

Report of the Trustees and

Audited Financial Statements for the Year Ended 31 March 2025

for

Havering Citizens Advice Bureaux
(A Company Limited by Guarantee)
Trading as Citizens Advice Havering

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for the Year Ended 31 March 2025

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TRUSTEES	Ms S Clarke Ms S Dix Mr M R Hepworth Chair Mr B Jones Mr K King Vice Chair Ms N Okafor Vice Chair Mr T J Winter Treasurer
COMPANY SECRETARY	Ms S B Rauprich
REGISTERED OFFICE	Central Library Romford St. Edwards Way Romford RM1 3AR
REGISTERED COMPANY NUMBER	02577502 (England and Wales)
REGISTERED CHARITY NUMBER	1002593
AUDITORS	Nordens Audit Limited Statutory Auditors The Retreat 406 Roding Lane South Woodford Green Essex IG8 8EY
BANKERS	The Co-operative Bank PLC PO Box 250 Skelmersdale WN8 6WT

Report of the Trustees
for the Year Ended 31 March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objectives are to promote any charitable purpose for the benefit of the community in Havering, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Citizens Advice Havering is part of the national network, sharing an identity and services with independent local Citizens Advice charities across England and Wales. We contribute to the delivery of services rolled out nationally (such as Help to Claim and Adviceline), resulting in a greater offer of advice services for Havering residents.

Significant activities

Citizens Advice Havering provides free, confidential, impartial and independent advice and information for the benefit of the local community. Citizens Advice Havering provides the advice people need for the problems they face and campaigns to improve the policies and practices that affect people's lives.

The period under review continued to be affected by the impact of the cost-of-living crisis and increasing demand for our services. We advise people remotely first and in person at our outreach locations in our base at the Romford Central Library. We have a presence in six outreach locations in Havering (Harold Hill Community Hub, Harold Hill Library, Hornchurch Library, Rainham Community Hub, Rainham Foodbank and H.A.D.).

Phone and email advice remained steady and was provided for our core service utilising Adviceline and the Help to Claim Service for claimants of Universal Credit. Specialist advice covering benefits and debt, employment advice and housing advice continues to be delivered remotely via phone and email, with the occasional client interview in person.

The Help to Claim project has expanded in the year to support the managed migration of ESA recipients to Universal Credit. This is a temporary expansion that is due to end in December 2025.

We began to deliver a debt and benefits project, which allowed us to train five advisers as debt caseworkers. This project supported 205 Havering residents with in-depth benefit and debt support.

Public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by Havering Citizens Advice during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

Information Assurance Statement

The trustee board of Citizens Advice Havering oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Havering holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Report of the Trustees
for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Volunteers

Citizens Advice Havering receives help and support in the form of voluntary assistance in advising the public and administering the charity.

In 2024/25, there were 36 trained volunteers, contributing an estimated £160,550 worth of time to the local community. Volunteers are integral to our success, ensuring that Havering residents receive quality advice and compassionate support.

STRATEGIC REPORT

Achievements and performance

Review of Activities for the year

Citizens Advice Havering has proudly serviced the borough for 86 years, as the only generalist advice service offering free, quality-assured support from signposting to specialist casework.

In 2024/25, we helped:

- 10,811 clients, with an additional 1,268 quick client contacts
- A total of 46,646 individual cases
- Across 19,632 recorded activities and 10,803 detailed case records.

Top enquiry areas:

- Benefits and tax credits - 38,525 issues (including 32,804 relating to Universal Credit)
- Debt and financial capability - 1,145 issues
- Housing - 2,225 issues
- Employment - 643 issues
- Charitable support and food bank access - 485 issues

Financial outcomes achieved:

- £9,744,204 in income gains for clients
- £1,832,639 recorded as other financial outcomes
- £18,313 through reimbursements, debt write-offs and repayment rescheduling

Client profile:

- 59% women, 41% men
- 43% reported a disability or long-term health condition
- 72% White, 11% Black, 11% Asian, 4% Mixed/Other

We assisted numerous residents facing or at risk of homelessness and provided crisis support - mainly food and energy vouchers - to over 700 households.

Top benefit issues included initial Universal Credit claims (16,631), managed migration (4,458), housing elements (2,680), and PIP-related queries (1,174). Debt issues were dominated by council tax arrears, fuel debt, and private rent arrears.

Our Research and Campaigns activity continued to raise local issues to our MPs and elected members, highlighting how Havering residents are affected by the rising cost of living and other issues. We provided regular briefings to decision makers, which strengthened our relationships. We built our collaboration with Citizens Advice Redbridge, as we combined and complemented our contribution to national campaigns and local initiatives to improve policies and practices adversely affecting our residents. We continue our collaboration and partnership with the London cluster group.

STRATEGIC REPORT

Achievements and performance

Partnerships and collaborative working

Citizens Advice Havering is a member of the Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the trustee board of CAH to fulfil its charitable objects and comply with the national membership requirements. We also co-operate and liaise with several other advisory services, local charities and social services departments on behalf of clients. We play an active part in the local Compact Forum, a partnership arrangement that coordinates public and voluntary sector activity. We actively support LB Havering's poverty reduction strategy, a partnership initiative coordinated by the local authority to bring help to residents most severely affected by the Cost of Living crisis. We contribute to the London partnership of Citizens Advice, which includes a financial contribution towards the salary of the London Development Manager who provides coordination and support to the network.

We continue to deliver the Help to Claim contract funded by the Department for Work and Pensions, coordinated nationally by Citizens Advice. This project supported thousands of claimants, including many from outside Havering, as part of a regional delivery hub.

We maintain strong working relationships with London Borough of Havering, Trust for London, Trussell Trust, and local community organisations. We also play an active role in LBH's Poverty Reduction Strategy and NELFT's Place Based Partnership, helping to coordinate voluntary and statutory sector responses to cost-of-living challenges and wider health agendas.

Our partnership with Citizens Advice Redbridge deepened further this year, with shared leadership and a joint development plan aimed at increasing efficiency and resilience. A merger is being actively explored for completion in 2026, to strengthen governance and ensure sustainable services across both boroughs.

Financial review

Financial position

The statement of Financial Activities shows income of £1,064,353 (2024 - £910,870), an increase of £153,483. Total expenditure amounted to £1,042,181 (2024 - £836,525), an increase of £205,656. Net income for the year was £22,172 (2024 - net income of £74,345).

This growth in income and expenditure in the year is largely thanks to an increase in the funding provided by the London Borough of Havering through the Household Support Fund and the expansion of the Help to Claim service. This has enabled the organisation to strengthen risk management processes with an updated risk register and increased scrutiny of financial resilience. It has also enabled additional investment into staff training, particularly around safeguarding, debt advice and digital skills.

Principal funding sources

Citizens Advice Havering extend their gratitude to the London Borough of Havering who continued to support its core operating capacity. Project-specific funding was received from the Department for Work and Pensions via subgrant from Citizens Advice nationally to operate the Universal Credit Help to Claim service. Trust for London continue to fund our employment project. We continue to work in partnership with the Rainham Foodbank, funded by the Trussell Trust. This year, we expanded our outreach advice services further, using library advice desks in Hornchurch and Harold Hill, and spaces within the Harold Hill and Rainham hubs, and Havering Association for People with Disabilities. We are grateful to the LBH library service for maintaining their commitment and support of the charity. The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

STRATEGIC REPORT

Financial review

Reserves policy

The trustees believe that Citizens Advice Havering (CAH) should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen circumstances and financial risk.

Trustees have taken into account the reliability and continuance of future funding, timing of cash flows and working capital arrangements, cover for unplanned emergency works and potential liabilities to staff in the event of the closure of a particular activity.

Given the growth in income and expenditure, and to secure the future of services, trustees decided to set aside three months operating expenditure, equating £260,545.

The actual reserves as at 31 March 2025 were £148,205. This is lower than the required level and the trustees are working to bring the reserves up to the required level.

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charitable company will have adequate resources to continue in operational existence for the foreseeable future.

Arrangements have been made with long-term creditors to repay liabilities monthly.

Future plans

The future of our advice service will continue to be shaped by the cost-of-living crisis as demand for our services rises steadily. To respond adequately, we will build on our outreach services and our partnership with communities and provide advice as local to the needs of our clients as we can. We are pleased that we could work in partnership with Rainham Foodbank, with two part-time advisers providing general advice to Foodbank users.

Our partnership with Citizens Advice Redbridge will continue to grow based on our Partnership Strategy and Business Development Plan. Given the increase in combining projects and support functions, we are currently looking into ways to merge together to provide a more seamless approach to operations. We are continuing to explore this with a view to making a final decision on this in early 2026.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Citizens Advice Havering is a registered charity and a company limited by guarantee, as defined by the Companies Act 2006. The maximum liability of each member is limited to £1. Citizens Advice Havering is governed by its memorandum and Articles of Association.. At the AGM 2021, Citizens Advice Havering adopted the Citizens Advice 2021 Model Articles of Association.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment, appointment and induction of new trustees

When it is necessary to appoint new trustees, due to either a trustee stepping down or when a gap in expertise in the board is identified, recruitment will be done via volunteer and trustee recruitment websites and services such as Reach Volunteering or the local volunteer centre. Applicants will have the opportunity to meet the Chair informally, and then undergo a formal interview process during which their application will be assessed against a trustee role description and person specification agreed by the board of trustees. If successful, they will be invited to attend a board meeting at which they will be co-opted with the view of being elected by members at the following AGM.

No other person or external body is entitled to appoint any trustees of the charity. The Trustees who served during the period and after the year-end are shown on page 1.

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Havering through the provision of training courses and mentoring by established trustees.

Organisational structure

Citizens Advice Havering is governed by its Trustee Board, which is responsible for setting the organisation's strategic direction and the Charity's policies. The Trustees are responsible for the conduct of Citizens Advice Havering and ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the organisation's day-to-day operations to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

Key management remuneration

In line with our pay policy, the pay of the charity's Chief Executive is reviewed annually along with that of all staff, and normally increased in accordance with London local government pay rates, depending on affordability. The trustees also draw on their knowledge of the sector and common practice in other charities of similar size to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

Related parties

The charity has considered the disclosure requirements of the SORP for related party relationships. Citizens Advice Havering is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objectives and comply with the national membership requirements.

The trustees and their close connections are related parties. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 7 to the accounts.

A register of members' interests is maintained at the registered office, and is available to the public.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity, they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Citizens Advice Havering has worked on a risk management exercise and a risk management strategy and a risk register was agreed by the trustee board. The trustees recognise that any major risks to which Citizens Advice Havering is exposed needs to be reviewed and systems put in place to mitigate those risks. To that end, Citizens Advice Havering is continually monitoring and managing its risk, reviewing the corporate register and ensuring action plans are in place to mitigate the key risks.

Report of the Trustees
for the Year Ended 31 March 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Havering Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Nordens Audit Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on and signed on the board's behalf by:

.....
Mr M R Hepworth - Trustee

Opinion

We have audited the financial statements of Havering Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity and determined that the most significant are those that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These include but are not limited to the Companies Act 2006, GDPR, employment and Health & Safety legislation and tax legislation, and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate or to avoid a material penalty. These include operational and employment laws and regulations including health and safety regulations, environmental regulations and GDPR.

We obtained an understanding of how the company are complying with those legal and regulatory frameworks by making enquiries with management and those responsible for legal and compliance frameworks. We corroborated our enquiries through review of correspondence with regulatory bodies and gaining an understanding of the entity level controls of the company in respect of these areas and the controls in place to reduce opportunity for fraudulent transactions.

We discussed among the audit engagement team including relevant internal tax specialists, regarding the opportunities and incentives, including management override of controls, that may exist within the organisation for fraud and how and where fraud might occur in the financial statements. We also communicated the applicable laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

The risk of management override of controls is the area where the financial statements were most susceptible to material misstatement due to fraud. In addition, the key principal risks related to the existence of inappropriate journal entries to impact the profit for the year and management bias in accounting estimates.

Procedures performed to address these were as follows:

- Walkthrough testing was carried out to identify and assess the design effectiveness of controls, management have in place to prevent and detect fraud, including known or suspected instances or non-compliance with laws and regulations and fraud,
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process,
- Using analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatements due to fraud,
- Assessing the appropriateness of accounting estimates and challenging any significant assumptions or judgements made by management,
- Incorporating testing of manual journal entries that were posted throughout the year. In particular, we focused on material journal entries, journal entries posted with unusual account combinations, and journal entries crediting revenue or cash. These were scrutinised for evidence of unusual entries,

- Selecting specific revenue transactions based on risk criteria and obtaining supporting documentation including sales invoice and corresponding purchase documentations to ensure revenue was appropriately recorded,
- Reviewing specific cost of sale transactions based on risk criteria and reviewing invoice documentation to ensure the expense was appropriately recorded,
- Evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Lorraine Curtis (Senior Statutory Auditor)
for and on behalf of Nordens Audit Limited
Statutory Auditors
The Retreat
406 Roding Lane South
Woodford Green
Essex
IG8 8EY

Date:

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and Grants	2	160,190	105,310	265,500	274,779
Charitable activities	3				
Help to Claim		-	798,853	798,853	603,851
Other income		-	-	-	32,240
Total		160,190	904,163	1,064,353	910,870
EXPENDITURE ON					
Charitable activities	4				
Help to Claim		-	798,853	798,853	603,852
General Advice		136,133	-	136,133	62,909
Housing		-	50,000	50,000	50,000
Pathways		-	-	-	65,854
Employment Law		-	40,635	40,635	37,350
Food Bank		-	16,560	16,560	16,560
Other		350	-	350	-
Total		136,483	906,048	1,042,531	836,525
NET INCOME/(EXPENDITURE)		23,707	(1,885)	21,822	74,345
RECONCILIATION OF FUNDS					
Total funds brought forward		124,273	1,885	126,158	51,813
TOTAL FUNDS CARRIED FORWARD		147,980	-	147,980	126,158

The notes form part of these financial statements

Balance Sheet
31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	10	1,127	-	1,127	6,742
CURRENT ASSETS					
Debtors	11	225,955	-	225,955	97,402
Cash at bank		135,225	-	135,225	216,932
		<u>361,180</u>	<u>-</u>	<u>361,180</u>	<u>314,334</u>
CREDITORS					
Amounts falling due within one year	12	(148,429)	-	(148,429)	(107,140)
		<u>212,751</u>	<u>-</u>	<u>212,751</u>	<u>207,194</u>
NET CURRENT ASSETS					
		<u>212,751</u>	<u>-</u>	<u>212,751</u>	<u>207,194</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>213,878</u>	<u>-</u>	<u>213,878</u>	<u>213,936</u>
CREDITORS					
Amounts falling due after more than one year	13	(72,178)	-	(72,178)	(87,778)
PROVISIONS FOR LIABILITIES	15	6,280	-	6,280	-
		<u>147,980</u>	<u>-</u>	<u>147,980</u>	<u>126,158</u>
NET ASSETS		<u>147,980</u>	<u>-</u>	<u>147,980</u>	<u>126,158</u>
FUNDS	16				
Unrestricted funds				147,980	124,273
Restricted funds				-	1,885
TOTAL FUNDS				<u>147,980</u>	<u>126,158</u>

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
Mr M R Hepworth - Trustee

Cash Flow Statement
for the Year Ended 31 March 2025

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(97,307)</u>	<u>16,173</u>
Net cash (used in)/provided by operating activities		<u>(97,307)</u>	<u>16,173</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(2,395)
Decrease/(increase) in long term credit		<u>15,600</u>	<u>(15,600)</u>
Net cash provided by/(used in) investing activities		<u>15,600</u>	<u>(17,995)</u>
Change in cash and cash equivalents in the reporting period		<u>(81,707)</u>	<u>(1,822)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>216,932</u>	<u>218,754</u>
Cash and cash equivalents at the end of the reporting period		<u><u>135,225</u></u>	<u><u>216,932</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.25 £	31.3.24 £
Net income for the reporting period (as per the Statement of Financial Activities)	21,822	74,345
Adjustments for:		
Depreciation charges	5,616	5,616
Trade Debtors provision	(6,280)	-
Increase in debtors	(128,553)	(44,328)
Increase/(decrease) in creditors	10,088	(19,460)
Net cash (used in)/provided by operations	(97,307)	16,173

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank	216,932	(81,707)	135,225
	216,932	(81,707)	135,225
Total	216,932	(81,707)	135,225

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102. The company's registered office is Central Library Romford, St. Edwards Way, Romford, England, RM1 3AR

Income

Income is recognised when the charity has entitlement to the funds: this is when any performance conditions attached to the income have been met, it is probable that the income will be received, and that the amount can be measured reliably.

Income is only deferred when: The donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is considered all to relate to Charitable activities and includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Tangible fixed assets

Tangible fixed assets (excluding investments) are stated at cost less depreciation. Fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES - continued

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2. DONATIONS AND GRANTS

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Donations	990	-	990	2,132
Grants				
Citizens Advice (Adviceline)	-	-	-	22,406
L B Havering	159,200	50,000	209,200	130,000
Trust for London (Employment Project)	-	38,750	38,750	37,825
Rainham Foodbank	-	16,560	16,560	16,560
National Lottery Community Fund	-	-	-	5,854
	<u>160,190</u>	<u>105,310</u>	<u>265,500</u>	<u>274,779</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Fees				
DWP via Citizens Advice:				
Help to Claim Project	-	798,853	798,853	603,851
	<hr/>	<hr/>	<hr/>	<hr/>
	-	798,853	798,853	603,851
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

4. CHARITABLE ACTIVITIES COSTS

	Staff/ Consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2025 £	Total 2024 £
Charitable activities						
Employment						
Law	37,843	144	-	2,648	40,635	37,350
Food Bank	15,562	-	-	998	16,560	16,560
Help to Claim	657,961	14,377	5,761	120,754	798,853	603,851
Specialist						
Advice	-	-	-	-	-	-
General						
Advice	102,018	1,612	4,600	27,903	136,133	62,909
Housing	44,449	-	-	5,551	50,000	50,000
Pathways	-	-	-	-	-	65,854
	857,833	16,133	10,361	157,854	1,042,181	836,525
Governance costs		10,361	(10,361)	-	-	-
Support costs	81,310	76,543	-	(157,854)	-	-
	939,143	103,037	Nil	Nil	1,042,181	836,525

2024

	Staff/ Consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2024 £
Charitable activities					
Employment Law	34,444	-	663	2,243	37,350
Food Bank	14,493	-	-	2,067	16,560
Help to Claim	481,499	489	2,511	119,352	603,851
Specialist Advice	-	-	-	-	-
General Advice	32,438	17,385	(360)	13,446	62,909
Housing	43,187	-	-	6,813	50,000
Pathways	53,295	-	-	12,559	65,854
	659,356	17,874	2,814	156,480	836,524
Governance costs	-	2,814	(2,814)	-	-
Support costs	82,164	74,316	-	(156,480)	-
	741,520	95,004	Nil	Nil	836,524

Of the total expenditure of £1,042,181 £136,133 (2024: £62,909) was unrestricted expenditure, and £906,048 (2024: £773,615) was restricted expenditure.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

5. SUPPORT COSTS

The amounts included in support costs, representing expenses of a general nature in support of the charity's activities and included in total expenses above, were as follows:-

	2025 £	2024 £
Staff support costs	81,310	82,164
Other staffing & volunteer costs	-	-
Office costs	45,840	44,274
Premises costs	30,704	30,042
Other	-	-
	<u>157,854</u>	<u>156,480</u>

Support and governance costs are allocated to a particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on the basis of staff time, to include the amount attributable to each activity.

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25 £	31.3.24 £
Auditors' remuneration	10,314	1,440
Depreciation - owned assets	<u>5,615</u>	<u>5,616</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

8. STAFF COSTS

	31.3.25	31.3.24
	£	£
Wages and salaries	848,908	672,479
Social security costs	77,125	58,055
Other pension costs	13,110	10,986
	939,143	741,520

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
	32	24
Weekly staff		

No employees received emoluments in excess of £60,000.

The charity shares its Chief Executive with Citizens Advice Redbridge. During the year, the charity was charged £32,010 (2024: £32,243) to Citizens Advice Redbridge as a contribution to employment costs.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and Grants	104,539	170,240	274,779
Charitable activities			
Help to Claim	-	603,851	603,851
Other income	32,240	-	32,240
Total	136,779	774,091	910,870
EXPENDITURE ON			
Charitable activities			
Help to Claim	-	603,852	603,852
General Advice	62,909	-	62,909
Housing	-	50,000	50,000
Pathways	-	65,854	65,854
Employment Law	-	37,350	37,350
Food Bank	-	16,560	16,560
Total	62,909	773,616	836,525
NET INCOME	73,870	475	74,345
RECONCILIATION OF FUNDS			
Total funds brought forward	50,403	1,410	51,813

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	124,273	1,885	126,158

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2024 and 31 March 2025	15,454	57,380	72,834
DEPRECIATION			
At 1 April 2024	15,454	50,638	66,092
Charge for year	-	5,615	5,615
At 31 March 2025	15,454	56,253	71,707
NET BOOK VALUE			
At 31 March 2025	-	1,127	1,127
At 31 March 2024	-	6,742	6,742

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade debtors	40,682	75,267
Prepayments and accrued income	185,273	22,135
	225,955	97,402

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	79,042	129
Social security and other taxes	10,880	24,770
Defined benefit pension liability	13,203	13,203
Defined benefit pension deficit	9,600	9,600
Dilapidation 9 Victoria Rd	6,000	6,000
Accrued expenses	29,704	53,438
	148,429	107,140

13. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.25	31.3.24
	£	£
Dilapidation 9 Victoria Rd	7,000	13,000
Defined benefit pension deficit - due in 2-5yrs	28,800	38,400
Defined benefit pension deficit - due after 5yrs	36,378	36,378
	72,178	87,778

Dilapidation liability

Following the move to Romford Central Library a dilapidation claim was received from the former landlord. The amount of the liability was agreed to be £51,000, and a repayment plan for this was fixed and has been paid at £500 per month since 2018/19.

The total liability at 31 March 2025 was £13,000 (2024 - £19,000), of which £6,000 was due in one year (2024 - £6,000), and £7,000 was due in more than one year (2024 - £13,000) as shown above.

Pension liability

Citizens Advice Havering was a member, under 'admitted body status' of the London Borough of Havering Pension Fund, part of the Local Government Pension Scheme, which provides defined benefits based on members' final pensionable salaries.

The final contributing member of the scheme left the service in September 2015. This triggered a liability to the Pension Fund of the cost of that member receiving their scheme benefits earlier than at pension age. The amount due was £40,625. The charity entered into an arrangement with the London Borough of Havering to repay this amount over 3 years. £27,422 was repaid in the period to 31 March 2017. The final installment of £13,203 has yet to be invoiced and is included in trade creditors.

Pension Fund Deficit

Overall, the London Borough of Havering Pension Fund has a deficit liability. Along with many other participating organisations, part of the fund deficit falls on CAH. When the last contributing member of the scheme left CAH employment, an agreement was reached with LB Havering and CAH's share of the fund deficit was fixed at £160,375 in September 2015. The charity is paying this off at £800 per month.

As at 31 March 2025, the total liability in relation to the defined benefit pension fund deficit was £74,778 (2024 - £84,378), of which £9,600 was due in one year (2024 - £9,600) and £65,178 was due in more than one year (2024 - £74,778) as shown above.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

14. LEASING AGREEMENTS

The charity has an operating lease for its office premises, with an annual charge of £28,600. There is a 6-month break clause in the lease, therefore, the minimum committed amount on the lease at the year-end was £14,300.

15. PROVISIONS FOR LIABILITIES

	31.3.25 £	31.3.24 £
Provisions	(6,280)	-

16. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	124,273	23,707	147,980
Restricted funds			
Trust for London	1,885	(1,885)	-
TOTAL FUNDS	126,158	21,822	147,980

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	160,190	(136,483)	23,707
Restricted funds			
Trust for London	38,750	(40,635)	(1,885)
Citizens Advice (via subgrant from DWP)	798,853	(798,853)	-
Rainham Foodbank	16,560	(16,560)	-
London Borough of Havering	50,000	(50,000)	-
	904,163	(906,048)	(1,885)
TOTAL FUNDS	1,064,353	(1,042,531)	21,822

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	50,403	73,870	124,273
Restricted funds			
Trust for London	1,410	475	1,885
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>51,813</u>	<u>74,345</u>	<u>126,158</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	136,779	(62,909)	73,870
Restricted funds			
Trust for London	37,825	(37,350)	475
Citizens Advice (via subgrant from DWP)	603,852	(603,852)	-
Rainham Foodbank	16,560	(16,560)	-
London Borough of Havering	50,000	(50,000)	-
National Lottery Community Fund	65,854	(65,854)	-
	<hr/>	<hr/>	<hr/>
	774,091	(773,616)	475
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>910,870</u>	<u>(836,525)</u>	<u>74,345</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	50,403	97,577	147,980
Restricted funds			
Trust for London	1,410	(1,410)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>51,813</u>	<u>96,167</u>	<u>147,980</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	296,969	(199,392)	97,577
Restricted funds			
Trust for London	76,575	(77,985)	(1,410)
Citizens Advice (via subgrant from DWP)	1,402,705	(1,402,705)	-
Rainham Foodbank	33,120	(33,120)	-
London Borough of Havering	100,000	(100,000)	-
National Lottery Community Fund	65,854	(65,854)	-
	<u>1,678,254</u>	<u>(1,679,664)</u>	<u>(1,410)</u>
TOTAL FUNDS	<u><u>1,975,223</u></u>	<u><u>(1,879,056)</u></u>	<u><u>96,167</u></u>

17. RELATED PARTY DISCLOSURES

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2025 (2024 - none).

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and Grants		
Gifts	-	2
Donations	990	2,132
Grants	264,510	272,645
	<hr/>	<hr/>
	265,500	274,779
Charitable activities		
Grants	798,853	603,851
Other income		
Other income	-	32,240
	<hr/>	<hr/>
Total incoming resources	1,064,353	910,870
EXPENDITURE		
Charitable activities		
Wages	848,908	672,479
Social security	77,125	58,055
Pensions	13,110	10,986
	<hr/>	<hr/>
	939,143	741,520
Other		
Write off	350	-
Support costs		
Management		
Rates and water	30,779	45,050
Insurance	1,624	1,680
Telephone	7,206	10,093
Postage and stationery	13,103	9,883
Computer equipment	5,616	5,616
	<hr/>	<hr/>
	58,328	72,322
Finance		
computer expenses	19,462	5,845
Other		
Staff & Volunteer	2,597	2,867
Governance costs		
Auditors' remuneration	10,314	1,440
Carried forward	10,314	1,440

This page does not form part of the statutory financial statements

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25	31.3.24
	£	£
Governance costs		
Brought forward	10,314	1,440
Accountancy and legal fees	47	1,374
Accountancy fees	12,290	11,157
	<hr/>	<hr/>
	22,651	13,971
	<hr/>	<hr/>
Total resources expended	1,042,531	836,525
	<hr/>	<hr/>
Net income	21,822	74,345
	<hr/>	<hr/>