







Annual Report 2024- 2025

Charity No. 803115
Company Number 02483455
Citizens Advice Number 75/0001

Our Ambition at Citizens Advice is to: Give people the knowledge and confidence they need to find their way forward-

Whoever they are and whatever their problem.
We aim to improve the policies and practices that affect people's lives

How and where to find us-Canterbury Westgate Hall Road Canterbury CT1 2BT By appointment only: To book please ring 01227 452762

Herne Bay: 185/187 High Street Herne Bay

CT6 5AF

By Appointment Only. To Book please ring

01227 740647



Online Advice: citizens advice.org.uk

Chat and Email:

https://www.citizensadvice.org.uk/about-us/contact-us/







https://twitter.com/CanterburyCAB

- https://www.facebook.com/canterburycitizensadvice
- https://www.linkedin.com/company/citizens-advice-canterbury-district/
- in https://www.instagram.com/citizensadvicecanterbury

Our Organisation

PRESIDENT: Brian Collins

BOARD OF TRUSTEES: Chair Hilary Brighton – Hon. Sec. Dr. John Taylor

Hon. Treasurer David Cork FCA - Trustees: Natalie Baylis -Colin Jones - Don Ramble -

Susan Record – Abubakari Yakubu

CORE STAFF: Chief Officer Simone Field – District Service Manager – Sarah Ciccone –

Training Manager Sue Parker

ADVICE SESSION SUPERVISOR (Vol.) Heloise Barnard

OUTREACH WORKERS: Ursula Fuller (Vol)

FOOD BANK ADVISER Kate Cross

ADVISER AND ASSISTANT TO THE SERVICE MANAGER: Jennifer Amadi

MACMILLAN: Senior Case Worker- Alan Lawson – Assistant Senior Case Worker Sara Byrne –

Caseworkers: Claire Hanna - Ellie Cooley - Kate Cross*- Carrie Southby -

Michael Guy – Bridget Stroud – Sianna Butterfill – Callan de Rouen – Ellie Cooley (Support Worker)

IT CONSULTANTS - Colin Jones (Vol) - Rod Lucy - Haydon Rouse

MONEY AND MENTAL HEALTH ADVICE – Julie Hannell

FINANCE Charlie Ferguson

ENERGY UNIT: Supervisor Julie Hannell – Charlie Ferguson – Holly Vigor* -

Harry Whiteway* - Esther Salawu

LEGAL ROTA – Coordinator- Jacqui Man (Vol)

REACHING COMMUNITIES: Mel Coles-Latimer, Jennifer Amadi

VOLUNTEER -ADVISORS

Canterbury

Brian Middleton – Terry Gabony – Gillian Grainger – Ursula Fuller – Sandy Monahan - Paul Kusel – Kate Cross* – Sally Hawkins (Benefits) – Jane Short*– Helen Gardiner

Herne Bay

Howard Cohn (Benefits and Employment) – Kate Maguire – Lena Relf* – Russell Feast

GATEWAY ASSESSORS

Canterbury Stephen Smith.

ADMINISTRATORS

Canterbury: - Kelly-Anne Williams* - Magdalena Chu* - Ifeoluwa Afiwape -

Liudmyla Cherchta* – Elizabeth Holewell* -Naomi Ogunlade – Red O'Kelly – Sophia B'layachi – Aris

Chan – Jenny Tsim

Herne Bay: Eileen Griffiths - Jacqui Man-

Diana Hill – Callan De Rouen

DISTRICT TRAINEES:

Meghan Vikram*-Alex Mitchell-Daraugh*-Jim Dickson – Alisha Gabrielle* – Tim Reynolds – David Hornsby -

Faridat Oketunde* – Nathan Rook -

Sapna Reheem –* Anne Kelly -

Shakirah Ahmed - Adrianna Bahrij*

VOLUNTEER FRIENDS COORDINATOR

Ursula Wacher

*Left the Service or changed role



Canterbury MP Rosie Duffield visits a Workers Meeting 28th February 2025

Letter from the Chair Hilary Brighton



It seems amazing that a year has passed since the last AGM – but it has been an eventful and productive one for us. We appreciated the increased grant from Canterbury City Council and have been spending the National Lottery money on our Outreach service. We continue to have Outreach sessions in All Saints and the Baptist Church in Canterbury and the Umbrella Centre in Whitstable – all of which are recognised as being of great benefit to the local communities. The five Trainees recruited last year have all made excellent progress and started advising in January, so thanks to Sue Parker, our Training Manager for preparing them so well. Both Sarah Ciccone and Sue have supported Charlie Ferguson to progress to now being a confident supervisor, so congratulations to him. The Energy Project continues, under the leadership of Julie Hannell, to offer advice and guidance regarding reducing energy costs, again a valuable service for clients. The Macmillan Team have been recognised for the excellent work they do with a growing number of clients, so thanks to all the Team, particularly Alan Lawson and Sara Byrne. The Money and Mental Health Team have also been recognised for their excellent work and were the winner in the Kent and Medway Healthwatch Recognition Awards in 2024-25.

Citizens Advice Canterbury District continues to participate in the Action on Poverty in Canterbury Forum – we helped provide the wording for both sets of leaflets, on Pension Credit and Council Tax Support, Attendance Allowance and Carers Allowance – thousands of which are being distributed throughout Canterbury district. During both the 2024 Whitstable and Herne Bay Carnivals we gave out almost 1000 leaflets. During the Whitstable Carnival I met a young man who told me how much advisors in Canterbury had helped him turn his life around, which made me feel so proud to be associated with the Local Citizens Advice.

Hilary and Simone At Herne Bay Carnival

The number of Friends of CACD is growing and we have started sending out regular Newsletters, with information about the services we offer, activities and 'Dates for your Diary'. I want to thank all involved, especially Haydon Rouse who puts the Newsletter together.

As you may be aware, discussions are ongoing as to whether we merge with other Local Citizens Advice in East Kent. We are all struggling both with raising money and recruiting staff, so, joining together would enable us to apply for larger grants which, in turn, will assist in recruiting and retaining more staff.

Finally, on behalf of the Trustees, I would like to thank all the staff and volunteers who provide such a professional and beneficial service both locally and throughout East Kent. Canterbury is recognised as offering an excellent service to service users, working cohesively with other local Charities such as the Canterbury Foodbank and Canterbury Housing Advice Centre, and making a positive difference in so many clients' lives. I want to say a special 'Thank You' to Simone who continues to share her knowledge and experience with me and works tirelessly to keep Canterbury offering the excellent standards of advice expected of us. I would also like to thank the Trustees who are all willing to share their knowledge, skills and time to support Citizens Advice Canterbury District.

Chief Officer's Report Simone Field



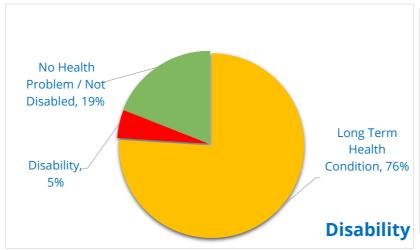
We have had a busy year, as always, and everyone has worked extremely hard to keep the service running smoothly whilst dealing with a number of challenging external factors. These include the move towards devolution and the creation of more Unitary Authorities across the country; the change in the Leadership Support package offered to local Citizens Advice offices by Citizens Advice National; a prospective merger between the local Citizens Advice across East and Mid Kent; and the potential wholescale removal of Macmillan funding for Welfare Benefits Advice across the United Kingdom. These are all seismic changes that we, as an organisation, have had to navigate and that is on top of the usual day to day grind of dealing with increasing numbers of desperate clients and the battle to keep our own funding flowing. The government's announcement to increase the National Insurance Contributions for employers from April 2025 was yet another attack on our finances and something we had to plan around towards the end of the year under review.

Through all the external changes noted above, we still managed to increase our client numbers to 4430, an increase of 844 clients from the previous year. Advice issues dealt with rose to 14982, (12084 in 2023/24). Welfare Benefits was again our biggest advice subject with demand for Personal Independence Payments being highest. Utilities & Communication was the second highest advice issue and reflects the growing work of our Energy Advice Project. I would like to thank Energy Supervisor Julie Hannell for all her excellent work developing this service and to the small team of Energy Advisers who assisted her with this work.

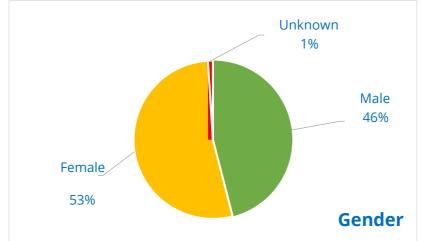
Our Macmillan Service went from strength to strength despite battling with recruitment and training needs. Between them they helped over 1300 clients affected by cancer across East Kent and helped to raise a staggering £7,256,890 in welfare benefit income. Over 54% of the advice work at Citizens Advice Canterbury District is at the casework level and this is due mainly to the incredibly complex work the Macmillan team complete. It is ironic that despite being such a successful project we face the challenge of trying to keep the Macmillan funding going next year. At the time of going to press with this Annual Report we await the outcome of a complex reorganisation of the welfare benefits funding for people affected by cancer. These clients are amongst some of the most vulnerable members of our community, whose health condition and effects of treatment mean they are the least able to negotiate the benefits system to obtain often desperately needed financial support. The deprivation levels across East Kent mean that this funding is needed even more acutely in our part of the country. We recognise the difficulties that our funder must face with cancer numbers growing and the population aging but we hope that the considerable and hard-fought advice knowledge held in the Macmillan Benefits services across the country over last 15 years will not be lost. Over the year we have developed a number of services including a welfare benefits advice service for foodbank clients, kindly funded by the Canterbury Foodbank; a community outreach service funded by the National Lottery and we have continued with the Money and Mental Health Advice Service, funded by Kent County Council and led ably by our colleagues in Citizens Advice North West Kent. Thank you to all the funders and to the staff who worked so hard to make these projects a success.

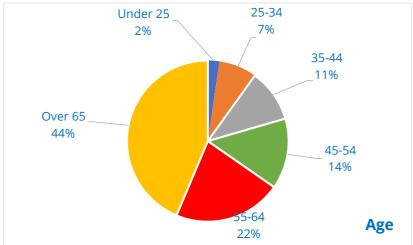
Our core service continues to be ably managed by Sarah Ciccone and our training carefully organised by Sue Parker. Their work is relentless and I know their good humour and genuine gratitude for the work of the volunteer advisers is the glue that keeps our service running. They benefit from the support of fellow supervisors and I would like to thank Charlie Ferguson, Heloise Barnard (volunteer) and Julie Hannell for all their hard work. As always, we depend on the unstinting help and support of our volunteer advisers and administrators, for which I give my thanks. In addition to this we are steered and supported by our Trustee Board and I would like to thank our Chair, Hilary Brighton, in particular, for supporting the staff and volunteers and making our service such a success.

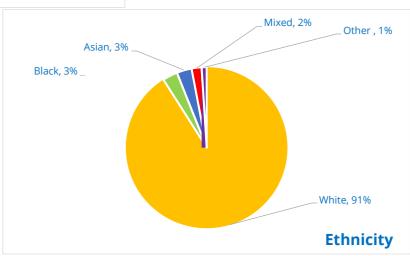
Client Profile

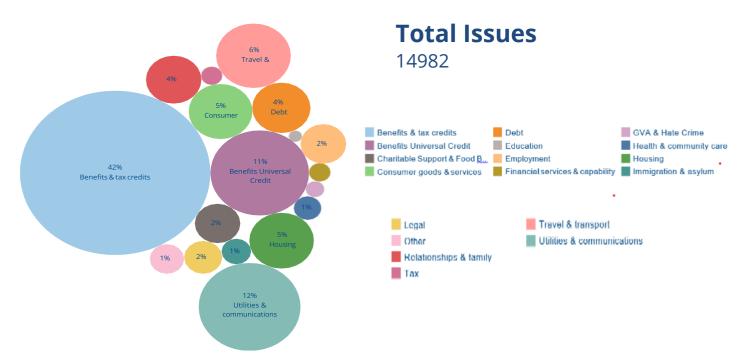


Physical Impairments	
(non-sensory)	51%
Multiple Impairments	34%
Mental Health	7%
Other Disability or type	
not given	3%
Mobility	2%

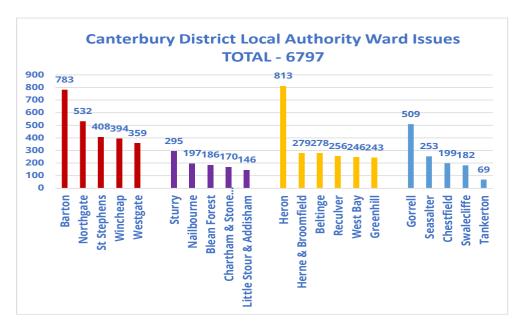








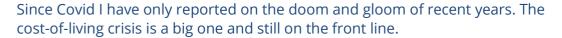
Top Issues							
Benefits		Universal Credit		Debt		Housing	
PIP	1705	Limited Capability for Work	425	Council Tax Arrears	64	Private Sector Rented Property	162
Attendance Allowance	1357	Initial Claim	313	Other Debts	64	Local Authority Housing	69
General Benefit Entitlement	923	Housing Element	191	Fuel Debts	56	Environmental and Neighbour issues	33
Limited Capability for Work	425	Standard Element	158	Debt Assessment	46	Owner Occupier Property	28
Employment Support Allowance	423	Carers Elements	131	Water & Sewage	36	Other Property Issues	26





District Service Manager's Report

Sarah Ciccone





This year I would like to celebrate our volunteers from past, present and future. Since working at Canterbury District Citizens Advice (17 years), I have seen a lot of volunteers pass through. Some stay for quite a while, some a short period and some that have been here longer than I have. Some have sadly passed away but have left a lasting memory of their kindness and commitment to helping others. We as a team often reminisce of those that have passed and talk about the good old days. Everyone that has been a volunteer here leaves a lasting impression for one reason or anther. Whether it be their sparkling personalities or the ability to advise our clients in the best way possible. So, as they say, gone but not forgotten.

The advisors we have now are mostly made up of our long-term crew, their commitment to the service is quite mind blowing. Some have been here for over 25 years and can tell a good story or two of past events. They have a lifetime of worldly experience, advice giving experience and are happy to help teach others. These advisors are like gold dust and have the full respect and admiration they deserve.

We have also had quite a few Law students over the last few years. They come in all bouncy and are going to conquer the world, which I have no doubt they probably will. They have shown great commitment to our service and formed good relationships with the team. Hopefully this will continue.

Everyone here has an important role to play, especially our volunteer admin team. They are on the front line of our service and don't always get an easy ride. They always greet our clients with a warm friendly smile, which is reassuring and puts them at ease. Without admin it would be very difficult to keep the service running as smoothly as it does. So, a big thank you, from me to you and I would like to end this with a BIG THANK YOU for your continuing commitment to our service and clients. Without you we would not exist.

In Memory of the following Staff and Volunteers

Doreen BrookfieldAdviser
Guidance Tutor
Supervisor
1992 - 2020

Lena Relf Adviser 2019 -2024

David Leadbetter Adviser Bookkeeper 2005 - 2021

Dee Gay Manager Guidance Tutor Adviser C1975 - 2005

Eileen GriffithsAdministrator
2012 -2025











Training Manager's Report Sue Parker



One day we were in need of trainee advisers and the next, we were brimming over with new recruits all training in various enquiry areas: housing, benefits, employment! The real dash was on to get our new batch of trainee debt advisors trained before the financial conduct authority certification expired for that period.

Hats off to them - they succeeded!!

A new group of trainees were emerging, developing and subsequently advising, all within a few months of joining. The office thus became a hive of busy activity, friendship and support networks developing, the established team embracing the new, training sessions planned, anxiety creeping in about that first interview and so life begins anew.

Then came silence, as it does every year, that day when our student advisers leave as university is completed, degrees are earned and they fly the coup - They leave us for their new adventures, and we begin again the recruit for new trainees. The cycle continues.

But that cycle isn't just about advisers, it is about investing in people, getting to know them, understanding how they learn and helping facilitate that learning as they then invest their time voluntarily into the lives of our clients, helping them move forward, helping them to facilitate change.

As I write this, I remember those who invested in me as a young volunteer, as a supervisor in the making, a trainer - none of us achieve this alone, it's all about people, their time and expertise being shared, being given, the patience, the frustrations, the human experience. Many of those have passed away now, but they will always be as much of Citizens Advice Canterbury as we are now, the team we have now and the team that will come to be.

That's what I love about my role .. not the goodbyes, but the hellos, saying hello to the new and helping advisers develop to be the best adviser they can be - facilitating change.

What a difference a day makes!

Congratulations on Qualifying as Advisers

Bridget Stroud - Welfare Benefits Adviser

Sianna Butterfield - Welfare Benefits Adviser

Charlie Ferguson - Adviser

Helen Gardiner - Adviser

Meghna Vikram - Adviser

Esther Salawu - Energy Adviser & Debt Assessor



Research and Campaigns

- 04.06.24 We publicised Child Poverty Action's manifesto via our social media accounts -on the devastating effects of child poverty and need for political leadership and determination from the next government to make the crucial difference for this generation of children as well as the next.
- 11.06.24 We contacted our prospective Parliamentary Candidates as part of a National Macmillan Campaign to gain the support of prospective parliamentary candidates for people living with cancer helping to ensure that the voices of people living with cancer are raised in the new Parliament. Macmillan Campaign to gain the support of prospective parliamentary candidates for people living with cancer helping to ensure that the voices of people living with cancer are raised in the new Parliament.
- ♦ 18.07.24 Supported CPAG's campaign via our social media accounts: calling on the government's new taskforce to begin work on a strategy to reduce child poverty by ending the two- child benefit limit.
- ♦ 12.08.24 Raised an issue with our Dept Work and Pensions Local Partnership Manager about the failure of the DWP Home Visiting Service to action referrals for people affected by cancer who were housebound and need help with Attendance Allowance and Personal Independence Payment claims. Raised again in November 2024 with DWP Visiting Team leader.
- 03.09.24 We contributed to Canterbury City Council's Review of its Gambling Policy, due for renewal January 2025, suggesting training be 'regular and ongoing' in regards to spotting and helping vulnerable people. Comments fed into the next stages of the decision-making process.
- ♦ 27.09.24 Raised issue with DWP re staff not following guidelines responding to requests for information from Third Parties in relation to Universal Credit. Confirmation received that there had been no change of policy and an apology for DWP staff refusing to discuss issues under 'implied consent'.
- ♦ 27.09.24 Raised issues with DWP about problems delaying migration process to Universal Credit for Macmillan clients on legacy benefits incorrectly not including Severe Disability Premiums. Resolved on a case-by-case basis through direct contact with Benefit Assessment Team. Contact developed through Joint Conferences between Citizens Advice Chief Officer and Senior DWP Management.
- 09.10.24 Collaborated with the Action on Poverty in Canterbury Forum's Welfare Benefit Take Up Campaign providing benefit details for the new Carers Allowance and Attendance Allowance leaflets.
- 08.11.24 Chair and Treasurer signed a joint open letter to Chancellor, coordinated by National Council for Voluntary Organisations (NCVO) and Aberdeen Council for Voluntary Organisations (ACEVO), about the impact on charities and communities of changes to Employers' NI Contributions. Participated in Poverty in Canterbury Forum's distribution of 5000 flyers about Pension Credit and Reductions in Council Tax. Citizens Advice staff, trustees and volunteers distributed over 500 at the Whitstable and Herne Bay Carnivals. It was to the Citizens Advice Network via a Local Action Report Forum.
- ♦ 27.11.24 6 posts on social media: Fuel Awareness promotion as part of Energy Awareness Day.
- ♦ 03.12.24 Promoted awareness of Cancer Listening Events for East Kent patients with minority communities through EMIC (Ethnic Minorities in Canterbury).
- 24.01.25 Our Macmillan Caseworkers raised two issues with Kent County Council (KCC) about the 'Household Support Fund' (HSF) and the 'Pensioners Just Missing Out Scheme': raised an issue about the of lack of access to the 'Pensioner Just Missing out Scheme' fuel vouchers for people without an email as there was no postal option -as there was on the Household Support Fund scheme. Pensioners without emails could only get the food vouchers but not energy vouchers.

Research and Campaigns cont.

- Additional point raised with KCC over mixed age couples: Household Support Fund states mixed age couples have to apply for the 'Pensioner Just Missing Out Scheme' because the partner is of pension age. We had already tried to apply to the 'Pensioners Just Missing Out Fund' but their income was too low for a couple so the system stated they had to apply for Pension Credit (PC) but clients were illegible for PC under welfare benefit rules as they were a mixed couple. Situation resolved by following KCC workaround guidance to enter an overestimated representation of the couple's income -slightly over the Pension Credit allowance level-in order to qualify for the 'Pensioner Just Missing Out Scheme'...... Poor design of Household Support Funds/Internet Technology tools which do not correctly reflect welfare benefit law.
- ♦ 24.03.25Macmillan caseworker organised a concession procedure via the Blue Badge team helping him to obtain Blue Badges for older terminally ill clients affected by cancer who have poor digital literacy skills or have little identity evidence.



Macmillan Welfare Benefits Service East Kent	April 2023- March 2024	April 2024-25 1307	
OPeople began receiving support during this reporting period	1192		
Without a cancer diagnosis	12	1	
Without a cancer diagnosis but were a family member or carer	32	24	
With a cancer diagnosis but stage not clear or not recorded	9	14	
Receiving a cancer diagnosis	24	31	
Undergoing treatment or in recovery from treatment	361	388	
Receiving palliative care	92	165	
Towards end of life	662	670	
Number of people who finished receiving support	1034	1168	
Number of Macmillan Grant Application	267	207	
Number of Blue badge applications	506	619	
Number of cases where Benefit entitlement was identified	751	871	
Income Gain	£5,987,644	£6,992,014	
Re-imbursements, services, loans	£1,176	£300	
Other gains	£331	£264,576	

Food Bank Report Kate Cross



From July 1 2024 until June 30 2025 Canterbury Food Bank funded an adviser post at Canterbury Citizens Advice for 15 hours per week. The adviser was Kate Cross. Food Bank staff identified users of their service who needed advice on benefits or other matters, and referred them directly to Kate.

Total funding for the project was £23,462. By the end of May 2025 (latest figures available) the project had identified unclaimed benefits worth £333,801, so for every £1 of funding Kate identified £14.23 of income, and helped clients to claim this money. Financial gains were identified for 63% of all clients, and the average income gain was £5.990. The highest gains were for residents in the Northgate, St Stephen's, Wincheap, West Bay and Gorrell wards.

The total number of Food Bank unique clients advised in this period was 89, but many of these people returned for further advice. Kate delivered 221 separate advice sessions in all, and the average number of advice sessions per client was 2.45. The average number of advice sessions per client was highest for Northgate award, at 3.23. Often the follow up sessions were substantial, for example helping someone complete a PIP claim form (which can take 3-4 hours) or contacting the DWP on their behalf. 85% of the clients referred had long term health issues, and of those 60% had multiple health issues. 70% were women and 32% had dependent children.

Welfare benefits accounted for 87% of the topics people wanted advice on ('advice issues'). Other topics includes housing, health and community care (including advice on help with health care costs, and accessing social services needs assessments) and travel (including Blue Badges). When people needed debt advice, they were referred into the Canterbury Citizens Advice core service and money and mental health project. The total number of advice issues recorded was 656: most people needed advice on more than one subject, some of which they were unaware of until they received advice.

To give an idea of the kind of help provided here are some anonymous examples:

- 1. Mr A had never claimed PIP. Kate assessed that he was entitled to the enhanced rate of the daily living and the mobility component of PIP, worth £9747 per annum, and helped him make a claim. She also advised him how to apply for a disabled bus pass and help with healthcare costs. He had deductions from his UC which he did not understand so Kate made a 3 way call with him to DWP Debt Management and clarified the reasons for the deductions. She applied successfully on his behalf for a KCC Household Support Fund grant.
- 2. Ms B had twice tried to claim PIP, unsuccessfully. Kate assessed that she was entitled to the enhanced rate of both components. Ms B's anxiety meant she was unable to visit our office or allow the DWP home visiting team into her house, so Kate helped her make the claim using phone and post. Kate also advised her to apply for a Discretionary Housing Payment to help bridge the gap between her rent and the amount covered by UC, and obtained a KCC Household Support Fund grant for her.
- 3. Mr C had been self-employed but the work had dried up. He was entitled to UC of over £1000 per month but had not applied because he had no valid ID documents and thought this pre- vented him from claiming. Kate explained that the DWP have alternative methods of confirming someone's identity and advised him to visit the Jobcentre. She also advised on obtaining a UC advance, and explained the rules about claiming UC as a self-employed person.
- 4. Mr D's PIP had stopped in 2024 following a review. The DWP did not change their decision following Mandatory Reconsideration and Mr D had not pursued the challenge any further. Kate assessed he was entitled to the enhanced rate of both PIP components and submitted a late appeal on his behalf. She also helped his partner write an effective supporting statement.

THE CANTERBURY DISTRICT C.A.B Summary Statement of Financial Activities (including Income & Expenditure Account) for the year ended 31st March 2025

Income É É É É Canterbury City Council 172,728 160,728 Macmillan Cancer Support 220,696 211,389 Money and Mental Health Service 17,131 21,380 Energy Grant 30,796 21,775 Cost of Living Grant - 15,000 The Colyer-Fergusson Charitable Fund 3,505 11,494 The Philip and Connie Phillips Foundation 2,500 7,500 Food Bank 16,377 - Outreach 23,097 - Other Grants and Funding 21,649 12,873 Donations 10,214 6,050 Rental Income 4,052 8,562 Bank Interest 512 519 Staff Costs 384,468 359,705 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year <		202	25	202	4
Macmillan Cancer Support 220,696 211,389 Money and Mental Health Service 17,131 21,380 Energy Grant 30,796 21,775 Cost of Living Grant - 15,000 The Colyer-Fergusson Charitable Fund 3,505 11,494 The Philip and Connie Phillips Foundation 2,500 7,500 Food Bank 16,377 - Outreach 23,097 - Other Grants and Funding 21,649 12,873 Donations 10,214 6,050 Rental Income 4,052 8,562 Bank Interest 512 519 Expenditure 512 519 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 Mestricted funds (Deficit) (10,205) (12,359) Arising from Unrestricted funds (Deficit) (10,0205) (12,359)	Income	£	£	£	£
Money and Mental Health Service 17,131 21,380 Energy Grant 30,796 21,775 Cost of Living Grant - 15,000 The Colyer-Fergusson Charitable Fund 3,505 11,494 The Philip and Connie Phillips Foundation 2,500 7,500 Food Bank 16,377 - Outreach 23,097 - Other Grants and Funding 21,649 12,873 Donations 10,214 6,050 Rental Income 4,052 8,562 Bank Interest 512 519 **Staff Costs 384,468 359,705 **Expenditure ***Staff Costs 34,678 22,099 **Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 **Client Support Costs 107,109 102,526 **(Deficit) on total funds for year (10,205) (12,359) Arising from **Unrestricted funds (Deficit) (10,205) (12,359) **(Deficit) - - <td>Canterbury City Council</td> <td></td> <td>172,728</td> <td></td> <td>160,728</td>	Canterbury City Council		172,728		160,728
Energy Grant 30,796 21,775 Cost of Living Grant - 15,000 The Colyer-Fergusson Charitable Fund 3,505 11,494 The Philip and Connie Phillips Foundation 2,500 7,500 Food Bank 16,377 - Outreach 23,097 - Other Grants and Funding 21,649 12,873 Donations 10,214 6,050 Rental Income 4,052 8,562 Bank Interest 512 519 Staff Costs 384,468 359,705 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year 533,462 489,629 (Deficit) on total funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - - -	Macmillan Cancer Support		220,696		211,389
Cost of Living Grant - 15,000 The Colyer-Fergusson Charitable Fund 3,505 11,494 The Philip and Connie Phillips Foundation 2,500 7,500 Food Bank 16,377 - Outreach 23,097 - Other Grants and Funding 21,649 12,873 Donations 10,214 6,050 Rental Income 4,052 8,562 Bank Interest 512 519 Expenditure 523,257 477,270 Expenditure 359,705 22,099 Travelling Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year 533,462 489,629 (Deficit) on total funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - - -	Money and Mental Health Service		17,131		21,380
The Colyer-Fergusson Charitable Fund 3,505 11,494 The Philip and Connie Phillips Foundation 2,500 7,500 Food Bank 16,377 - Outreach 23,097 - Other Grants and Funding 21,649 12,873 Donations 10,214 6,050 Rental Income 4,052 8,562 Bank Interest 512 519 Expenditure 512 519 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year 533,462 489,629 (Deficit point Costs (10,205) (12,359) Arising from Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - - -	Energy Grant		30,796		21,775
The Philip and Connie Phillips Foundation 2,500 7,500 Food Bank 16,377 - Outreach 23,097 - Other Grants and Funding 21,649 12,873 Donations 10,214 6,050 Rental Income 4,052 8,562 Bank Interest 512 519 523,257 477,270 Expenditure Staff Costs 384,468 359,705 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year (10,205) (12,359) Arising from Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - -	Cost of Living Grant		-		15,000
Food Bank 16,377 - Outreach 23,097 - Other Grants and Funding 21,649 12,873 Donations 10,214 6,050 Rental Income 4,052 8,562 Bank Interest 512 519 523,257 477,270 Expenditure Staff Costs 384,468 359,705 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year (10,205) (12,359) Arising from Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - -	The Colyer-Fergusson Charitable Fund		3,505		11,494
Outreach 23,097 - Other Grants and Funding 21,649 12,873 Donations 10,214 6,050 Rental Income 4,052 8,562 Bank Interest 512 519 Expenditure 523,257 477,270 Expenditure 359,705 22,099 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year (10,205) (12,359) Arising from Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - - -	The Philip and Connie Phillips Foundation		2,500		7,500
Other Grants and Funding 21,649 12,873 Donations 10,214 6,050 Rental Income 4,052 8,562 Bank Interest 512 519 523,257 477,270 Expenditure Staff Costs 384,468 359,705 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year 533,462 489,629 (Deficit) on total funds (Deficit) (10,205) (12,359) Arising from Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - -	Food Bank		16,377		-
Donations 10,214 6,050 Rental Income 4,052 8,562 Bank Interest 512 519 523,257 477,270 Expenditure Staff Costs 384,468 359,705 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year 533,462 489,629 (Deficit) on total funds (Deficit) (10,205) (12,359) Arising from (10,205) (12,359) Restricted funds (Deficit) - -	Outreach		23,097		-
Rental Income 4,052 8,562 Bank Interest 512 519 523,257 477,270 Expenditure Staff Costs 384,468 359,705 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year 533,462 489,629 (Deficit) on total funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - -	Other Grants and Funding		21,649		12,873
Bank Interest 512 523,257 519 477,270 Expenditure Staff Costs 384,468 359,705 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 1,950 1,167 4,132 1,167 1,16	Donations		10,214		6,050
Staff Costs 384,468 359,705 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year (10,205) (12,359) Arising from Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit)	Rental Income		4,052		8,562
Expenditure Staff Costs 384,468 359,705 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year (10,205) (12,359) Arising from Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - -	Bank Interest		512		519
Staff Costs 384,468 359,705 Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year 533,462 489,629 (Deficit) on total funds for year (10,205) (12,359) Arising from Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - -			523,257		477,270
Establishment Costs 34,678 22,099 Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year (10,205) (12,359) Arising from Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - - -	Expenditure				
Travelling Costs 1,950 1,167 Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year 533,462 489,629 (10,205) (12,359) Arising from (10,205) (12,359) Restricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - -	Staff Costs	384,468		359,705	
Administration Costs 5,257 4,132 Client Support Costs 107,109 102,526 (Deficit) on total funds for year (10,205) (12,359) Arising from Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit)	Establishment Costs	34,678		22,099	
Client Support Costs 107,109 102,526 (Deficit) on total funds for year 533,462 489,629 (10,205) (12,359) Arising from Unrestricted funds (Deficit) Restricted funds (Deficit)	Travelling Costs	1,950		1,167	
S33,462 489,629 (10,205) (12,359)	Administration Costs	5,257		4,132	
Arising from (10,205) (12,359) Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit) - -	Client Support Costs	107,109		102,526	
Arising from Unrestricted funds (Deficit) Restricted funds (Deficit) 1 (10,205) 1 (12,359) 1			533,462		489,629
Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit)	(Deficit) on total funds for year		(10,205)		(12,359)
Unrestricted funds (Deficit) (10,205) (12,359) Restricted funds (Deficit)	Arising from				
Restricted funds (Deficit)	_		(10,205)		(12,359)
•			-		-
		_	(10,205)	_	(12,359)

Summary Balance Sheet as at 31st March 2025

	2025		2024	
	£	£	£	£
Fixed Assets		213,547		218,155
Current Assets				
Debtors and Prepayments	37,440		30,392	
Cash at Bank and in Hand	92,504		91,753	
	129,944		122,145	
Less: Liabilities	30,554		17,158	
		99,390		104,987
Net Assets		312,937		323,142
Being:				
Unrestricted Funds				
General Fund		99,403		78,123
Designated Funds				
Property Fund		213,534		218,142
Management & Maintenance Fund		-		26,877
		312,937	_	323,142

The funding from Canterbury City Council amounted to £172,728 (2024: £160,728) this included funding for Canterbury Housing Advice Centre, to whom payments of £62,182 (2024: £57,862) were made. This payment is included in Client Support Costs. We are grateful to the Council for their support.

The funding from Macmillan Cancer Support continued in the year and £220,696 (2024: £211,389) was received.

A copy of the full accounts is available and will be filed shortly with Companies House and the Charity Commission. These full accounts include a statement explaining The Board of Trustees responsibility for the charity's accounts and a statement that it has complied with the relevant standards.

CITIZENS ADVICE CANTERBURY DISTRICT

Advice and Help for all in Canterbury, Herne Bay and Whitstable

GENERAL SPECIALIST

Benefits Debt Macmillan Welfare Benefits Advice

Housing Relationships for people with cancer

Employment Immigration Pro-Bono Family Legal Advice

Health Consumer

Energy Advice Finance Education

Utilities Money and Mental Health Advice



OUR THANKS GO TO OUR FUNDERS



- > Canterbury City Council for Welfare Benefits and Housing Advice Grant Funding
- Macmillan Cancer Support for funding Welfare Benefits Advice Service in East Kent
- > Streynsham's Trust support of the residents of St. Dunstan's Parish
- > The Phillip and Connie Phillips Foundation Supervision and ongoing Support
- Client and Anonymous Donations
- > Citizens Advice North West Kent for the Money and Mental Health Project
- Reaching Communities National Lottery Community Fund
- Community for the Presentation for the Legal Rota
- John Swire 1989 Charitable Trust
- > Rotary Club of Herne Bay
- Whitstable Carnival
- Friends of Citizens Advice Canterbury District
- ➤ The King's School Canterbury





WITHOUT YOU WE CANNOT HELP THOSE WHO ARE IN NEED

- ➤ Join us and become an adviser. An administrator, a trustee or a fundraiser. Contact us at training@hernebaycab.cabnet.org.uk
- > If you would like to remember Citizens Advice Canterbury District in your Will please contact the Chief Officer Simone Field: distman@canterburycab.cabnet.org.uk

If you would like to become a Friend of Citizens Advice Canterbury District Please contact the Chief Officer Simone Field distman@canterburycab.cabnet.org.uk

Registered Charity Number 803115 Company Number 02483455 FRN: 617540 Our thanks go to The King's School Canterbury for the printing and Diana Hill for the design of this report

Citizens Advice Canterbury District 2025

Citizens Advice Canterbury District and Friends of Citizens Advice Canterbury District are operating names of The Canterbury District C.A.B