

# Citizens Advice Kensington & Chelsea

## Annual review 2015/16



**"I'd never needed Citizens Advice before I became ill, but when I started to lose my vision everything changed. As a result of my eyesight I was unfairly dismissed from work without warning and quickly fell into debt. Citizens Advice Kensington & Chelsea helped me get my job back until the proper procedures had taken place. I was given vital time and advice to sort out my financial problems and obtain benefits I did not know I was entitled to. They also helped me apply for a grant for basic furniture for my new flat from a charity I had no idea existed.**

**Citizens Advice has given me peace of mind and I am now sleeping properly for the first time in months. If not for Citizens Advice Kensington & Chelsea, I don't know where people like me would turn."**

***Paggi***



# Welcome

Anyone reading this Annual Report will see what a positive impact the work of Citizen’s Advice has on people’s lives: This past year Citizens Advice Kensington & Chelsea has helped more than 10,000 people on a huge range of areas from debt to housing, and from employment to welfare benefits issues. Our success in doing this is due to the continuing efforts of our staff and volunteers, who work tirelessly to deliver a high quality service for those living and working in the Borough.

We have continued to work alongside our many stakeholders and benefit from the continuing support of our funders: The Royal Borough of Kensington and Chelsea, the Money Advice Service, CNWL NHS Foundation Trust, HM Prison Service, the Big Lotteries Transition Fund, and the Campden Charities. In the current economic environment, and in uncertain times, the support of these organisations is much appreciated and enables us to carry on with our valuable work.

As always, I would like to acknowledge the role of our volunteers, both long-serving and new, and the staff who support them, and thank them all for their contribution. I would also like to thank my fellow trustees for their efforts over the past year, including those who have stepped down, and those recently joined and returning to the Trustee Board.

I wrote in our last annual report about the changes that our service navigated successfully, and that is a theme that continues into this year too. We have been thinking about how we can best use technology to reach more people, alongside maintaining our much needed face to face advice service. Understanding our clients better has also been a theme for this year, using data from the Citizen’s Advice National Outcomes and Impact Research, and evidence on financial and digital capability, to ensure we have the best possible picture of the communities and people who use our service.

We are preparing for the retirement of our Chief Executive Charles Barber in autumn 2016. Charles has made a significant and valuable contribution to the work of Citizens Advice over many years, and will be much missed by the Trustees, Staff and Volunteers alike. As it enters its 77th year as a charity, providing advice services in Kensington and Chelsea, I remain constantly impressed by the dedication of those working within the organisation, and the successful outcomes they secure for our clients on a daily basis.

**Elizabeth Hambley**  
Chair



Citizens Advice named Charity of the Year 2015 at the *Charity Times Awards*

**90% of our clients reported satisfaction with the overall service**

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# Introduction

Regular readers of this Annual Review will have already spotted the rebrand, courtesy of our national office, and that we are now known as Citizens Advice Kensington & Chelsea with a 'refreshed' logo. Whatever you think of the new image, and it does provoke mixed views, you'll share our relief that it cost us nothing, even the new physical signage was heavily subsidised. There is a popular notion that voluntary organisations should survive on a shoestring budget and that all available funds should be deployed for the direct benefit of users. We agree, up to a point, but, to provide an efficient and accessible service to our clients, we need the tools to deliver it as efficiently as possible, and in an environment that offers reasonable levels of comfort for users and staff. If you've visited our offices, north or south, you'll know that the waiting and interview rooms are stifling in summer and freezing in winter and we appreciate that this may not feel comfortable at all. We're very sorry about this but, on a fixed budget, we're constantly reviewing spending priorities and identifying economies-functioning air conditioning is a luxury we simply can't afford when it's competing with IT equipment and phone systems. Consider as well that our staff and volunteers spend the whole day in these conditions.

It follows, of course, that this is the perfect moment to encourage you to consider volunteering with us. In temperate weather conditions the work, in any role, can be hugely rewarding and achieves real benefits for your fellow citizens. We have provided some headline figures from our national Citizens Advice 2015-16 Impact Report to illustrate the positive effects that advice work can achieve. Our volunteers are as

diverse as the communities we serve and you would be joining a friendly and supportive team. It's not the easiest volunteering opportunity but we think it's one of the best-as do the 23,000 volunteers who contribute to the service across the country.

What sort of advice do we give? Although the word still fails to feature in our new name and logo, we provide legal advice and representation on a wide range of issues and you can get an idea of these from other pages. At the time of writing we have six experienced solicitors, and one in training, on our payroll. Amongst our volunteers we have a similar number of solicitors and barristers who give, on average, two days per week to the service. Other staff and volunteers have a wealth of expertise, knowledge and experience and will often work in a specialist area, for example: mental health, money advice or welfare benefits and income maximisation work for older people.

This is my final year with Citizens Advice and I will miss my colleagues here, and in the wider voluntary sector, enormously. It has been a privilege to work with so many talented people over the years in a public service that genuinely belongs to all. I think we really can, with apologies to Rudyard Kipling, '... meet with Triumph and Disaster, And treat those two impostors just the same..'. The organisation is in very safe and experienced hands to meet whatever challenges the uncertain future may hold. Thank you to everyone.

**Charles Barber**  
CEO

**Using a Treasury-approved model, we know that in 2015/16, for every £1 spent on Citizens Advice, we benefit our clients by £11.**

**4 in 5 clients said advice improved their lives, including reducing stress and improving finances**

# Campaigning for change

Our innovative work includes liaising with consumer protection agencies, trade associations and government organisations. Drawing on our unique evidence base, the team will identify where bad practice is proving detrimental to our clients, and press for action where evidence shows that businesses and organisations are breaching regulation or good practice guidance. It also works with partners to identify best practice to support our clients.

Over the years we have campaigned on a range of different issues in order to improve the policies and services that affect our clients. These are just two of the campaigns we are most proud of:

## Letting Agencies Campaign

We checked 91 agencies' websites for compliance on 3 criteria:

- Listing all fees clearly
- Naming the Arbitration Service they use
- Stating whether they belong to a Client Money Protection scheme and naming it if they do

49 companies met all three criteria. 11 agencies did not comply with any of the criteria. 10 of the agencies replied the same day, two of which had added the required information within a week. Three claimed that their website complied with the regulations, which was true in one case, the other two were far from clear. Five said they would be reviewing their information and updating it, and one took the website offline. After one week, 12 companies had responded and four had upgraded their data to meet the criteria.

Examples of positive replies from letting agencies:

*'Thank you very much for your email. We are conducting an internal review and will ensure that these requirements are met without delay.'*

*'The web team have started to implement some additional touch points and links on the website, which we will need as recommended.'*

*'Thank you for your email and for highlighting the issue we are working on it and it should be rectified in 5 days.'*

## The Last Rights Project

This project has been awarded a development grant from the Martin Lewis Fund.

Martin Lewis (MoneySavingExpert.com) gave Citizens Advice £1m for innovative projects. The Last Rights project fits into the category of expanding our work with Health and Social Care. We were granted £1000 to scope a service that would promote planning ahead for end-of-life matters such as writing a will, assigning power of attorney, organising an affordable funeral, signing up for tissue and organ donation and writing an Advance Directive (Living Will). The report on the scoping stage of the grant is due in November 2016, and the £25,000 awards will be announced later that month.

Help with these services is currently available, but generally only once someone is terminally ill, and often at a very late stage. It has been found that people benefit by getting the planning done early, even if it needs to be adjusted later on. It alleviates anxiety and prevents family disputes developing when they really need to focus on their loss and grief.

The Project worker, Emily Engel, is carrying out public consultation (with groups such as Pepperpot Lunch club and Carers Network meetings) and an online survey. Once the users' views have been collated, she will be organising a conference for all those who are currently involved in end-of-life services to consider how best to be promoting the issue to the general public to reduce the fear and stigma, and how to deliver information, advice and support to the widest possible range of residents.

The hope is that we will be able to reach a much wider range of people and encourage a more open attitude to death and dying, promoting compassionate communities where death is not taboo or denied.

Citizens Advice is in a good position to develop this project as we have broad links across the community with many of the relevant local statutory and voluntary services, and a public image that is far removed from the medical context of most of the current providers. This should help avoid the stigma and lead to wider take-up and acceptance.



## Advice Now Plus: developing collaboration, building resilience

Advice Now Plus was a partnership project, led by Citizens Advice Kensington & Chelsea and working alongside seven local partners: Action Disability Kensington & Chelsea; Age UK Kensington and Chelsea; Al-Hasaniya Moroccan Women's Centre; Nucleus Legal Advice Centre; North Kensington Law Centre; Kensington & Chelsea Social Council; and World's End Neighbourhood Advice Centre.

From October 2013 the Advice Now Plus project delivered on its core aims of strengthening partnership-working across advice and information-giving organisations in the borough; looking at innovative ways to sustainably continue delivering advice in a rapidly changing climate; and increasing access to advice, especially to those in highest need.

Whilst our initial run of Big Lottery funding for the project drew to a close at the end of September 2015, we are currently developing plans for carrying the partnership and its projects forward. After two years of nurturing and expanding access to advice in the borough, here are some of the highlights:

### Welfare Benefits Specialist Support

Changes to Legal Aid in 2013 cut resources for supporting clients facing welfare benefit issues. In response to this, the project launched a specialist support service. The project's two welfare benefits specialists provided free consultancy and research support to advisers in information and advice-giving organisations across the borough, as well as taking on particularly complex cases.

### Learning and Development

The project also ran a very successful training programme which was free and open to staff and volunteers from voluntary and community organisations from across the borough. By October 2015, participants had filled 400 places on our courses – all free of charge. Many of the courses were developed and delivered by the project's Welfare Benefits Specialist Consultant. Other courses were delivered by specialists from within the partnership, or brought in from external

organisations when necessary.

Feedback was very positive and running the training as a joint programme had many benefits: large cost savings per head; staff and volunteers from different organisations were able to meet one another, share knowledge and contacts; and it made training more accessible – especially to smaller organisations.

### Supporting Volunteers

Volunteers play a key role here at Citizens Advice Kensington & Chelsea as well as at many of our partner organisations. Advice Now Plus has supported volunteers to make sure that the volunteering experience is as beneficial as possible for both the individual and the organisation. This support structure included a bi-monthly Volunteer Forum, volunteer-specific training sessions, special Volunteers' Week events and support in recruitment and induction of volunteers.

### Improving Access to Advice

The project also launched two initiatives that help advisers and other practitioners get service users into the right advice more quickly.

**The Digital Directory** is an online, members-only directory. It links up advice and information workers, aiming to reduce the length of client journeys, improve the accuracy of signposting to other services, and increase the number of referrals being made.

**Early Assist** is a referral scheme securing fast-track access to advice for vulnerable people in RBKC. This scheme is in conjunction with Citizens Advice Kensington's Funeral Project, and includes referrals for people who have recently been bereaved.

### What's next?

The Advice Now Plus partnership has improved the quality, accessibility and sustainability of the advice and information offer in Kensington and Chelsea. We aim to continue and develop some of these strategic and practical projects, and are looking forward to working together in the future.

## SELF-REFERRAL SERVICES

### **Citizens Advice Kensington**

2 Acklam Road, W10 5QZ

Tel: 020 8962 3485 Fax: 020 8960 4414

### **Citizens Advice Chelsea**

Chelsea Old Town Hall, Kings Road, SW3 5EE

Tel: 020 7361 4174 Fax: 020 7351 5240

**Website:** [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

**24 Hour Advice Line:** Tel: 0300 330 1174

## PROJECTS ACCESSED ONLY BY REFERRAL FROM SOCIAL SERVICES, OUR OTHER SERVICES OR OUTSIDE PROFESSIONALS:

### **Kensington Legal Service**

Tel: 020 8962 3481

### **Health & Welfare Service (HIV)**

Tel: 020 7361 4191

### **Money Advice Project (Debt)**

Tel: 020 8962 3485

### **Kensington Income Maximisation (50+)**

TTel: 020 8962 3488 / 020 8962 3489

### **Community Service (Outreach)**

Tel: 020 8962 3486

### **Outreach Service for Black and Ethnic Minorities**

Tel: 020 8962 3487

### **Chelsea Legal Service**

Tel: 020 7361 4173

### **Chelsea Income Maximisation (50+)**

Tel: 020 7351 9345

### **Income Maximisation (Mental Health)**

Tel: 020 8962 3490

### **Wormwood Scrubs Project**

Tel: 020 8588 3200

(ext. 3426 / 3427 / 3428)

HM Prison Wormwood Scrubs,

Du Cane Road, W12 0AE

Fax: 020 8749 7565

# Providing the advice the problems they face

As a generalist advice agency we aim to assist with any enquiry. This may range from providing information on options and possible courses of action to representation at courts and tribunals where appropriate. Contact may involve a single visit or phone call or could span many months with a complex employment or welfare benefits case.

To get advice you can call in person, telephone or write. Alternatively, a social worker or other professional may refer you to one of our specialist units. We will arrange home or hospital visits where necessary. Information can also be obtained at Citizen Advice's website, [www.adviceguide.org.uk](http://www.adviceguide.org.uk).

## The main offices

The two main offices, Chelsea based at the Chelsea Old Town Hall on the Kings Road SW3 and Kensington based at 2 Acklam Road just off Portobello Road W10, provide a mix of 'open-door', telephone and appointment access;

## Legal services

**Legal Services**, with units based at each of the main offices and staffed by a full-time solicitor, are accessed by referral from our other services or outside agencies.

## Community outreach

The **Community Service**, based at 2 Acklam Road, provides outreach services and home visiting by appointment.

# e people need for ace

The **Outreach Service for Black and Ethnic Minorities**, based at 2 Acklam Road, is accessed by referral from health, social work and other agencies.

## Income maximisation

The **Income Maximisation Service** for people **over 50**, with offices at both main sites, is accessed by referral from the social services department. The Income Maximisation Service for those with severe and enduring **mental health** problems offers outreach sessions at the South Kensington and Chelsea Mental Health Centre, St Charles Hospital and other locations, and is accessed by referral from social workers and medical staff.

## Health and welfare

The **Health & Welfare Service** for people affected by HIV operates three days per week and is based at Chelsea Old Town Hall. It is accessed by referral from social workers and medical staff. Users can also contact the service directly.

## Debt advice

The **Money Advice Project**, based at 2 Acklam Road is accessed by referral from our other services and outside agencies.

## Wormwood Scrubs

The **Wormwood Scrubs Project**, a full-time Citizens Advice service based at HM Prison Wormwood Scrubs, available to inmates and prison staff.

## Language needs

Between the two main sites we can offer advice in Arabic, Cantonese, Farsi, Hindi, Punjabi, Spanish, Tagalog, Urdu, and Vietnamese.

## Complaints

We recognise that things can sometimes go wrong. If you have a complaint about any aspect of the service you should contact the service manager in the first instance. There is a complaints procedure common to all local Citizens Advice organisations and leaflets are available at each office. Advice records and records of complaints are kept separately.



**I had an emergency situation that needed immediate action. Citizens Advice Kensington & Chelsea quickly gave me an appointment with one of their solicitors, who picked up my case and gave me an excellent, professional and expert service.**

*Hansa*



**“Without the Citizens Advice I don’t know where I would be today. I have had numerous financial and health problems in the past and I have received such excellent service which has helped me to manage my life easier.**

**I have received great and helpful advice in particular from John Obalim. He has supported me in really bad times and together we have achieved good results.**

**I have always been treated with respect when I come to the office at 2 Acklam Road. All staff have been welcoming and pleasant to talk to. I feel at ease when I ask for help from Citizens Advice. Thank you.”**

*Jacqueline*



**"I was wrongly accused of earning money and receiving benefit at the same time. My benefit and housing were both stopped as a result and I was charged with thousands of pounds. I was hopeless and felt really depressed. I had no idea what to do and who to turn to for help. I eventually decided to speak to Citizens Advice and ask them for help. I confess that this was the best ever decision that I made; they were very helpful and managed to turn my situation round. I am now happy and thankful to them."**

**Shahin**



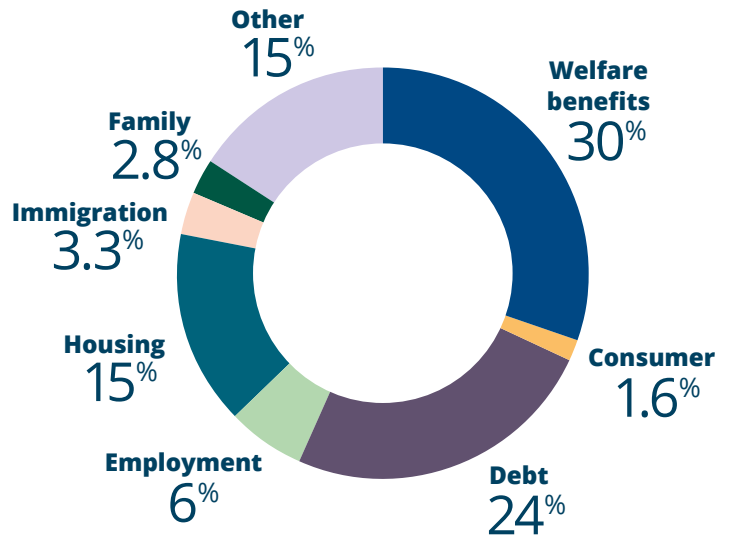
**"I had a good job as a security guard until I raised concerns with the police about dangerous illegal activity occurring within the company. My employer was angry that I had gone to the police and I was sacked. After losing my job, private solicitors were too expensive but a friend recommended I try Citizens Advice who helped me straight away. This has been a very troubling problem for me and it has been a huge relief to find an organisation that is taking it seriously and knows how to help me."**

**Taras**

# Initial enquiries

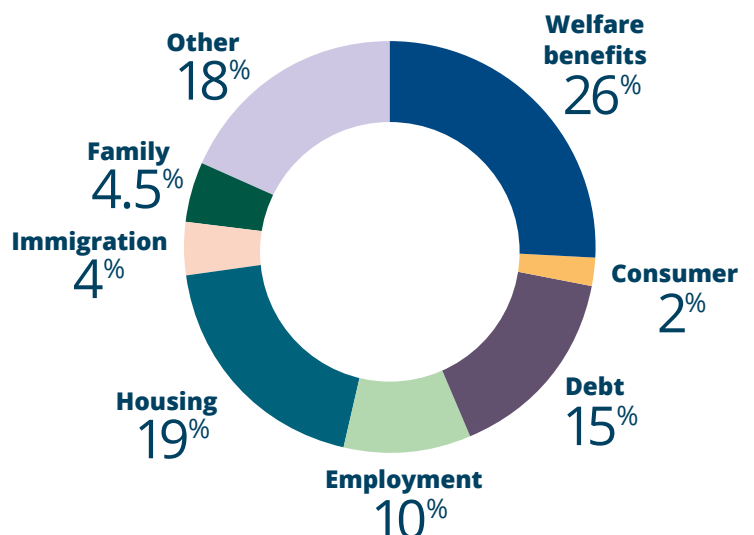
## Citizens Advice Kensington

Welfare benefits	2,066
Consumer	111
Debt	1,669
Employment	418
Housing	1,030
Immigration	227
Family	196
Other	1,063
<b>TOTAL</b>	<b>6,780</b>



## Citizens Advice Chelsea

Welfare benefits	1,090
Consumer	90
Debt	654
Employment	414
Housing	806
Immigration	179
Family	192
Other	764
<b>TOTAL</b>	<b>4,189</b>





# Staff 2015/2016

Charles Barber, Chief Executive Officer  
Maureen Millar, Finance & Systems Officer

## Kensington

Kulwant Bolla, Bureau Service Manager

Sandra Cuningham, Advice Session Supervisor (to 15/05/15)

Jackie Ewins, Advice Worker p/t

Firoozeh Fattahi, Advice Worker p/t

Aayad Lami, Advice Worker p/t (from 02/11/15)

Monica Press, Advice Worker p/t (to 22/09/15)

Angela Sheeran, Advice Worker p/t

Mary Soo, Advice Worker (from 29/06/15)

Kelvin Willoughby, Advice Worker  
Malika El Hairouri, Cleaning Services p/t

### Kensington Legal Service

Laurence Wilson, Principal Solicitor

### Income Maximisation 50+

Shevanthie Goonesekera, Advice Worker; Julie Lodder, Advice Worker p/t

### Community Service and Connexions Outreach

Harmony Fitzgerald, Advice Worker (Solicitor) p/t; June Cummings, Advice Worker p/t (sabbatical from 01/10/15)

### Money Advice Project

Bella Campbell, Money Advice Supervisor p/t; Arantxa Gaba, Debt Advice Worker (solicitor); Anne McMahon, Debt Advice Worker (returned from sabbatical 06/07/15); Angela Sheeran, Advice Worker p/t

### Outreach Service to Black and Ethnic Minorities

O John Obalim, Advice Worker

### Health and Welfare Service

Emma Thornton, Advice Worker p/t

### Big Lottery Fund (Advice Now Plus)

Karen Tostee, Manager (to 30/09/15); Charlie Callanan, Casework Support Worker p/t

### Volunteers

Christine O'Neill, Admin; Nara Badalian, Adviser; Lorraine Beecham, Adviser; Helen Wilson, Solicitor; Claire Bruce, Barrister; Leona Akpom-Paris, Gateway Assessor; Robert Comber, Gateway Assessor; Valerie Fletcher, Gateway Assessor; Sinead Graham, Trainee Adviser; Lauraine Jammott, Gateway Assessor; Elisabeth Peters, Gateway Assessor; Ahmed Shahin, Trainee Adviser; Daniel Solomon, Gateway Assessor; Andreas Mina, IT Support; Kevin Wykes, IT Support; Majida Arakji, Receptionist; Nicholas Bell, Solicitor; Stan Logan, Receptionist; Susan Daley, Receptionist; Sima Saadi, Receptionist; Sara Akhtar, Social Policy; Emily Engel, Social Policy; Keith Usher, Social Policy; Anne Mannix, Solicitor; Eric Ellis, Trainee Adviser; John Griffin, Trainee Adviser; Rahil Haq, Trainee Adviser; Jennifer Jadia, Trainee Adviser; Kiran Javed, Trainee Adviser; Kate O'Donoghue, Trainee Adviser; Ana Salamanca, Trainee Adviser; Barbara Skorupska, Trainee Adviser

## Chelsea

Kulwant Bolla, Service Manager  
Zafar Ayub, Advice Worker  
Harmony Fitzgerald, Advice Worker (Solicitor) p/t  
Paul Hodgson, Advice Worker  
Victoria Sharpe, Advice Worker p/t

Kim Trinh, Advice Worker p/t  
Shaun Hocking, Senior Administrator

### Chelsea Legal Service

Hannah Soegaard-Christensen, Solicitor

### Income Maximisation 50+

Safdar Hussain, Advice Worker

### Mental Health Outreach

Dominic Milne, Advice Worker; Charlie Callanan, Advice Worker p/t; Angela Sheeran, Advice Worker p/t; Firoozeh Fattahi, Advice Worker p/t

### Volunteers

Marina Murray, Adviser; Noelle de Freitas, Debt Administration; Lukman Atobajeun, Receptionist; Simara Cambanco, Receptionist; Juliana Chakaodza, Receptionist; Narcisse Choufani, Receptionist; Rebecca Connorton, Receptionist; Anna Harcourt, Receptionist; Marc Kassamba, Receptionist; Avni Kondhia, Receptionist; Keturah Kusi, Receptionist; Leanne Leguissimo, Receptionist; Gramos Morina, Receptionist; Ramon Romano, Receptionist; Hernán Romero-Dutschmann, Receptionist; Marc Valencia, Receptionist; Rahil Haq, Trainee Adviser; Jennifer Jadia, Trainee Adviser

### Honorary Legal Adviser

Bik Wong, Family Solicitor

### Wormwood Scrubs

Janet Basse, Advice Worker; Maxine Cole, Advice Worker  
Georgeta Zdrengha, Volunteer Administrator

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## Management Committee Membership 2015/2016

### Elected members

Elizabeth Hambley\* (Chair)  
Christopher David\* (Treasurer)  
Judith Schrut  
Keith Usher\*  
Shelina Thawer  
John De Oliveira

\* Member of Development/Organisational Sub-committee

### Representative members

Clr Fenella Aouane	RBK&C
Clr Bevan Powell	RBK&C
Clr David Nicholls	RBK&C

### Members of staff who attend Management Committee meetings

Charles Barber\*  
Kulwant Bolla\*  
Maureen Millar  
Hannah Soegaard-Christensen  
Laurence Wilson\*  
Shaun Hocking

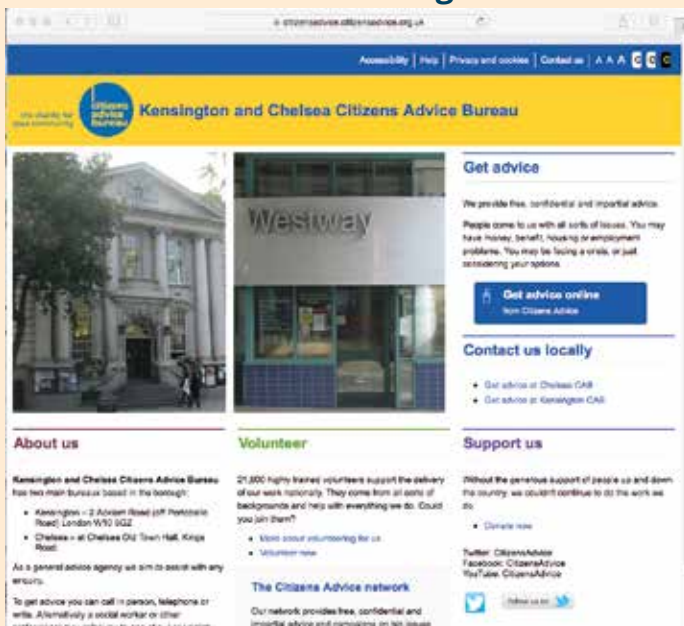
# Citizens Advice online

Access information: national Adviceguide



[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

Access information: Kensington & Chelsea



[www.citizensadvice.org.uk/kensingtoncab](http://www.citizensadvice.org.uk/kensingtoncab)

36 million visits to adviceguide.org.uk

Our clients are almost 5 times as likely to be on a low-income, when compared to the general population.

Become a fan on Facebook



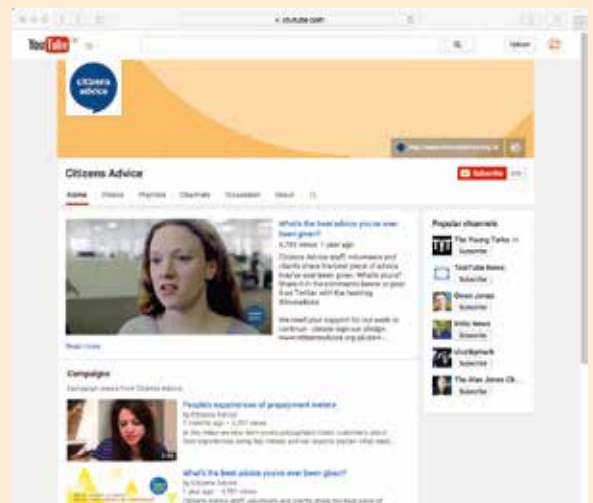
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[twitter.com/CitizensAdvice](https://twitter.com/CitizensAdvice)

Watch Citizens Advice films on YouTube



[www.youtube.com/CitizensAdvice](https://www.youtube.com/CitizensAdvice)

# Finances

## Citizens Advice Kensington & Chelsea – Summary Financial Statements

Statement of Financial Activities for the year ending 31 March 2016	2016 Unrestricted Funds £	2016 Restricted Funds £	2016 Total £	2015 Total £
<b>Incoming Resources</b>				
<b>Voluntary income to further the charity's objects:</b>				
<b>Grants and contracts for advice and information</b>				
Royal Borough of Kensington & Chelsea – general grant	683,470	–	<b>683,470</b>	823,724
RBKC – Social Services Income Maximisation	–	121,820	<b>121,820</b>	121,820
RBKC – Mental Health project	–	59,649	<b>59,649</b>	59,649
NHS Kensington & Chelsea PCT-Mental Health project	–	49,391	<b>49,391</b>	48,328
RBKC – Income Maximisation BME outreach	–	36,154	<b>36,154</b>	36,154
CitA – Voter Reg. Grant BME Outreach	–	1,500	<b>1,500</b>	–
RBKC – Health & Welfare HIV project	–	25,094	<b>25,094</b>	25,094
RBKC – Independence Support Team Income Maximisation	–	15,004	<b>15,004</b>	14,680
Wormwood Scrubs – HM Prison Service – grant	–	30,443	<b>30,443</b>	30,443
– donations in kind	–	10,000	<b>10,000</b>	10,000
Big Lottery Fund (Advice Now Plus)	–	84,141	<b>84,141</b>	168,319
Capitalise	–	99,440	<b>99,440</b>	82,298
Donations and other income	19,675	–	<b>19,675</b>	11,155
<b>Investment income</b> – Interest received	221	–	<b>221</b>	239
<b>Total incoming resources</b>	<u>703,366</u>	<u>532,636</u>	<u><b>1,236,001</b></u>	<u>1,431,903</u>
<b>Resources Expended</b>				
Charitable activities	531,014	589,683	<b>1,120,697</b>	1,322,453
Management and administration	110,542	–	<b>110,542</b>	115,103
Governance costs	6,500	–	<b>6,500</b>	6,320
<b>Total resources expended</b>	<u>648,056</u>	<u>589,683</u>	<u><b>1,237,739</b></u>	<u>1,443,876</u>
<b>Net incoming/(outgoing) resources</b>	55,309	(57,047)	<b>(1,738)</b>	(11,973)
Transfer of funds during year	–	–	–	–
<b>Fund balances b/f</b>	<u>292,212</u>	<u>134,609</u>	<u><b>426,822</b></u>	<u>438,794</u>
<b>Fund balances c/f</b>	<u>347,521</u>	<u>77,562</u>	<u><b>425,083</b></u>	<u>426,822</u>

## Balance Sheet as at 31 March 2016

	2016 £	2016 £	2015 £	2015 £
<b>Fixed Assets</b>				
Tangible assets		<b>942</b>		2,248
<b>Current Assets</b>				
Debtors	<b>16,404</b>		128,432	
Cash at bank and in hand	<b>451,767</b>		<u>522,284</u>	
	<b>468,171</b>		650,716	
<b>Creditors</b>				
Amounts falling due within one year	<b>(44,030)</b>		<u>(226,142)</u>	
<b>Net Current Assets</b>		<b>424,141</b>		<u>424,574</u>
<b>Net Assets</b>		<b>425,083</b>		<u>426,822</u>
<b>Financed by:</b>				
Restricted Funds	<b>77,562</b>		134,609	
Unrestricted Funds	<b>347,521</b>	<b>425,083</b>	<u>292,212</u>	<u>426,822</u>
		<b>425,083</b>		<u>426,822</u>

### Trustees' Statement

The above are not the statutory accounts but a summary of information relating to the Statement of Financial Activities and the balance sheet. The full accounts from which they are derived were approved by the trustees on 8th September 2016, and bear an audit report which does not contain any concerns such as a qualified opinion or limitation of scope. Copies of the full accounts together with the Trustees' Report and the report of the auditors (which will be submitted to the Charity Commission) may be obtained on application to the secretary at the Registered Office. *E Hambley, C David (Chair and Treasurer)*

### Auditors' Statement

We confirm that the above summarised financial statements are consistent with the full annual accounts.  
*GMAK, Chartered Accountants and Registered Auditors*

**“My partner and I both have disabilities and struggle on a daily basis. During a time of crisis we turned to the Citizens Advice service after a difficult meeting with our landlord and their housing team. We were referred to the Income Maximisation Team who came to visit me and my partner at home.**

**Citizens Advice Kensington & Chelsea have gone above and beyond helping us obtain benefits that we were unaware of, such as PIP and Carers Allowance and they helped deal with our debts.**

**My adviser, Shevanthie from the Income Maximisation Team and Arantxa from the Housing/Debt Team were solely responsible for helping us keep our flat after a warrant for eviction was issued and helped us obtain much needed extra money we didn't think we were entitled to. They even helped us get essential white goods for our home we would not have been able to afford by way of grants through a local charity. Moreover with their help I was relieved of so much stress and anxiety that enabled me to continue working and lift the pressure I had been under.**

**We cannot recommend them highly enough. They are approachable, friendly, helpful and a real asset to the community and to clients who go to them for help. If they did not help us in our time of need, I'm not sure where we would be now.**

**We will never forget their hard work, their dedication and how they made a difference to us.”**

*Karen*



**Kensington  
& Chelsea**

## **Our aims**

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

## **Our principles**

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

Free, confidential advice. Whoever you are.

We're here for everyone.