



# Kensington & Chelsea Citizens Advice Bureau service

## Annual review 2012/13



**"I needed urgent help on a legal issue. My adviser was highly knowledgeable and kept me advised and up-dated at all times, remaining attentive, understanding and patient throughout. My case reached a highly satisfactory resolution and I really cannot recommend the service enough."**

**– Fabian**



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# Welcome

Every person in the Citizens Advice Service is here for the same reason: they want to help change people's lives for the better and make society fairer.

Continuing austerity measures, ever increasing fuel prices, radical reforms to the welfare system and to legal aid, all have had an impact on the thousands of people we have seen in the last year. We know that, by helping people to understand and enforce the rights and responsibilities that we all share, we can give people more certainty in their own lives. Not only this, as part Citizens Advice, the UK's largest independent advice provider, we contribute to our national organisation's highly regarded evidence based social policy work, campaigning for changes that benefit the population as a whole.

Locally, with colleagues in advice agencies, statutory agencies, community groups, and the Kensington and Chelsea Social Council we have been working together to examine the impact that policy changes have on residents in the Royal Borough. It is understandable that most people believe this highly desirable part of the capital to be uniformly prosperous but the growth of food banks and the establishment of a Credit Union challenge this perception.

As an organisation, we too are having to adapt to a rapidly changing environment where there is increasing demand for static or diminishing resources. Of the many challenges ahead, perhaps the most daunting is the need to find alternative premises for our main office in North Kensington by July 2014. When it opened in the early 1970s, the newly built Westway Information and Aid Centre was at least a decade ahead of its time. The Centre brought voluntary and statutory services together under one roof and, although the term hadn't yet been invented, it was a pioneering model of the One-Stop Centre. The development was prompted by disruption to communities in the North of the Borough caused by the construction of the Westway and a recognition that people in those communities needed direct and easy access to services. Although the building is clearly past its best, and has always been expensive to maintain, the concept was evidently right and has been widely replicated. At the time of writing, our location in a year's time is extremely uncertain.

On a much more positive note, we are pleased to report that we led a partnership of eight agencies in a successful bid to the Advice Services Transition Fund. The Fund, jointly financed by the Big Lottery and the Government, through the Cabinet Office, is intended to deliver two key outcomes:

- 1) Advice organisations collaborate effectively with each other, and other agencies, to improve service outcomes for customers.
  - 2) Local advice services are resilient and well-equipped to meet future needs, with more modern and enterprising business models and more diverse sources of funding.
- The funding awarded is £338,000 over a period of two years and our project, Advice Now Plus, was launched officially on the 3rd October.

Like all of our partner agencies, we have to focus ever more closely on what is most important for our users and work hard to ensure that our services are delivered effectively and efficiently through all the available channels and in a wide range of locations. Our team of paid and volunteer staff-advisers, solicitors, barristers and administrators, together with our trustees, bring an exceptional range of skills and experience to the organisation.

Finally, and most importantly, this is an opportunity to thank all of our supporters and funders: The Royal Borough of Kensington and Chelsea, the Legal Services Commission, the Prison Service, NHS and Capitalise and the Campden Charities. Our sincere thanks also to our staff members and volunteers for their unfailing commitment to the service and to the people who use it.



Angus Cameron, Chair



Charles Barber, Chief Executive



**"I was in a desperate situation when my job of 12 years ended suddenly and unfairly. The CAB was great. They got me all the money I was owed by my employer, who had not even returned my calls. This is the right place to go if you are in real need and don't know where to turn."**  
**Jose**

**"I would like to thank you for your valuable time, your effort, your dedication, your professionalism and for seeing this matter through to resolution. You are one in a million and may I say, I appreciate very much, all that you have done for me regarding this claim. A huge weight has been lifted from my shoulders and I can get on with my life again."**  
**Tom**

# Providing the advice people need for 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 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](http://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 the Westway Information Centre in Ladbrooke Grove W10, 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 Westway, provides outreach services and home visiting by appointment. The **Outreach Service for Black and Ethnic Minorities**, based at Westway, 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

## Projects accessed only by referral from social services, the main CAB or other professionals

### Kensington Legal Service

Tel: 020 7598 4536

### Health & Welfare Service (HIV)

Tel: 020 7361 4191

### Money Advice Project (Debt)

Tel: 020 7598 4756

Fax: 020 8968 4281

CAB, 140 Ladbrooke Grove, W10 5ND

### Chelsea Legal Service

Tel: 020 7351 0019

### Chelsea Income

### Maximisation (50+)

Tel: 020 7351 9345

### Kensington Income

### Maximisation (50+)

Tel: 020 8968 4957

### Income Maximisation (Mental Health)

Tel: 020 7361 4174

Fax: 020 7351 5240

CAB, Chelsea Old Town Hall, Kings Road, SW3 5EE

### Community Service (Outreach)

Tel: 020 8960 3632

### Outreach Service for Black and Ethnic Minorities

Tel: 020 7598 4532

### Wormwood Scrubs Project

Tel: 020 8588 3200

(ext. 3426/3427/3428)

HM Prison Wormwood Scrubs, Du Cane Road, W12 0AE

Extensions: 3426/3427/3428

Fax: 020 8749 7565

**Specialist mental health outreach work secured over £1.3 million in welfare benefits for 218 users.**

## SELF-REFERRAL SERVICES

### Kensington CAB

140 Ladbrooke Grove, W10 5ND  
Tel: 020 7598 4759 Fax: 020 8968 4281

### Chelsea CAB

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

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

**24 Hour Advice Line:** Tel: 0844 826 9708

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 Westway 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, French, Hindi, Punjabi, Russian, Spanish, Urdu, Vietnamese and Tamil.

We can arrange professional interpreters where necessary, covered by the same rules of confidentiality that apply to our own staff.

### 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.



“When I was made redundant after 13 years my adviser understood my situation and was truly compassionate. He made me feel at ease and took the time to fully explain everything I wanted to know. The CAB made sure I received the correct redundancy payment and not the small sum my employer had offered. I will be forever thankful for the help I received from the CAB.” Rolando

**Specialist employment work for clients during the year 2012-2013 achieved over £752,000 in awards and settlements.**

# 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. Citizens Advice estimates that 8.2 million people positively benefited from policy work in the last year.

## 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.

These case notes are used, anonymously and with the client's consent, to demonstrate to policy makers and service providers the impact of their decisions, and to lobby for improvement. The geographic coverage of Citizens Advice services with over 2 million unique users a year gives a vast body of evidence on the problems that people are facing. This can be analysed at a local or national level, and enables tracking of year on year changes.

This unique and important insight empowers Citizens Advice to: expose inadequate or unfair laws, policies and practices; respond with authority to Government consultations; and recommend how resources can be targeted most effectively.

## Examples of work in the last year

**3 month reduction** – in the qualifying time for Personal Independence Payment from six months to three. The Welfare Reform Act which received Royal Assent in March 2012 is part of the biggest shakeup in the welfare benefit system in more than 60 years. Citizens Advice accepted the aims of simplifying the

benefits system and making work pay. But the Bill contained a number of measures that would cause hardship to vulnerable claimants. Citizens Advice analysis on the impact of the Welfare Reform Bill on different groups was extensively quoted by Parliamentarians in debates. Citizens Advice, together with other organisations, persuaded the Government to reduce the qualifying period and also to delay the application of the benefit cap for those who had previously been in work for the past 12 months.

**Legal Aid** The Ministry of Justice pledged to save around £350m annually from the legal aid budget by abolishing funding for some types of cases (principally social welfare issues). Citizens Advice was a lead partner in Justice for All a 3,000 strong campaign alliance. Citizens Advice briefed MPs at every stage of the Legal Aid Sentencing Bill (LASPO) in the Commons. This was followed by intensive lobbying of peers at the committee stage. Impact: Legal aid was allowed for welfare benefit appeals to both the lower and upper tribunals on points of law. Victims of domestic violence will be given greater access to legal aid to fund civil cases. The Government agreed to make £60m available to the advice sector up to 2014. The Bill was changed to make it easier to bring back the abolished funding in the future.

## Looking ahead ...

**Payday Loans** Four million people are likely to take out a payday loan in the next six months. Over the past four years we have seen a ten-fold increase in the proportion of clients receiving advice on debt that included a payday loan. Vulnerable people need to be protected from targeted advertising and proper regulation is required to make sure that customers are treated fairly.

**Choice and support for Universal Credit claimants** Universal Credit is going to change the way around 8

**“The Citizens Advice service's understanding of the issues facing individuals and communities across the country is second to none.”**

Yvonne Fovargue, MP for Makerfield and Citizens Advice Parliamentarian of the Year 2011

“After I fell victim to a campaign of sexual harassment at work the CAB took on my case with a sense of urgency and quickly advised me how to proceed, which included visiting my GP, who diagnosed reactive depression. I was listened to sincerely and despite the sensitive nature of my case I never once felt uncomfortable speaking to my adviser. Every possibility to resolve my issue informally was explored, but eventually the case went to the employment tribunal and a settlement was reached days before the hearing. When I’d first come to the CAB I wasn’t aware I was entitled to compensation, I just wanted to report my mistreatment at work. Without the CAB I wouldn’t have been able to fight against my employer but more importantly fight against sexual discrimination in the workplace. I’m now in much better spirits and the success of my case enabled me to start a business myself. I couldn’t be happier with the service from the CAB and long may it remain.” Daisy



million households receive benefits. Many people are being asked to cope for the first time with claiming benefits online and budgeting with one monthly lump sum, including the money they need to pay their rent. Citizens Advice is calling on the Government to allow people the choice of how they receive their benefits while they are given support to help them gain confidence and independence.

**Access to Justice** In 2012 the Government cut legal aid funding significantly. Legal Aid is now under further attack with additional proposal for cuts and restrictions. Citizens Advice believes that this puts access to justice at risk.

This year, The Low Commission on the Future of Advice and Legal Support was established to develop a strategy for access to advice and support on Social Welfare Law in England and Wales. The Commission has been looking at the impact of changes across the country and in London has selected Kensington and Chelsea as the borough for scrutiny.

### Local action

With our colleagues in local advice agencies, statutory agencies, community groups, and the Kensington & Chelsea Social Council we have been working together through Povertywatch to examine the impact that policy changes will have on residents in the Royal Borough. The Welfare Reform Bill may have passed unnoticed by the majority, but for most of our clients the changes are profound. At the same time, cuts to Legal Aid for specialist advice on welfare benefits, housing, and debt reduce the help available. Whilst some concessions have been gained on the legislation, it is no surprise that the direction of travel to cuts on public expenditure remains the same.

The continuing challenge is to influence the regulations, the fine detail that determines how the legislation is delivered. The challenge ahead will be monitoring the practical effects and, where possible, working to mitigate the worst impacts for our clients.

*For more information or to get involved in campaigns:*  
[www.citizensadvice.org.uk/campaigns](http://www.citizensadvice.org.uk/campaigns)

## CASE STUDIES

**Ms A** had worked for many years as a PA with various Companies without any substantial break in employment until 2010, when difficulty in finding employment meant that she had to claim benefits. She had been paying off a £20000 loan but was unable to maintain the monthly payments once she lost her employment. She approached the bank for assistance in reducing the monthly payments but was advised that all she could do was take out another loan to use to service the monthly payments and also to live on. Ms A reluctantly agreed and inevitably ended up unable to meet the increased monthly payments and approached the Bureau for assistance.

We helped her to submit a formal complaint to the bank and subsequently with an application to the Financial Ombudsman Service. The end result, a refund of all of the interest charged: £6880.

With effect from the 6/4/2007, landlords must use a tenancy deposit protection scheme if they wish to take a security deposit for an Assured Shorthold Tenancy. Such a scheme safeguards the deposit and guarantees that the tenant will get it back, provided that they are entitled to it. In the event of a dispute, an Alternative Dispute Resolution service is provided. Our client had paid a deposit of £1800 and the landlord had withheld £1300. We drafted a submission for the ADR arguing against the itemised deductions, which resulted in a total refund of £1620.

**Ms D** had numerous debt problems with which we assisted, including, unusually, a tax penalty of £400. On further enquiry, we discovered that Ms D had employed a childminder for three weeks and had registered herself as an employer, but had failed to complete the relevant end of year Returns required by HMRC. After much time and negotiation, we assisted Ms D with the required P35 and P14 forms and obtained a refund of the full £400.

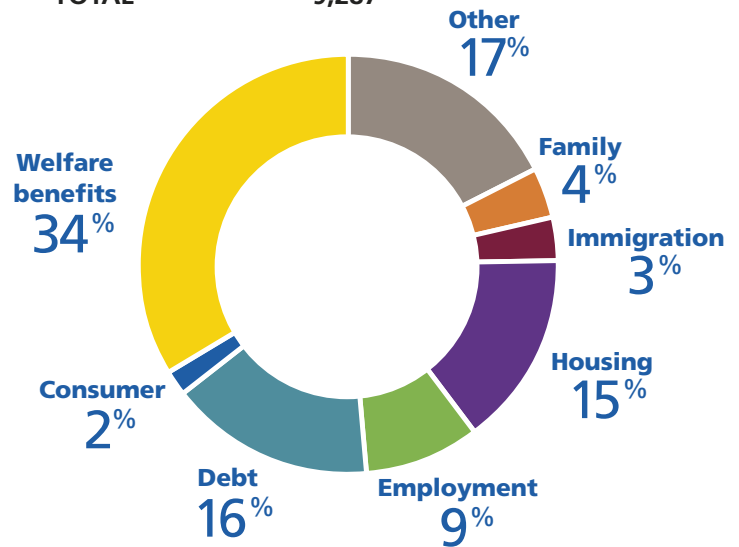
**Mrs G** worked as a Spa assistant (cleaning up, collecting towels etc) on a part-time basis, having applied for flexible working when she returned to work after her third child. Shortly thereafter her company decided to change the working routine, now asking people to work 12hours shifts, which would be impossible for Mrs G, and when showed the new rota Mrs G was told by the Manager that "there really isn't anything that would suit you". We managed to secure Mrs G a settlement of almost one year's pay and she got a new, better paid, job shortly after.

We always welcome applications from potential volunteers. Although the job may seem daunting, it's very rewarding, and we provide omprehensive training and support backed up by the widely recognised Citizens Advice programme. To learn more go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

# Initial enquiries

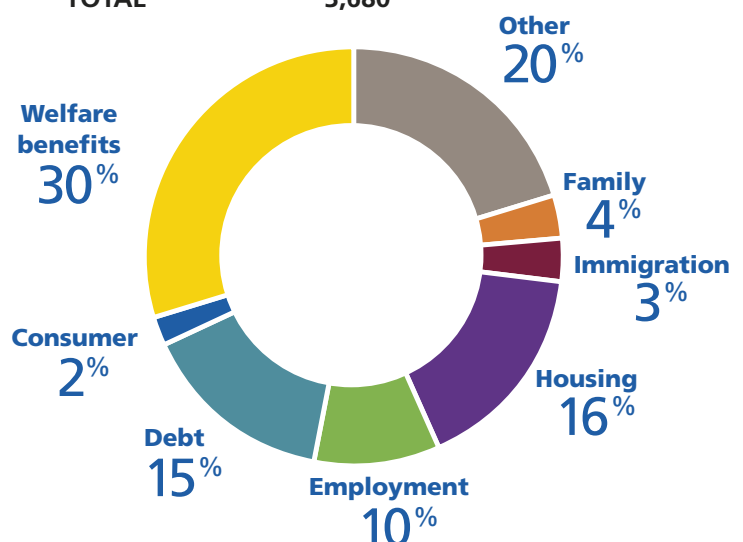
## Kensington CAB

Welfare benefits	3,146
Consumer	178
Debt	1,452
Employment	840
Housing	1,399
Immigration	308
Family	339
Other	1,625
<b>TOTAL</b>	<b>9,287</b>



## Chelsea CAB

Welfare benefits	1,095
Consumer	84
Debt	557
Employment	353
Housing	605
Immigration	121
Family	128
Other	737
<b>TOTAL</b>	<b>3,680</b>





# 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  
Jackie Ewins, Advice Worker p/t  
Angela Sheeran, Advice Worker p/t  
Kelvin Willoughby, Advice Worker  
Nicholas Borsing (25/06/12-31/12/12) Advice Worker  
Monica Press (from 30/01/13) 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

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

### LSC Money Advice Project

Bella Campbell, Franchise Supervisor p/t – Debt; Arantxa Gaba, Debt Advice Worker (solicitor); Tatiana Zakharova, Administrator; (returned from sabbatical 11/04/12)  
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

### Volunteers

Bridget Davies, Receptionist; Susan Daley, Receptionist; Senait Bereketab, Receptionist; Tanya Hagley, Receptionist; Ali Ibrahim, Receptionist; Kevin Wykes, IT Administrator; James Wyld, IT Consultant; Clare Bruce, Barrister; Anne Mannix, Solicitor; Keith Usher, Social Policy; Kay Babalola, Trainee Accountant; Firoozeh Fattahi, Trainee Adviser; John

Griffin, Trainee Adviser; Laila Bouttaf, Trainee Adviser; Zoe Kealey, Trainee Adviser; Eric Ellis, Trainee Adviser; Elizabeth Ovcinikova, Trainee Adviser; Nara Badalian, Trainee Adviser; Helen Wilson, Trainee Adviser; Akram Mageit, Gateway Assessor; Daniel Solomon, Gateway Assessor; Ravindran Vadivelu, Gateway Assessor; Valerie Fletcher, Gateway Assessor.

## Chelsea

Frank Walaitis, Bureau 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, Administrator

### Chelsea Legal Service

Hannah Soegaard-Christensen, Solicitor

### Income Maximisation 50+

Safdar Hussain, Advice Worker

### Mental Health Outreach

Dominic Milne, Advice Worker; Carole Braine, Advice Worker p/t; Charlie Callanan, Advice Worker p/t; Angela Sheeran, Advice Worker p/t

### LSC Money Advice Project

Anne McMahan, Debt Advice Worker p/t

### Volunteers

Marina Murray, Advice Worker p/t; Eva Dal Pozzo, Debt Administration p/t; Noelle de Freitas, Debt Administration p/t; Marina Murray, Adviser;

### Honorary Legal Adviser

Bik Wong, Family Solicitor

### Wormwood Scrubs

Janet Basse, Advice Worker; Maxine Cole, Advice Worker; Sarah Hawkins, Advice Worker (24/9/12-29/3/13); Raj Nathwani, Administrator p/t

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# Management Committee

## Elected members

E Angus Cameron, Chair\*  
Robert Salmon, Treasurer\*  
Bridget Davies (resigned 31/5/12)  
Judith Schrut  
Keith Usher\*  
Elizabeth Hambley\* (elected 18/10/12)  
Shelina Thawer (elected 18/10/12)  
\* Member of Development/Organisational Sub-committee

## Representative members

Cllr Joanna Gardner, RBK&C  
Cllr Robert Freeman, RBK&C  
Cllr Todd Foreman, RBK&C

## Members of staff who attend Management Committee

Charles Barber\*  
Kulwant Bolla\*  
Maureen Millar  
Hannah Soegaard-Christensen  
Frank Walaitis\*  
Laurence Wilson\*  
Kelvin Willoughby, Kensington CAB Staff Representative

# Citizens Advice online

In 2012/13 there were 14.5 million visits to the Citizens Advice information website [www.adviceguide.org.uk](http://www.adviceguide.org.uk) from 12 million unique users.

## Access information: national Adviceguide

The screenshot shows the homepage of [www.adviceguide.org.uk](http://www.adviceguide.org.uk). It features a prominent blue banner with the text "Need advice? For the information that could help you solve your problem, please select your location\*". Below this, there are buttons for "England", "Northern Ireland", "Scotland", "Wales (English)", and "Cymru (Cymraeg)". A note states: "\* Where you live can affect the advice you need". Below the banner, there is a paragraph: "The Citizens Advice service helps people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policymakers." At the bottom, there are links for "Citizens Advice England and Wales", "Citizens Advice Northern Ireland", and "Citizens Advice Scotland".

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

## Become a fan on Facebook

The screenshot shows the Facebook profile page for Citizens Advice. The profile picture is the Citizens Advice Bureau logo. The cover photo shows a busy street scene with a tall tower in the background. The page name is "Citizens Advice" with 9,651 likes and 156 talking about this. The bio states: "Non-Profit Organisation The Citizens Advice service provides free, confidential, independent and impartial advice to everyone on their rights and responsibilities and...". There are tabs for "About", "Photos", "Quick surveys", "Likes", and "Events".

[www.facebook.com/CitizensAdvice](http://www.facebook.com/CitizensAdvice)

## Follow Citizen's Advice on Twitter

The screenshot shows the Twitter profile page for Citizens Advice (@CitizensAdvice). The profile picture is the Citizens Advice logo. The bio states: "We help people resolve their individual and collective problems through advice and campaigning. Can't give advice here but ask and we can point toward some. England and Wales - citizensadvice.org.uk". The page shows 4,125 tweets, 3,723 following, and 31,689 followers. There are several tweets visible, including one from @Mistress\_Fiona HI, one from @Sarah115022, and one from @Trockinin HI.

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

## Access information: Kensington & Chelsea

The screenshot shows the website for the Kensington and Chelsea Citizens Advice Bureau. The header includes "Accessibility", "Help", "Privacy and cookies", and "Contact us". The main content area is titled "Get advice" and includes a paragraph: "The Citizens Advice service offers practical, up-to-date information and advice on a wide range of topics, including: debt, benefits, housing, legal, discrimination, employment, immigration, consumer and other problems." Below this, there is a section for "Adviceguide" with a link to "Self help from Citizens Advice". There are also links for "Get advice at Chelsea CAB" and "Get advice at Kensington CAB". The "About us" section mentions two main bureaux: "Kensington - at Westway Information Centre, Ladbrooke Grove" and "Chelsea - at Chelsea Old Town Hall, Kings Road". The "Volunteer" section states: "The majority of advisers are trained volunteers, helping the Citizens Advice service to resolve over seven million new problems every year." The "Support us" section includes a link to "Donate now".

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

## Watch Citizens Advice films on YouTube

The screenshot shows the YouTube channel page for Citizens Advice. The channel name is "CitizensAdvice" with 315 subscribers. The bio states: "citizensadvice.org.uk". There are several video uploads visible, including "Get advice and find your local CAB online: adviceguide.org.uk" (7,416 views, 1 year ago), "Making society fairer" (7,416 views, 1 year ago), and "Playday teams: Know your rights" (4,544 views, 1 month ago).

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

# Finances

## Kensington and Chelsea Citizens Advice Bureau Service – Summary Financial Statements

Statement of Financial Activities for the year ending 31 March 2013	2013 Unrestricted Funds £	2013 Restricted Funds £	2013 Total £	2012 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 and Chelsea – general grant	724,707	-	<b>724,707</b>	724,707
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 and Chelsea PCT – Mental Health project	-	46,000	<b>46,000</b>	46,000
RBKC – Income Maximisation BME outreach	-	36,154	<b>36,154</b>	36,154
RBKC – Health and Welfare HIV project	-	25,094	<b>25,094</b>	25,094
RBKC – Independence Support Team Income Maximisation	-	14,253	<b>14,253</b>	14,253
Legal Services Commission – money advice	-	22,884	<b>22,884</b>	73,991
Wormwood Scrubs – HM Prison Service: – grant	-	34,500	<b>34,500</b>	34,500
– donations in kind	-	10,000	<b>10,000</b>	10,000
– Legal Services Commission franchise	-	83,440	<b>83,440</b>	74,532
Capitalise	-	91,800	91,800	-
Donations and other income	12,418	18,225	<b>30,643</b>	6,112
<b>Investment income</b> – Interest received	274	-	<b>274</b>	282
<b>Total incoming resources</b>	<u>737,399</u>	<u>563,818</u>	<u><b>1,301,218</b></u>	<u>1,227,094</u>
<b>Resources Expended</b>				
Charitable activities	656,396	544,310	<b>1,200,706</b>	1,130,823
Management and administration	53,081	-	<b>53,081</b>	73,899
Governance costs	5,536	-	<b>5,536</b>	4,908
<b>Total resources expended</b>	<u>715,013</u>	<u>544,310</u>	<u><b>1,259,323</b></u>	<u>1,209,630</u>
<b>Net incoming/(outgoing) resources</b>	22,387	19,508	<b>41,895</b>	17,464
Transfer of funds during year	-	-	-	-
<b>Fund balances b/f at 1 April 2012</b>	291,432	63,360	<b>354,792</b>	337,328
<b>Fund balances c/f at 31 March 2013</b>	<u>313,819</u>	<u>82,868</u>	<u><b>396,687</b></u>	<u>354,792</u>

### Balance Sheet as at 31 March 2013

	2013 £	2013 £	2012 £	2012 £
<b>Fixed Assets</b>				
Tangible assets		<b>5,585</b>		4,211
<b>Current Assets</b>				
Debtors	<b>25,894</b>		2,014	
Cash at bank and in hand	<b>421,392</b>		432,051	
	<u><b>447,286</b></u>		<u>434,065</u>	
<b>Creditors</b>				
<b>Amounts falling due within one year</b>	<u><b>56,184</b></u>		<u>83,483</u>	
<b>Net Current Assets</b>		<u><b>391,103</b></u>		<u>350,582</u>
<b>Net Assets</b>		<u><b>396,688</b></u>		<u>354,793</u>
<b>Financed by:</b>				
Restricted Funds	<b>82,868</b>		63,360	
Unrestricted Funds	<u><b>313,819</b></u>	<u><b>396,688</b></u>	<u>291,432</u>	<u>354,793</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 25th July 2013, 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 Angus Cameron, A K Usher (Chair and Trustee)*

#### Auditors' Statement

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



“I didn’t know what to do when my employer ‘temporarily’ closed my workplace for refurbishment and I wasn’t paid for weeks which turned into months. The CAB did know what to do, writing to my employer and when there was no reply bringing a claim to tribunal which I won. My adviser really listened to me and was friendly and professional throughout.”  
Andrew



## 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.

Rated first out of 22 national charities on being helpful, approachable, professional, informative, effective, reputable and accountable.  
*nfpSynergy, Brand Attributes survey, 2010*