ASHFORD BOROUGH CITIZENS ADVICE
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Registered Charity No 1058302
Company No. 3242709 (England and Wales)

ASHFORD BOROUGH CITIZENS ADVICE

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REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	J Lawton (Chair) E Birchmore A Hicks S M Khan B Naiken-Payne M Self D A G Thom
Secretary	M Self
Key Management Personnel	Trustees as above D Downing
Principal Address	Seabrooke House Church Road Ashford Kent TN23 1RD
Independent Examiner	M A Wilkes FCA Azets Audit Services 5th Floor Ashford Commercial Quarter 1 Dover Place Ashford Kent TN23 1FB
Banker	National Westminster Bank Plc 20 High Street Ashford Kent TN24 8SH

The Trustees present their report and examined financial statements of the charity for the year ended 31 March 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014, as amended by Bulletin 1.

Charity objectives and activities

The Bureau provides an independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

Public benefit statement

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Achievements and performance in the year incorporating impact of COVID-19

Ashford Borough Citizens Advice is a long established organisation offering telephone and face to face advice to residents of Ashford Borough. Offices are established in Ashford town and a part-time office is also located in Tenterden. Debt, housing, employment and consumer issues are just some of the day to day work carried out by a small army of staff and amazing volunteers.

As with most organisations the last year has been one of great change. With the advent of Lockdown, the premises sadly closed the doors and moved the advice service to one that is telephone based. The staff and volunteers took on this challenge and kept the service going.

Day to day working practices were changed and like so many other places, working from home became the norm, disrupting normal home lives and routines. Not forgetting of course, the requirement at home for space for work equipment.

Whilst this was happening the management of the centre was working to prepare for the easing of lockdown and in the summer had put in place new equipment such as perspex screens, hand wash and even a shelter outside for people waiting to be admitted for their appointment.

Sadly, once again in the winter the face to face appointments had to be abandoned and at the time of writing we are once again preparing to open up the office once again once regulations permit.

During the year we have been supported by lockdown grants and also additional funding from Ashford Borough Council.
We have grants from Henry Smith Legal Aid contract funding.
We are also very grateful for the continued fundraising and donations from the 'Friends of ACAB'.
We thank you all for your continued support for us and your community who benefit from this.

I would like to express my heartfelt thanks to my fellow Trustees for giving of their time, advice and support during the year and to the CEO, together with all the staff who provide an extremely friendly and efficient service to all residents of Ashford Borough who seek advice and help.

Financial review

During the year income amounted to £299,327 (2020: £249,851). Expenditure amounted to £222,172 (2020: £251,955). At 31 March 2021 total funds amounted to £236,414 (2020: £154,259).

Reserve policy

The Trustees consider it appropriate to hold unrestricted reserves equivalent to six months operating expenditure which would be in the region of £124,000 (2020: 3 months £62,000). At 31 March 2021 general unrestricted funds amounted to £160,416 (2020: £71,178).

Reserve policy (continued)
Restricted funds amount to £Nil (2020: £5,000) and relate to funds received for specific projects as detailed in note 13.

Designated funds amount to £75,998 (2020: £83,081) and relate to funds set aside by the Trustees for specific projects as detailed in note 12.

The strategic review of reserves policy is on going to include protected forward planning of services, development, costs and funding. The need for employing specialists in areas as yet not covered by bureau services e.g. employment, welfare benefits and housing is considered a priority by the Trustees. The ability of the Bureau to offer these services to the community at a high level will be of benefit to all and will place the Bureau in a strong and robust position to manage the impact of the forthcoming changes to the Government Welfare Reform programme. A sum of money will be kept in reserve for protection against future uncertainties.

Pay policy for key management personnel
The Trustees consider the Trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior staff is reviewed annually and normally increased in accordance with market rates.

Risk management
The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable the charity to lessen or mitigate those risks.

The main risks the charity faces and what actions the Trustees have taken to mitigate these:

1. Projects have a material negative impact on the financial stability of the bureau due to withdrawal of funding and/or ability to meet funder requirements.

   Fundraising strategy in place with defined objectives, including a strategy for reaching those in greatest need. Appropriate balance between funding base and core service and funding for projects. Diverse and sustainable funding base and a fundraising culture.

2. Bureau fails to reach organisational or quality of advice or other standards

   Quality assurance mechanisms in place and effective. Client satisfaction, professional conduct and customer care are high.

Future plans and projects
The future plans of the Ashford Borough Citizens Advice Bureau are as follows:
(a) To maintain the fabric of Seabrooke House to an acceptable level, especially regarding Health & Safety Regulations.

(b) To be aware of suitable funding opportunities which will enhance our work of guiding and assisting members of the public in the increasing complex changes that are taking place.

(c) To continue to be vigilant of Government changes that could impact on Ashford Borough Citizens Advice and its services.

(d) To ensure that all staff are trained to the level of compliance set by AdviceUK Membership Rules.

(e) To continue to have dialogue with other organizations with the view to enhance our own services and procedures.

(f) To continue to review salary levels on an annual basis.

Going concern
The UK first entered lockdown on the 24 March 2020. Ashford Borough Citizens Advice applied contingency plans and following government guidelines looked to continuing our service during lock down. Telephone service switched to receptionist home enabling telephone calls to be received and updated on advice pro computer system. Volunteers offered to do telephone advice from their homes with access to advice pro recording system. Volunteers were also able to do email advice as well.

Going concern (continued)
Grants to help with the impact of COVID-19 were sought and obtained enabling the charity to continue to offer advice in difficult circumstances. The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

Governance and management
The charity, which is registered with the Charity Commission under number 1058302, is established under its Memorandum and Articles of Association dated 28 August 1996, as amended 12 July 2000, 28 March 2002 and 13 October 2004.

The Trustees are responsible for the goverance and management of the charity but the day to day running of the charity is delegated to a management committee. The management committee annually elects its own chair and vice chair. The management committee consist of the officers of the charity (chair, vice chair, honorary treasurer) and not more than five persons. The management committee includes all trustees plus representatives from Ashford Borough Council, Cllr. Paul Clokie OBE and Cllr. Aline Hicks and representatives from Tenterden Town Council, Cllr. Justin Nelson and Cllr. Ken Mulholland. The chair or vice chair can only serve for a maximum of six consecutive years in those respective offices and no person, other than the honorary treasurer can serve on the management committee for more than six consecutive years, but can return to the committee after a break of two years. The management committee must meet at least three times a year.

Governance and management
During the year the following were Trustees of the charity:

J Lawton (Chair)	S M Khan
K Barnes (resigned 15 January 2021)	B Naiken-Payne
E Birchmore	M Self
A Hicks	D A G Thom

Trustees are appointed by a current member of the Board, and then seconded by another member of the board following the guidelines set out under the Citizens Advice Membership and Standards Committee.

Trustees' responsibilities
The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Trustees and signed on their behalf by:

J Lawton
Trustee
Date: 27 October 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the charity for the year ended 31 March 2021 set out on pages 6 to 15.

Responsibilities and basis of report

As the charity's trustees of the Company (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 the Company 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 the company'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 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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 to the UK (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.

…………………………………………………….

M A Wilkes (FCA)
For and on behalf of Azets Audit Services
5th Floor
Ashford Commercial Quarter
1 Dover Place
Ashford
Kent
TN23 1FB

Date: 13 November 2021

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 £	2020 Total £
Income from:					
Donations and legacies		28,673	-	28,673	24,673
Rent receivable		25,174	-	25,174	27,324
Interest receivable		66	-	66	337
Charitable activities	**2**	140,746	78,685	219,431	181,423
Coronavirus Job Retention Scheme		-	21,155	21,155	1,770
Other income		2,328	2,500	4,828	14,324
Total income		196,987	102,340	299,327	249,851
Expenditure on:					
Charitable activities		114,832	107,340	222,172	251,955
Total expenditure	**3**	114,832	107,340	222,172	251,955
Net movement in funds		82,155	(5,000)	77,155	(2,103)
Reconciliation of funds:					
Fund balances brought forward 1 April 2020		154,259	5,000	159,259	161,362
Fund balances carried forward 31 March 2021		**236,414**	**-**	**236,414**	**159,259**

All transactions are derived from continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2020

COMPARATIVE INFORMATION	Notes	Unrestricted funds £	Restricted funds £	2020 Total £
Income from:				
Donations and legacies		24,673	-	24,673
Rent receivable		27,324	-	27,324
Interest receivable		337	-	337
Charitable activities	2	130,746	50,677	181,423
Other income		14,324	1,770	16,094
Total income		197,404	52,447	249,851
Expenditure on:				
Charitable activities		199,524	52,431	251,955
Total expenditure	3	199,524	52,431	251,955
Net movement in funds		(2,119)	16	(2,103)
Reconciliation of funds:				
Fund balances brought forward 1 April 2019		156,378	4,984	161,362
Fund balances carried forward 31 March 2020		**154,259**	**5,000**	**159,259**

All transactions are derived from continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

ASHFORD BOROUGH CITIZENS ADVICE

BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible Assets	**9**		6,998		8,081
Current assets					
Debtors	**10**	17,225		15,740	
Cash at bank and in hand		223,228		147,970	
		240,453		163,710	
Creditors: amounts falling due within one year	**11**	(11,037)		(12,532)	
Net current assets			229,416		151,178
Total assets less current liabilities			**236,414**		**159,259**
Funds					
Restricted funds	**13**		-		5,000
Unrestricted funds			160,416		71,178
Designated funds	**12**		75,998		83,081
	14		**236,414**		**159,259**

For the financial year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

J Lawton
Trustee

Date: 8 November 2021

Company No. 03242709

1 ACCOUNTING POLICIES

1.1 Basis of preparation

Ashford Borough Citizens Advice is a registered charity with the Charity Commission in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The Bureau provides a free, independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

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 (FRS 102) issued on 16 July 2014 as amended by Bulletin 1, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

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 prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

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

1.2 Funds accounting

Unrestricted income funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objectives. Unrestricted funds include designated funds where the Trustees, at their discretion, have created a fund for a specific purpose.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds represent funds designated at the discretion of the Trustees. The designated fund balance has been represented to ensure that fund balance stated accurately reflects the designation policy adopted by the Trustees.

1.3 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Grant income is included in the Statement of Financial Activities when receivable.
- Voluntary income including donations and gifts is included in full in the Statement of Financial Activities when receivable.
- Rental income is included in the Statement of Financial Activities in the year in which it is receivable.
- Investment income is included when receivable.
- For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

1 ACCOUNTING POLICIES

1.4 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.5 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on a staff time basis and other overheads have been allocated on a staff time basis.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Fixtures, fittings and equipment	33.33% reducing balance
Leasehold improvements	15 years straight line
Computer equipment	33.33% straight line

All assets costing more than £200 are capitalised and a full year's depreciation is charged in the year of acquisition.

1.7 Leasing

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

1.8 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.

1.9 Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believes 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.

1.10 Going concern (continued)

The UK first entered lockdown on the 24 March 2020. Ashford Borough Citizens Advice applied contingency plans and following government guidelines looked to continuing our service during lock down. Telephone service switched to receptionist home enabling telephone calls to be received and updated on advice pro computer system. Volunteers offered to do telephone advice from their homes with access to advice pro recording system. Volunteers were also able to do email advice as well. Grants to help with the impact of COVID-19 were sought and obtained enabling the charity to continue to offer advice in difficult circumstances. The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 9 for the carrying amount of the property plant and equipment, and note 1.6 for the useful economic lives for each class of assets.

2 GRANTS RECEIVABLE

	2021	2020
	£	£
Ashford Borough Council - core	100,000	100,000
Ashford Borough Council - Housing, Welfare and Benefits	20,000	20,000
The Lawson Trust	-	5,000
Legal Aid	2,824	11,733
Other	746	746
Cardinal Management	-	13,944
COVID -19 grants		
Ashford Borough Council	18,000	-
Kent Community Fund	15,000	-
Lottery Community Fund	9,500	-
Albert Hunt Trust	3,000	
Anne Rylands Charitable Trust	1,000	
Kent Community Fund	3,000	-
Frank Brake via Kent Community Fund	4,000	-
The Clothworkers Foundation	2,140	-
Good Things Foundation	6,721	-
SSAFA	3,500	-
Henry Smith Foundation	30,000	30,000
	219,431	181,423

3 EXPENDITURE

	Staff costs	Direct costs	Support costs	Total 2021	Total 2020
Charitable activities:	£	£	£	£	£
Advice services	136,851	1,777	63,543	202,172	226,971
Ashford Borough Council - Housing, Welfare and Benefits	20,000	-	-	20,000	20,000
Money Advice Service	-	-	-	-	4,984
	156,851	1,777	63,543	222,172	251,955

4 SUMMARY ANALYSIS OF EXPENDITURE AND RELATED INCOME FOR CHARITABLE ACTIVITIES

This table shows the cost of the main charitable activities and the sources of income directly to support those activities.

	Advice Services	Housing , Welfare and Benefits	Total
	£	£	£
Costs	(202,172)	(20,000)	(222,172)
Direct income	100,000	20,000	120,000
Net cost funded from other income	(102,172)	-	(102,172)

5 SUPPORT COSTS

	2021	2020
	£	£
Rent, water and insurance	30,634	46,401
Light, heat and cleaning	3,805	5,445
Telephone	2,835	3,039
Furniture, equipment and repairs	3,982	1,065
Information services	2,352	2,650
Printing, stationery and postage	1,721	3,201
Payroll costs	918	690
Independent examiner's fee	1,000	1,020
Book-keeping costs	12,700	12,900
Legal and professional fees	-	2,823
Bank charges	627	607
Depreciation	1,548	1,439
Sundry expenses	1,422	2,521
	63,543	83,800

6 STAFF COSTS

	2021	2020
	£	£
Wages and salaries	150,964	155,205
Social security costs	4,412	6,543
Pension costs	1,475	1,550
	156,851	163,298

Average number of staff in the year was 11 (2020: 11).

No member of staff earned more than £60,000 during the year (2020: nil).

The Trustees consider the board of trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. As detailed above, no trustees received remuneration during the period. The remuneration to the senior management team totalled £32,765 (2020: £37,275).

7 TRUSTEES REMUNERATION AND REIMBURSED EXPENSES

The Trustees have received no remuneration in the year (2020: None).

During the year, no Trustees received any reimbursement of expenditure (2020: £nil).

During the year the charity paid £1,191 for Trustee indemnity insurance (2020: £1,002).

8 NET MOVEMENT IN FUNDS

	2021	2020
This is stated after charging:	£	£
Depreciation	1,548	1,439

9 TANGIBLE FIXED ASSETS

	Leasehold improvements	Furniture, fittings & equipment	Total
	£	£	£
Cost			
As at 1 April 2020	19,512	24,615	44,127
Additions	-	465	465
As at 31 March 2021	19,512	25,080	44,592
Depreciation			
As at 1 April 2020	11,709	24,337	36,046
Charge for the year	1,301	247	1,548
As at 31 March 2021	13,010	24,584	37,594
Net Book Value			
As at 31 March 2021	6,502	496	6,998
As at 31 March 2020	7,803	278	8,081

10 DEBTORS

	2021	2020
	£	£
Prepayments and accrued income	17,225	15,740
	17,225	15,740

11 CREDITORS: Amounts falling due within one year

	2021	2020
	£	£
Other taxes and social security	-	2,299
Accruals and deferred income	11,037	10,233
	11,037	12,532

12 DESIGNATED FUNDS

2021	Balance brought forward	New designations	Designation released	Balance carried forward
	£	£	£	£
Fixed asset reserve	8,081	-	(1,083)	6,998
Premises	35,000	-	(5,000)	30,000
Equipment	5,000	-	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	5,000	-	(1,000)	4,000
Total	83,081	-	(7,083)	75,998

2020	Balance brought forward	New designations	Designation released	Balance carried forward
	£	£	£	£
Fixed asset reserve	9,520	-	(1,439)	8,081
Premises	35,000	-	-	35,000
Equipment	4,000	1,000	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	3,000	2,000	-	5,000
Total	81,520	3,000	(1,439)	83,081

12 DESIGNATED FUNDS

The fixed asset reserve represents the net book value of fixed assets which are not considered to be general free reserves as they represent buildings and equipment used to carry out charitable activities.

Premises is funds set aside for major repairs and maintenance for the next four years and/or making good any defects on vacating the lease and costs associated with terminating the lease.

Equipment allows for the replacement of computers and other IT equipment for the next four years.

Employer's contractual liability cover possible redundancies, grievancies and maternity cover.

Development covers new projects and expected costs of meeting new standards imposed by the National CitA umbrella organisation.

13 RESTRICTED FUNDS

2021	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Legal Aid	-	2,824	(2,824)	-
Ashford Borough Council - Housing, Welfare and Benefits fund	-	20,000	(20,000)	-
JRS COVID-19 grant	-	21,155	(21,155)	-
COVID Grants	-	32,500	(32,500)	-
Hospital Project / The Lawson Trust	5,000	10,500	(15,500)	-
The Clothworkers Foundation		2,140	(2,140)	-
Good Things Foundation Census project	-	6,721	(6,721)	-
Kent Community Fund	-	3,000	(3,000)	-
SSAFA	-	3,500	(3,500)	-
	5,000	102,340	(107,340)	-

2020	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Legal Aid	-	11,733	(11,733)	-
Ashford Borough Council - Housing, Welfare and Benefits fund	-	20,000	(20,000)	-
Cardinal Management	-	13,944	(13,944)	-
JRS COVID-19 grant	-	1,770	(1,770)	-
The Lawson Trust	-	5,000	-	5,000
Money Advice Service	4,984	-	(4,984)	-
	4,984	52,447	(52,431)	5,000

Legal Aid grant is to provide legal aid support for housing and debt issues.

The Ashford Borough Council, Housing, Welfare and Benefits Fund is to provide specific advice to the general public regarding housing, welfare and benefits.

JRS COVID-19 grant is to provides support as a result of the COVID-19 global pandemic.

COVID grants is to provides support as a result of the COVID-19 global pandemic.

Hospital Project / The Lawson Trust - Get Better and Make Friends …With benefits - provide effective advice and information to patients at their bedside whilst they are incapacitate in the William Harvey Hospital.

13 RESTRICTED FUNDS

The Clothworkers Foundation is to enable the purchase of IT equipment to work with older people in the community.

Good Things Foundation is to provide assistance with regards to the completion of the March 2021 Census

Kent Community Fund to assist with the purchase of covid items such as ppe, screens & flooring.

SSAFA - support Service personnel who have major debt

Cardinal Management - for the provision of Major Trauma Centre Signposting & Advice Services at the William Harvey Hospital. This service ceased during the previous year.

Money Advice Service Fund is to provide specific advice to the general public regarding money advice.

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

2021	Unrestricted funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	6,998	-	6,998
Current assets	171,453	69,000	-	240,453
Current liabilities	(11,037)	-	-	(11,037)
	160,416	75,998	-	236,414

2020	Unrestricted funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	8,081	-	8,081
Current assets	83,710	75,000	5,000	163,710
Current liabilities	(12,532)	-	-	(12,532)
	71,178	83,081	5,000	159,259

15 COMPANY STATUS

The company is a company limited by guarantee and not having a share capital. Every member of the company undertakes to contribute in a winding up a sum not exceeding £1 whilst they are a member, or within one year after ceasing to be a member, towards debts and liabilities contracted before ceasing to be a member.

16 FINANCIAL COMMITMENTS

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021	2020
	£	£
Due within one year	37,500	37,500
Due 2 - 5 years	144,375	144,375
Over five years	7,500	45,000
	189,375	226,875

17 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year (2020: None).

ASHFORD BOROUGH CITIZENS ADVICE
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Registered Charity No 1058302
Company No. 3242709 (England and Wales)

ASHFORD BOROUGH CITIZENS ADVICE

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REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	J Lawton (Chair) E Birchmore A Hicks S M Khan B Naiken-Payne M Self D A G Thom
Secretary	M Self
Key Management Personnel	Trustees as above D Downing
Principal Address	Seabrooke House Church Road Ashford Kent TN23 1RD
Independent Examiner	M A Wilkes FCA Azets Audit Services 5th Floor Ashford Commercial Quarter 1 Dover Place Ashford Kent TN23 1FB
Banker	National Westminster Bank Plc 20 High Street Ashford Kent TN24 8SH

The Trustees present their report and examined financial statements of the charity for the year ended 31 March 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity’s governing document, the Charities Act 2011 and 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 published on 16 July 2014, as amended by Bulletin 1.

Charity objectives and activities
The Bureau provides an independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

Public benefit statement
The Trustees confirm that they have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the Trust’s aims and objectives and in planning future activities.

Achievements and performance in the year incorporating impact of COVID-19
Ashford Borough Citizens Advice is a long established organisation offering telephone and face to face advice to residents of Ashford Borough. Offices are established in Ashford town and a part-time office is also located in Tenterden. Debt, housing, employment and consumer issues are just some of the day to day work carried out by a small army of staff and amazing volunteers.

As with most organisations the last year has been one of great change. With the advent of Lockdown, the premises sadly closed the doors and moved the advice service to one that is telephone based. The staff and volunteers took on this challenge and kept the service going.

Day to day working practices were changed and like so many other places, working from home became the norm, disrupting normal home lives and routines. Not forgetting of course, the requirement at home for space for work equipment.

Whilst this was happening the management of the centre was working to prepare for the easing of lockdown and in the summer had put in place new equipment such as perspex screens, hand wash and even a shelter outside for people waiting to be admitted for their appointment.

Sadly, once again in the winter the face to face appointments had to be abandoned and at the time of writing we are once again preparing to open up the office once again once regulations permit.

During the year we have been supported by lockdown grants and also additional funding from Ashford Borough Council.
We have grants from Henry Smith Legal Aid contract funding.
We are also very grateful for the continued fundraising and donations from the ‘Friends of ACAB’.
We thank you all for your continued support for us and your community who benefit from this.

I would like to express my heartfelt thanks to my fellow Trustees for giving of their time, advice and support during the year and to the CEO, together with all the staff who provide an extremely friendly and efficient service to all residents of Ashford Borough who seek advice and help.

Financial review
During the year income amounted to £299,327 (2020: £249,851). Expenditure amounted to £222,172 (2020: £251,955). At 31 March 2021 total funds amounted to £236,414 (2020: £154,259).

Reserve policy
The Trustees consider it appropriate to hold unrestricted reserves equivalent to six months operating expenditure which would be in the region of £124,000 (2020: 3 months £62,000). At 31 March 2021 general unrestricted funds amounted to £160,416 (2020: £71,178).

Reserve policy (continued)
Restricted funds amount to £Nil (2020: £5,000) and relate to funds received for specific projects as detailed in note 13.

Designated funds amount to £75,998 (2020: £83,081) and relate to funds set aside by the Trustees for specific projects as detailed in note 12.

The strategic review of reserves policy is on going to include protected forward planning of services, development, costs and funding. The need for employing specialists in areas as yet not covered by bureau services e.g. employment, welfare benefits and housing is considered a priority by the Trustees. The ability of the Bureau to offer these services to the community at a high level will be of benefit to all and will place the Bureau in a strong and robust position to manage the impact of the forthcoming changes to the Government Welfare Reform programme. A sum of money will be kept in reserve for protection against future uncertainties.

Pay policy for key management personnel
The Trustees consider the Trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior staff is reviewed annually and normally increased in accordance with market rates.

Risk management
The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable the charity to lessen or mitigate those risks.

The main risks the charity faces and what actions the Trustees have taken to mitigate these:

1. Projects have a material negative impact on the financial stability of the bureau due to withdrawal of funding and/or ability to meet funder requirements.

    Fundraising strategy in place with defined objectives, including a strategy for reaching those in greatest need. Appropriate balance between funding base and core service and funding for projects. Diverse and sustainable funding base and a fundraising culture.

2. Bureau fails to reach organisational or quality of advice or other standards

    Quality assurance mechanisms in place and effective. Client satisfaction, professional conduct and customer care are high.

Future plans and projects
The future plans of the Ashford Borough Citizens Advice Bureau are as follows:
(a) To maintain the fabric of Seabrooke House to an acceptable level, especially regarding Health & Safety Regulations.

(b) To be aware of suitable funding opportunities which will enhance our work of guiding and assisting members of the public in the increasing complex changes that are taking place.

(c) To continue to be vigilant of Government changes that could impact on Ashford Borough Citizens Advice and its services.

(d) To ensure that all staff are trained to the level of compliance set by AdviceUK Membership Rules.

(e) To continue to have dialogue with other organizations with the view to enhance our own services and procedures.

(f) To continue to review salary levels on an annual basis.

Going concern
The UK first entered lockdown on the 24 March 2020. Ashford Borough Citizens Advice applied contingency plans and following government guidelines looked to continuing our service during lock down. Telephone service switched to receptionist home enabling telephone calls to be received and updated on advice pro computer system. Volunteers offered to do telephone advice from their homes with access to advice pro recording system. Volunteers were also able to do email advice as well.

Going concern (continued)
Grants to help with the impact of COVID-19 were sought and obtained enabling the charity to continue to offer advice in difficult circumstances. The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

Governance and management
The charity, which is registered with the Charity Commission under number 1058302, is established under its Memorandum and Articles of Association dated 28 August 1996, as amended 12 July 2000, 28 March 2002 and 13 October 2004.

The Trustees are responsible for the goverance and management of the charity but the day to day running of the charity is delegated to a management committee. The management committee annually elects its own chair and vice chair. The management committee consist of the officers of the charity (chair, vice chair, honorary treasurer) and not more than five persons. The management committee includes all trustees plus representatives from Ashford Borough Council, Cllr. Paul Clokie OBE and Cllr. Aline Hicks and representatives from Tenterden Town Council, Cllr. Justin Nelson and Cllr. Ken Mulholland. The chair or vice chair can only serve for a maximum of six consecutive years in those respective offices and no person, other than the honorary treasurer can serve on the management committee for more than six consecutive years, but can return to the committee after a break of two years. The management committee must meet at least three times a year.

Governance and management
During the year the following were Trustees of the charity:

J Lawton (Chair)	S M Khan
K Barnes (resigned 15 January 2021)	B Naiken-Payne
E Birchmore	M Self
A Hicks	D A G Thom

Trustees are appointed by a current member of the Board, and then seconded by another member of the board following the guidelines set out under the Citizens Advice Membership and Standards Committee.

Trustees' responsibilities
The Trustees are responsible for preparing the Trustees’ Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Trustees and signed on their behalf by:

J Lawton
Trustee
Date: 27 October 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the charity for the year ended 31 March 2021 set out on pages 6 to 15.

Responsibilities and basis of report

As the charity's trustees of the Company (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 the Company 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 the company'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 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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 to the UK (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.

………………………………………………………

M A Wilkes (FCA)
For and on behalf of Azets Audit Services
5th Floor
Ashford Commercial Quarter
1 Dover Place
Ashford
Kent
TN23 1FB

Date: 13 November 2021

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 £	2020 Total £
Income from:					
Donations and legacies		28,673	-	28,673	24,673
Rent receivable		25,174	-	25,174	27,324
Interest receivable		66	-	66	337
Charitable activities	2	140,746	78,685	219,431	181,423
Coronavirus Job Retention Scheme		-	21,155	21,155	1,770
Other income		2,328	2,500	4,828	14,324
Total income		196,987	102,340	299,327	249,851
Expenditure on:					
Charitable activities		114,832	107,340	222,172	251,955
Total expenditure	3	114,832	107,340	222,172	251,955
Net movement in funds		82,155	(5,000)	77,155	(2,103)
Reconciliation of funds:					
Fund balances brought forward 1 April 2020		154,259	5,000	159,259	161,362
Fund balances carried forward 31 March 2021		**236,414**	**-**	**236,414**	**159,259**

All transactions are derived from continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2020

COMPARATIVE INFORMATION	Notes	Unrestricted funds £	Restricted funds £	2020 Total £
Income from:				
Donations and legacies		24,673	-	24,673
Rent receivable		27,324	-	27,324
Interest receivable		337	-	337
Charitable activities	2	130,746	50,677	181,423
Other income		14,324	1,770	16,094
Total income		197,404	52,447	249,851
Expenditure on:				
Charitable activities		199,524	52,431	251,955
Total expenditure	3	199,524	52,431	251,955
Net movement in funds		(2,119)	16	(2,103)
Reconciliation of funds:				
Fund balances brought forward 1 April 2019		156,378	4,984	161,362
Fund balances carried forward 31 March 2020		**154,259**	**5,000**	**159,259**

All transactions are derived from continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible Assets	**9**		6,998		8,081
Current assets					
Debtors	**10**	17,225		15,740	
Cash at bank and in hand		223,228		147,970	
		240,453		163,710	
Creditors: amounts falling due within one year	**11**	(11,037)		(12,532)	
Net current assets			229,416		151,178
Total assets less current liabilities			**236,414**		**159,259**
Funds					
Restricted funds	**13**		-		5,000
Unrestricted funds			160,416		71,178
Designated funds	**12**		75,998		83,081
	14		**236,414**		**159,259**

For the financial year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities

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

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

J Lawton
Trustee

Date: 8 November 2021

Company No. 03242709

1 ACCOUNTING POLICIES

1.1 Basis of preparation

Ashford Borough Citizens Advice is a registered charity with the Charity Commission in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The Bureau provides a free, independent and confidential information, advice and support service to citizens of all ages and backgrounds on a wide range of issues ranging from debt, benefits, employment, consumer, relationships, legal, housing and many others. The charity help citizens deal with their problems by providing information that enables them to make the right decisions for themselves.

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 (FRS 102) issued on 16 July 2014 as amended by Bulletin 1, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

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 prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

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

1.2 Funds accounting

Unrestricted income funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objectives. Unrestricted funds include designated funds where the Trustees, at their discretion, have created a fund for a specific purpose.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds represent funds designated at the discretion of the Trustees. The designated fund balance has been represented to ensure that fund balance stated accurately reflects the designation policy adopted by the Trustees.

1.3 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Grant income is included in the Statement of Financial Activities when receivable.
- Voluntary income including donations and gifts is included in full in the Statement of Financial Activities when receivable.
- Rental income is included in the Statement of Financial Activities in the year in which it is receivable.
- Investment income is included when receivable.
- For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

1 ACCOUNTING POLICIES

1.4 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.5 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on a staff time basis and other overheads have been allocated on a staff time basis.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Fixtures, fittings and equipment	33.33% reducing balance
Leasehold improvements	15 years straight line
Computer equipment	33.33% straight line

All assets costing more than £200 are capitalised and a full year’s depreciation is charged in the year of acquisition.

1.7 Leasing

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

1.8 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.

1.9 Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believes 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.

1.10 Going concern (continued)

The UK first entered lockdown on the 24 March 2020. Ashford Borough Citizens Advice applied contingency plans and following government guidelines looked to continuing our service during lock down. Telephone service switched to receptionist home enabling telephone calls to be received and updated on advice pro computer system. Volunteers offered to do telephone advice from their homes with access to advice pro recording system. Volunteers were also able to do email advice as well. Grants to help with the impact of COVID-19 were sought and obtained enabling the charity to continue to offer advice in difficult circumstances. The Board of Trustees are confident that the charity will continue to be able to operate during the next 12 months and is therefore currently a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 9 for the carrying amount of the property plant and equipment, and note 1.6 for the useful economic lives for each class of assets.

2 GRANTS RECEIVABLE

	2021	2020
	£	£
Ashford Borough Council - core	100,000	100,000
Ashford Borough Council - Housing, Welfare and Benefits	20,000	20,000
The Lawson Trust	-	5,000
Legal Aid	2,824	11,733
Other	746	746
Cardinal Management	-	13,944
COVID -19 grants		
Ashford Borough Council	18,000	-
Kent Community Fund	15,000	-
Lottery Community Fund	9,500	-
Albert Hunt Trust	3,000	
Anne Rylands Charitable Trust	1,000	
Kent Community Fund	3,000	-
Frank Brake via Kent Community Fund	4,000	-
The Clothworkers Foundation	2,140	-
Good Things Foundation	6,721	-
SSAFA	3,500	-
Henry Smith Foundation	30,000	30,000
	219,431	181,423

3 EXPENDITURE

	Staff costs	Direct costs	Support costs	Total 2021	Total 2020
Charitable activities:	£	£	£	£	£
Advice services	136,851	1,777	63,543	202,172	226,971
Ashford Borough Council - Housing, Welfare and Benefits	20,000	-	-	20,000	20,000
Money Advice Service	-	-	-	-	4,984
	156,851	1,777	63,543	222,172	251,955

4 SUMMARY ANALYSIS OF EXPENDITURE AND RELATED INCOME FOR CHARITABLE ACTIVITIES

This table shows the cost of the main charitable activities and the sources of income directly to support those activities.

	Advice Services	Housing , Welfare and Benefits	Total
	£	£	£
Costs	(202,172)	(20,000)	(222,172)
Direct income	100,000	20,000	120,000
Net cost funded from other income	(102,172)	-	(102,172)

5 SUPPORT COSTS

	2021	2020
	£	£
Rent, water and insurance	30,634	46,401
Light, heat and cleaning	3,805	5,445
Telephone	2,835	3,039
Furniture, equipment and repairs	3,982	1,065
Information services	2,352	2,650
Printing, stationery and postage	1,721	3,201
Payroll costs	918	690
Independent examiner's fee	1,000	1,020
Book-keeping costs	12,700	12,900
Legal and professional fees	-	2,823
Bank charges	627	607
Depreciation	1,548	1,439
Sundry expenses	1,422	2,521
	63,543	83,800

6 STAFF COSTS

	2021	2020
	£	£
Wages and salaries	150,964	155,205
Social security costs	4,412	6,543
Pension costs	1,475	1,550
	156,851	163,298

Average number of staff in the year was 11 (2020: 11).

No member of staff earned more than £60,000 during the year (2020: nil).

The Trustees consider the board of trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. As detailed above, no trustees received remuneration during the period. The remuneration to the senior management team totalled £32,765 (2020: £37,275).

7 TRUSTEES REMUNERATION AND REIMBURSED EXPENSES

The Trustees have received no remuneration in the year (2020: None).

During the year, no Trustees received any reimbursement of expenditure (2020: £nil).

During the year the charity paid £1,191 for Trustee indemnity insurance (2020: £1,002).

8 NET MOVEMENT IN FUNDS

	2021	2020
This is stated after charging:	£	£
Depreciation	1,548	1,439

9 TANGIBLE FIXED ASSETS

	Leasehold improvements	Furniture, fittings & equipment	Total
	£	£	£
Cost			
As at 1 April 2020	19,512	24,615	44,127
Additions	-	465	465
As at 31 March 2021	19,512	25,080	44,592
Depreciation			
As at 1 April 2020	11,709	24,337	36,046
Charge for the year	1,301	247	1,548
As at 31 March 2021	13,010	24,584	37,594
Net Book Value			
As at 31 March 2021	6,502	496	6,998
As at 31 March 2020	7,803	278	8,081

10 DEBTORS

	2021	2020
	£	£
Prepayments and accrued income	17,225	15,740
	17,225	15,740

11 CREDITORS: Amounts falling due within one year

	2021	2020
	£	£
Other taxes and social security	-	2,299
Accruals and deferred income	11,037	10,233
	11,037	12,532

12 DESIGNATED FUNDS

2021	Balance brought forward	New designations	Designation released	Balance carried forward
	£	£	£	£
Fixed asset reserve	8,081	-	(1,083)	6,998
Premises	35,000	-	(5,000)	30,000
Equipment	5,000	-	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	5,000	-	(1,000)	4,000
Total	83,081	-	(7,083)	75,998

2020	Balance brought forward	New designations	Designation released	Balance carried forward
	£	£	£	£
Fixed asset reserve	9,520	-	(1,439)	8,081
Premises	35,000	-	-	35,000
Equipment	4,000	1,000	-	5,000
Employer's contractual liability	30,000	-	-	30,000
Development	3,000	2,000	-	5,000
Total	81,520	3,000	(1,439)	83,081

12 DESIGNATED FUNDS

The fixed asset reserve represents the net book value of fixed assets which are not considered to be general free reserves as they represent buildings and equipment used to carry out charitable activities.

Premises is funds set aside for major repairs and maintenance for the next four years and/or making good any defects on vacating the lease and costs associated with terminating the lease.

Equipment allows for the replacement of computers and other IT equipment for the next four years.

Employer's contractual liability cover possible redundancies, grievancies and maternity cover.

Development covers new projects and expected costs of meeting new standards imposed by the National CitA umbrella organisation.

13 RESTRICTED FUNDS

2021	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Legal Aid	-	2,824	(2,824)	-
Ashford Borough Council - Housing, Welfare and Benefits fund	-	20,000	(20,000)	-
JRS COVID-19 grant	-	21,155	(21,155)	-
COVID Grants	-	32,500	(32,500)	-
Hospital Project / The Lawson Trust	5,000	10,500	(15,500)	-
The Clothworkers Foundation		2,140	(2,140)	-
Good Things Foundation Census project	-	6,721	(6,721)	-
Kent Community Fund	-	3,000	(3,000)	-
SSAFA	-	3,500	(3,500)	-
	5,000	102,340	(107,340)	-

2020	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Legal Aid	-	11,733	(11,733)	-
Ashford Borough Council - Housing, Welfare and Benefits fund	-	20,000	(20,000)	-
Cardinal Management	-	13,944	(13,944)	-
JRS COVID-19 grant	-	1,770	(1,770)	-
The Lawson Trust	-	5,000	-	5,000
Money Advice Service	4,984	-	(4,984)	-
	4,984	52,447	(52,431)	5,000

Legal Aid grant is to provide legal aid support for housing and debt issues.

The Ashford Borough Council, Housing, Welfare and Benefits Fund is to provide specific advice to the general public regarding housing, welfare and benefits.

JRS COVID-19 grant is to provides support as a result of the COVID-19 global pandemic.

COVID grants is to provides support as a result of the COVID-19 global pandemic.

Hospital Project / The Lawson Trust - Get Better and Make Friends …With benefits - provide effective advice and information to patients at their bedside whilst they are incapacitate in the William Harvey Hospital.

13 RESTRICTED FUNDS

The Clothworkers Foundation is to enable the purchase of IT equipment to work with older people in the community.

Good Things Foundation is to provide assistance with regards to the completion of the March 2021 Census

Kent Community Fund to assist with the purchase of covid items such as ppe, screens & flooring.

SSAFA - support Service personnel who have major debt

Cardinal Management - for the provision of Major Trauma Centre Signposting & Advice Services at the William Harvey Hospital. This service ceased during the previous year.

Money Advice Service Fund is to provide specific advice to the general public regarding money advice.

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

2021

	Unrestricted funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	6,998	-	6,998
Current assets	171,453	69,000	-	240,453
Current liabilities	(11,037)	-	-	(11,037)
	160,416	75,998	-	236,414

2020

	Unrestricted funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fixed assets	-	8,081	-	8,081
Current assets	83,710	75,000	5,000	163,710
Current liabilities	(12,532)	-	-	(12,532)
	71,178	83,081	5,000	159,259

15 COMPANY STATUS

The company is a company limited by guarantee and not having a share capital. Every member of the company undertakes to contribute in a winding up a sum not exceeding £1 whilst they are a member, or within one year after ceasing to be a member, towards debts and liabilities contracted before ceasing to be a member.

16 FINANCIAL COMMITMENTS

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021	2020
	£	£
Due within one year	37,500	37,500
Due 2 - 5 years	144,375	144,375
Over five years	7,500	45,000
	189,375	226,875

17 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year (2020: None).