



Securing the future of trusted local advice

Annual Report and Accounts 2024/25

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About CANWK

Introduction from our Chair, Louise Bryant

Our Purpose

To help everyone find a way forward – whoever they are, and whatever problems they face.

Right now, our purpose matters more than ever. With growing inequalities, families under financial strain, and public services stretched, our advice and advocacy give local people the tools to overcome immediate challenges and influence long-term change. It's a service that is not only good for society, but also beneficial to the overall Kent economy.

To deliver on this purpose we have 5 strategic objectives and our progress against each is detailed through this report

Page 20

Research & Campaigns

To be a stronger voice on the issues that matter most to the people who come to us for help.

Page 18

Technology

To use technology to improve the experience for clients whilst freeing up resources allowing us to meet more demand.

Page 14 & 22

Culture & Communications

To be a collaborative & innovative service & promote equality, diversity and inclusion

Page 24

Advice

To improve the experience people have when they come to us for help, so everyone leaves with the knowledge and confidence to find a way forward

Page 10

Sustainability

Secure our future as a service by developing our resources, being receptive to change & developing our reputation

It has been a privilege to play an active role in Citizens Advice for over a decade. As I prepare to step down as Chair, I'd like to take the opportunity to thank CEO Angela Newey and her dedicated team of experts and volunteers, who selflessly give up their time to help others, for the incredible service they provide to so many people in need.

I'd also like to thank the Trustee Board, including several key members who have stepped down over the past year, for working together to ensure good governance as we have expanded our remit and impact over recent years. Without them all there is no Citizens Advice, and I am hugely grateful to them for bringing about the impressive results set out in this report.



Louise Bryant, on behalf of the Trustees

Delivering on our Purpose

A Year of Impact: Angela Newey, CEO

In 2024-25, we saw increased demand for our services and ever greater complexity in the needs of individual clients.

Against this challenging backdrop, we have continued to deliver on our strategic objectives:

- Increasing our capacity to help clients,
- Increasing our expertise and the specialist advice we offer
- Maintaining the quality of advice.

We will build on this further as we take on responsibilities as the Kent Law Centre, offering a wider range of services to a greater number of people in need, supported by Legal Aid.

To make all of this happen, I am indebted to our dedicated staff and local volunteers, as well as the Board of Trustees for ensuring trusted governance of the charity. I'd like to give my personal thanks to Louise Bryant, who steps down as Chair in the coming weeks, for her committed leadership and unstinting support over the years.

Finally, as a local charity, I'd like to thank our funders for their continued support. Our partnerships with them and others allow us to not only provide vital services, but also share data and insight on the root causes of the issues we tackle, so we shape the right policies and programmes to help those most in need.

In 2024/25 we helped over 19,000 clients, a slight decrease of 5% on 2023/24, but the number of issues we dealt with is up 7% (42,000) and we achieved £4.7million in financial outcomes - up 60% compared to 2023/24.



The advice we provide:

Advice is delivered primarily by trained volunteer Advisers drawn from our local community, supported by paid generalist Advisers, experienced Supervisors and specialist staff to support clients with particularly complex cases.

- Debt & money matters
- Benefits
- Housing & homelessness
- Energy
- Employment
- Family & relationships
- Immigration



To measure the quality of our advice we are given an RAYG rating, which reflects the quality of both the case outcome for the client and the case administration.

In 2024/25 our RAYG continues to be green in all areas; meaning that people know they can trust our advice.

This is a huge achievement and would not have been possible without the efforts of our amazing team, who have worked so hard to provide the best advice possible for clients.

What we achieved

at a glance



We helped over
19,000 people
with their problems

We advised clients on almost

42,000 issues



(Up 7% on 2023/24)



Our website had
more than
67,000 views

We answered nearly

8,200 calls



(Both Adviceline & video advice)

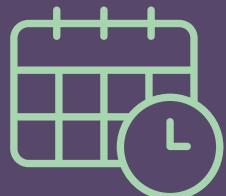


We achieved more
than
£4.7 million

in financial outcomes
for our clients

Our volunteers have given
us almost

44,000 hours



of their time



Looking to the future

Expanding our expertise whilst staying true to our roots

We have been supporting local people in Kent for over 80 years. We're an organisation and brand that's trusted by national, regional and local stakeholders as well as those in the communities we serve.

The need for our services has grown rapidly in recent years, and we need to set ourselves up to serve communities in Kent for decades to come.

We aim to help even more people to find a way forward in the future... we will do this by:

Continuing to be creative and innovative
in the way we provide advice to those in need

Increasing the capacity and reach of our services,
so we can help even more people

Making best use of our funds
to secure our future as an advice service

Being expert
in the issues that matter most, including developing new specialisms as funding allows.

Having a motivated and highly skilled team
of staff and volunteers

Capturing more outcomes,
to better demonstrate our impact and value

Using our insights to influence policy makers
and bring about positive change for our clients

Building partnerships
to align with other community services and amplify the impact we have on clients

Spotlight: Key aims for 2025/26

Law Centres Network

One of our main aims for 2025/26 is to join the Law Centres Network and expand the range of free legal advice we can offer to our clients.

This will further strengthen our position as a “one stop shop” advice provider, and allow us to better support those clients with the most complex cases.

By joining the network, we will become part of a likeminded community of professionals across the country that will enable us to work together on larger projects or more complex services than we could manage on our own, to share knowledge and learn from each other.

In addition, the network assists with securing funding for and developing new services to keep up with rising demand, and campaigns for policy change to create a more just and equal society.

There are currently 42 Law Centres in the network, with a large number in Greater London, but CANWK will be the first in the South East of England and only the seventh Citizens Advice organisation to join the network.

Partnerships

As the funding landscape continues to shift, we recognise the need for innovative and collaborative approaches to service delivery.

Securing Law Centre accreditation and the capability to deliver Legal Aid will not only strengthen our own offer, but also enable us to support other local charities. We are confident this will enhance our ability to pursue joint funding bids with other local charities including Kent-wide Citizens Advice organisations and builds on our existing partnership work.



Funding our service

The challenge of keeping pace with rising demand

As we see the long term impact of the cost-of-living crisis bite and the demand for our service grow, the funding available to meet this need continues to lag behind in real terms.

The “perfect storm” of reduced funding on the one hand, plus growing demand and costs on the other, highlights the critical importance of financial sustainability for the future of our service.

We are committed to securing diverse long-term funding that enables us to plan ahead and continue supporting those who need us most.

“

Grant applications have surged by 30-50% whilst many foundations are pausing grant-making

*Carol Mack, CEO
Association of Charitable Foundations*

”

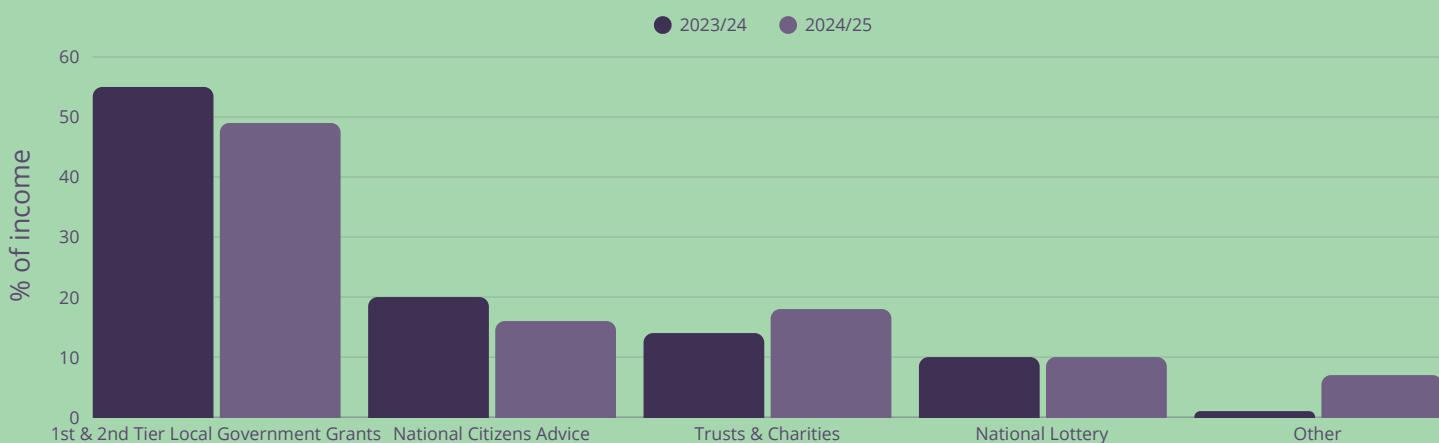
How we raise our funds

As an independent charity, fundraising is a vital part of our organisation. In the current economic and political climate, we have seen the availability of funding become much more challenging. We are hugely grateful for the support and generosity of all our donors.

During 2024/25, we have focused our efforts on broadening our fundraising - not only building on our strong track record in securing project funding from a range of charitable trusts and foundations, but also strengthening our relationships with individuals, community groups and companies.

Where our funding comes from

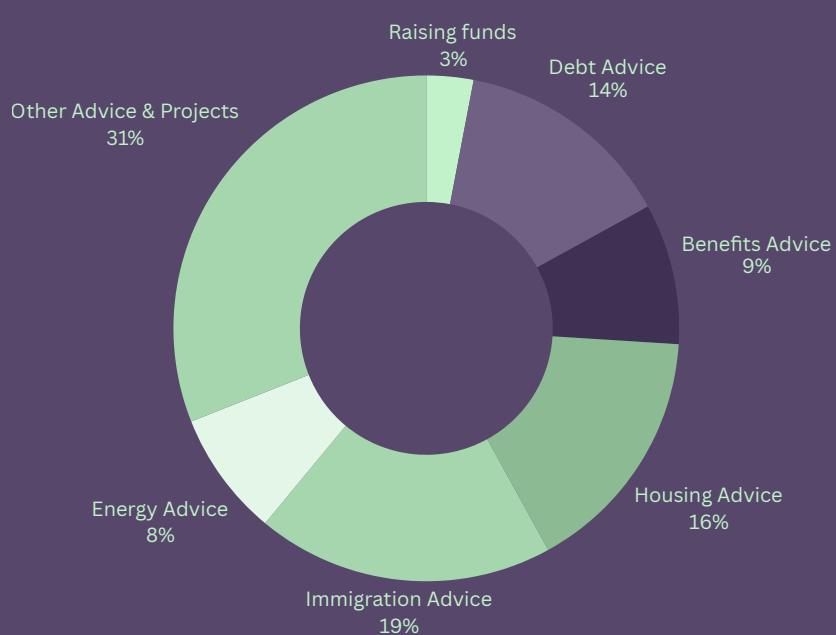
Overall we achieved an income of **£2,137,017**, a **3%** increase compared to 2023/24... but we have seen a significant change in the sources of our funding.

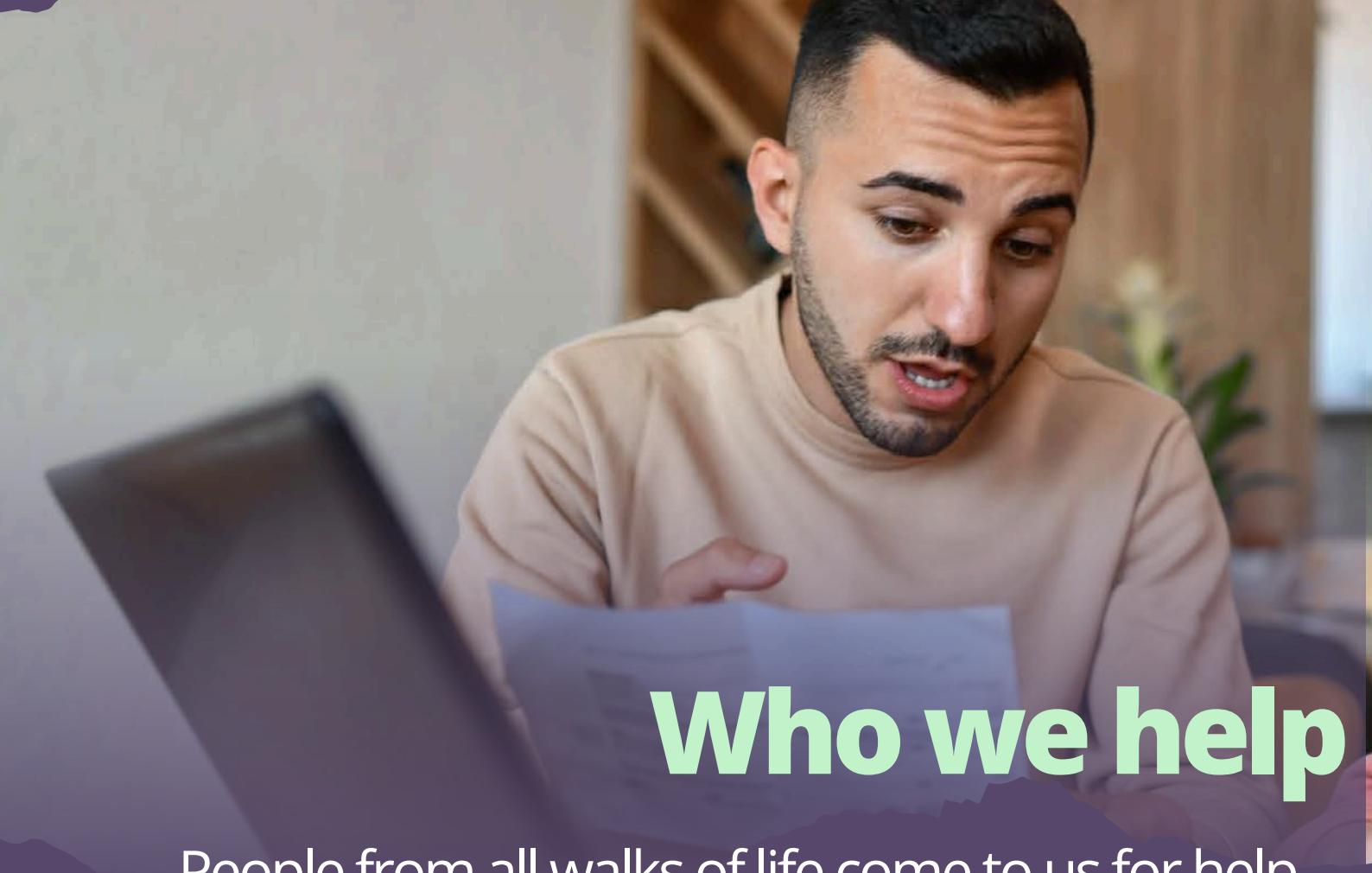


How we spend our money

We spent a total of £2,378,286 in 2024/25 with 97% of our expenditure spent directly on delivering our advice services.

We continue to focus on working as efficiently and effectively as possible, to make the most of our limited resources.

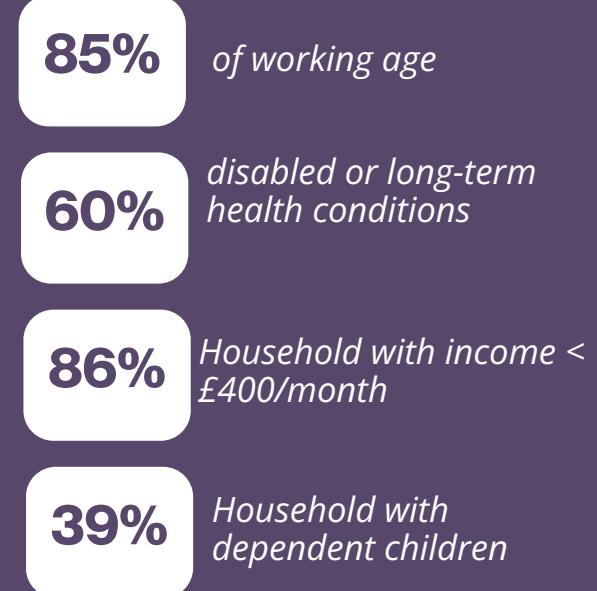
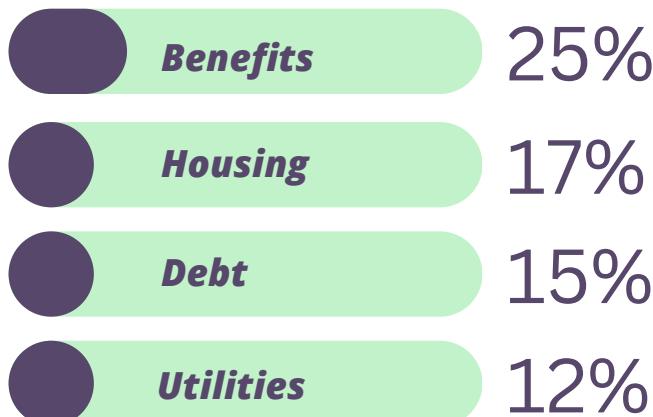




Who we help

People from all walks of life come to us for help, but many of those who reach out are among the most vulnerable in society

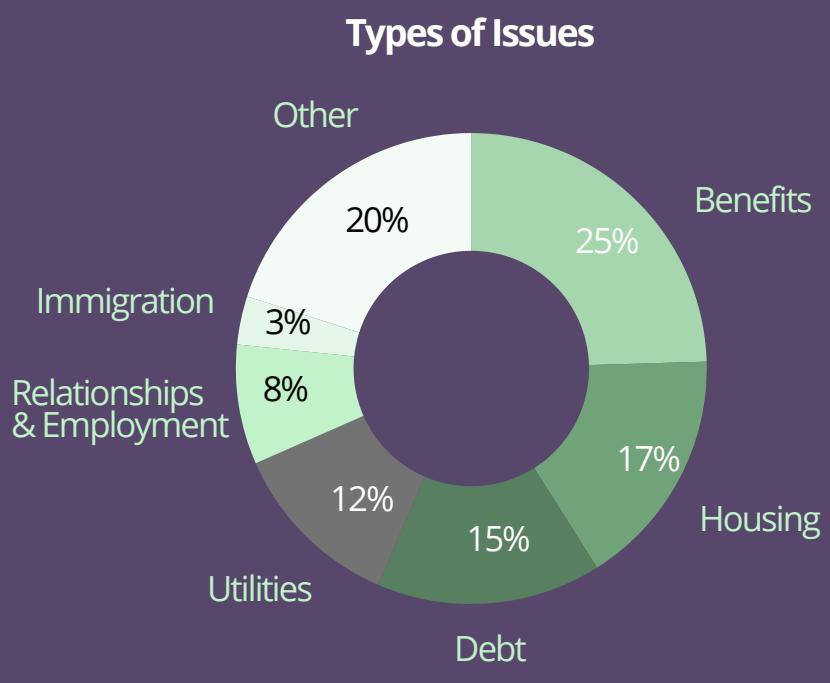
Top issues



Areas of expertise

Overwhelming problems can affect anyone. We are here to make sure no one has to face them alone.

We provide high quality, independent advice that is accessible to everyone - whoever they are and whatever issue they are facing. From initial assessment and urgent crisis support to expert legal representation in housing, immigration, and benefit tribunal appeals, we offer comprehensive assistance every step of the way.





Our Partners

We are proud to lead innovative partnership projects, working closely with local and national organisations to spark creativity and deliver meaningful impact for our communities.



Sustaining a strong local presence is a key part of our service model. This includes working in partnership with other charities such as:

- **Food Banks and Community Larders** (incl. independent charities and Trussell Trust)
- **Community Centres** such as "The Space" in Eynsford, a rural community venue welcoming 50+ people every week; East Malling Centre; Living Well Community Café Tonbridge and others.

A county-wide partnership

Our **Money & Mental Health** service - in collaboration with Kent County Council Public Health Suicide Prevention and Financial Hardship teams - is focused on preventative support and helping clients understand how to stabilise their finances, a key foundation stone for mental health recovery .

In March 2025 we received a Kent & Medway Healthwatch Recognition Award for Excellence :



The service delivers positive changes that far surpass the immediate benefits of financial worries. [...] The project has prevented people in Kent from taking their own lives."

citizens advice

Kent Advice Hub



Our innovative Kent Advice Hub video kiosks continue to grow in popularity, with 1,400 advice sessions in 2024/25.

The Hubs also provide an easy access route into our Money & Mental Health service.

Video advice has proved to be hugely popular, with many clients saying they'd rather wait for the kiosk than use our telephone helpline.

Working with Citizens Advice across the South East

Our Kent-wide projects with KCC are only possible through collaboration with the other local Citizens Advice in Kent, Sussex and Surrey. Through these partnerships, we have been able to strengthen our collective services and provide a wider geographical response to the issues being faced by local people.

We have also shared our expertise with other local Citizens Advice to maximise their impact, for example in the areas of debt and immigration advice.

Better together

Expanding our impact through partnerships

Southeast Strategic Partnership for Migration

As part of SESPM and Kent Strategic Partnership for Migration, we are working to bring about policy change. We were one of only 4 charities invited to contribute to the All Party Parliamentary Group on migration policy.



Hong Kong British Nationals Overseas

We continue to support the Hong Kong community across Kent and Medway with free specialist immigration advice, working with specialist CICs and charities such as HKBrits, WC4HK & Tunbridge Wells Hong Kong BNO CIC.

Kent Refugee Action Network

KRAN is a charity working with unaccompanied young refugees and asylum seekers. Our expert immigration team helped KRAN to write policies and set up referral pathways to help them apply for IAA registration.



Involve Kent

CANWK have continued to work with Involve Kent to promote positive wellbeing and maximise the independence of over 55s and clients with long-term health conditions through advice. With their funding, we have been able to focus on supporting older people and the most vulnerable to access advice as well as checking in with their wellbeing following this support.

MS Society

Thanks to our ongoing partnership with the Tunbridge Wells group of the MS Society, we can receive direct referrals to help clients affected by the condition with benefit applications and appeals, as well as any other advice needs.



Samphire and Hongkong Aid

With support from CANWK, Dover-based charity Samphire and Hongkong Aid caseworkers achieved IAA Level 3 accreditation, thus increasing the capacity for free immigration advice at the highest level in the county.



Crisis Support

Household Support Fund and foodbanks

Many clients come to us in crisis unable to make ends meet.

We partnered with two of our Local Authorities to help clients struggling with food and fuel costs. We assessed clients' needs and, where appropriate, provided supermarket & energy vouchers.

 **270 households**
supported with
 **£50k**
of vouchers

Not just a "sticking plaster"

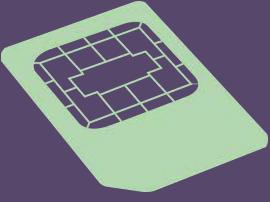
Our aim is to address the underlying complex issues clients face to prevent repeat requests for crisis support. We offered advice alongside the grants even where clients approached us solely for the vouchers.

700+
Advice Sessions

We work closely with a number of foodbanks in our local area to ensure no one has to go hungry.

over 390
foodbank referrals

National Databank

 The ability to access the internet and make calls is often crucial for clients when interacting with the advice process and working towards solutions for their problems.

To ensure those experiencing digital poverty are still able to follow our advice – such as contacting public services – we continued to work with Good Things Foundation in 2024/25 and delivered SIM cards to those most in need.



 **Glasspool**
Charity Trust
Flexible Frontline Fund

 **£57k**
Support distributed

121 awards from
Glasspool for

- Flooring
- White goods
- Beds
- Furniture
- School uniform

The ongoing practice of letting completely empty properties with bare, concrete floors by many social landlords means clients who are already on extremely stretched budgets are simply unable to afford the expense of making their new house a home with basics such as flooring, beds, a cooker & fridge.



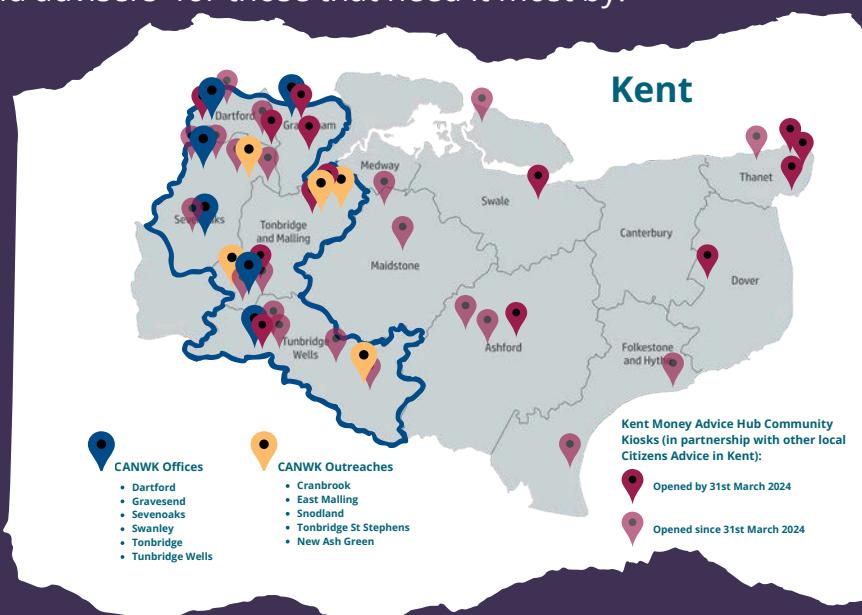
Reaching the people who need us

Accessing advice should be simple and tailored to individual needs

That's why we continue to invest in a range of channels that make it easier for people to engage with us however they feel most comfortable, whilst making the most of limited resources and funding.

With demand continuing to grow, we are focused on delivering advice as efficiently as possible, maximising the impact of our volunteers and advisers for those that need it most by:

- Investing in new ways of working
- Exploring how AI can help streamline administrative processes
- Improving the self-help available on our website
- Strengthening signposting to trusted resources



Smart, Efficient Access for Everyone



Kent Advice Hub

Our innovative video kiosks (funded by KCC) continue to grow, with 41 now located across the county in civic buildings, community centres and refuges. This novel approach to advice giving has helped almost 1,200 people across Kent facing complex challenges by improving engagement through face to face video conversations.

 **58%**

solve their issues independently after one call



Meet & Greet

A friendly welcome and safe space at our offices and virtual outreaches where clients can get help with accessing advice, and prepare for specialist appointments by scanning in their paperwork. We have seen a rise of 21% in demand compared to 2023/24.



Referral

We support other frontline agencies such as NHS, social services, Local Authorities, Housing Associations and other charities through direct referrals into our services. This joined-up approach strengthens frontline support and makes best use of our specialist capacity.



Adviceline

The main gateway to our service is our Adviceline, with over **5,600 people** reaching us by phone last year.

It offers easy access to expert advice from 9-5, Monday to Friday, but demand continues to exceed capacity and unfortunately not every call can be answered.

 **8%**

increase in demand compared to 2023/24



Advice Outreach

We continue to work in partnership with local communities to proactively provide support to those who may not ask for it. In addition to providing drop-in support across the region, we are also working with local foodbanks, community centres and councils to engage with people in a trusted environment.



Website

With over 17,000 visits to our "Get Advice & Support" pages, we have improved online advice and signposting to help clients find solutions to their problems independently.



Research and Campaigns

Tackling the root causes of our clients' issues

Research and Campaigns (R&C) aims to improve the policies and practices that affect people's lives. As a service, Citizens Advice in North & West Kent has a unique insight into the problems our clients and their wider communities face.

Our R&C activity means we can use these insights to help us delve deeper into the underlying, systemic issues causing people problems, and influence decision makers in a bid to try and tackle problems before they arise.

Research & Campaigns

Key Actions in 2024/25

- Published our 'Bridging the Gap' report into charitable support in CANWK after detailed research into the issue throughout 2024.
- Conducted further research into **Furniture Poverty** as an issue that emerged from this work and produced material for campaign work.
- Made contact with our **Housing Association and Councils** in an attempt to work together to address furniture poverty in our areas.
- Collected evidence on multiple other local issues for future campaign work, including ongoing issues with migration from legacy benefits to Universal Credit.
- Contributed to two consultations on major policy change using original research. These include digital exclusion and decent homes standard proposals.
- Provided key insights from our data for new MPs and councillors, opening relationships with the significant number of newly elected representatives.
- Continued providing high-quality evidence for national Citizens Advice campaign priorities, including contributions to group efforts like Start the Fortnite, Campaigns and Data Insights meetings, and the Network Panel surveys.

Key Insights from 2024/25

From our Furniture Poverty summary:

This is an issue that emerged out of our original charitable support research and has become a key campaign.

£70,000 *in crisis support*
was provided to clients in 2024 for **household goods or items**

1 in 10 *crisis support clients*
needed help with **furniture, white goods, or other household items** in 2024

45,000 *people in North & West Kent*
are estimated to **be unable to pay for their essential expenses each month**

From our Cost of Living dashboard:

We continue to collate key Cost of Living trends going back to the beginning of 2020.

20% *increase*
in key **Cost of Living issues** between 2023 and 2024

£163 *increase in our clients' essential costs each month*
between the start of 2024 and 2025

£51 *is how much our clients are left short each month trying to cover their essential costs*



Our Team

We are immensely proud of our dedicated team of volunteers and paid staff. Faced with increasingly complex issues and a challenging funding landscape, they continued to work side by side to improve the lives of people in our local communities.

Skills development

Over the last year, we provided many opportunities for ongoing professional development for our staff and volunteers, including training on the following topics:

- Discrimination & hate crime
- Modern Slavery
- Suicide prevention
- Specialist Law Society qualifications for staff on the Legal Aid team

Equity, Diversity & Inclusion (EDI):

At CANWK we are keen to embrace EDI and all staff are asked to complete the 'Advancing EDI – Module 1' training. We are always building up our knowledge, and welcome new learning in this area.

Our EDI Collaboration Group, made up of volunteers and staff from across the organisation meet regularly to discuss and learn from each other in this area, as well as steering the future of EDI training for CANWK to continually ensure our organisation is for everyone.

Meeting demand, one volunteer at a time

Our volunteers remain at the heart of everything we do. Their dedication, compassion, and commitment enable us to reach thousands of people each year, often at the most critical moments in their lives.

In 2024/25, 65 volunteers gave their time to support our work, including 40 new recruits who were trained and supported to deliver high-quality advice across our communities.

Recruiting and retaining volunteers is a challenge, particularly given the increasing complexity of the issues our clients face. Nevertheless, our volunteers consistently rise to the occasion, bringing empathy, expertise, and a deep sense of purpose to their roles. Without them, our service simply could not function.

**Our volunteers
help change lives
every single day.**

Could you join us?

It is great to have the opportunity to give back in a meaningful and rewarding way

In-depth support from our paid staff

The work of our volunteers quite often provides the basis on which our paid specialist teams build on with further in-depth support.

From Adviceline staff and supervisors to our specialist teams in debt, housing, immigration, and energy, our paid staff bring a wealth of experience that complements our core work.

They also play a vital role in training, mentoring, and supervising volunteers, providing the structure and confidence needed to deliver advice safely and effectively.

From the start of my employment I was made to feel welcome and part of the team



Our work

High-quality advice tackling the key issues facing our community

The issues our clients face are often complex and interconnected, requiring both broad understanding and specialist knowledge.

Our **generalist advisers** offer guidance across a wide range of issues and also provide practical support, resolving many problems during the first contact.

When more in-depth advice is needed, they work closely with our **specialist teams** to ensure people receive the right help at the right time.

The following pages provide a closer look at the different areas of our work and the impact we have made.

Ensuring every £1 delivers value*





An Open Door:

The first point of contact

Many people come to us unsure of where to start — they just know they need help. We assist them to make sense of their situation and work out a plan to move forward.

In many cases, our highly skilled volunteer advisers can resolve a problem during that first contact.

Clients often present with a complex web of challenges. For example 50% of people we helped with energy issues also required crisis support such as a food bank referral



Holistic approach

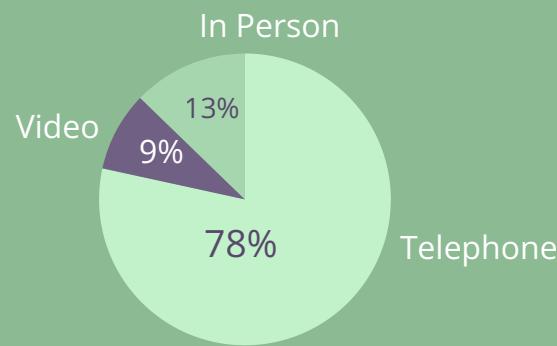
Our generalist advisers are usually the first to speak to our clients. Whether through our Adviceline, Kent Advice Hub video kiosks, or email, they provide a vital gateway to support by listening to each individuals' story and researching the best ways to help them.

Pragmatic, Person-Centred Support

We offer hands-on help with everyday challenges, especially for those with additional needs such as literacy or language issues. This includes support with form-filling, contacting third parties, and helping clients understand the steps they need to take to resolve their issues

Bridging the Digital Divide

We help bridge the digital divide when many clients are unable to access essential services or complete online applications without our help, including forms to join the social housing register, claim Council Tax Reduction or manage UC claims. This can be due to a lack of digital skills, or ability to pay for wifi or smart devices.





Debt & Money

We saw a sharp rise in clients needing a 60-day Breathing Space to suspend or prevent enforcement action by creditors last year.

While gas & electricity, rent and council tax arrears remained the number one problem debt, we also saw a rise in people struggling with credit cards, water debts, and mortgage arrears.

This is a clear sign that many people across our society are affected by the cost of living crisis, and are unable to afford their essential everyday bills.

Our debt advisers achieve incredible financial results for our clients, and also provide support to build a more stable future.

50%

of debt clients have a deficit budget where income does not cover essential outgoings

As well as advising on debt options, we also help our clients with:

- drawing up a detailed household budget
- ways to maximize income
- money-saving tips.



Our debt advice projects:

Money & Mental Health service

A pioneering approach to mental health support

- **Direct referrals from NHS mental health professionals** ensuring timely and appropriate support
- **Caseworkers with the time and expertise to build trust**, enabling meaningful engagement with clients
- **Flexible, client-led engagement** allowing people to pause and return to advice when ready

Referrals continue to grow year-on-year, with client numbers rising by 5% compared to 2023/24.

MaPS-funded community debt advice

Our mainstream project for anyone facing problem debts, this service is primarily delivered via telephone appointments.

However, we do offer face-to-face and video advice for clients who are more vulnerable or would otherwise struggle over the phone. Despite the strict targets of this project, we pride ourselves on providing personalized, holistic support to all debt clients.

Case study - Stacey*

Stacey* was referred to the Money & Mental Health project by her support worker. She was extremely vulnerable, having been the victim of domestic abuse, suffering from her own mental health conditions and also being a single parent of two children, one of whom has severe disabilities.

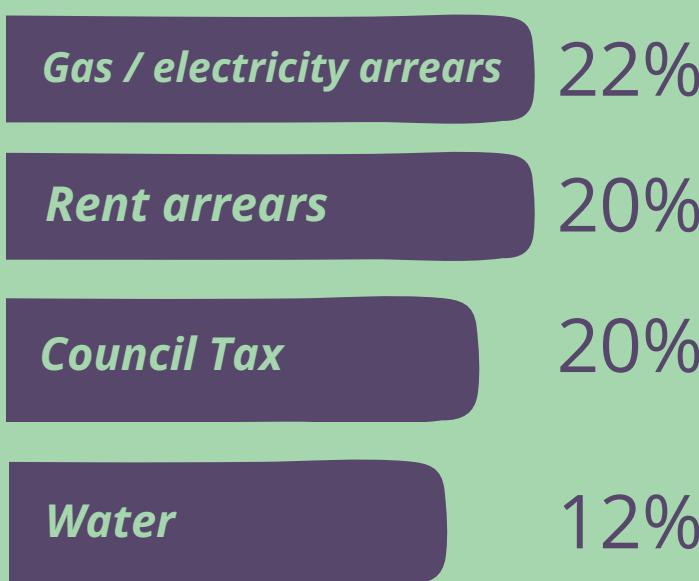
“Honestly I couldn’t have done this without all your help and support along the way, thank you so much for everything 😊 it’s greatly appreciated.”



There were engagement issues due to Stacey’s difficulty in being able to attend appointments because of the demands of her children, but we continued to touch base on a regular basis and work with Stacey towards her chosen debt solution of a DRO.

This was not a straightforward case, with many aspects requiring further research and clarification, but we eventually submitted the DRO application and Stacey was discharged from £20,000 worth of debt.

The debts people are facing



Percentage of debt clients

**£950,000 worth
of debts
written off or affordable
payments negotiated**

**£1.2 million
financial outcomes
in 2024/25**



Housing & Homelessness

Across our service, housing & homelessness remained the second biggest topic by number of enquiries. Issues raised include:

Affordability

In most areas of North & West Kent, there are **no** private properties available where the full rent would be covered by the Local Housing Allowance rate, meaning clients have to top up their benefit payments or risk falling into rent arrears.

Suitability

Overcrowding, no disabled access, damp and mould are common issues.

Lack of social or affordable housing

Clients face the uncertainty of being stuck in temporary accommodation for many months – sometimes even years.

No Recourse to Public Funds

Many clients have come to the UK on a skilled work visa, but if their job offer falls through or relations with their employer break down, they have no way to keep a roof over their heads.



***More than 2,400
Clients sought help
with housing issues***



We're extremely grateful for the support of all our funders for the continued development of our housing and homelessness advice services:

HPP (Homelessness Prevention Project)

funded by the National Lottery Community Fund

Homelessness Prevention in Tunbridge Wells Borough

funded by
The Hollick Family Foundation

Homelessness Prevention

funded by
The Nationwide Foundation

Specialist Housing Legal Representation

funded by the Access to Justice Foundation's 'Improving Outcomes through Legal Support' programme

Case study - Elizabeth*

Elizabeth reached out to us through the Kent Advice Hub after receiving an eviction notice from her Housing Association. She was in crisis, dealing with the financial impact of a relationship breakdown and grieving the recent loss of her mother. Her Universal Credit housing element no longer covered the full rent and she was struggling to make up the shortfall.

We placed Elizabeth into a 60-day Breathing Space to give her some protection whilst our homelessness prevention adviser helped her to rebalance her budget and negotiate with her Housing Association.

When court action became necessary to prevent eviction, our Legal Aid team stepped in and successfully secured Elizabeth's accommodation.

Elizabeth's journey highlights how Citizens Advice North & West Kent offers joined-up support, from early intervention to legal representation, helping people stay in their homes and build a stable future.

Issues by type of accommodation:

Disrepair (incl. damp and mould) was the most commonly seen issue for clients in both private and HA properties.

For council tenants, suitability of accommodation was the biggest problem.

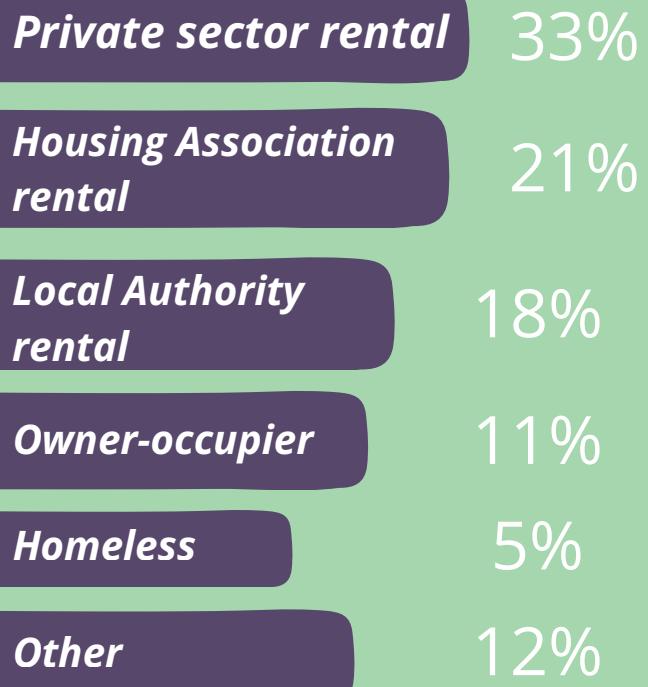


Legal Aid Agency

Since September 2024, we've been able to offer Legal Aid to eligible clients — allowing us to support people seamlessly from the moment they receive a possession notice right through to representation in court.

As part of our housing contract, we've also delivered early legal advice and run the in-court duty desk under the Housing Loss Prevention Advice Service (HLPAS) at both Medway County Court and Maidstone Combined Court.

In the first 6 months, we supported **53** clients through Legal Aid.





Expanding free legal advice across Kent

Kent faces one of the most acute shortages of free legal advice on immigration in the UK, and the county has been described as an “advice desert”.

In 2023-24, only 23% of people eligible for Legal Aid across Kent were able to access support, leaving **over 7,000 without access to representation.**

This includes **nearly 500 unaccompanied asylum-seeking children**, the highest number of any local authority in the country.

We are working hard to expand the availability of free, independent, expert advice across the region, along with shaping policy, amplifying migrant voices and campaigning for a more just and humane immigration system.



3 Pillars for Impact

1 Expert Advice & Representation

CANWK provides free legal advice on immigration and asylum to people across Kent and the South East.

- Representation at all levels from First-tier Tribunal, Upper Tribunal, and Court of Appeal.
- Since launching our Legal Aid service we have supported clients including survivors of trafficking, domestic abuse, and LGBT+ persecution along with unaccompanied children.

2 Building Resource and Resilience

As the leading provider of free immigration advice in the South East, we:

- Share expertise with partners to strengthen the sector. We supported Samphire and Hong Kong Aid to achieve IAA Level 3 accreditation, doubling capacity in Kent’s non-profit expert advice sector
- Operate with a diverse team, over half of whom are migrants, bringing lived experience to our work

3 Campaigning for Change

We advocate for fairer systems through

- Membership of the South East Strategic Migration Partnership
- Contributions to the All-Party Parliamentary Group on Migration
- Calls for faster asylum decisions, simplified NRPF processes, and better accommodation policies
- Advising on Hong Kong migration and contributing to the 2025 APPG Digital Report

Case study - Ela*

Ela had been experiencing domestic abuse and had separated from her husband, resulting in immigration issues, debt and potential homelessness.

Ela explained she had come to the UK on a dependent visa with her husband, and had since had 2 children born in the UK.

Having experienced domestic abuse, she had separated from her husband, however with no income of her own and No Recourse to Public Funds (NRPF), she was in dire financial difficulty as her husband was giving no financial support to her or her young children. Her rent had not been paid since her husband left the property and she had paid no bills.

Ela is now receiving full support from our immigration caseworkers under Legal Aid. They are working with Ela to gather the necessary documentation needed to apply for leave to remain in the UK, which will in turn enable her to access welfare support for herself and her children. They are also supporting her to engage with Social Services and DBC to access vital support services until this matter is resolved.



The challenges our immigration clients are facing



Percentage of clients





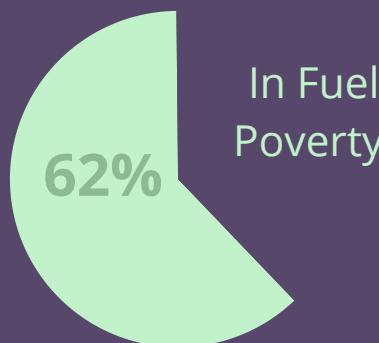
The harsh reality of soaring energy prices is many households being pushed into fuel poverty. More people than ever are facing an impossible choice between heating their home and meeting other essential needs.

In response, our Energy Advice team expanded its reach and impact. Through four targeted projects, we provided tailored support to hundreds of vulnerable clients, helping them manage energy debt, improve efficiency, and access vital financial help. Our work not only eased immediate hardship but also empowered people to build more stable, sustainable futures.



Over 1,100 people reached

a 51% increase from 2023/24



Energy Advice

62% of our clients supported were experiencing fuel poverty, spending >10% of income after housing on energy.

Our advisers provided practical guidance on energy efficiency, alongside income maximisation, benefit checks, and referral to specialist services such as FCA-accredited debt advice as required.

Carbon Monoxide Awareness

This year, we delivered more than 600 appointments helping clients understand the risks of carbon monoxide poisoning and providing detectors where needed.

This simple intervention can be life-saving, and we continue to explore ways to expand this service.

Energy Casework

Our fully qualified specialist casework team supported **230 clients** with complex energy issues, including negotiation of energy debt, supplier complaints and referrals to the Energy Ombudsman.

We also helped clients access grant funding through suppliers' customer assistance schemes.

Energy Outreach

Through group presentations, stalls and individual appointments in community settings, we connected with over **400 new clients** from hard to reach groups.

Outreach continues as a vital part of our strategy, ensuring those who may not otherwise seek help are aware of the support available

Case study - Vicky*

This client came to our office in the Dartford Civic Centre in great distress over her energy bills. Our Meet & Greet Adviser supported her to use the video advice kiosk, where she was able to speak to an Adviser straight away.

Following an initial exploration, Vicky was referred to one of our Energy Caseworkers, who was able to provide more in-depth advice and support.

Vicky explained that she had recently moved to a new privately-rented flat. When she moved in, she had tried to open an account with a new energy supplier, but had been told she could not switch suppliers as she had an existing debt on her account from her previous property, totaling £1,800. She had been unaware that she owed this money and, as a single mother with 3 young children living on a low income, had no way to pay the debt.

With her permission, our Energy Caseworker advocated on her behalf with the energy company. Using meter readings provided by Vicky, we were able to make a complaint against the energy provider for incorrect billing. This resulted in reducing the debt to £100, which Vicky was able to pay. She was delighted with this result, and now feels more empowered to deal with suppliers in future.



7,000
issues
addressed



£740k
in financial
outcomes

225

Crisis fuel vouchers



£16k

Fuel debt
written-off





Welfare Benefits

We help those in need overcome barriers to accessing the support they are entitled to.

We can help with everything from form-filling all the way through to representation at tribunals.

Ongoing funding from the Access to Justice Foundation has enabled us to provide support for vulnerable clients with the most complex benefits appeal cases.

The continued roll-out of **Universal Credit** (UC) to all benefits claimants meant issues surrounding the managed migration onto UC and managing UC claims were top of the list of enquiries from our Clients in 2024/25, with a 235% increase year-on-year.

The UC system, which largely relies on claimants using an online journal to manage their claim, is confusing and hard to navigate for many people, especially the digitally excluded and most vulnerable.

We also saw a sharp rise in queries relating to **council tax support** entitlement, which can vary dramatically for those who were previously claiming tax credits. Many clients are left with much higher council tax bills to pay now they're on UC.



At a glance

Almost 4,000 clients

with benefits issues



450 Appeals
processes support

£2.6 million

Additional benefits to which they were entitled



“

The gentleman who dealt with my case was simply amazing and so helpful, I am so grateful to your team and all your support

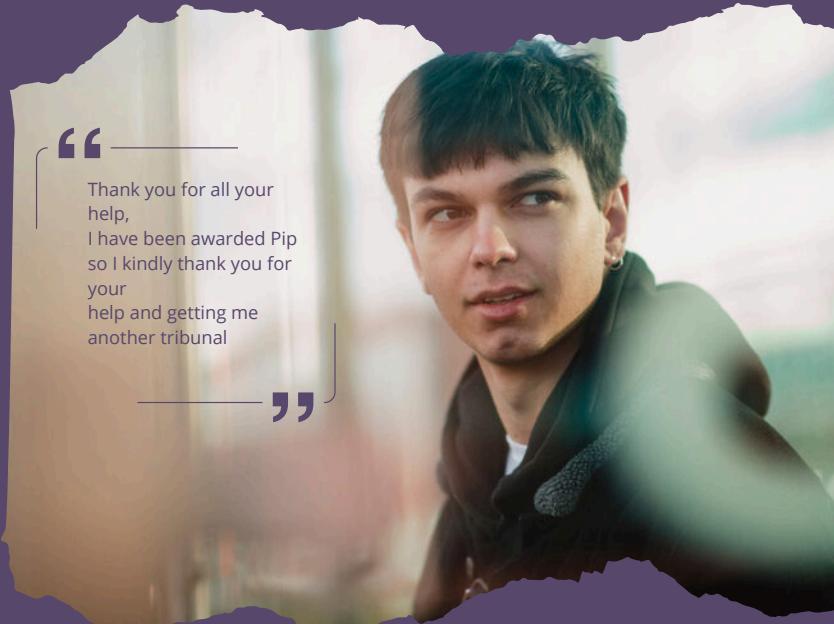
”

Case study - Alistair*

Alistair is an extremely vulnerable client with mental health issues who had been denied PIP at both application and first-tier tribunal appeal stages.

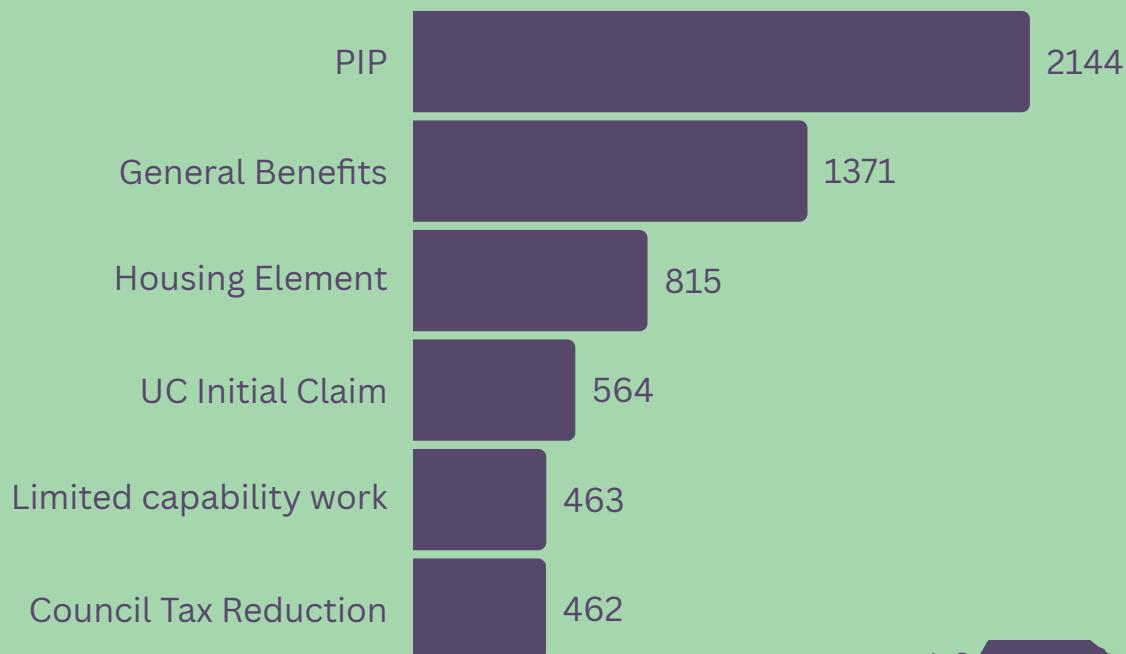
We challenged this decision with an appeal to the Upper Tribunal, which resulted in the first-tier tribunal decision being set aside and a new hearing date set.

We supported the client to gather relevant evidence, drafted court submissions and prepared the client for the hearing. The new appeal was successful and the client was awarded full PIP, backdated for 2 years.



“
Thank you for all your help,
I have been awarded Pip so I kindly thank you for your help and getting me another tribunal
”

Top Benefit Topics



Financial Review & Accounts

Financial Review & Accounts

The Trustees (who are also the Directors for the purpose of Company Law) present their annual report and the audited financial statements for the year ended 31 March 2025. The Trustees confirm that the report and financial statements of the charity comply with the current statutory requirements, the requirements of the company's governing document, and the provisions of "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) (Charities SORP (FRS 102)).

1. REFERENCE AND ADMINISTRATIVE DETAILS

| | |
|--|--|
| Charity Name: | Citizens Advice in North & West Kent |
| Charity Registration: | 1082979 |
| Company Registration: | 03960538 |
| Authorised & Regulated by the Financial Conduct Authority | 617614 |
| Registered Office: | Tonbridge Castle Castle Street Tonbridge TN9 1BG |
| Chief Executive: | Angela Newey |
| Company Secretary: | Ann Starke |
| Bank: | CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ |
| Senior Statutory Auditor: | Jonathan Healey BA FCA WP Audit Services LLP North House 198 High Street Tonbridge Kent TN9 1BE |

Financial Review & Accounts

The following people were directors/trustees of the charity during the year:

| DIRECTORS/ TRUSTEES | ROLE | DATE ELECTED | DATE RESIGNED |
|----------------------------|----------------|---------------------|----------------------|
| Louise Bryant | Chairman | 24.07.2017 | |
| Robin Thompson | Hon Treasurer* | 06.12.2016 | |
| Martin Miles | | 24.07.2017 | |
| Selwan Yousif | | 25.03.2013 | 07.05.2024 |
| Christine Grosskopf | | 06.12.2016 | |
| Evelyn Cook | | 24.11.2020 | |
| George Gordon | | 01.07.2022 | |
| Lila Dowie | | 04.10.2022 | 19.03.2025 |
| Tom Bourne | | 01.07.2022 | |
| Elaine Abbs | | 01.07.2022 | |
| Peter Oakford | | 01.07.2022 | 19.11.2024 |
| Paul Cooper | Hon Treasurer* | 03.10.2023 | 04.06.2024 |
| Andrew Cumming | | 07.05.2024 | |
| Keith Bonin | Hon Treasurer* | 08.10.2024 | |
| Richard Hubble | | 08.10.2024 | |

Paul Cooper was appointed Treasurer on 21.11.23 and resigned on 04.06.24. Robin Thompson was appointed temporary Treasurer on 22.05.24. Keith Bonin was appointed Treasurer on 19.11.24.

The following people were entitled to attend Board meetings but had no vote:

| EX OFFICIA MEMBERS | DATE APPOINTED | ELECTED BY | DATE RESIGNED |
|---------------------------|-----------------------|-------------------------------------|----------------------|
| Cllr Carol Gale | | Dartford Borough Council | |
| Cllr Peter Scollard | | Gravesham Borough Council | 14.05.2024 |
| Cllr Lesley Dyball | | Sevenoaks District Council | 25.07.2024 |
| Cllr Matt Boughton | | Tonbridge & Malling Borough Council | |
| Cllr Wendy Fitzsimmons | | Tunbridge Wells Borough Council | May 2024 |
| Cllr Roddy Hogarth | 25.07.2024 | Sevenoaks District Council | |
| Cllr Corinna Keefe | May 2024 | Tunbridge Wells Borough Council | |
| Cllr Deborah Croxton | 01.05.2024 | Gravesham Borough Council | |

Financial Review & Accounts

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice in North & West Kent is a registered charity and a company limited by guarantee. Citizens Advice in North & West Kent is also known and referred to as CANWK. The maximum liability of each member is limited to £1. At 31 March 2025 the company had 11 members (2024 12 members). Citizens Advice in North & West Kent is governed by its Memorandum and Articles of Association as amended in April 2023.

Citizens Advice in North & West Kent's Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice in North & West Kent holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the UK General Data Protection Regulation and Data Protection Act 2018.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community and usually reside or work in or have special knowledge of North and West Kent.

An Elections Committee, made up of Trustees and chaired by the Chair is established to oversee the elections process for Board appointments.

A separate process agreed by the Trustee Board is followed for the election of the Chair.

No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice in North & West Kent through the provision of training courses and mentoring by established trustees.

Organisational Structure

Citizens Advice in North & West Kent is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice in North & West Kent and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

Key management remuneration is reviewed by the trustees' annually and benchmarked against other similar roles in the industry alongside taking into account the individual's role within the organisation.

Related Parties

Citizens Advice in North & West Kent is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Financial Review & Accounts

Operating policies are independently determined by the Trustee Board of Citizens Advice in North & West Kent in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks

A risk management strategy and risk register are regularly reviewed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice in North & West Kent is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources and our reserves policy as stated below. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

3. OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the population resident in the Boroughs or Districts within Dartford, Gravesham, Sevenoaks, Tonbridge & Malling and Tunbridge Wells in the County of Kent also through partnership and other arrangements with other local Citizens Advice offices throughout the whole of the United Kingdom.

Public Benefit Required

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of Citizens Advice in North & West Kent remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through six local Citizens Advice centres in the Boroughs of Dartford, Gravesham, Tonbridge & Malling, Tunbridge Wells and Sevenoaks District. In addition to generalist advice the following specialist advisory services were provided:

- i) Specialist debt advice
- ii) Specialist benefits advice
- iii) Specialist housing advice
- iv) Specialist immigration advice
- v) Specialist energy advice

Financial Review & Accounts

4. FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £2,137,017 (2024: £2,070,300). Of this £1,245,466 (2024: £1,280,664) related to project restricted activities.

A deficit of £241,269 was generated in the year which was made up of a deficit on unrestricted funds of £141,172 and a deficit on restricted funds of £100,097 (2024: surplus of £28,158; unrestricted funds surplus £81,947 and restricted funds deficit £53,789). The unrestricted deficit included the start-up costs of the new Legal Aid function, where staff, systems and processes needed to be established before significant fees could be earned. This took longer and cost more than originally budgeted.

Any surplus/deficit on restricted funds is a result of a difference in timing between when the cost is incurred and the recognition of the grant income.

At 31 March 2025 total reserves were £559,048 (2024: £800,317) of which £53,509 (2024: £153,606) represented restricted funds.

Principal Funding Sources

Dartford Borough Council, Gravesham Borough Council, Sevenoaks District Council, Tonbridge & Malling Borough Council, Tunbridge Wells Borough Council, West Kent Housing Association and The London Legal Trust all continued to support the core operating capacity of the charity. Additionally, project-specific funding was received from the National Lottery Community Fund, the Department of Work and Pensions, the Department of Business, Energy and Industrial Strategy, the Department of Housing and Communities, and Local Government, Kent County Council, the

Money and Pension Service, The Access to Justice Foundation, Energy Providers, Involve Kent, Kent Community Foundation, The Hollick Family Foundation and Central Citizens Advice.

Other local benefactors, including town and parish councils, have also contributed sums. The Trustees extend their sincere gratitude to all these bodies.

Revenues are also generated from the Legal Aid Agency through the provision of specialist immigration and housing legal advice to clients.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Investment Policy

As required in its Memorandum paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

Reserves Policy

CANWK seeks to ensure that free funds are available in each financial year to meet any reasonably foreseeable contingency. CANWK prepares an annual budget, maintains a projection of income for the current and next fiscal year, and seeks to insure that income is derived from as wide a variety of sources as possible. CANWK will take appropriate steps to maintain future funding streams so as to continue to provide the services for which CANWK was established.

In reviewing the potential costs that could arise should a significant reduction in income arise,

Financial Review & Accounts

the Trustees have determined that 'free' reserves should be maintained to cover five months normal operating costs after the deduction of: all costs allocated and recharged to restricted projects, depreciation, grants paid, to the extent that these are matched to grants received, and reimbursable client costs.

Therefore the trustees aim to have free reserves of approximately £415,000. At the year end the General Fund was £505,539 and free reserves (general fund less tangible fixed assets) stood at £483,836. This represented a surplus over the policy described above of £68,836.

Going Concern

After making further appropriate enquiries, including detailed cashflow forecast and undertaking staff restructure to reduce operating costs, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence in the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

5. DIRECTORS' RESPONSIBILITES

The Trustees (who are the directors of the company under company law) are responsible for preparing the Directors' and Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company

and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the directors are required to:

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

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

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Financial Review & Accounts

Appointment of auditor

WP Audit Services LLP were appointed as auditor to the company and in accordance with section 485 of the Companies Act 2006, a resolution proposing that they be re-appointed will be put at a General Meeting.

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' annual report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.



Louise Bryant
Chair of Trustees

Date: 10th December 2025

Independent Auditor's Report

Opinion

We have audited the financial statements of Citizens Advice in North & West Kent (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cashflows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves.

Independent Auditor's Report

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or

- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 43, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Independent Auditor's Report

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We obtained an understanding of the legal and regulatory framework applying to the charitable company, and the procedures that management adopt to ensure compliance, and have considered the extent to which non-compliance might have a material effect on the financial statements, and in particular we identified: the Charities Act 2011 and Charities SORP FRS102.

We have also identified other laws and regulations that do not have a direct effect on the amounts or disclosures within the financial statements, but for which compliance is fundamental to the charity's operations and to avoid material penalties, including employment law, health and safety law, GDPR and data protection regulations.

Having reviewed the laws and regulations applicable to the charity, we designed and performed audit procedures to obtain sufficient appropriate audit evidence.

Specifically, we:

- Assigned an engagement team to the audit with particular familiarity in dealing with charity and not-for-profit organisations;
- Obtained an understanding of the charity's procedures for ensuring compliance with laws and regulations;
- Obtained and reviewed internal policies and procedures and external guidance;
- Made enquiries of management and the Board of Trustees regarding whether they were aware of any actual or suspected incidences of non-compliance with laws and regulations.
- Obtained and reviewed meeting minutes;
- Reviewed the National Citizens Advice quality report for the year;
- Reviewed legal expense accounts to identify costs which may indicate possible legal or regulatory issues; and
- Reviewed the completeness and accuracy of associated disclosures made in the financial statements.

We assessed the susceptibility of the charitable company's financial statements to material misstatement and fraud. The key risks identified were in relation to income recognition and classification resulting in its overstatement or distortion of the figures through misclassification, the recognition and treatment of restricted funds and the allocation of staff and support costs to charitable activities potentially resulting in misallocation of costs. Audit procedures performed by us included:

- Assessing the systems and controls in place, and whether any weaknesses were identified which could suggest or allow fraud;
- Tested journal entries to identify any unusual transactions;

Independent Auditor's Report

- Assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias;
- Performed analytical procedures to identify any unusual or unexpected relationships;
- Considering how fraud might occur, including considering whether management have incentives and opportunities to manipulate the financial results (including overriding controls).
- Evaluated management's assessment of risk of fraud and whether they are aware of any actual or suspected fraud;
- Designing and performing audit procedures to obtain sufficient appropriate audit evidence in relation to the completeness, cut-off and classification of income;
- Designing and performing audit procedures to ensure that restricted funds have been correctly recognised and restricted expenditure has been allocated correctly to these funds; and
- Considering the appropriateness of management estimates in relation to support costs and their allocation of staff costs to charitable activities and ensuring their basis for this is applied consistently across all activities.

The audit has been planned and performed in such a way as to best identify risks of material misstatement, however the inherent limitations of audit procedures means that there remains a risk that material misstatements may not be identified. In particular we are aware of the inherent difficulties in detecting irregularities, and irregularities that result from fraud may be more difficult to detect than irregularities that result from error, due for example, to override of controls, collusion or misrepresentations. In addition, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and, the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

The logo for WP Audit Services LLP, featuring the company name in a stylized, handwritten font with a horizontal dotted line underneath.

Jonathan Healey FCA (Senior Statutory Auditor)

for and on behalf of WP Audit Services LLP
Statutory Auditor
North House
198 High Street
Tonbridge
Kent TN9 1BE

Date: A handwritten signature in black ink that reads "16th December 2025".

Statement of Financial Activities

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

| | | 2025 | 2025 | 2025 | 2024 |
|------------------------------------|-----------|--------------------|-------------------|-------------------|------------------|
| | | Unrestricted funds | Restricted funds | Total funds | Total funds |
| | Note | £ | £ | £ | £ |
| Income from: | | | | | |
| Donations and legacies | 3 | 100,829 | 851,803 | 952,632 | 1,005,639 |
| Charitable activities | 4 | 722,448 | 393,663 | 1,116,111 | 1,016,189 |
| Other trading activities | | 40,809 | - | 40,809 | 17,138 |
| Investments | | 27,465 | - | 27,465 | 31,334 |
| Total income | | 891,551 | 1,245,466 | 2,137,017 | 2,070,300 |
| Expenditure on: | | | | | |
| Raising funds | 5 | 68,007 | - | 68,007 | 32,009 |
| Charitable activities | 6 | 964,716 | 1,345,563 | 2,310,279 | 2,010,133 |
| Total expenditure | | 1,032,723 | 1,345,563 | 2,378,286 | 2,042,142 |
| Net (expenditure) / income | | (141,172) | (100,097) | (241,269) | 28,158 |
| Transfers between funds | | - | - | - | - |
| Net movement in funds | | (141,172) | (100,097) | (241,269) | 28,158 |
| Reconciliation of funds: | | | | | |
| Total funds brought forward | | 646,711 | 153,606 | 800,317 | 772,159 |
| Total funds carried forward | 12 | 505,539 | 53,509 | 559,048 | 800,317 |

Balance Sheet

BALANCE SHEET AS AT 31 MARCH 2025

| | | 2025 | 2025 | 2024 | 2024 |
|---|------|------------|----------------|------------|----------------|
| | Note | £ | £ | £ | £ |
| Fixed assets | | | | | |
| Tangible assets | 9 | | 21,703 | | 31,736 |
| | | | 21,703 | | 31,736 |
| Current assets | | | | | |
| Short term cash deposits | | 200,849 | | 564,641 | |
| Debtors | 10 | 271,181 | | 154,475 | |
| Cash at bank and in hand | | 278,861 | | 398,151 | |
| | | 750,891 | | 1,117,267 | |
| Creditors: amounts falling due within one year | 11 | (213,546) | | (348,686) | |
| Net current assets | | | 537,345 | | 768,581 |
| Total net assets | | | 559,048 | | 800,317 |
| The funds of the charity: | 12 | | | | |
| Restricted funds | | | 53,509 | | 153,606 |
| Unrestricted funds | | | 505,539 | | 646,711 |
| Total funds | | | 559,048 | | 800,317 |

The financial statements were approved by the Board of Trustees on 10th December 2025 and were signed on its behalf by:


.....

Louise Bryant
Chair of the Board of Trustees

Company number: 3960538

Statement of Cash Flows

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2025

| | Note | 2025 £ | 2024 £ |
|---|------|-------------------|----------------|
| Cash flows from operating activities: | | | |
| Net cash (used in) / provided by operating activities | A | (510,547) | 112,502 |
| Cash flows from investing activities: | | | |
| Purchase of property, plant and equipment | | - | (23,467) |
| Investment income | | 27,465 | 31,334 |
| Net cash provided by investing activities | | 27,465 | 7,867 |
| Change in cash and cash equivalents in the year | | (483,082) | 120,369 |
| Cash and cash equivalents at the beginning of the year | | 962,792 | 842,423 |
| Cash and cash equivalents at the end of the year | | 479,710 | 962,792 |
| <i>Represented by:</i> | | | |
| Short term cash deposits | | 200,849 | 564,641 |
| Cash at bank and in hand | | 278,861 | 398,151 |
| | | 479,710 | 962,792 |
| A. Reconciliation of net income to net cash flow from operating activities | | | |
| Net (expenditure) / income for the year | | (241,269) | 28,158 |
| Investment income | | (27,465) | (31,334) |
| Depreciation and amortisation charges | | 10,033 | 11,901 |
| Dilapidation provision movement | | - | (19,383) |
| Increase in debtors | | (116,706) | (32,334) |
| (Decrease) / increase in creditors | | (135,140) | 155,494 |
| Net cash (used in) / provided by operating activities | | (510,547) | 112,502 |

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Citizens Advice in North & West Kent meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The financial statements are presented in pounds sterling and rounded to the nearest pound.

Going concern

After making further appropriate enquiries, including detailed cashflow forecast and undertaking staff restructure to reduce operating costs, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence in the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Income

Income from donations and grants is recognised when the charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal offer is made in writing, unless the grant contains terms and conditions outside of the charity's control which must be met before the charity is entitled to the funds. Where grants are received in response to a proposal including a budgeted timescale, such that the required timescale for the expenditure is implicit in the grant agreement, or where the funder specifies the periods over which expenditure can take place, income is recognised in accordance with that timescale.

Income from charitable activities is recognised to the extent that the charity has provided the contractual services, or to the extent that the performance-related conditions within grant agreements have been met.

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. The value of this help and support is not included in the financial statements. However, its value to the charity has been estimated and disclosed in the trustees' report.

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 ACCOUNTING POLICIES continued

Expenditure

Expenditure is recognised when a present legal or constructive obligation exists at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be estimated reliably.

All expenditure is accounted for on an accruals basis, and has been classified under expense categories that aggregate costs for allocation to an activity. Telephone centre expenditure has been allocated to activities directly where possible, and otherwise based on the percentage of issues dealt with.

Support costs have been allocated to raising funds and charitable activities pro rata on the basis of total direct costs attributable to those activities.

Support costs are those costs incurred to facilitate charitable activities, which may relate to more than one activity, and include governance costs.

Fund accounting

Unrestricted funds can be used in accordance with the charity's charitable objectives at the discretion of the trustees.

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

Tangible fixed assets and depreciation

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

Leasehold improvements: Over the life of the lease being (5 years straight line)

Office equipment: 2-5 years straight line

Assets costing less than £5,000 for leasehold improvements and £750 for office equipment are not capitalised but are recognised as expenditure in the Statement of Financial Activities in the year incurred.

Short term cash deposits

Short term cash deposits includes cash being held for the purpose of investment rather than to meet short-term cash commitments as they fall due.

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 ACCOUNTING POLICIES continued

Financial instruments

The charity only has financial instruments of a kind that qualify as basic financial instruments. Short term basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Any losses from impairment are recognised in the Statement of Financial Activities.

Provisions

Provisions are recognised when the company has a legal or constructive present obligation as a result of a past event, it is probable that the company will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in profit or loss in the period in which it arises.

Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Payments to defined contribution pension schemes are charged as an expense as they fall due.

Leasing

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

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

2 STATUS

Citizens Advice in North & West Kent is a charitable company limited by guarantee incorporated in England and Wales. In the event of the company 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 Tonbridge Castle, Castle Street, Tonbridge, TN9 1BG.

3 INCOME FROM DONATIONS AND LEGACIES

| | 2025 | 2024 |
|------------------------------------|---------|-----------|
| | £ | £ |
| Grants from trusts and foundations | 285,191 | 215,905 |
| National Lottery grants | 184,617 | 249,472 |
| Citizens Advice grants | - | 12,500 |
| Donations and Gift Aid | 28,342 | 61,149 |
| Grants from local authorities | 454,482 | 466,613 |
| | 952,632 | 1,005,639 |

In the preceding period, income of £948,344 was restricted.

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

4 INCOME FROM CHARITABLE ACTIVITIES

| | 2025 | 2024 |
|---|-----------|-----------|
| | £ | £ |
| Service level agreements | 582,340 | 505,540 |
| Client fees and recharged costs | 93,259 | - |
| Consultancy | 2,760 | 23,566 |
| Performance related grants: Specialist energy advice | 166,547 | 117,306 |
| Performance related grants: Specialist debt advice | 167,580 | 193,803 |
| Performance related grants: Other advice and projects | 103,625 | 175,974 |
| | 1,116,111 | 1,016,189 |

In the preceding period, income of £332,320 was restricted.

5 EXPENDITURE ON RAISING FUNDS

| | 2025 | 2024 |
|----------------------|--------|--------|
| | £ | £ |
| Staff costs | 45,858 | 18,943 |
| Development expenses | 8,052 | 5,037 |
| Support costs | 14,097 | 8,029 |
| | 68,007 | 32,009 |

In the preceding period, £2,272 of expenditure was paid from restricted funds.

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

6 EXPENDITURE ON CHARITABLE ACTIVITIES

| | 2025 | 2025 | 2025 |
|-------------------------------|------------------------|----------------------|------------------------|
| | Direct costs | Support costs | Total |
| | £ | £ | £ |
| Specialist debt advice | 265,291 | 69,372 | 334,663 |
| Specialist benefits advice | 166,333 | 43,495 | 209,828 |
| Specialist housing advice | 293,924 | 76,860 | 370,784 |
| Specialist immigration advice | 351,000 | 91,785 | 442,785 |
| Specialist energy advice | 141,460 | 36,991 | 178,451 |
| Other advice and projects | 613,374 | 160,394 | 773,768 |
| | <hr/> <u>1,831,382</u> | <hr/> <u>478,897</u> | <hr/> <u>2,310,279</u> |
| | 2024 | 2024 | 2024 |
| | Direct costs | Support costs | Total |
| | £ | £ | £ |
| Specialist debt advice | 472,726 | 158,280 | 631,006 |
| Specialist benefits advice | 197,791 | 66,225 | 264,016 |
| Specialist housing advice | 208,658 | 69,864 | 278,522 |
| Specialist immigration advice | 203,640 | 68,183 | 271,823 |
| Specialist energy advice | 129,368 | 43,315 | 172,683 |
| Other advice and projects | 293,734 | 98,349 | 392,083 |
| | <hr/> <u>1,505,917</u> | <hr/> <u>504,216</u> | <hr/> <u>2,010,133</u> |

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

6 EXPENDITURE ON CHARITABLE ACTIVITIES continued

The breakdown of cost categories included above is as follows:

| | 2025 Direct costs £ | 2025 Support costs £ | 2024 Direct costs £ | 2024 Support costs £ |
|-------------------------------|---------------------------|----------------------------|---------------------------|----------------------------|
| Staff costs | 1,487,164 | 182,417 | 1,243,925 | 190,474 |
| Grants payable | 105,606 | - | 60,550 | - |
| Legal aid client payments | 25,946 | - | - | - |
| Consultancy and monitoring | 9,011 | - | 15,050 | - |
| Premises costs | 117 | 182,990 | 390 | 185,175 |
| Recruitment and training | 16,848 | 641 | 4,741 | 32,397 |
| Travel and subsistence | 20,945 | 4,605 | 18,202 | 3,965 |
| Insurance and licences | 4,526 | 7,501 | 6,771 | 11,301 |
| IT costs | 57,362 | 42,592 | 29,328 | 19,897 |
| Telephone, stationery etc. | 15,629 | 16,595 | 16,625 | 8,635 |
| Fees and subscriptions | 1,595 | 11,635 | - | 8,223 |
| Marketing and communications | 4,880 | 2,420 | 3,580 | 162 |
| Accountancy and payroll | - | 2,906 | - | 3,014 |
| Partner payments | 75,571 | - | 83,815 | - |
| Depreciation | - | 10,033 | - | 11,901 |
| Other costs | 3,666 | 12,405 | 22,940 | 18,815 |
| Governance costs: | | | | |
| Legal and professional fees | 2,516 | 4,254 | - | - |
| Trustees' indemnity insurance | - | - | - | 6,466 |
| Audit fees | - | 12,000 | - | 11,820 |
| | <hr/> 1,831,382 | <hr/> 492,994 | <hr/> 1,505,917 | <hr/> 512,245 |

In the preceding period, £1,332,181 of expenditure was paid from restricted funds. Grants payable relate to food, fuel and household vouchers given to individuals. It's included within other advice and projects as an activity.

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

7 NET (EXPENDITURE) / INCOME

| | 2025 | 2024 |
|--|---------|---------|
| | £ | £ |
| Net (expenditure) / income is stated after charging: | | |
| Depreciation | 10,033 | 11,901 |
| Auditors' remuneration for audit services | 12,000 | 11,820 |
| Auditors' remuneration for non-audit services | 3,800 | 3,014 |
| Rent paid under operating leases | 108,233 | 117,411 |

8 STAFF COSTS

| | 2025 | 2024 |
|---|-----------|-----------|
| | £ | £ |
| Gross salaries | | |
| Gross salaries | 1,545,563 | 1,322,380 |
| Employer's National Insurance contributions | 131,536 | 99,489 |
| Employer's pension contributions | 38,340 | 31,473 |
| | 1,715,439 | 1,453,342 |

There were no employees with employment benefits (excluding employer pension contributions) of more than £60,000 in the current nor preceding period.

At the balance sheet date pension contributions unpaid amounted to £7,229 (2024: £6,327).

The average number of employees on a headcount basis during the year was 69 (2024: 65).

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

9 TANGIBLE FIXED ASSETS

| | Leasehold improvements £ | Office Equipment £ | Total £ |
|----------------------------------|--------------------------------|--------------------------|------------|
| Cost | | | |
| Brought forward at 1 April 2024 | 160,692 | 23,467 | 184,159 |
| Carried forward at 31 March 2025 | 160,692 | 23,467 | 184,159 |
| Depreciation | | | |
| Brought forward at 1 April 2024 | 147,730 | 4,693 | 152,423 |
| Charge for the year | 5,340 | 4,693 | 10,033 |
| Carried forward at 31 March 2025 | 153,070 | 9,386 | 162,456 |
| Net book value | | | |
| At 31 March 2025 | 7,622 | 14,081 | 21,703 |
| At 31 March 2024 | 12,962 | 18,774 | 31,736 |

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

10 DEBTORS

| | 2025 | 2024 |
|----------------|---------------|---------------|
| | £ | £ |
| Trade debtors | 6,016 | - |
| Accrued income | 172,240 | 113,410 |
| Prepayments | 48,265 | 38,709 |
| Other debtors | 44,660 | 2,356 |
| | <hr/> 271,181 | <hr/> 154,475 |

11 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2025 | 2024 |
|-------------------------------|---------------|---------------|
| | £ | £ |
| Trade creditors | 37,898 | 7,838 |
| Accruals and deferred income | 112,501 | 323,193 |
| Other tax and social security | 34,702 | - |
| Other creditors | 28,445 | 17,655 |
| | <hr/> 213,546 | <hr/> 348,686 |

Deferred income included above :

| | | |
|------------------|--------------|---------------|
| Brought forward | 240,431 | 117,038 |
| Released in year | (240,431) | (117,038) |
| New deferrals | 60,208 | 240,431 |
| | <hr/> 60,208 | <hr/> 240,431 |

Deferred income relates to grants where there is an implied time constraint in the grant agreement and therefore income is recognised over the budgeted timescale.

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

12 MOVEMENT OF FUNDS

| CURRENT YEAR | Brought forward | Income | Expenditure | Transfers | Carried forward |
|--|-----------------|-----------------|-----------------|-----------|-----------------|
| | £ | £ | £ | £ | £ |
| Restricted funds | | | | | |
| Access to Justice | 78 | 92,069 | (92,147) | - | - |
| Digital inclusion | 940 | - | (940) | - | - |
| Hong Kong Brits Overseas | 2,909 | 14,387 | (17,296) | - | - |
| Household support | - | 66,300 | (66,300) | - | - |
| Glasspool Household Support | - | 58,000 | (56,854) | - | 1,146 |
| Housing | 38,731 | - | (38,731) | - | - |
| Kent Money Advice Hub | - | 428,004 | (394,004) | - | 34,000 |
| Money Advice | - | 167,580 | (167,580) | - | - |
| National Lottery - MISP/MASS immigration project | 58,687 | 60,325 | (119,012) | - | - |
| National Lottery - PATH/HPP housing project | 21,186 | 26,774 | (47,960) | - | - |
| National Lottery - HISSP project | - | 95,019 | (95,019) | - | - |
| Other projects | 31,075 | 237,008 | (249,720) | - | 18,363 |
| | <hr/> 153,606 | <hr/> 1,245,466 | <hr/> 1,345,563 | <hr/> - | <hr/> 53,509 |
| Unrestricted funds | | | | | |
| General fund | 646,711 | 891,551 | (1,032,723) | - | 505,539 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Total funds | 800,317 | 2,137,017 | (2,378,286) | - | 559,048 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

12 MOVEMENT OF FUNDS continued

| PRIOR YEAR | Brought forward | Income | Expenditure | Transfers | Carried forward |
|--|-----------------|-----------|--------------|-----------|-----------------|
| | £ | £ | £ | £ | £ |
| Restricted funds | | | | | |
| Access to Justice | - | 104,181 | (104,103) | - | 78 |
| Digital inclusion | 940 | - | - | - | 940 |
| Hong Kong Brits Overseas | 2,197 | 48,799 | (48,087) | - | 2,909 |
| GBC Household support | - | 45,100 | (45,100) | - | - |
| Housing | 43,875 | - | (5,144) | - | 38,731 |
| Kent Money Advice Hub | - | 166,411 | (166,411) | - | - |
| Money Advice | - | 193,803 | (188,414) | (5,389) | - |
| Kent Money & Mental Health | - | 285,000 | (281,435) | (3,565) | - |
| National Lottery - MISP/MASS immigration project | 34,227 | 141,762 | (116,411) | (891) | 58,687 |
| National Lottery - PATH/HPP housing project | 19,610 | 107,710 | (105,243) | (891) | 21,186 |
| Scams awareness | - | - | - | - | - |
| Other projects | 22,366 | 187,898 | (170,613) | (8,576) | 31,075 |
| CATWD | 103,492 | - | (103,492) | - | - |
| | 226,707 | 1,280,664 | (1,334,453) | (19,312) | 153,606 |
| Unrestricted funds | | | | | |
| General fund | 545,452 | 789,636 | (707,689) | 19,312 | 646,711 |
| Total funds | 772,159 | 2,070,300 | (2,042,142) | - | 800,317 |

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

12 MOVEMENT OF FUNDS continued

Access to Justice

The Access to Justice Foundation provided grants to increase provision of both generalist advice and specialist advice for benefits and housing, help avoid unnecessary court proceedings and help prepare litigants in person for proceedings where necessary.

Hong Kong Brits Overseas

This includes various grants from Kent County Council (KCC), DUHLC and the South East Strategic Partnership (SESPM) in relation to provision of advice and support to Hong Kong residents who have had to emigrate to the UK and help build strong relationships with local Hong Kong communities.

Household support

Grants were received in the year from Gravesham Borough Council and Tonbridge and Malling Borough Council to support local residents struggling with the cost of household essentials such as food and fuel, through the provision of advice and vouchers

Glasspool Household support

A grant was received in the year from The Glasspool Charity Trust to support local residents in financial hardship. With this funding we purchased essential household goods, including washing machines, fridge freezers and carpets.

Housing

In the previous year restricted funds were received from the Nationwide Community Fund and the Hollick Trust to help prevent homelessness.

Kent Money Advice Hub

Grants were provided by Kent County Council through their Helping Hands and Financial Hardship programmes, to continue the development of the Kent Money Advice Hub project; increasing access and availability of money advice and debt advice throughout Kent.

Money Advice

A restricted grant provided by Citizens Advice on behalf of The Money & Pensions Service to deliver specialist debt advice and casework services.

National Lottery - MISP/MASS immigration project

A grant received from the National Lottery Community Fund to improve access to and increased use of immigration advice services by migrant communities.

National Lottery - PATH/HPP housing project

A grant received from the National Lottery Community Fund to provide advice on housing, debt and benefits to help prevent homelessness.

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

12 MOVEMENT OF FUNDS continued

National Lottery - HISSP project

A grant received from the National Lottery Community Fund to assist with the Homelessness and Immigration Services Sustainability Project ('HISSP') through the provision of specialist advice.

Other projects

Other projects includes a number of restricted grants given for different purposes. This includes the following:

- Kent County Council SESPM for immigration services.
- Grants from Citizens Advice to assist with the provision of the remote delivery of advice.
- Two Citizens Advice grants to deliver energy casework services.
- Funds from The Friends of Tunbridge Wells to be used for residents in the area of Cranbrook. £18,363 remains to be spent on this grant.
- A grant from The Hollick Family Foundation to be used for a housing advisor in the Tunbridge Wells area.
- Funds from Samphire to be used in the provision of professional services.
- A grant from KCC towards assisting pensioners with the increase in the cost of living.

Transfers

The transfer of £19,312 in the prior period relates to the capital expenditure covered by grant funding during the year.

Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

13 ANALYSIS OF NET ASSETS BETWEEN FUNDS

| CURRENT YEAR | Unrestricted funds | Restricted funds | Total funds |
|--------------------|-----------------------|---------------------|-------------|
| | £ | £ | £ |
| Fixed assets | 21,703 | - | 21,703 |
| Net current assets | 483,836 | 53,509 | 537,345 |
| | 505,539 | 53,509 | 559,048 |

| PRIOR YEAR | Unrestricted funds | Restricted funds | Total funds |
|--------------------|-----------------------|---------------------|-------------|
| | £ | £ | £ |
| Fixed assets | 31,736 | - | 31,736 |
| Net current assets | 614,975 | 153,606 | 768,581 |
| | 646,711 | 153,606 | 800,317 |

14 FINANCIAL COMMITMENTS

At 31 March 2025 the charity had total future commitments under non-cancellable operating leases as follows:

| | 2025 | 2024 |
|----------------------|--------|--------|
| | £ | £ |
| Within one year | 58,873 | 43,770 |
| In two to five years | 55,723 | 36,972 |

15 RELATED PARTY TRANSACTIONS

The key management personnel are considered to be the trustees, the Chief Executive and the Deputy Chief Executives.

There were no Trustees' remuneration, reimbursed expenses or other benefits during the current or preceding period.

The total amount of employee benefits (including employer's pension contributions) received by key management personnel during the year was £161,756 (2024: £139,850).

There were no other related parties during the year.

Citizens Advice in North & West Kent

Registered Office:

Tonbridge Castle
Castle Street
Tonbridge
TN9 1BG

Adviceline: 0808 278 7810

Email: advice@nwkent.cab.org.uk

www.citizensadvicenwk.org.uk

Registered as a charity in England and Wales
under number 1082979 and as a Company
Limited by Guarantee in England and Wales
under number 3960538.



citizens
advice

North &
West Kent



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