

Kensington & Chelsea Citizens Advice Bureau Service

Annual review

2014/15



"I lost my husband and then shortly afterwards my job as a result of ill health. After a time I started to struggle with my finances and was finding it difficult to find the money to pay essential bills and buy food. I did not know what to do or who to turn to and felt embarrassed and ashamed about my situation. Eventually I went to the CAB to find out if they could help in any way. It is the best decision I have ever made. I have been helped to claim the benefits I am entitled to and received help organising my finances. I now feel alive again and that I have a future worth living, thanks to the CAB."

Joyce



Welcome

The past year has been one of change for Kensington and Chelsea Citizens Advice Bureau and I am delighted that our service continues to thrive, thanks to the hard work and dedication of our staff and volunteers and with the support of our funders.

In January we moved our main office from its long-term home at Westway to newly refurbished nearby premises in Acklam Road. Everyone has helped to make this move a real success, and we have seen a number of improvements in how we can provide our services, with more dedicated private space for advice sessions, and a large open-plan area for staff and volunteers to use as office space. I am pleased to say that the relocation has not seen any effect on our footfall, as demand for our services continues to grow. We are grateful for the support of Property Services and the Community Engagement Team at the Royal Borough of Kensington & Chelsea in making this move a success.

As an organisation we have chosen three development areas to focus attention on: growing and valuing volunteers; fundraising; and innovating service delivery. In the current economic climate we need to find ways to ensure our advice and support continues to reach as many people as possible in the Borough. That means we are looking at new ways to deliver our service that are suitable for all residents throughout the Borough and those who work here. Harnessing technology and pooling expertise are two ways to do this. Recruiting, valuing and retaining our volunteers is also key to meeting the demands made of us. The Advice Now Plus partnership has been an important part of our work in looking at how we can meet these challenges. Change of this sort does not happen overnight, and we want to ensure we continue to offer high quality advice and the right support for all.

Kensington and Chelsea Citizens Advice Bureau Service is a charity and our work is made possible by the support of all our funders: The Royal Borough of Kensington and Chelsea, the Money Advice Service, the Prison Service, CNWL NHS Foundation Trust, the Big Lottery's Advice Services Transition Fund, and the Campden Charities. We are very grateful for their support.

This has been my first full year as Chair and we have welcomed a number of new trustees during this period, including new Councillor Trustees following the Council elections in May 2014. We are very grateful to the work of Angus Cameron, as previous Chair, for his contribution to the successful running of the organisation, and to all our trustees, past and present, who give their time to supporting the Citizens Advice service in the Borough.

The testimonials in this Annual Report show how much our service is needed, and the difference our advice can make to people's lives. That is as true today as it was when the Bureau was first founded in the Borough over 75 years ago, and the aim of the trustees, staff and volunteers is to make sure the service can continue successfully in the future.

Elizabeth Hambley, Chair

CONTENTS

Welcome	2
Introduction	3
Campaigning for change	4
Advice Now Plus	5
Providing advice	6
Analysis of initial enquiries	8
Staff and Management Committee	9
Citizen's Advice online	10
Finances	11



Introduction

As usual, thank you first of all for finding the time to look at this brief review of our work over the last year. It's customary in publications like this for an organisation to talk about the multiple challenges faced and how, against impossible odds, they've all been met. Well, yes we really have, and evidence of how we've done it appears on other pages. However, this is an opportunity to cover the basic facts about Citizens Advice that we assume everyone knows, particularly as we've been operating in the Royal Borough since 1939.

Conversations I've had throughout the year with people new to the service have confirmed that there is quite a lot that people don't know. Nevertheless, my apologies in advance if the following is all very familiar:

Yes, Citizens Advice is a highly recognised national brand, it's just been refreshed, but Kensington and Chelsea Citizens Advice, and every other local CAB service, is an independent charity, governed by a Board of Trustees. We're a voluntary organisation but not all of our staff are volunteers as you'll see from our staffing page. What sort of advice do we give? Well, although the word doesn't appear in our title, we provide legal advice and representation on a wide range of issues and again you can get an idea of these from other pages.

But you're not lawyers, how does this work? At the time of writing we have five very 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.

So do people have to come to your office? Many people do of course, but for nearly three decades we've been providing outreach services as well in a range of settings, from hospital to prison, in addition to home visits. And how is all of this funded? In common with all CAB services, the majority of funding comes from the local authority and we are very grateful for the substantial support provided by the Royal Borough of Kensington and Chelsea.

Other significant funding streams come from the Money Advice Service and the Big Lottery. The latter has been a shared benefit for the partnership of advice agencies and you can find more detail of this in the separate report on Advice Now Plus. And finally, how do people become advice workers, you must have to know an awful lot to deal with all the problems people have? In fact, knowing what you don't know is the key skill for any adviser.

An understanding of both the extent and limits of your own skills and knowledge, how to share these with others and recognising when you need advice or guidance yourself are all essential. The unique Citizens Advice information resource Advisernet is the starting reference point and you can get some idea of the scope of this from the public version- Adviceguide.

So there it is, all the basics you need to know about Citizens Advice in less than a minute. This leaves just enough time to confirm my sincere thanks to everyone who plays a part in delivering the service and for their exceptional efforts in a year that really has produced some extra challenges, to our trustees, who provide an exceptional level of support and guidance, and to all of our funders who make our work possible.

Charles Barber, Chief Executive

The Citizens Advice network provides support to people from more than 2,500 locations across England and Wales. Last year the Citizens Advice service nationally helped 2.5 million people with 6.2 million issues.

"In 2014/15 Citizens Advice undertook research that for the first time evaluated the impact we make. We help two in three people to resolve their problem and for every £1 spent on Citizens Advice we are worth £8.74 to society, we save the taxpayer £1.51 and our clients benefit by £10.94."

Citizens advice annual report 2014/15

Campaigning for change

The Citizens Advice Service doesn't just exist to provide advice in times of crisis—we also campaign for changes to policy and practice that benefit millions of people each year by preventing problems arising in the first place.

Evidence-based lobbying

Every client that contacts us with a problem is a first hand example of policies and practices having gone wrong. It is the case notes recorded during interviews with clients that form the foundation of CitA's award-winning evidence-based policy work.

Citizens Advice campaign successes

Over the years Citizens Advice has campaigned on a range of different issues in order to improve the policies and services that affect our clients. These are just a handful of the campaigns our organisation is most proud of.

Employment and Support Allowance

What was the problem?

Ill and disabled people were being let down by Employment and Support Allowance (ESA) – the benefit that is intended to support people while they are too ill for work. Many people were facing charges for the medical evidence they needed to support their claim, enduring poor customer service and low quality decision making, and then being left without any financial support if they decided to challenge poor decisions made as a result of this flawed process.

What happened?

Now, if an ill or disabled person needs to apply for ESA, changes to the form they fill in and the guidance provided around medical evidence should help them get the supporting information they need – for free. The Department for Work and Pensions and a new assessment provider have committed to further training and support to improve the assessment experience and decision making, so claimants should have a better experience and more decisions should be right first time.

Payday loans

What was the problem?

Payday loan companies were not treating their customers fairly. The payday loan industry was breaking its promise to clean up its behaviour. We called for payday lenders to

be properly regulated and to stop irresponsible advertising.

What happened?

From the 1 April 2014, the Financial Conduct Authority introduced tough new rules on payday lenders.

Universal credit

What was the problem?

We were concerned that low income families on universal credit were likely to see support for childcare costs decrease from a maximum of 95 per cent to 70 per cent. This would mean that most low waged parents with young children wouldn't be better off in work.

What happened?

The Government announced it would implement one of our key recommendations to increase the support available for childcare costs from 70 per cent to 85 per cent.

Bailiffs

What was the problem?

Every year, tens of thousands of people experience unacceptable and sometimes aggressive harassment at the hands of bailiffs. We campaigned for tighter regulation of the bailiff industry and to increase awareness of people's rights regarding bailiffs.

What happened?

Following our campaign the Government published new guidance for local authorities on collecting council tax arrears. This means 1.5 million residents are better protected from aggressive bailiffs and millions more could be following Government-implemented mandatory training and certification for all bailiffs.

Legal Aid reform

What was the problem?

Reforms to legal aid meant that more and more people could not find help when they needed it most. We were concerned that further reforms would put access to justice for ordinary people at risk.

What happened?

We campaigned to influence two Ministry of Justice consultations on transforming legal aid and judicial review and secured key concessions on a number of important issues.

For more information or to get involved in campaigns see: www.citizensadvice.org.uk/campaigns

Financial outcomes: the average amount of debt per client written off was £19,000. The average income gain per client was £5000.



Developing collaboration, building resilience

Advice Now Plus is a partnership project, led by Kensington and Chelsea Citizens Advice Bureau 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.

Since October 2013 the Advice Now Plus project has been delivering 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 draws 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 have been providing 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. As of August 2015, participants had filled 350 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.

"This is vital training for organisations like ours" – Jenny, Personal Budget Support at ADKC

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 the CAB 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 includes a bi-monthly Volunteer Forum, volunteer-specific training sessions, special Volunteers' Week events and support in recruitment and induction of volunteers.

"Very relevant and practical to the role, very useful - top stuff" – Kensington CAB volunteer on a positive communication workshop at the Volunteer Forum

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.

"It has been a useful resource for ... "matching" our service users up to the relevant advice/service, and making referrals easier." Marian, Information and Advice Officer, ADKC

Early Assist is a referral scheme securing fast-track access to advice for vulnerable people in RBKC. This scheme is in conjunction with Kensington CAB'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 on 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

Kensington CAB

2 Acklam Road, W10 5QZ
Tel: 020 8962 3485 Fax: 020 8960 4414

Chelsea CAB

Chelsea Old Town Hall, Kings Road, SW3 5EE
Tel: 020 7352 7456 Fax: 020 7351 5240

Website: www.adviceguide.org.uk

24 Hour Advice Line: Tel: 0844 826 9708

PROJECTS ACCESSED ONLY BY REFERRAL FROM SOCIAL SERVICES, THE MAIN CAB OR OTHER PROFESSIONALS

Kensington Legal Service

Tel: 020 8962 3481

Health & Welfare Service (HIV)

Tel: 020 7361 4191

Money Advice Project (Debt)

Tel: 020 8962 3485

Chelsea Legal Service

Tel: 020 7351 0019

Chelsea Income Maximisation (50+)

Tel: 020 7351 9345

Kensington Income Maximisation (50+)

Tel: 020 8962 3488 / 020 8962 3489

Income Maximisation (Mental Health)

Tel: 020 7361 4174

Community Service (Outreach)

Tel: 020 8962 3490 / 020 8962 3486

Outreach Service for Black and Ethnic Minorities

Tel: 020 8962 3487

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 adv for the problems

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 with the bureaux 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 Citizens Advice's website, www.adviceguide.org.uk.

The main bureaux

The two main bureaux, Chelsea based at the Chelsea Old Town Hall on the Kings Road and Kensington based at 2 Acklam Road just off Portobello Road W10 5QZ, provide a mix of 'open-door', telephone and appointment access.

Legal services

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

Community outreach

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

ice people need they face

appointment. 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 bureaux, 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 and Welfare Service** for people affected by HIV operates three days a 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 **Debt Advice Project**, based at 2 Acklam Road and Chelsea Old Town Hall, is accessed by referral from the bureaux and other agencies.

Wormwood Scrubs

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

Language needs

Between the two Bureaux 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 bureau manager in the first instance. There is a complaints procedure common to all CABx and leaflets are available at each office. Advice records and records of complaints are kept separately.



“I never thought I would need the assistance of the CAB until I found myself unexpectedly out of work and struggling. With the support and specialist knowledge of the CAB I have made a claim to the Employment Tribunal and managed to get my life back on track. This is an invaluable service to the community and I cannot thank them enough.” Jacqueline



“Over the years problems have arisen that I felt I could not resolve alone. I have always found that Citizens Advice Bureau staff have listened to me and assisted me in taking action to resolve my problems. Sometimes dealing with Government and Council departments can be daunting and by acting on my behalf, the CAB has removed a lot of anxiety and worry from my life.” Faisal



“The CAB has helped me with several worrying and complicated problems that I had to face through no fault of my own. I am truly grateful for the expertise and assistance they so readily gave, enabling me to resolve things and move on with my life. I find it tremendously reassuring knowing I can rely on them should the need arise.” Magdy



“The Citizens Advice Bureau service is quite amazing. All the staff are courteous, kind, and eager to help. I am quite grateful to them all and could not do without them.” Anne

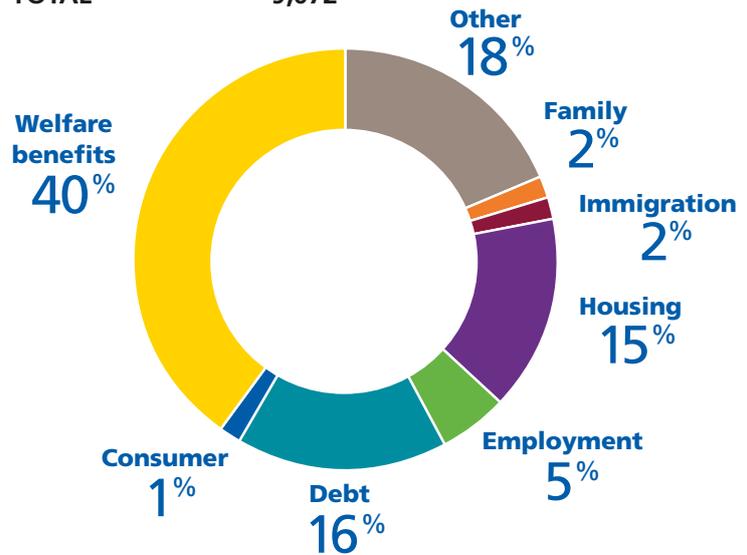
Campaigning for change: local action

With our colleagues in local advice agencies, community groups, and the Kensington & Chelsea Social Council we have been working together to examine the impact that policy changes will have on residents in the Royal Borough. Rental costs are amongst the highest in London and many people, often with strong and long-established social ties to the area, will simply be priced out.

Initial enquiries

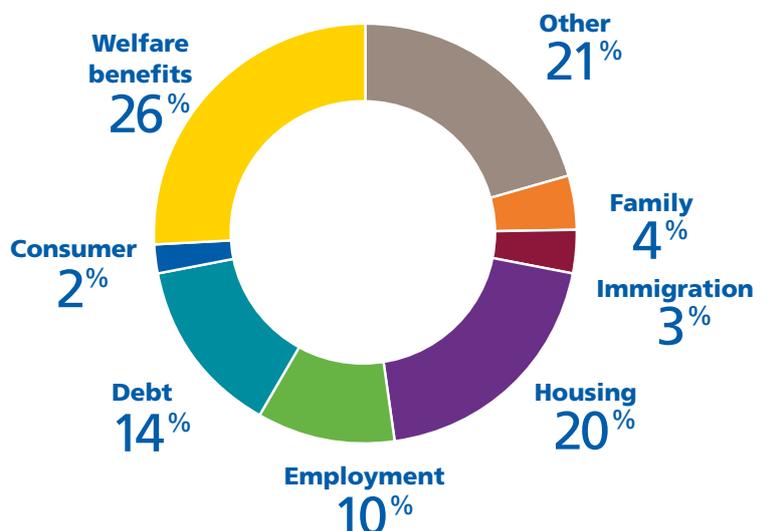
Kensington CAB

Welfare benefits	3,646
Consumer	134
Debt	1,479
Employment	470
Housing	1,370
Immigration	147
Family	158
Other	1,668
TOTAL	9,072



Chelsea CAB

Welfare benefits	1,001
Consumer	83
Debt	530
Employment	403
Housing	756
Immigration	127
Family	161
Other	790
TOTAL	3,851



Staff

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

Kensington

Kulwant Bolla, Bureau Service Manager
Sandra Cuningham, Advice Worker
(Advice Session Supervisor)
Eid Abdul-Khalk, Advice Worker p/t (to 28/4/14)
Jackie Ewins, Advice Worker p/t
Kelvin Willoughby, Advice Worker
Firoozeh Fattahi, Advice Worker p/t
Monica Press, Advice Worker p/t
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

June Cummings, Advice Worker p/t;
Harmony Fitzgerald, Advice Worker
(Solicitor) p/t

Money Advice Project

Bella Campbell, Money Advice Supervisor;
Arantxa Gaba, Debt Advice Worker
(solicitor); 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)

Anna Dodridge, Project Manager (to 30/05/14); Rheem Al-Adhami, Project
Manager (from 30/05/14); Karen Tostee,

Project Officer (from 03/11/14); Charlie
Callanan, Case work Support Worker p/t

Volunteers

Sara Akhtar, Social Policy; Majika Arakji,
Receptionist; Nicholas Bell, Receptionist;
Susan Daley, Receptionist; Emily Engel,
Social Policy; Sima Saadi, Receptionist;
Leona Wilson, Receptionist; Mustafa
Mohammed, Administrator; Kevin Wykes,
IT Support; Andreas Mina, IT Support;
Keith Usher, Social Policy; Claire Bruce,
Barrister; Anne Mannix, Solicitor; Eric Ellis,
Trainee Adviser; Craig Greenaway, Trainee
Adviser; John Griffin, Trainee Adviser;
Rahil Haq, Trainee Adviser; Patriota
Vincent, Trainee Adviser;
Leona Akpom-Paris, Gateway Assessor;
Dianne Bent, Gateway Assessor;
Marie Carmedy, Gateway Assessor;
Glenda Collu, Gateway Assessor;
Valerie Fletcher, Gateway Assessor;
Sinead Graham, Gateway Assessor;
Rachel Harmer, Gateway Assessor;
Daniel Hollingsworth, Gateway Assessor;
Elisabeth Peters, Gateway Assessor;
Ahmed Shahin, Gateway Assessor;
Barbara Skorupska, Gateway Assessor;
Daniel Solomon, Gateway Assessor;
Joseph Sullivan, Gateway Assessor;
Ravindran Vadivelu, Gateway Assessor;
Nara Badalian, Adviser; Zoe Kealey,
Adviser; Helen Wilson, Adviser; Jubril
Yusuf, Adviser

Chelsea

Kulwant Bolla, Bureau Service Manager
Margaret Magnusson, Advice Worker p/t
(Advice Session Supervisor) (to 20/8/14)
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 (returned from
sabbatical 2/4/14)
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

Money Advice Project

Anne McMahon, Debt Advice Worker p/t
(sabbatical from 9/7/14)

Volunteers

Lukman Atobajeun, Receptionist; Sara
Rogers, Receptionist; Rebecca Connorton,
Receptionist; Anna Harcourt, Receptionist;
Leanne Leguissimo, Receptionist; Aisha
Augustus, Receptionist; Sara Colucci,
Receptionist; Rebekah Huggins,
Receptionist; Sophia Carre, Receptionist;
Anyang Aluong, Receptionist; Tabassum
Jhetam, Receptionist; Omar Elariss,
Receptionist; Sonia Pereira, Receptionist;
Noelle de Freitas, Debt Administration;
Rahil Haq, Trainee Adviser; Marina
Murray, Adviser; Teresa Leitner, Adviser

Honorary Legal Adviser

Bik Wong, Family Solicitor

Wormwood Scrubs

Janet Bassey, Advice Worker; Maxine
Cole, Advice Worker
Georgeta Zdrenghea, Volunteer
Administrator

Management Committee

Elected members

E Angus Cameron, Chair* (resigned
9/10/2014); Elizabeth Hambley, Chair*
(appointed 9/10/2014); Christopher
David, Treasurer (appointed 29/05/2014);
Judith Schrut; Keith Usher*; Shelina
Thawer, John De Oliveira (appointed
6/11/2014)

* Member of Development/Organisational
Sub-committee

Representative members

Cllr Joanna Gardner, RBK&C (resigned
29/05/2014); Cllr. Pat Healy, RBK&C
(resigned 11/6/2014); Cllr Robert
Freeman, RBK&C; Cllr Fenella Aouane,
RBK&C (appointed 12/06/2014); Cllr
Bevan Powell; RBK&C (appointed
31/10/2014)

Members of staff who attend Management Committee

Charles Barber*, Kulwant Bolla*,
Maureen Millar, Hannah Soegaard-
Christensen, Laurence Wilson*, Sandra
Cuningham, Kensington CAB Staff
Representative, Shaun Hocking

Citizens Advice online

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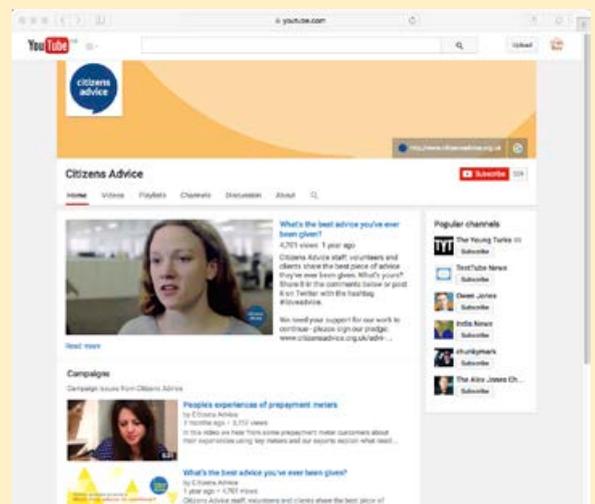
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Watch Citizens Advice films on YouTube



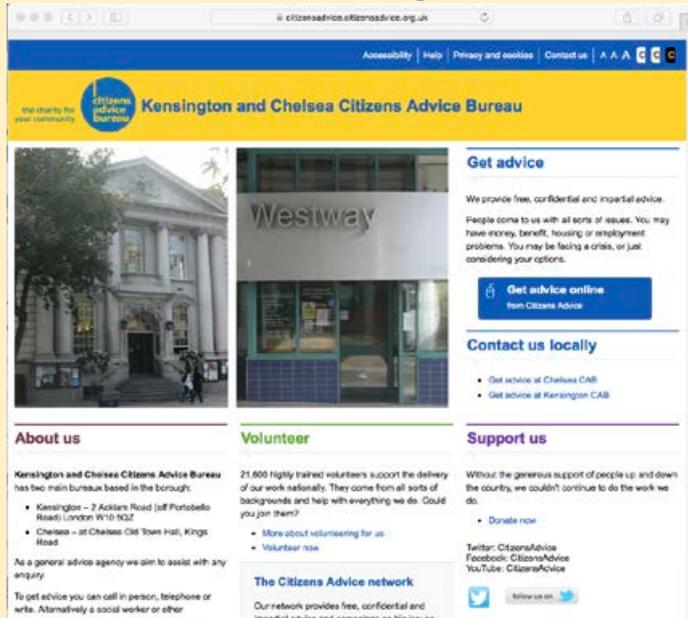
www.youtube.com/CitizensAdvice

Access information: national Adviceguide



www.adviceguide.org.uk

Access information: Kensington & Chelsea



www.citizensadvice.org.uk/kensingtoncab

20.7 million people were assisted via the Citizens Advice website with 47 million page views.

Finances

Kensington and Chelsea Citizens Advice Bureau Service – Summary Financial Statements

Statement of Financial Activities for the year ending 31 March 2015	2015	2015	2015	2014
	Unrestricted Funds £	Restricted Funds £	Total £	Total £
Incoming Resources				
Voluntary income to further the charity's objects:				
Grants and contracts for advice and information				
Royal Borough of Kensington & Chelsea – general grant	683,470	140,254	823,724	683,470
RBKC – Social Services Income Maximisation	–	121,820	121,820	121,820
RBKC – Mental Health project	–	59,649	59,649	59,649
NHS Kensington & Chelsea PCT-Mental Health project	–	48,328	48,328	47,380
RBKC – Income Maximisation BME outreach	–	36,154	36,154	36,154
RBKC – Health & Welfare HIV project	–	25,094	25,094	25,094
RBKC – Independence Support Team Income Maximisation	–	14,680	14,680	14,680
Legal Services Commission – money advice	–	-	-	13,557
Wormwood Scrubs – HM Prison Service – grant	–	30,443	30,443	34,500
– donations in kind	–	10,000	10,000	10,000
– Legal Services Commission franchise	–	-	-	31,351
Big Lottery Fund (Advice Now Plus)	-	168,319	168,319	86,480
Capitalise	–	82,298	82,298	92,550
Donations and other income	11,155	–	11,155	8,506
Investment income – Interest received	239	–	239	228
Total incoming resources	<u>694,864</u>	<u>737,039</u>	<u>1,431,903</u>	<u>1,265,419</u>
Resources Expended				
Charitable activities	567,824	754,630	1,322,453	1,146,525
Management and administration	115,103	–	115,103	70,689
Governance costs	6,320	–	6,320	6,098
Total resources expended	<u>689,247</u>	<u>754,630</u>	<u>1,443,876</u>	<u>1,223,311</u>
Net incoming/(outgoing) resources	5,618	(17,591)	(11,973)	42,107
Transfer of funds during year	-	-	-	-
Fund balances b/f	<u>286,595</u>	<u>152,200</u>	<u>438,794</u>	<u>396,687</u>
Fund balances c/f	<u>292,212</u>	<u>134,609</u>	<u>426,822</u>	<u>438,794</u>

Balance Sheet as at 31 March 2015

	2015 £	2015 £	2014 £	2014 £
Fixed Assets				
Tangible assets		2,248		2,808
Current Assets				
Debtors	128,432		10,984	
Cash at bank and in hand	522,284		506,908	
	650,716		517,892	
Creditors				
Amounts falling due within one year	(226,142)		(81,905)	
Net Current Assets		424,574		435,987
Net Assets		426,822		438,795
Financed by:				
Restricted Funds	134,609		152,200	
Unrestricted Funds	292,212	426,822	286,595	438,795
		426,822		438,795

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 14th September 2015, 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

“Thank you Kensington CAB for your invaluable and positive support. The Income Maximisation Service has been so helpful with their professional and emotional care of my situation. I can’t thank them enough for the help I have been given.”
Sue

“Since July, I have increased the number of times in the week that the lady I privately hired visits my mother. This has had a positive effect and I notice it in my mother’s mood and health. It helps when she is more regularly visited and actively encouraged to eat properly. She appears healthy, cheerful and not stressed. From this month I intend to increase the carer’s visits even further.

“I would like to take this opportunity to thank you for all your support and for being so helpful and efficient. I would have never managed to make sense of it all and make it happen without you.”

Kayvon



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.

‘It is through relationships (with Citizens Advice) that the FCA is able to gather vital intelligence and information in relation to the issues affecting consumers. Ultimately this enables us to better shape our regulatory work to mitigate any consumer detriment these issues may cause.’

FCA (Financial Conduct Authority)