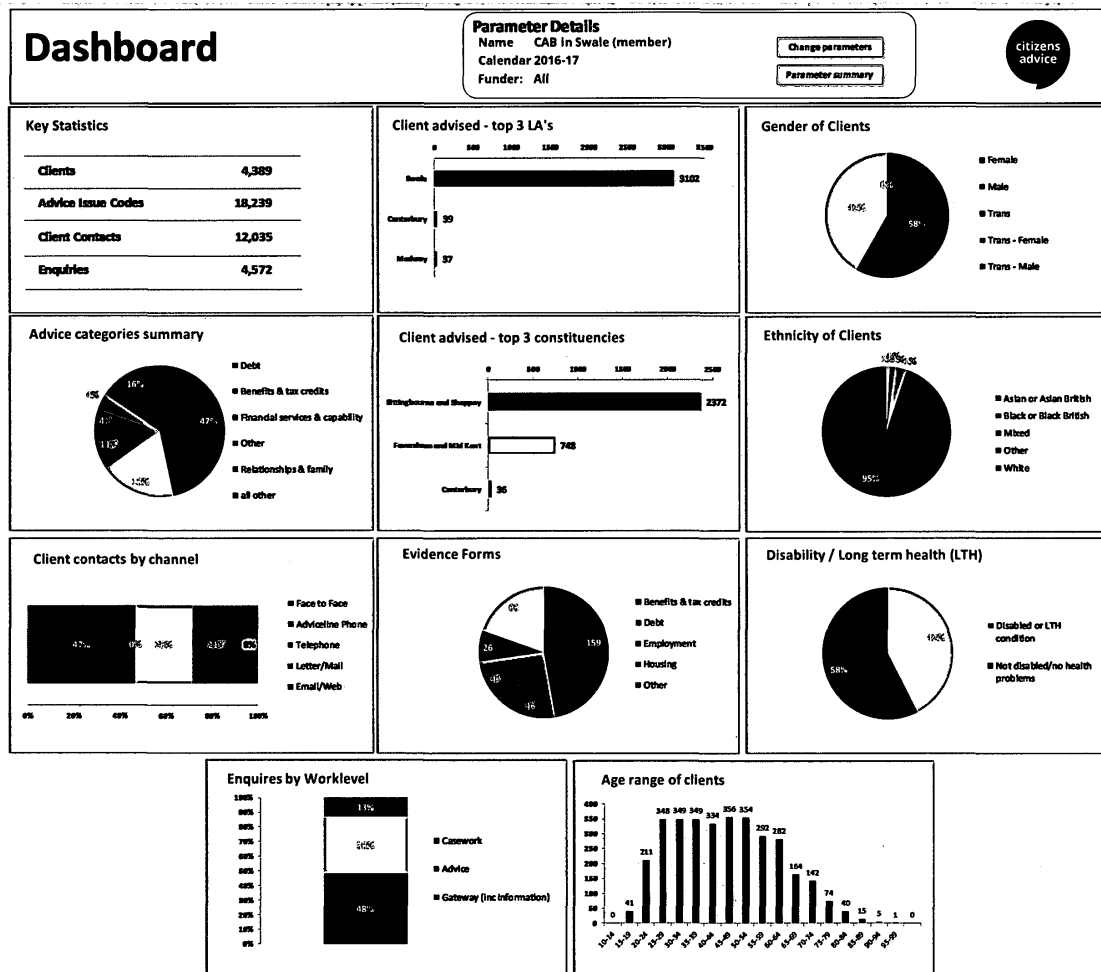
The socio-economic and demographic characteristics of Swale at the beginning of this section are mostly reflected in the profile of clients we see, although compared to the general population of Swale, the clients we help locally are more likely to:

- live on a low or very low income
- not be in full time employment
- be older
- rent their home
- be disabled or have a long term health condition

OCCUPATION	Percentage
Carer - children	2.20%
Carer - elderly/disabled	1.53%
Employed < 30 hrs p/w	7.29%
Employed >= 30 hrs p/w	12.31%
Looking After Home - Dependents	3.65%
Looking After Home - No Dependents	0.19%
On Govt Scheme For Employment	0.17%
Permanently sick/disabled	10.11%
Retired	8.44%
Self employed	3.59%
Student	0.97%
Unemployed - seeking paid employment	9.66%
Volunteer	0.45%
Other	3.45%
Total	100.00%
<i>Occupation not recorded</i>	<i>36.00%</i>

HOUSEHOLD TYPE	Percentage
Couple	12.53%
Couple with dependent children	16.59%
Couple with non-dependent children	3.59%
Single person	25.25%
Single person with dependent children	15.62%
Single person with non-dependent children	3.76%
Other adults only	4.57%
Other with dependent children	0.75%
Total	100.00%
All households with dependent children	32.96%
<i>Household type not recorded</i>	<i>17.34%</i>

HOUSING TENURE	Percentage
Buying Home (Mortgage, etc)	10.89%
Own Outright	10.33%
Private Tenant	21.49%
Social Tenant	24.16%
Staying with relatives/friends	8.69%
Homeless/Hostel	1.73%
Shared Ownership	1.28%
Rent-Free Housing	0.14%
Prison	0.75%
Other	2.48%
Total	100.00%
<i>Housing Tenure not recorded</i>	<i>18.07%</i>



CLIENTS and ISSUES by Local Authority Ward	Unique Client Count	Issues	Issues %
Abbey	175	806	4.4%
Bobbing, Iwade and Lower Halstow	64	134	0.7%
Borden and Grove Park	112	621	3.4%
Boughton and Courtenay	85	453	2.5%
Chalkwell	90	239	1.3%
East Downs	44	245	1.3%
Hartlip, Newington and Upchurch	73	362	2.0%
Homewood	147	490	2.7%
Kemsley	141	778	4.3%
Milton Regis	182	1186	6.5%
Minster Cliffs	116	726	4.0%
Murston	194	1148	6.3%
Priory	146	784	4.3%
Queenborough and Halfway	157	1039	5.7%
Roman	209	870	4.8%
Sheerness	409	2146	11.8%
Sheppey Central	142	633	3.5%
Sheppey East	135	569	3.1%
St Ann's	172	607	3.3%
Teynham and Lynsted	128	669	3.7%
The Meads	85	394	2.2%
Watling	195	812	4.5%
West Downs	28	178	1.0%
Woodstock	60	246	1.3%
Total Swale	3,289	16,135	88.5%
<i>Others - not recorded - outside Swale</i>	<i>303</i>	<i>2104</i>	<i>11.5%</i>

We routinely report issues of unfairness and injustice by recording key evidence for national data collation to inform campaigning activity. In 2016-17, we reported **345** such issues, of which the majority related to benefits/tax credits and debt matters (**60%** of all reported)



Energy Best Deal - Description of problem and how we helped

Client lives with his partner and 3 dependents aged between 2 and 13, is in receipt of benefits including ESA. There are physical and mental health issues in the household. Client's principal concern was that he has a prepayment electricity meter in the property which appears to be recording consumption that he is not using. He is happy with his current supplier, but wishes to check that he is not being overcharged.

Also the SMART meter in the property beeps very loudly whenever it needs topping up and a £40 payment ran out within a week. The loud beeping is very stressful and he is unable to access the emergency credit supposedly present to stop the noise.

What we did

The advisor telephoned the client's supplier and explained the client's concerns. Utilita agreed to replace the existing meter due to client's vulnerability, although not presently scheduled for this. Utilita further confirmed that although a new tenancy was recorded, because the meter had not been recalibrated it may show a debt from the previous tenant. They agreed to look into this for the client and confirmed that any overpayment would be refunded once they had received a signed copy of the tenancy agreement.



Benefits - Description of problem and how we helped

Client, aged 59, single, living in private rented accommodation.

Client is disabled and has arthritis in her back. She has been claiming Employment Support Allowance (ESA) and Disability Living Allowance (DLA) for a number of years.

Job Centre recommended that she consult Pinnacle People on Sheppey (a provider of welfare to work programmes). They suggested to client that she would be better off working and applying for working tax credits (WTC). They helped client access a training course and she qualified as a beautician. She registered as being self employed.

She applied for WTC when her ESA stopped and contacted the bureau when she had not heard from HMRC. As a result of having no income, she had fallen into debt, including rent arrears.

What we did

We contacted HMRC on her behalf and they advised that her claim had been turned down because she was not demonstrating that she was working for at least 16 hours a week.

We completed a benefit check for the client. This demonstrated that if she was not entitled to WTC she would be financially better off not working. We helped the client claim the appropriate benefits and referred her to the Money Advice Unit for debt advice. They helped the client apply for a Debt Relief Order.

citizens
advice

Debt - description of problem and how we helped

Client, aged 47, lives in Moat HA property with her daughter. Client cares for her daughter, who claims employment support allowance and disability living allowance. Client also works 12 hours per week in retail.

Client has priority debts including rent and council tax arrears and an overpayment of housing benefit. Southern Water have a county court judgment which has been passed to bailiffs for collection. Moat HA have issued a notice seeking possession. Client has non priority debts totalling £12,550.

What we did

We discussed the options available and the client decided she wanted to apply for a Debt Relief Order (DRO). We helped her to gather up to date balances for all her debts.

We advised the client of the powers of bailiffs which reassured her that they could not break into her house. We assisted the client to apply for a DRO which dealt with all her debts. In order to help her in the future, now that her debt situation had been sorted, we talked to her about reducing her expenditure with tips on how to budget and manage her money.

citizens
advice

Benefits - description of problem and how we helped

Client had been claiming Employment Support Allowance (ESA) as he suffers from lower back pain, for which he has had surgery. He also suffers with anxiety and depression. He also told us that he has difficulty reading and writing and his wife helps him with this.

Following his work capability assessment, he scored 0 points against the physical descriptors and 6 points against the mental health descriptors and so his award was terminated. (15 points are required to be awarded ESA).

What we did

We helped the client appeal the decision. We suggested he gather additional medical evidence and explained the descriptors against which points are awarded. We received a full report from his GP and incorporated this information into a written statement for the tribunal.

To reassure the client we explained what would happen at the tribunal, what he needed to take with him and how to prepare for the questions he may be asked.

The outcome

The tribunal awarded the client 15 points under the mobilising descriptor and placed the client in the support group. The tribunal also recommended that the client is not re-assessed within 24 months from the date of the hearing.

Some individual comments received from grateful clients

Sent with a basket of flowers - 'Amazing people with so much patience and kindness. Thank you for your help.'

Sent with a donation of £100 - 'Please accept this donation. I hope it helps. I don't know where I would have been without all your help'

'Thank you for your help on Wednesday. I do apologise for walking out without leaving a donation. I think it was because I was so relieved at having the problem sorted'

'Dear Sir thank you for forwarding my referral to amat housing I'm no longer homeless and sleeping rough. Without the help of cab I would not have a place to stay. God bless you sir and your colleagues. Happy Christmas and new year.' (sic)

'Thank you for all your help. Can't thank you enough'

'To all staff thank for all your help with my redundancy pay I have got good results I have been paid my redundancy pay. thanks to you.'(sic)

'I just want to say Thank You. I cannot express adequately how grateful I am for all your help. Your support meant a great deal to me. Thank you for your kind heart, understanding and professionalism. God bless you. With eternal gratitude.'

'Thank you so much for helping me with my appeal, which I won, always grateful'

Our support for debt issues

As in previous years, debt has remained the largest area we gave advice on. This reflects the large amount of debt work done by the bureau, funded under the Money Advice Services contract (MAS).

We are seeing more clients with arrears on essential household bills such as council tax, rent and utilities. This growth in clients with arrears on household bills has been seen across the advice sector. Changes to the benefits system - including the benefit cap and the roll out of Universal Credit are potentially adding greater complexity to the household budgets of low income families.

A report published by Citizens Advice (July 2016) - 'Catching up - Improving council tax arrears collection' reports on the trend that we have seen locally, of the increase in council tax arrears at a time when other debt queries have fallen by comparison. Part of the report looked at why people were falling behind with council tax - 55% of people stated that a 'general lack of money to cover all bills' was one reason they were behind. The next most given reasons were a drop in wages through reduced hours or redundancy (30%), and cuts to welfare benefits or tax credits (25%).

The report found that councils who escalated collection to court action, adding extra charges and using bailiffs, often caused relatively small amounts of council tax debts to spiral out of control and become unpayable. This is of particular concern when it involves vulnerable clients. We continue to work closely with SBC Council Tax Recovery Team to try and ensure that affordable payments arrangements are negotiated.

During the year, our two specialist debt staff helped manage total indebtedness of **£5.35 million**; of this **20%** belonged to clients who reported themselves as having a disability or long term health condition.

In addition to this activity, with funding from Energy Best Deal, we helped many clients identify savings by switching their gas and electricity supplier. The project identified annualised savings of **£25,990** – an average of **£520** per client, a majority of them pensioners or persons on low income.

Our support for benefits issues

We help clients deal with a wide range of benefit issues and the level of support and help we provide varies enormously. Some clients receive assistance to complete forms, others in understanding letters they receive, others need help to appeal decisions. The biggest single issue we deal with is helping clients appeal employment and support allowance (ESA) and personal independence payments (PIP) award decisions when they fail the assessment. Often at these medical assessments they are awarded 0 points, when 15 points are required to access the benefit. We help clients prepare for the tribunal hearing and to

gather additional medical evidence to support their case. A majority of these cases are successful at the appeal stage which is indicative of the complex and unhelpful system in place. These are often distressing times for our clients, faced with a reduction in income and an uncertain future.

Universal Credit continues to be rolled out across Swale to a limited claimant group. We have worked alongside Job Centre Plus and offered Personal Budgeting Support to claimants. Nearly all of these clients present with debts that have increased since being transferred onto Universal Credit. They have struggled to manage monthly rather than fortnightly payments, and in personally receiving payments for housing benefit previously paid direct to their landlord. With the full service roll out of Universal Credit expected towards the end of 2017, we anticipate seeing a lot more clients seeking help not only to make a claim (which has to be made online), but to deal with the complex nature of the benefit and how it is calculated.

For those clients with mental health issues, the problems they face often seem insurmountable and they would find it impossible to manage without our help and support.

During the year we helped clients apply for benefits, challenge and appeal decisions, and as a result we have been able to record outcomes amounting to a **£763,279** income gain for clients in receipt of benefits and tax credits in 2016-17.

Our people - staff and volunteers during 2016-17

49 volunteers and **18** paid staff worked with us in the course of the year, over three principal locations, and in 11 advice sessions a week.

This has been a busy year; much of it was taken up with a national initiative, getting Money Advice Service accreditation for giving debt advice. This meant there wasn't as much time as we would have liked to provide the training that was identified in the training needs survey staff and volunteers completed in the autumn of 2016. However, NHAS will be coming in June to deliver a session on S.21 notices and in October, CPAG will deliver two training sessions for volunteers & staff on Universal Credit. Benefits and housing were two key areas that had been identified in the training needs survey.

We're delighted to say that all staff and volunteers completed the Giving Good Debt Advice training, or the equivalent for reception & admin workers. GGDA is an online debt training programme that allowed us to meet the criteria for getting MAS accreditation. We ran a number of sessions in Faversham and Sittingbourne where volunteers could come and do their training and everyone gave up their time and completed the necessary work.

September 2017 sees the roll out of Casebook, the replacement for our current case recording system, Petra. At first look it appears to be a much more intuitive and user friendly system but like all change, it will take some getting used to. However, we're confident that our volunteers will rise to the challenge magnificently - it is unlikely there will be many tears shed for the previous system!

Paid staff - role	Name	Year joined *Left during the year
Managers	Mark Hinton	2012
	Sara Jones	2000
Welfare Benefits Supervisor & Caseworker/ Advice Session Supervisor	Charlotte Frost	2005
	Tracy Greaves	1991
Training & Volunteer Support Coordinator	Matt Begg	2015
Advice Session Supervisor	Linda Weller	2004
	Anne Dawes	2000
Debt Caseworker	Scott Gower	2010
	Denny West	2005
Outreach Advice & Development Officer/ Training Officer	Rachael Hudson	2012*
Finance Officer	Peter Smith	2014
Administration Co-ordinator/ Health & Safety Officer/ Minutes Secretary to Trustee Board	Anthony Hanley	2009
Administrator	Carol Butterfield	1997
	Susan Tummon	2006
Administrator/Cleaner	Samantha Rose	2004
Cleaner	Jean Moppett	2007*
	Fay Warr	2007

Volunteer - role	Name	Year joined *Left during the year
Volunteer Advice Session Supervisor	Margaret Davies	2004
	Sue Durden	1993
Research & Campaigning Co-ordinator	Cleone Curtis	1998
	Lynne Taylor	1998*
Adviser	Laura Binger	2012
	Sarah Blair	2014
	Janet Bott	2012
	Jenny Broom	2015
	Lesley Brooman	2016
	Peter Cheeseman	2001
	Diana Child	2000
	Michael Clark	2015*
	Sam Cornelius	2015*
	Laurence Courtney	2005
	Resham Diu	2017
	Marc Ecclestone	2015*
	Barry Edwards	2004
	Marjorie Edwards	2006
	Uzochi Ejimofor	2015*
	Erin Fisher	2016*
	Harry Groom-Jobey	2016*
	Sam Henley	2016*
	Ann Jones	2013
	Anna Kiddell	2004
	Linda Langworthy	2008
	Noaj Laurance	2006
	Kate Lilley	2004
	Gloria Manser	2006
	Claire McGovern	2008
	Pat McKenzie	1995
	Len Micklewright	1992
	Zaneela Nanyanzi	2015*
	Penny Newell	2010
	Iris Nolan	1999
	Denise Oliver	2013*
	Pam Parker	2009
	Sally Pirie	1997
	Joyce Robb	2005
	Paul Salter	2015*
	Marion Setterfield	1999
	David Shannon	2016
	Juliet Wildish	2013*
	Stella Williams	2015
	Joy Willis	2016

Receptionist	Linda Colman	2013
	Elaine Rose	2013
	Jan Smith	2010*
Administrator	Rachel Burnell	2015*
	Flavie Balliet	2016
	Daniel Townshend	2016*

Our places – locations where advice and support were provided during the year

Principal venues

Drop-in, telephone advice and appointments

	Faversham	Sheerness	Sittingbourne
Monday	10am – 2.30pm	Debt appointments 9.30am-12.30pm	10am – 2.00pm
Tuesday	Appointments 10am – 2.30pm	9.30am – 12.30pm	Appointments 10am – 2pm
Wednesday	10am – 2.30pm	Benefits appointments 9.30am – 12.30pm	10am – 2.00pm
Thursday			
Friday	10am – 2.30pm		10am – 2.00pm

At Faversham most of our public-facing work is on a ground-floor level, as is all of the provision at the Sheppey Gateway. Both of these locations are central and there is parking and public transport close by. Both would benefit from more space at peak times. In Sittingbourne, our administrative and managerial functions account for the upper floors of a former terraced house, which contains many levels and steeply narrow staircases. Although clients are mostly seen at the ground level, some advice sessions inevitably have to take place above this, with attendant access problems for clients with restricted mobility. The premises are far from ideal, but as with Faversham and Sheerness, have the advantage of centrality and are easy to get to by car, bus or train. We own none of our premises directly so lease arrangements operate. Plans to relocate the Sittingbourne office into Swale House advanced considerably during the year and we anticipate operating from new premises at some point towards the end of 2017. This would provide ground floor access for all public-facing work, with back-office functions occupying two adjacent rooms on the first floor.

Outreach venues

Following the cessation of the Big Lottery Advice Services Transition Fund in October 2015, we continued to support a restricted outreach provision into the following year. With the departure of our Outreach advice worker in September 2016 and the need to review staffing and finances, the vacancy was not filled and consequently we have been unable to offer advice in situ at outreach locations since, other than a limited provision at HMP Sheppey for debt-related issues. Instead, we encourage partners and other agencies to signpost to the Citizens Advice website for information, or in some cases, provide telephone access for specialist appointments

Our plans for the future

As noted in the earlier Management Review, planning for the future has been very much at the forefront of our thinking lately. Fundamentally, it boils down to being able to continue to provide a high-quality and accessible service to whoever needs us for as long as the need exists. Simple in concept, rather harder to realise in practice. We will shortly be embarking on the production of our 2018-2021 Strategic Plan, and having already taken most of the possible steps to reduce costs and improve services by moving into new and better premises, the next major challenges will be around the way we actually provide advice to people.

Without pre-empting the work of the Strategy and Structure sub-Committee of the Trustee Board, and the discussions leading to the creation of the new Strategic Plan, our plans will necessarily include making best use of technology from telephones to email to text messages. The plans will need to recognise that whilst we have to be responsive to when our volunteers wish to make themselves available, there will be local residents wanting to access advice in the evenings, during weekends, before and after they go to work, the moment immediately after some issue has occurred that has perplexed or worried them. The plans will acknowledge the existence of competitors, the continued challenge to funding and resources, the changing demographics and socio-economic circumstances in Swale. Our plans will need to factor in the new client recording package "Casebook", the feedback we receive via the Citizens Advice Performance and Quality Framework, and the lived experience of being in new premises. All in all, we know there is a significant amount of work to be done.

What we hope is that our existing volunteers will continue to support the work that we do, and that new people will come along to move things onward. There are some genuinely interesting opportunities likely to come along that can develop our researching and campaigning, our presence on social media platforms, and our partner relationships. The mere fact of our sharing space with local authority teams and other agencies will lead to a different understanding of how we all work, and hopefully some creative solutions to the community's advice needs.

By the time of the 2017-18 Annual Report our plans will have a more concrete shape, and we will know what actions we need to take to realise them. That is not the same as things actually "happening", of course. In the original version of our relocation plans, we moved into Sheppey Gateway in January and Swale House in April. This paragraph is being written in August 2017, and on a laptop still firmly sat on a desk in Station Street. Nevertheless, the new lease has now been signed and it will soon be all hands to the pump to move ourselves bodily from one end of Sittingbourne High Street to the other. That physical move will be the catalyst for the other conceptual and delivery changes we have in mind to keep us relevant and thriving for the next few years.

Our acknowledgements and thanks

In 2017 we are pleased to celebrate the long service of the following member of staff and volunteer:

Fay Warr – 10 Years of Service

Pat McKenzie – 30 Years of Service

As ever, we are grateful for the support we receive from our Trustee Board, and everyone else associated with Citizens Advice Swale. We will continue to explore ways of communicating more regularly with Friends and Members in the coming year as we become more adept in the use of social media and other online channels to keep everyone up to date.

Finally, we cannot end this report for the year 2016-17 without repeating our thanks to the staff and volunteers who organise and provide the support for Swale residents – and especially to our Admin team who organised the Annual General Meeting and ensured this Annual Report is in your hands.

Company number 05052691

CITIZENS ADVICE BUREAU IN SWALE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017

CITIZENS ADVICE BUREAU IN SWALE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE BUREAU IN SWALE

I report on the accounts of the company for the year ended 31 March 2017 which are set out on pages ii to xi.

This report is made solely to the company's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's Trustees as a body, for my work or for this report.

Respective responsibilities of trustees and examiner

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

R J Kreffer FCCA
MHA MacIntyre Hudson
Chartered Accountants
71 New Dover Road
Canterbury
Kent CT1 3DZ

Date: 25/6/17

CITIZENS ADVICE BUREAU IN SWALE

**STATEMENT OF FINANCIAL ACTIVITIES (Incorporating an Income and Expenditure account)
FOR THE YEAR ENDED 31 MARCH 2017**

	Note	Unrestricted funds £	Restricted funds £	Total 2017 £	Total 2016 £
Income and endowments from:					
Donations and Legacies					
Faversham Town Council		-	6,000	6,000	6,000
Local parishes		1,275	-	1,275	1,055
Other donations		10,269	-	10,269	391
Friends of CAB		285	-	285	270
The Swire Trust		1,000	-	1,000	1,000
National Association of Citizens Advice Bureau		-	-	-	2,100
Other Income		-	-	-	995
Charitable activities:					
Grants and contracts:					
Swale Borough Council		133,430	-	133,430	133,430
Amicus Horizon - Housing/Debt Advice		-	-	-	9,000
National Association of Citizens Advice Bureau		-	18,300	18,300	18,100
Money Advice Service		-	102,610	102,610	102,737
Big Lottery Awards for All		-	10,000	10,000	-
Advice Service Transition Fund		-	-	-	41,688
Pensionwise		-	-	-	5,500
Healthwatch		-	-	-	1,820
Room rental		600	-	600	2,918
Investment income		54	-	54	65
Total incoming resources		<u>146,913</u>	<u>136,910</u>	<u>283,823</u>	<u>327,069</u>
Expenditure on Charitable Activities					
Charitable activities	3	<u>162,293</u>	<u>113,790</u>	<u>276,083</u>	<u>329,034</u>
Total resources expended		<u>162,293</u>	<u>113,790</u>	<u>276,083</u>	<u>329,034</u>
Net Income /(expenditure)		(15,380)	23,120	7,740	(1,965)
Transfers between funds	16	<u>13,120</u>	<u>(13,120)</u>	<u>-</u>	<u>-</u>
Net movement in funds for the year		(2,260)	10,000	7,740	(1,965)
Reconciliation of funds					
Total Funds brought forward		<u>128,868</u>	<u>895</u>	<u>129,763</u>	<u>131,728</u>
Total funds carried forward		<u>126,608</u>	<u>10,895</u>	<u>137,503</u>	<u>129,763</u>

CITIZENS ADVICE BUREAU IN SWALE

**BALANCE SHEET
AS AT 31 MARCH 2017**

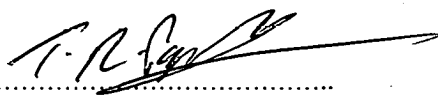
	Note	£	2017 £	£	2016 £
Fixed assets					
Tangible assets	11		6,066		12,954
Total fixed assets			6,066		12,954
Current assets					
Debtors	12	6,600		7,601	
Cash at bank and in hand	13	147,483		133,320	
Total Current assets		154,083		140,921	
Creditors: amounts falling due within one year	14	(22,646)		(24,112)	
Net current assets			131,437		116,809
Total net assets			137,503		129,763
The funds of the charity	16				
Unrestricted funds			126,608		128,868
Restricted funds			10,895		895
Total charity funds			137,503		129,763

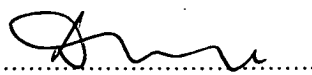
The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2017 and of its net expenditure for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 relating to small charitable companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the charitable company.

Approved by the directors for issue on 28/8/17 and signed on their behalf by :


T Payne


D Parker

Company registration number 5052691

The notes on pages iv to xi form part of the financial statements.

1 Accounting policies

a) General information and basis of preparation

Citizens Advice Bureau in Swale is a private company limited by guarantee in England. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 2 of these financial statements. The nature of the charity's operations and principal activities are the provision of free, confidential, independent and impartial advice services to the people of Swale.

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) issued on 16 July 2014 as updated through Update Bulletin 1 published on 2 February 2016, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £1.

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

The charity adopted SORP (FRS 102) in the current year and an explanation of how transition to SORP (FRS 102) has affected the reported financial position and performance is given in note 20.

b) Incoming Resources

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities when the charity has entitlement after any performance conditions are met, it is probable that the income will be received and the amount can be measured reliably. Income is deferred only when the donor has specified that the income relates to a future period, or if entitlement is not met.

Income provided by the 'Big Lottery Fund' is recorded as received. The figure recorded reflects those funds due to this organisation. Funds received on behalf of the other partners to the agreement that have yet to be paid over to the partner are recorded as 'Other creditors' within the balance sheet.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts in line with the SORP (FRS 102).

Rental income is recognised as the charity's right to receive payment is established.

c) Resources expended

Resources expended are recognised in the period in which they are incurred. Resources expended include VAT which cannot be recovered and is therefore reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those that assist the work of the charity but do not directly represent the charitable activities and include office, personnel, governance and administrative costs. These costs have been allocated to expenditure in charitable activities.

Governance costs includes those costs associated with meeting the constitutional and statutory requirements of the Charity and include the Independent Examiners' fees and costs linked to the strategic management of the Charity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

1 Accounting policies continued

d) Tangible fixed assets

Tangible fixed assets of over £1,000 are capitalised and are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Leasehold improvements	25% straight line
Computers, software and equipment	25% straight line
Fixtures and fittings	20% straight line

e) Cash and cash equivalents

Cash is represented by cash in hand and financial institutions repayable without penalty on notice of not more than 24 hours.

f) Debtors and creditors receivable/ payable within one year

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

g) Employee benefits

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

h) Operating leases

Lease payments under operating leases, where substantially all of the risk and benefits remain with the lessor, are charged as expenses in the period in which they are incurred.

i) Going concern

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

j) Fund accounting

Funds held by the charity are either:

Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

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

Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are used for particular restricted purposes.

k) Judgements and key sources of estimated uncertainties

No judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies that have had any significant effect on amounts recognised in the financial statements, except for those detailed in the above accounting policies.

There are no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next financial year.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**
2 Incoming resources

Income from donations and legacies totalled £18,829 (2016: £10,816), of which £6,000 (2016: £6,000) was attributable to restricted and £12,829 (2016: £4,816) was attributable to unrestricted funds.

Income from grants and contracts totalled £264,340 (2016: £312,275), of which £130,910 (2016: £162,525) was attributable to restricted and £133,430 (2016: £149,750) was attributable to unrestricted funds.

Income from room rental and investment income totalling £600 (2016: £2,918) and £54 (2016: £65) respectively were all attributable to unrestricted funds in both the current and previous years.

3 Resources expended	Unrestricted funds	Restricted funds	Total 2017	Total 2016
	£	£	£	£
Analysis of expenditure on charitable activities				
Staff costs	53,408	92,897	146,305	167,972
Training expenses	25	2,195	2,220	2,668
Travelling expenses	7,458	954	8,412	10,160
Support costs (see note 4)	101,402	17,744	119,146	148,234
	<u>162,293</u>	<u>113,790</u>	<u>276,083</u>	<u>329,034</u>

Charitable expenditure totalled £276,083 (2016: £329,034), of which £113,790 (2016: £177,572) was attributable to restricted and £162,293 (2016: £151,462) was attributable to unrestricted funds.

4 Support costs allocated to activities	Unrestricted funds	Restricted funds	Total 2017	Total 2016
	£	£	£	£
Staff costs	47,175	-	47,175	56,954
Rent and room hire	18,008	4,502	22,510	23,328
Water rates	431	108	539	497
Insurance	1,730	504	2,234	2,197
Cleaning, decoration and repairs	777	186	963	5,403
Heating and lighting	3,376	2,407	5,783	6,427
Postage	1,973	692	2,665	2,795
Subscriptions and CitA membership fees	5,740	1,693	7,433	9,336
Books and publications	116	303	419	-
Office equipment, stationery and IT services	6,316	3,674	9,990	19,139
Refreshments and office sundries	773	178	951	1,491
Professional fees	304	-	304	325
Telephone	3,122	1,278	4,400	5,541
Depreciation	5,855	1,033	6,888	7,298
Payroll fees	762	190	952	643
Bank charges	5	-	5	10
Recruitment costs	-	-	-	260
Governance costs (see note 5)	4,939	996	5,935	6,590
	<u>101,402</u>	<u>17,744</u>	<u>119,146</u>	<u>148,234</u>

CITIZENS ADVICE BUREAU IN SWALE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2017

5 Governance costs	Unrestricted funds £	Restricted funds £	Total 2017 £	Total 2016 £
Staff costs	1,634	-	1,634	2,036
Independent Examiners' fees	2,724	996	3,720	3,913
Trustees insurance	288	-	288	338
AGM and Trustee meeting costs	293	-	293	303
	<u>4,939</u>	<u>996</u>	<u>5,935</u>	<u>6,590</u>

6 Net income/(expenditure) for the year	2017 £	2016 £
This is stated after charging:		
Depreciation of tangible assets	6,888	7,299
Operating lease rentals	4,075	4,273
Independent Examiners' fees	3,720	3,913

7 Independent Examiners Remuneration

The independent examiners remuneration amounts to an independent examination fee of £3,720 (2016: £3,913).

8 Staff costs

The total staff costs and employee benefits were as follows:

	2017 £	2016 £
Wages and salaries	186,718	214,909
Social Security costs	7,631	11,333
Defined contribution pension costs	765	-
	<u>195,114</u>	<u>226,242</u>

No employee received total employee benefits (excluding employers pension costs) amounting to more than £60,000 in the period.

The average monthly number of employees and full time equivalent (FTE) during the year was as follows:

	2017 Number	2017 FTE	2016 Number	2016 FTE
Provision of services	<u>16</u>	<u>8</u>	<u>17</u>	<u>10</u>

9 Trustees and key management personnel and expenses

Trustees neither received nor incurred any remuneration during the year (2016: Nil) neither were they reimbursed expenses during the year (2016: Nil).

The total amount of remuneration received by key management personnel is £30,490 (2016: £40,662). The Trustees consider key management personnel to be comprised of M Hinton, S Jones and the Trustees.

10 Taxation

The Company is a registered Charity and is not subject to Corporation Tax.

CITIZENS ADVICE BUREAU IN SWALE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

11 Tangible fixed assets

	Leasehold improvements £	Computers, software & equipment £	Fixtures & fittings £	Total £
Cost				
As at 1 April 2016	30,321	81,667	2,951	114,939
Additions	-	-	-	-
Disposals	-	-	-	-
As at 31 March 2017	30,321	81,667	2,951	114,939
Depreciation				
As at 1 April 2016	30,321	68,767	2,897	101,985
Charge for the year	-	6,834	54	6,888
Disposals	-	-	-	-
As at 31 March 2017	30,321	75,601	2,951	108,873
Net book value				
As at 31 March 2017	-	6,066	-	6,066
As at 31 March 2016	-	12,900	54	12,954

12 Debtors

	2017 £	2016 £
Prepayments	3,600	3,851
Accrued income	3,000	3,750
	6,600	7,601

13 Cash at bank and in hand

	2017 £	2016 £
Lloyds TSB Instant access account	101,651	101,073
Lloyds TSB current account	45,282	31,657
Cash in hand	550	590
	147,483	133,320

14 Creditors: Amounts falling due within one year

	2017 £	2016 £
Trade creditors	4,107	4,032
Taxes and social security	2,832	2,934
Other creditors and accruals	7,166	5,610
Deferred income	8,541	11,536
	22,646	24,112

CITIZENS ADVICE BUREAU IN SWALE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

15 Deferred income

Movement on deferred income is broken down as follows:

	Under 1 year	Total
As at 1st April 2016	11,536	11,536
Amounts released to income	(11,536)	(11,536)
Amounts deferred in the year	8,541	8,541
As at 31st March 2017	8,541	8,541

16 Funds Reconciliation

Unrestricted funds:

	Balance at 01 04 16 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 03 17 £
General funds	113,868	146,913	(162,293)	18,120	116,608
Relocation and IT fund	15,000	-	-	(5,000)	10,000
	128,868	146,913	(162,293)	13,120	126,608

Restricted funds:

	Balance at 01 04 16 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 03 17 £
National Association of Citizens	-	-	-	-	-
Advice Bureau	-	18,300	(18,300)	-	-
Money Advice Service	-	102,610	(89,490)	(13,120)	-
Faversham Town Council	-	6,000	(6,000)	-	-
Information Kiosk	695	-	-	-	695
William Barrows Charity	200	-	-	-	200
Big Lottery Awards for All	-	10,000	-	-	10,000
	895	136,910	(113,790)	(13,120)	10,895

Unrestricted Funds: These funds can be used in accordance with the charity's objectives at the discretion of the Trustees.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017

16 Funds (continued)

Designated Funds:Relocation and IT fund

This fund is a designated fund and represents money to be used for the possible relocation of any of our three offices and for upgrading our IT infrastructure.

Restricted Funds:National Association of Citizens Advice Bureau

Energy Best Deal in partnership with Citizens advice, which funds advice to clients in taking action in resolving energy issues (reactive and preventative).

Money Advice Service

The Money Advice Service, in partnership with Citizens Advice, fund the Debt Advice Project. Unspent funds have been transferred to unrestricted general funds in accordance with the agreement.

Faversham Town Council

This grant contributes to the cost of providing casework for Faversham clients.

Information Kiosk

Funding received from East Kent and Coastal PCT to purchase an Information Kiosk at Seashells in Sheerness. The Kiosk was purchased in May 2008 and depreciation and a contribution to the maintenance of it are charged to this fund.

William Barrows Charity

This grant has been provided for use in cases of extreme hardship of residents of the parish of Borden.

Big Lottery Awards for All

This grant relates to money received in respect of the charity's relocation of office premises to Swale House. The project commenced in the year 2017/18.

17 Analysis of net assets between funds	Restricted funds £	Designated funds £	General funds £	Total £
Tangible fixed assets	-	-	6,066	6,066
Other current assets/liabilities	-	-	(16,046)	(16,046)
Cash at bank and in hand	10,895	10,000	126,588	147,483
Total net assets	10,895	10,000	116,608	137,503

18 Financial commitments

At 31 March 2017 the charity had total future minimum base payments under non-cancellable operating leases as follows:

	2017 £	2016 £
Not later than one year	4,075	4,075
Later than one and not later than five years	7,132	11,207
	11,207	15,282

19 Pensions and other post-retirement benefits

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £765 (2016: Nil). There were no liabilities outstanding (2016:Nil) in relation to this pension plan.

20 First Time Adoption of Charities SORP (FRS 102)

The policies applied under the charitable company's previous accounting framework are not materially different to FRS 102 and have not impacted on the charity's reserves.

Our Telephone: 01795 436520

Our Email: admin@citizensadviceswale.uk

Our Website: www.citizensadviceswale.uk

National Website: www.citizensadvice.org.uk

OUR FUNDERS

**All of the below gave some
money to Citizens Advice Swale
during the past year**



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Like us on Facebook
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youtube.com/citizensadvice

Some of the Parish Councils in Swale

Plus Numerous Individual People

Registered Address

Citizens Advice Membership Number

Registered Charity Number

17 Station Street, Sittingbourne, Kent, ME10 3DU

75/0016

1103010

Registered in England and Wales

Company Number

5052691

Authorised and regulated by the Financial Conduct Authority

FRN

617533

Citizens Advice is the operating name of the National Association for Citizens Advice Bureau

Produced by Citizens Advice Swale August 2017

Citizens Advice Swale is an operating name of Citizens Advice Bureau in Swale