

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU
-- A COMPANY LIMITED BY GUARANTEE
CHARITY REGISTERED IN ENGLAND AND WALES NUMBER: 1098603
COMPANY NUMBER: 04641079

REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2017

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TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU
COMPANY NO: 04641079
CHARITY NO: 1098603

LEGAL AND ADMINISTRATIVE INFORMATION

CONSTITUTION

Tunbridge Wells and District Citizens Advice Bureau is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association:

Charity Registered in England and Wales Number: 1098603.

Company Number: 04641079

TRUSTEES

The Trustees serving during the year were as follows:

Christopher Bates	Chair	
Alan Goda	Vice Chair	
Alan Lynn Mercer	Treasurer	
Julia Braggins	Trustee	
Matthew Cox	Trustee	Resigned 30 September 2016
Jennifer Cross	Trustee	
David Marriott	Trustee	
Ellie Boon	Trustee	
Mark Osborne	Trustee	Resigned 16 May 2017
Elaine Abbs	Trustee	
Thomas Bourne	Trustee	Appointed 23 November 2016
Thomas Stevens	Trustee	Appointed 15 March 2017

For the purposes of these unaudited accounts, the words Trustee and Director are synonymous.

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU
COMPANY NO: 04641079
CHARITY NO: 1098603

Registered Office:

Tunbridge Wells & District Citizens Advice Bureau
Vale House
Clarence Road
Tunbridge Wells
Kent
TN1 1HE

Independent Examiner:

Brebners
1 Suffolk Way
Sevenoaks
Kent
TN13 1YL

Bankers:

CAF Bank Ltd
Kings Hill
West Malling
Kent
ME19 4TA

The Co-operative Bank plc,
1 Balloon Street
Manchester
M60 4EP

Nationwide Building Society
Nationwide House
Pipers Way
Swindon
SN38 1NW

Scottish Widows Bank plc.
67 Morrison Street,
Edinburgh
EH3 8YJ

Solicitors:

Cripps LLP
22 Mount Ephraim
Tunbridge Wells
Kent
TN4 8AS

REPORT OF THE TRUSTEES

The Trustees are pleased to present their Report together with the unaudited Financial Statements of the Charity for the year ending 31 March 2017.

Legal and administrative information set out on pages 3 and 4 forms part of this Report. The unaudited Financial Statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statements of Recommended Practice – Accounting and Reporting by Charities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

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

Appointment of Trustees

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

All Trustees have specific areas of responsibility so that the Chair and Chief Officer can most effectively use their skills and experience. Trustees assist the Chief Officer with the annual 'Listening Ear Sessions' with paid staff, which are designed to encourage staff to express their opinions on the running of the Bureaux. Trustees are offered the opportunity to attend external voluntary sector meetings and conferences.

Trustee Induction and Training

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

Organisation

The Board of Trustees administers the charity, meeting at least quarterly (in practice, normally six times per year). Every Board Meeting is preceded by an Advisory Committee Meeting attended by paid and volunteer representatives from each Bureau, Tunbridge Wells Borough Council (TWBC) and other interested parties. Advisory Committee Meetings are followed by closed Board Meetings at which confidential matters are discussed by the Trustees. There are two Board Committees; the Working Group examines complex issues in detail before making recommendations to the Board, and the Income

Generation Committee is self-explanatory. The Terms of Reference for both Committees were revised during the year.

The Chief Officer has been appointed by the Trustees to manage the day-to-day operations of the charity. To facilitate effective operations, authority has been delegated to the Chief Officer, within terms of delegation approved by the Trustees, for operational matters, including finance and employment. Unfortunately, the Charity has suffered turbulence in the Chief Officer role during the year with two successive appointees resigning for different reasons. The Chief Executive Officer of Citizens Advice Maidstone assisted for a short transition period before a new more experienced Chief Officer was appointed on 1 April 2017.

Related Parties

CATWD is one of a network of 307 independent charities which form the national Citizens Advice Service. The national body, Citizens Advice (CitA), provides a range of services to each Bureau, including infrastructure and support. CATWD has a close link with CitA through a liaison officer.

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

Risk Management

The Trustees have a risk management strategy which entails reviewing at least annually the risks the Charity may face, taking action as necessary to mitigate risks identified. At the review conducted in March 2017, Trustees again identified the principal risk as the inability to raise sufficient funds. CATWD is very reliant upon core funding from TWBC. A three-year agreement is in place for the period 2016/17 to 2018/19 which entails further reductions in the grant from £140,000 in 2016/17 to £135,000 in 2018/19. A Grants Fundraiser was appointed in February 2016 with the aim of increasing our income from other sources. Our link with Citizens Advice Maidstone continues in the form of an agreement to investigate joint working opportunities.

During the preparation of the 3-year budgets for the period 2017/18 to 2019/20 it became apparent that a significant deficit was in prospect for 2017/18. Accordingly, Trustees undertook a major exercise to reduce costs without impinging on the terms of our agreement with TWBC. This has resulted in a restructuring which took effect in April 2017 with several paid staff having to be made redundant, or working reduced hours.

The other major risks were identified as the non-availability of affordable office accommodation when the Vale House lease expires in March 2018, and failure to retain paid staff and volunteers; both issues are being addressed.

OBJECTIVES AND ACTIVITIES

The objectives of the Charity are to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively, and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally. New Mission and Vision statements were approved at the start of the Strategic Review conducted in 2016:

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

Vision: To be local people's first port of call for advice that makes a positive difference.

The core activities of the Charity continue to be the provision of advice on debt, benefits, housing, employment, legal and family relationships. In addition to the core activities, the Charity runs projects which provide mental health advice and a home visiting service.

Public Benefit

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

ACHIEVEMENTS AND PERFORMANCE

Core Advice Work. Bureaux staff and volunteers continued to deliver face-to-face advice and casework in dedicated bureaux in Tunbridge Wells and Cranbrook. The total numbers of Clients and Issues dealt with by CATWD over the last three years are shown in the tables below. It can be seen that there was a small increase in the number of clients in 2016/17 and a somewhat larger increase in the number of contacts with clients. Some 68.5% of client contacts with the Bureau were face-to-face, 25% by telephone, 1% by mail and only 6 by email. In addition, it is clear that increasing numbers of people are able to solve their own relatively straightforward problems by consulting the CitA AdviceGuide service on-line. It has recently become possible to identify the number of times that local people in our Borough used the online service; this was over 77,000 times in 2016/17, a rapid growth from the 45,000 figure in 2015/16. CATWD remains as busy as ever, as advisers helped clients with increasingly complex problems which take more time to resolve; those clients who made direct contact with the Bureau did so an average of 2.1 times each. Another measure of the Bureau's effectiveness is in the financial outcomes for clients. In 2016/17 Borough residents gained income of £838,113 and had debts of £307,184 written off as a result of advice and support received, thus bringing significant additional money into the Borough.

	2014/15	2015/16	2016/17
Number of Clients	5,793	5,262	5,371
Number of Contacts	11,840*	9,783*	10,880

*The contact figures for earlier years have been adjusted from those shown in previous Annual Reports, which were based on an incorrect interpretation of data.

The principal issues presented by clients in the last three years are shown below. Though employment issues continued to decline, benefits and debt issues rose again. The increase in benefits enquiries may be due in part to the Government's changes in the welfare benefits system, many of which will continue in 2017/18.

Category	2014/15 %	2015/16 %	2016/17 %
Benefits	29	31	34
Debt	22	20	21
Employment	11	9	7
Housing	11	11	10
Relationship	8	9	8

The main benefits issues were as shown below:

Category	2014/15	2015/16 %	2016/17 %
Employment Support Allowance	18	16	23
Housing Benefit	13	14	10
DLA/PIP – Care & Mobility Components	13	12	20
Working Tax & Child Credit	11	13	8
Council Tax Benefit	4	5	12
Attendance Allowance	8	9	8

The main debt issues were as follows:

Category	2015/16 %	2015/16 %	2016/17 %
Credit, Store and Charge card debts	16	14	16
Unsecured personal loans	7	6	8
Water supply and sewerage debts	6	6	7
Bank and Building Society Overdrafts	6	6	6
Council Tax Community Charge arrears	11	12	12
Debt Relief Orders	6	7	7
Rent Arrears – Housing Associations	7	7	9

Gateway. Ten-minute diagnostic 'Gateway' interviews continued to be held at the TWBC Gateway facility in the centre of Tunbridge Wells, with a proportion of clients being referred for longer appointments at the Vale House Bureau. A similar diagnostic system is used at Cranbrook.

Tunbridge Wells Bureau. The open plan accommodation in Vale House continues to suit the needs of the Bureau well, though there is little spare space to house any additional staff who may be needed for new projects. The lease at Vale House expires in March 2018, and no extension is possible because the owner plans to redevelop the property. Initial investigations have begun in order to locate new accommodation.

Cranbrook Bureau. The co-location in 2013 of the Bureau with the Kent County Council (KCC) library in Cranbrook has proved less than ideal because of difficulties with the shared accommodation. Accommodation for the Cranbrook Bureau has been incorporated into the plans for a new Community Centre in the town.

Home Visits. The Home Visiting team consisted of ten volunteers who have made over 106 visits (2015/16: 90) to elderly and housebound clients. The majority of these visits were to assist in completing Attendance Allowance forms and to give benefit checks. Home Visits were also provided to advise on Local Authority care payments, Motability cars, housing, Power of Attorney and fuel bills.

Outreach. Outreach sessions were held at Pembury Library and Bliss Café (a community project in Southborough), and sessions in two GP Surgeries started in April 2016. We also go to Mental Health venues at Brocklehurst Ward and Tunbridge Wells Mental Health Resource Centre. Some 378 clients were assisted via outreach in 2016/17 (261 in 2015/16). The GP Surgery outreach continues to grow with two more surgeries wanting to join in the next few weeks. We are looking to increase the number of GP Surgeries offering this service, particularly in rural areas, in the next year.

Telephone Advice. CATWD uses a local number for telephone advice. The number of calls continues to increase; in the last two years they have gone from 2,530 in 2015/16 to 3,297 in 2016/17. CATWD will be participating in the new National Citizens Advice AdviceLine service in conjunction with other Bureaux in Kent from Summer 2017.

Rural Services. CATWD serves the entire Borough of Tunbridge Wells which includes an extensive rural area. The Bureau has long found it difficult to reach clients in the rural areas, despite considerable efforts. The Advice Bus service for rural villages was discontinued in May 2015 following a review which concluded that it was not cost-effective. Alternative services, including an Outreach by Appointment system in a number of fixed locations and a Skype facility, have proved of limited effectiveness. This area remains under review, however, we are hoping that the GP Surgery project will help us reach our rural clients in the future.

Mental Health. Services, funded by the Primary Care Trust and KCC, are provided for mental health clients both locally and at Maidstone Hospital. Some 178 clients were supported during the year (2015/16: 144).

Partnership in Action (PIA). The two year grant from the Big Lottery for the Advice Services Transition Fund project came to an end in September 2015. The project involved forming partnerships with other agencies which offer advice to clients and was a great success, embracing 23 partner organisations. Some limited funding has been received from a number of sources to allow some aspects of the project to continue, including referrals from partners to CATWD. In 2016/17 32 clients (2015/16:70) were referred to CATWD.

Healthwatch. CATWD is part of the Kent & Medway Citizens Advice Healthwatch project. Healthwatch Kent is an independent organisation set up to champion the views of patients and social care users across the County with a mission to raise the public's voice to improve the quality of local health and social care services.

Research and Campaigning (R&C). Issues arising from casework with clients which are considered to have wider application nationally or locally are dealt with as R&C (formerly called Social Policy) matters. During 2016/17 CATWD reported 207 issues, a third of which related to benefits. We have been very involved with campaigning against the possible closure of the local Jobcentre in Tunbridge Wells this year, this has included meeting with the management of the Jobcentre to look at ways we can work together to particularly help those who live in the rural areas. The R & C team has been developed during the year and now consists of four volunteers.

Volunteers. CATWD currently has 82 volunteers (2015/16: 96) who perform a range of functions including the provision of advice and administrative support. Volunteers continue to show great dedication to CATWD and applications to join the service are received from highly motivated and well-qualified individuals from a variety of backgrounds. A number of volunteers go on to find employment after qualifying.

Training. CATWD recruited and trained 20 new volunteers during 2016/17, (2015/16:17). In order to replace retiring volunteers, the training programme was stepped-up in 2015/16 to include an extra course in the summer. This increase in training will be maintained in 2016/17.

FINANCIAL REVIEW

Income

The income for the year was £254,698 (£59,698 less than the previous year) the difference arising mainly from a reduction in project activity.

Expenditure

The Expenditure during the year was £265,283 (£39,701 less than the previous year). The reduced expenditure was incurred as a result of staff cost savings arising from the completion of projects and more efficient bureaux management.

Deficit and Reserves

A deficit of £10,585 was recorded for the year, compared with a surplus of £9,576 in the previous year. The Unrestricted Reserves of the Bureau fell from £219,815 to £203,115. The Restricted Reserves increased from £9,250 to £15,365.

Reserves Policy

The reserves policy of the Trustees is to hold adequate unrestricted funds in support of the ongoing activities of the charity, recognising that the employment of staff accounts for around 60% of annual expenditure. The Trustees monitor the ratio of monthly expenditure in relation to the level of Unrestricted Reserves. In January 2015 they decided that this ratio should be raised to 5 months' expenditure in recognition of the costs which could arise from unforeseen events. The ratio at the end of 2016/17 equates to 6.9 months' budgeted expenditure, compared to 8.6 months in 2015/16. The Trustees consider Unrestricted Reserves to be adequate to cover contingencies at this time, including the costs of the move of the Tunbridge Wells Bureau in early 2018.

The 2016/17 Financial Year

The budget approved by the Trustees in March 2016 predicted a deficit – which could be as much as £55,000 reflecting the further reduction in the TWBC grant and a reduction in project activity. The level of reserves allows time to consider further strategic decisions should the financial environment deteriorate. Efficiency and cost saving modifications to bureaux operations are in hand.

Investment Powers

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

Value of Volunteers

The financial statements do not reflect the value the Bureau contributes to the local community. During 2016/17 some 22,656 hours of volunteer time were recorded (2015/16: 24,900). Using the average value of a volunteer as calculated nationally by Citizens Advice, the annual value of our current volunteers is £393,082.

PLANS FOR FUTURE PERIODS

To complete re-structuring as a result of the savings measures approved in March 2017.

To research and apply for new sources of income.

To recruit paid staff as necessary.

To recruit and train the maximum number of volunteers.

To identify new premises for the Tunbridge Wells Bureau and plan a move in March 2018

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU
COMPANY NO: 04641079
CHARITY NO: 1098603

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE UNAUDITED FINANCIAL STATEMENTS

The Trustees are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP 2015 (FRS 102).
- Make judgements and estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue in business.

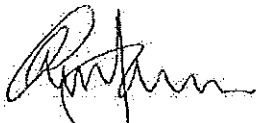
The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SMALL COMPANY PROVISION

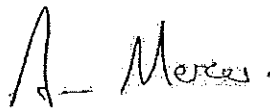
This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

APPROVAL

The Annual Report and Accounts were approved by the Trustees on 26 July 2017.



Christopher Bates
Chair



Alan Lynn Mercer
Treasurer

TUNBRIDGE WELLS & DISTRICT CITIZENS ADVICE BUREAU
COMPANY NO: 04641079
CHARITY NO: 1098603

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TUNBRIDGE WELLS & DISTRICT
CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2017**

I report on the accounts of the Trust for the year ended 31 March 2017, which are on pages 13 to 23.

Respective Responsibilities of Trustees and Examiner:

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

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

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

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

(1) Which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 386 of the Companies Act 2008; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006, and
- which are consistent with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



PHILIP J HEATH

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

10th August 2017

STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017

	Note	Restricted Funds (£fs)				Total	Unrest'd		Annual Totals	
		Funds					Funds	2016/17		2015/16
		Mental Health NHS	Mental Health KCC	EBDX CItA	Money Advice CItA					
Incoming Resources										
Donations and other income	3					31,147	31,147	50,315		
Interest income	7					831	831	970		
Grants	4	0	13,540	13,500	7,303	188,377	222,720	263,275		
TOTAL INCOMING RESOURCES		0	13,540	13,500	7,303	220,355	254,698	314,560		
Resources Expended										
Charitable activities including:										
Apportioned costs	5	0	12,684	8,414	4,073	237,043	262,214	302,103		
Governance	6					3,069	3,069	2,881		
TOTAL RESOURCES EXPENDED		0	12,684	8,414	4,073	240,112	265,283	304,984		
Net movement in Funds										
Deficit/surplus 2016/17		0	856	5,086	3,230	9,172	-19,757	9,576		
Funds B/F 1 April 2016		3,057	6,193			9,250	219,815	223,982		
Returned to Sponsor							0	-4,493		
Transferred to General Funds		-3,057				-3,057	3,057	0		
Carried forward as at 31 March 2017		0	7,049	5,086	3,230	203,115	218,480	229,065		

Notes:
 Refer the note to 2015/16 accounts, on 1st April 2016 the NHS project was reclassified as Unrestricted and £3,057 transferred to General Funds.

All transactions are derived from continuing activities. All recognised gains and losses are included in the Statement of Financial Activities.

BALANCE SHEET AS AT 31 MARCH 2017

	Note	2016/17		2015/16	
		£	£	£	£
FIXED ASSETS					
Tangible Assets	9		210		544
CURRENT ASSETS					
Cash at Bank		222,053		251,526	
Prepayments		9,996		9,954	
Debtors	10	<u>8,678</u>		<u>6,043</u>	
		240,727		267,523	
CURRENT LIABILITIES					
Sundry Creditors	11	<u>22,457</u>		<u>39,002</u>	
NET CURRENT ASSETS					
			218,270		228,521
TOTAL ASSETS					
			<u>218,480</u>		<u>229,065</u>
FUNDS					
Restricted Funds	12		15,365		9,250
Unrestricted Funds	13		<u>203,115</u>		<u>219,815</u>
TOTAL FUNDS					
			<u>218,480</u>		<u>229,065</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

The Trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Trustees acknowledge their responsibilities for:

- (i) ensuring that the charity keeps proper accounting records which comply with section 386 of the Act, and
- (ii) preparing Financial Statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its profit and loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to unaudited Financial Statements, so far as applicable to the charity.

The Financial Statements were approved by the Trustees on 26 July 2017, and signed on their behalf by:



Alan Lynn Mercer
 Treasurer 26 July 2017

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

1. ACCOUNTING POLICIES

Basis of preparation

Tunbridge Wells & District Citizens Advice Bureau is a registered charity with the Charity Commission in the England and Wales. The charity constitutes a public benefit entity as defined by FRS 102. The unaudited 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 (FRS102)" (effective 1 January 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and the Companies Act 2006.

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

The significant accounting policies applied in the preparation of these financial statements are set out below.

First time adoption of FRS 102

In preparing these accounts, the trustees have considered whether in applying the accounting policies required by FRS102 and the Charities SORP FRS102 a restatement of comparative items was to be implemented. No restatements were required.

Going Concern

The charity had net assets of £218,480 including net cash at bank of £222,053 at the balance sheet date.

As a consequence, with these financial resources the Trustees believe the charity is well placed to manage its business risks successfully despite the current outlook.

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

Incoming Resources

Donations and Grants

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

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

Interest Receivable

Interest is included when receivable by the charity.

Tangible Fixed Assets

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

Computer Equipment -	3 years
Motor Vehicles -	5 years
Telephone System -	3 years

Assets are only capitalised when their purchase cost is £500 or over. The Trustees approved a change to the capitalisation level from £250 to £500 on 25th November 2015.

Fund Accounting

Funds held by the charity are either:

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

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

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

Further explanations of the nature and purpose of each fund is included in the notes to the unaudited Financial Statements.

Pension

The charity operates a defined contribution scheme for its employees. The pension costs charged represent the amount of the contributions payable to the scheme in respect of the accounting period ending 31st March 2017. In accord with national legislation the bureaux introduced a Qualifying Workplace Pension Scheme, vesting on 1 October 2015. Standard Life, who had operated the original scheme also operates the new QWPS.

Value Added Tax

The charity de-registered for VAT on 1 March 2014.

Basis of allocation of costs

The allocation and apportionment of costs and expenses between the various categories are on the basis of an overhead allocation model which is geared to the manpower associated with each activity or allocated directly based on their activity or based on management experience of the charity's operations.

Financial Instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Leasing

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

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

2. LEGAL STATUS OF THE CHARITY

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding-up is limited to £1.

3. DONATIONS AND OTHER INCOME

	2016/17	2015/16
	£	£
Donations from the Friends of TWCAB	16,016	13,750
Client Donations	661	951
Other Donations	14,470	33,601
Other Income (excl. bank interest see note 7)	0	2,013
	<u>31,147</u>	<u>50,315</u>

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

4. GRANTS

	2016/17	2015/16
UNRESTRICTED FUNDS		
Parish & Town Councils within Tunbridge Wells Borough		
Benenden PC	100	0
Bidborough PC	0	50
Cranbrook & Sissinghurst PC	1,750	1,750
Frittenden PC	100	100
Goudhurst PC	350	350
Hawkhurst PC	0	100
Horsmonden PC	0	0
Lamberhurst PC	0	0
Paddock Wood Town Council	0	0
Pembury PC	0	0
Rusthall PC	2,000	0
Sandhurst PC	150	150
Southborough Town Council	0	500
Speldhurst PC	1,000	1,000
Staplehurst PC	130	0
Other Grants		
Tunbridge Wells Borough Council	140,000	150,000
TWBC – Benefits Cap	4,000	0
CitA	1,237	12,529
NHS – Mental Health	7,400	0
Town & Country Housing Group	2,000	5,450
TWBC - Welfare Reform	6,000	8,000
Sir Thomas Smythe Charity – Home visiting	1,500	1,000
Sherwood Partners - PIAX	3,406	3,407
Hollick Trust - PIAX	6,813	3,407
Courtauld Trust - PIAX	750	750
Cripps - PIAX	1,000	500
Friends & Others – Rural Roadshows	6,570	0
Other	2,121	1,663
TOTAL UNRESTRICTED FUNDS	188,377	190,706
RESTRICTED FUNDS		
KCC Social Services - Mental Health Project	13,540	14,880
NHS West Kent Social Care Trust	0	7,400
CitA - EBDX	13,500	0
Big Lottery - ASTF Project	0	48,586
CitA – Money Advice	7,303	0
Power of Giving Project	0	1,703
TOTAL RESTRICTED FUNDS	34,343	72,569
TOTAL GRANTS RECEIVED	222,720	263,275

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

5. Resources Expended on Charitable Activities

	Restricted Funds (£s)			General Funds	Annual Totals	
	Mental Health	EBDX	Money Advice	Total	2016/17	2015/16
Staff				Core		
Salaries, NI & Pensions	9,383	4,958	3,273	162,073	179,687	183,851
Staff Welfare	0	0	0	1,434	1,434	1,205
Training	0	0	0	496	496	6,911
Travel	27	0	0	4,950	4,977	7,025
Other	19	0	0	2,728	2,747	900
Apportioned Overheads	1,408	1,940	500	-3,848	0	0
	<u>10,837</u>	<u>6,898</u>	<u>3,773</u>	<u>167,833</u>	<u>189,341</u>	<u>199,892</u>
Premises						
Rent				31,854	31,854	30,398
Water Rates				0	0	67
Monson Road Dilapidations				-12,000	-12,000	0
Insurance				1,550	1,550	1,879
Heating, lighting, etc.				622	622	620
Service charge & Repairs, etc.				9,388	9,388	11,812
Advice bus				0	0	684
Other				5,476	5,476	3,737
Apportioned Overheads	1,654	1,241	300	-3,195	0	0
	<u>1,654</u>	<u>1,241</u>	<u>300</u>	<u>33,695</u>	<u>36,890</u>	<u>49,197</u>
Management & Administration						
Bank charges				89	89	50
IT: Computers & website				9,699	9,699	10,955
Marketing & PR				0	0	4,374
Depreciation				334	334	4,062
Disbursements				1,475	1,475	619
Insurance & PI				1,572	1,572	1,572
Fundraising				175	175	10,047
Information	27			2,155	2,182	2,106
Membership fees				4,432	4,432	4,404
Payroll & Pension fees				1,816	1,816	1,618
Postage				533	533	743
Printing & Copying				5,661	5,661	4,849
Stationery				275	275	604
Telephones				7,740	7,740	5,064
Professional / Legal fees				0	0	88
Project development				0	0	1,859
Apportioned Overheads	166	275		-441		
	<u>309</u>	<u>160</u>	<u>0</u>	<u>35,514</u>	<u>35,983</u>	<u>53,014</u>
TOTAL CHARITABLE EXPENDITURE	<u>12,684</u>	<u>8,414</u>	<u>4,073</u>	<u>237,042</u>	<u>262,214</u>	<u>302,103</u>

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

	TOTAL	TOTAL
	2016/17	2015/16
	£	£
6. GOVERNANCE COSTS		
AGM	489	421
Independent Examiner's Fee	2,580	2,460
	<u>3,069</u>	<u>2,881</u>
7. INTEREST INCOME		
Bank Interest	831	970
	<u>831</u>	<u>970</u>
8. EMPLOYEE INFORMATION		
Gross Salaries	165,545	168,740
National Insurance	5,968	6,564
Pension Contributions	8,174	8,547
	<u>179,687</u>	<u>183,851</u>

The average number of employees during the year was 15 (2016: 17) and the full time equivalent was 6.3.

No employee earned £60,000 or more during the year. (2016: nil).

No remuneration or reimbursement of expenditure was paid to any of the Trustees. (2016: £nil)

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

9	TANGIBLE FIXED ASSETS	2016/17 £	2015/16 £
	Cost		
		Computer Equipment	
	At 1 April	20,742	20,742
	Additions	0	0
	Disposals	0	0
	As at 31 March	<u>20,742</u>	<u>20,742</u>
	Depreciation		
	At 1 April	20,198	18,607
	Charge for the Year	334	1,591
	On disposal	0	0
	As at 31 March	<u>20,532</u>	<u>20,198</u>
	Net Book Value @ 31 March 2017	<u>210</u>	<u>544</u>
	Cost		
		Advice Bus	
	At 1 April	0	12,232
	Additions	0	0
	Disposals	0	(12,232)
	As at 31 March	<u>0</u>	<u>0</u>
	Depreciation		
	At 1 April	0	9,174
	Additions	0	1,108
	Disposals	0	(10,282)
	As at 31 March	<u>0</u>	<u>0</u>
	Net Book Value @ 31 March 2017	<u>0</u>	<u>0</u>
	Cost		
		Phone System	
	At 1 April	4,087	4,087
	Additions	0	0
	As at 31 March	<u>4,087</u>	<u>4,087</u>
	Depreciation		
	At 1 April	4,087	2,724
	Charge for the Year	0	1,363
	As at 31 March	<u>4,087</u>	<u>4,087</u>
	Net Book Value @ 31 March	<u>0</u>	<u>0</u>
	TOTAL NET BOOK VALUE @ 31 March 2017	<u>210</u>	<u>544</u>
10	DEBTORS	2016/17	2015/16
	TWBC – Budget Support	50	0
	TWBC – Benefits Cap	2,000	0
	Kent Medway NHS	3,700	0
	CitA - Expenses	28	0
	CitA - EBDX	2,625	0
	Maidstone CAB	275	750
	Grant Thornton	0	140
	TWBC - Universal Credit	0	350
	HMRC Gift Aid	0	543
	Vale House Rent Deposit	0	4,260
		<u>8,678</u>	<u>6,043</u>

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

11. CURRENT LIABILITIES

The unaudited Financial Statements are drawn up on the accruals basis making provision for costs not yet paid by the Bureau and not counting Income received in advance which is for the next financial year.

CURRENT LIABILITIES

	2016/17	2015/16
HMRC PAYE & NI	2,589	1,804
Independent Examiner's fee	2,580	2,460
Pensions	1,134	982
Repairs & Renewals	2,000	14,000
A/Cs Payable (General)	7,977	918
Salaries (NIC & PAYE)	266	0
Home visiting	0	500
Outreach	0	2,000
PIA-X	5,656	9,062
Rural Roadshows	0	6,570
Client Grants	255	706
Total	<u>22,457</u>	<u>39,002</u>

	2016/17	2015/16
	£	£
12. RESTRICTED FUNDS		
Opening Balance as at 1 April	9,250	18,280
(Less)/plus net movement in funds	6,115	-9,030
Balance as at 31 March	<u>15,365</u>	<u>9,250</u>

13. UNRESTRICTED FUNDS		
Opening Balance as at 1 April	219,815	205,702
(Less)/plus net movement in funds	-16,700	14,113
Balance as at 31 March	<u>203,115</u>	<u>219,815</u>
Total Funds	<u>218,480</u>	<u>229,065</u>

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

14. RELATED PARTY TRANSACTIONS

Control

No one person or entity had control or ultimate control of the charity during the year.

Related Party Transactions

During the year the charity received donations of £16,016 (2015/16 - £13,750) from the Friends of Tunbridge Wells and District Citizens Advice Bureau, who are a registered charity and whose objectives are to raise money for the Charity. £3,000 was provided in 2015/16 for use in 2016/17 for Rural Roadshows bringing the total contribution to this year's operations to £19,016.

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

15. COMMITMENTS UNDER OPERATING LEASES

At 31st March the company had operating commitments under non-cancellable operating leases as set out below:

	2016/17	2015/16
	£	£
OPERATING LEASES WHICH EXPIRE:		
Within 12 months		
Vale House, Tunbridge Wells	30,588	30,588
Cranbrook Library	4,940	2,596
Between 2 and 5 years		
Vale House, Tunbridge Wells		30,588
Cranbrook Library		
TOTAL LEASE COMMITMENTS	<u>35,528</u>	<u>63,772</u>

16. TRANSITION TO FRS 102

These are the first financial statements that comply with FRS 102. The charity transitioned to FRS 102 on 1st April 2015.

No transitional adjustments were required in equity or profit or loss for the year.