ENFIELD CITIZENS ADVICE BUREAUX

England & Wales · Charity number 1072841

Details

Other names	EDMONTON CITIZENS ADVICE BUREAU, ENFIELD CITIZENS ADVICE BUREAU, ENFIELD CITIZENS ADVICE BUREAUX SERVICES
Status	Registered
Legal form	Charitable company
Company number	03626139
Registered	1998-12-08
Register	View on the Charity Commission register

Contact

Address	Unit 5 Vincent House 2e Nags Head Road Enfield EN3 7FN
Phone	02083754171
Email	info@enfieldcab.org.uk
Website	WWW.CITIZENSADVICEENFIELD.ORG.UK

Activities

Objects: FOR THE PROMOTION OF ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY IN THE LONDON BOROUGH OF ENFIELD BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS AND TO ESTABLISH AND CONDUCT CENTRES TO SUPPLY FREE CONFIDENTIAL AND IMPARTIAL ADVICE GUIDANCE AND COUNSEL FOR THE PUBLIC.

Activities: PROVISION OF ADVICE, INFORMATION AND SIGNPOSTINGPROVISION OF SOCIAL POLICY WORKTRAINING FOR ADMIN, ADVISING AND SOCIAL POLICY WORK

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** ENFIELD
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£826,852	£940,226	£478,548	24
2024-03-31	£922,292	£1,038,359	£591,922	24
2023-03-31	£981,271	£948,658	£707,989	16
2022-03-31	£1,119,046	£1,035,044	£675,376	21
2021-03-31	£1,228,114	£1,112,395	£591,374	31

Trustees

Name	Role	Appointed
Stephen David Burr	Chair	2023-11-02
ADITYA CHAKRABORTTY		2014-10-01
CHERYL BYAMUKAMA		2013-05-01
JEFFREY HECKER		2013-11-14
John Joseph Donnelly		2017-10-04
Julia Daniel		2017-10-04
LINDSEY TULEY		2025-02-07
RHONA LEWRY		2025-02-07
VIMAL SHAH		2025-04-23

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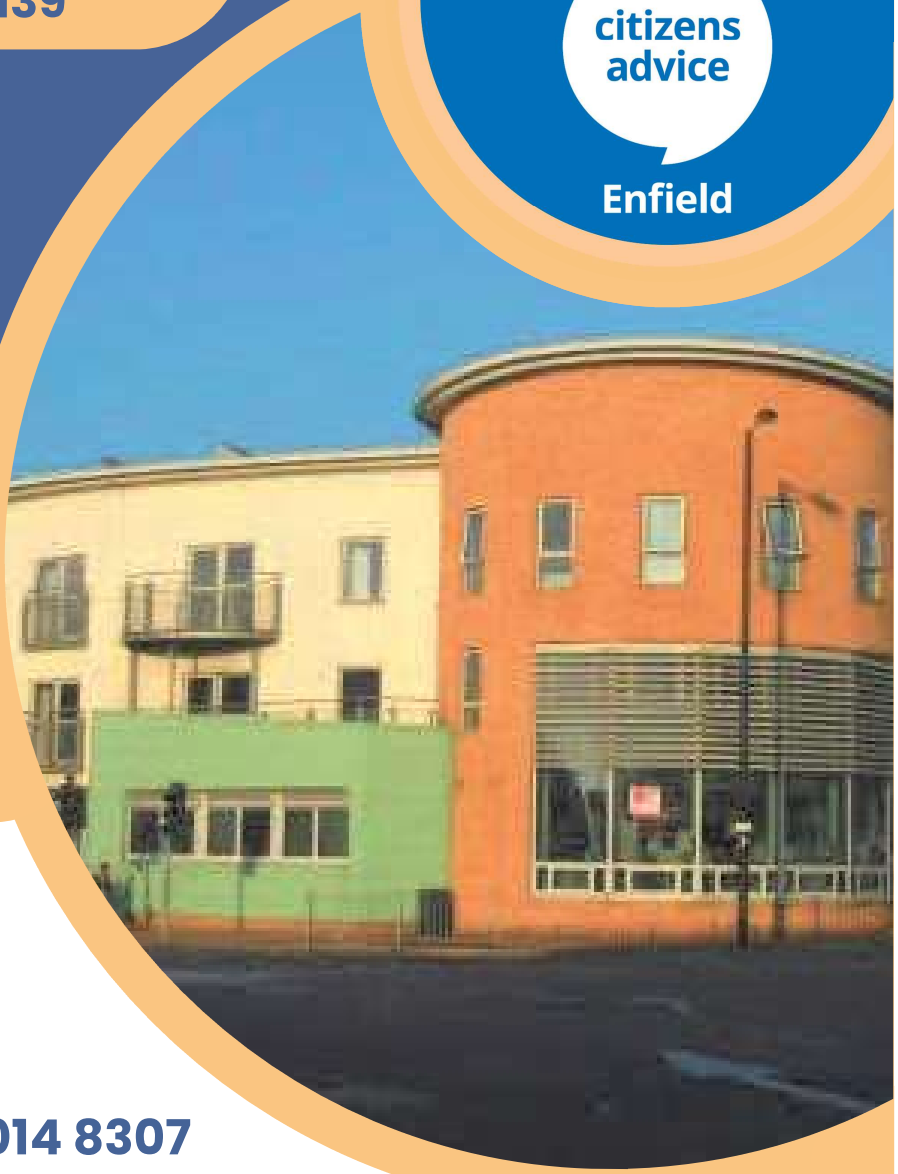
Accounts

ANNUAL REPORT 2024–2025

Enfield Citizens Advice Bureau is a charity - 1072841 and a company - 03626139

REGISTERED OFFICE – UNIT 3, 5 VINCENT HOUSE, 2E NAGS HEAD ROAD, ENFIELD, EN3 7FN

85 Years of citizens advice Enfield



Adviceline: 0800 014 8307

www.citizensadviceenfield.org.uk

WE VALUE DIVERSITY, PROMOTE EQUALITY AND CHALLENGE DISCRIMINATION

citizens advice Enfield

The Service aims:

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

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We Turned 85!

On its 85th Anniversary Citizens Advice Enfield shows why it's still a much-needed service now, as it was 85 years ago.

In 1938 as the prospect of war loomed, the National Council of Social Services stated Citizens Advice Bureaux should be established throughout the country, particularly in large cities and industrial areas where social disorganisation may be acute.

On the 4th of September 1939 the first 200 bureaux opened. Citizens Advice Enfield was one of the first to open and was based in Edmonton, at the Regal Theatre on Fore Street. Today, they are in Ponders End at a former Ambulance station site on Nags Head Road. Initially set-up to help cope with war time issues such as, lost ration books, fall in income due to conscription, evacuation, and homelessness due to bombings. Since then, Citizens Advice has remained an essential service for those looking for good, quality, free advice, whoever they are and whatever their problem. Still tackling social problems for residents such as homelessness and low income.

Our locations over the years:



Regal Theatre Edmonton



Edmonton Methodist Church



Southgate Town Hall



Enfield Town

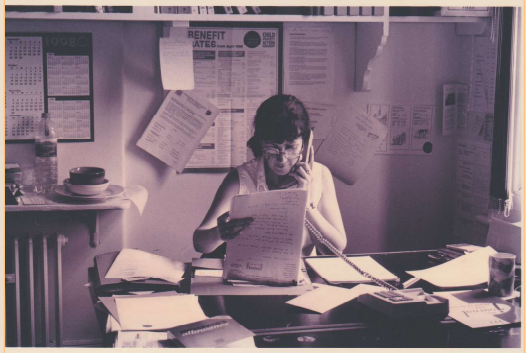


Palmers Green Charity Shops

HONOURING LONG SERVING STAFF AND VOLUNTEERS

With a combined 90years of service at Citizens Advice Enfield, Mary, Alun and Jo began their journey as volunteers, progressed to paid staff and spent their many years providing the best advice and imparting their experiences onto those that came after.







Susan (long service volunteer) : 'When I decided to volunteer at Citizens Advice Enfield, I wanted to work on adviceline. However, when I started it became apparent that what they really needed was admin and so that's what I did. Back then they still typed on real typewriters, in fact, when I started there were no computers in the office. When we did get the first computer – as crazy as it sounds – I helped with the IT thanks to my son working in the field and teaching me a few things. **30 years later** I am still here'.





MESSAGE FROM THE CHAIR

This year Citizens Advice Enfield and the National Citizens Advice service celebrated their 85 years anniversary. The Citizens Advice has been around since the start of the second world war, yet in many respects our service is still needed now more than ever. The impact of the cost of living, energy prices and the increasing rents in the private sector continues to push more people into poverty with no realistic way out. CA Enfield has seen another year of high demand for our services as a result.

Having adequate resources to meet demand continues to be a challenge for the Trustees and the CEO who work tirelessly to ensure there is financial stability and human resources to keep going in the foreseeable future against a backdrop of difficult operating environment.
Our staff and volunteers consistently deliver such a high-quality service against such difficult circumstances. This is highly commendable. Their expertise and experience used to guide clients through the intricacies of their problems is very unique.

During the year we recruited new Trustees with finance, legal and HR skills and 4 long serving Trustees left. We also welcomed two local authority observers Cllr Josh Abbey and Cllr Kate Anolue.

TCA Enfield is an independent charity, and our core advice is funded by Enfield Council. We deliver a range of specialist projects which are funded by various grant-giving agencies and trusts. While we are a part of the national Citizens Advice network, we have to be self-managed and funded. As Trustees we have to ensure that CAE is well governed, that we comply with all the legal and financial requirements that charities face, and we support the staff team in planning for the future.

This is my first full year as chair of Trustees. I would like to thank my fellow trustees for their support for CAE and for me. I would like to thank Enfield Council and all our funders for their continued support of the CAE service. On behalf of the Trustees, I take this opportunity to thank all the staff and volunteers for all their hard work to meet the increasing needs of so many Enfield residents.

Stephen Burr,

Chair of Trustees



TREASURER'S REPORT

This year has been another challenging year with regards to the financial statements. The cost of living has impacted on our increased running costs including staff pay rises whilst our grant income has been fixed. It has been difficult to source adequate funds to deliver our projects.

The net results for the year, shows a deficit of c£113k. The trustees have made the decision to fund pay rises from unrestricted reserves due to the fixed nature of our grants. The trustees also agreed to use unrestricted reserves to retain staff for projects which have ended whilst the CEO continues to fundraise to close the gap between our grant income and our running costs.

As always, the management continues to monitor cost to ensure that services are delivered in a cost-effective manner. At the same time the CEO continues to seek other income streams for the provision of its services.

The Trustees reviewed the reserves policy to 3 months of operating expenses and unrestricted reserves. Our reserves at the end of the year stands at c£478k which is approximately 50% or 6 months' worth of operating costs (including restricted funds). The board together with the CEO have decided to keep this level for a number of reasons. It is used to fund future pay rises during this cost of living crisis. Due to the number of major grants that came to an end on 31st March 2025, it is also used to keep staff employed whilst the CEO works to secure additional funding to enable us to carry on our work to meet our objectives. In addition, unrestricted reserves will also be used to adapt the office premises for the new hybrid way of working in the coming year as this was deferred from last year.

I would like to thank Nnenna Anyanwu CEO, our finance officers; Asma Mudhir and Evangeline Price. Stanley Joseph our auditor and all the staff who have worked tirelessly to ensure we maintain good financial management.

Vimal Shah, Treasurer (from May 2025) on behalf of Marion Rodin (former Treasurer) and the Finance Committee.

Treasurer

MESSAGE FROM THE CHIEF EXECUTIVE

In September 2024 Citizens Advice celebrated its 85th anniversary. We were able to showcase the journey travelled since the inception at the start of world war II. CA Enfield has been helping clients navigating through various and numerous social issues and successive government policies for 85 years.

There were three major issues that defined the last 12 months. The housing crisis, the cost of living crisis and negative budgets. This has had the combined effect of pushing more families and children into poverty and exacerbated our clients mental and physical health problems.

This year we were able to finalise our restructure of our operations in order to improve our efficiency and ability to respond to the changes in the current advice landscape.

We now have specialist units in Housing, Benefits and Debt. This means we are able to take on more in-depth casework advice as well as general advice. Our new capacity building trainer has been able to recruit and train a cohort of 20 volunteers at once and carry out some advice training to other voluntary sector organisations staff. Our business development manager has helped improve the management of our multiple projects and ensure their smooth running.

Our strategic business priorities were reviewed and discussed at our team awayday in March 2025 to ensure that we remain relevant in this changing advice environment.

The 3 key strategic priorities are
Client Centred Advice, Advocacy and Inclusive Access.
Along side these are 2 support themes which create the enabling environment to achieve the strategic priorities. They are Technology and Organisational Health.

Our quality of Advice remained excellent, consistently scoring Green throughout the year. This is a testament to the hard work, and desire for continuous improvement ethic which the CAE staff team have.

With our top 3 advice areas being welfare benefits (2,801 clients), housing (1,783 clients) and debt (1,158 clients). Housing problems has remained the second highest over debt problems again this year demonstrating that the housing crisis has worsened over the past 12 months.

Our Advocacy work has also increased. Our housing adviser and campaigns staff have done a lot of work to get to the root cause of the housing problems in Enfield in collaboration with Local Motion We provided our insights into Enfield councils consultation on Council Tax Support scheme and the housing placement policy.

We have invested in Technology which is essential to enable us support clients in a wide range of ways. In addition to continuously updating our website to have additional functionality which makes it more accessible for people with disabilities. We have have also began to explore and embrace AI (artificial intelligence).



WWW.CITIZENSADVICEENFIELD.ORG.UK



'Caddy is a customer service Artificial Intelligence (AI) co-pilot service, specifically built to help customer service advisors and supervisors in quickly locating and sharing information from reliable sources'

We appreciate Enfield Council and all our funders who have continued to support us year on year as the nature of the work we do needs the continuity and stability which multiple year funding offers.

As mentioned above staff are key to the successful delivery of good advice and the survival of the organisation. As such it has been even more important to ensure we look after our workforce's wellbeing and foster a positive work Culture particularly with the stresses of the cost of living crisis. We held a number of social activities throughout the year including our annual picnic, staff walks, team building awayday, Christmas party and celebrated our 85th anniversary and Volunteers week to appreciate our volunteers. We also have a number of initiatives to support staff wellbeing.

I am grateful to the Board of Trustees who approved a pay increase during the year which had to be funded from our unrestricted reserves due to the fact that our grant funding is a fixed amount.
I would like to thank the Board of Trustees for their continued support and guidance throughout the year.

Finally, I would like to use this opportunity to appreciate all the staff, volunteers and supervisors for their commitment and dedication to helping our Enfield residents through some of the most challenging times this year. They have put in a lot of effort to ensuring that we continue to help our clients to find a way forward with their problems. Without them, we would not have been able to do what we do so well.

Nnenna Anyanwu,
Chief Executive Officer



STAFFING AND VOLUNTEERS

Our staff and volunteers are truly at the heart of the CAE. Their dedication, compassion, and commitment make everything we do possible. We're proud that our team reflects the diversity of our community – with most living in Enfield and the surrounding boroughs – and that many bring personal lived experience of the very challenges we help our clients overcome. This insight and empathy make our work even more meaningful.

We held 2 wellbeing days for staff during the year (in March and August) which were great ways to bond and learn about each other and the organisation's future strategy.







I love volunteering at CAE because it allows me to make a tangible difference in people's lives. I love having the chance to support my community and knowing that my guidance can help someone feel heard and supported is deeply fulfilling
– Winnie Volunteer Adviceline Assessor





Picnic
Rotary Club
Away Day
Housing Forum



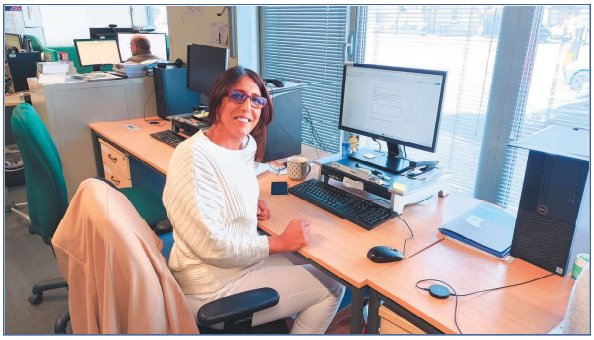
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OUR PROJECTS

Our advice is for everyone but we design our services so that they are proportionate to need, even where the numbers of people affected are relatively small. In the last year, our role in society has focused on helping people through the cost of living and housing crisis, continuing to provide crisis prevention support where necessary. Our overarching ambition remains the same as it has always been

During 2024-25 we delivered 14 different projects in order to meet the various vulnerabilities our diverse clients presented to us.

Our core advice service has been delivered by telephone and online webchat. The top 3 areas people contacted us for were welfare benefits, housing and debt and, during the period of the report, this accounted for approximately 70% of the issues. Each client comes to us with about 5 problems, and we carried out approximately 3 tasks on their behalf, for example letters, telephone calls, emails. We offer specialist welfare benefits, housing, and debt advice project appointments. Our advisers have seen clients face to face by appointment at our office in Vincent House or at one of our outreach sites, for example local libraries, Foodbank or Children's Centre. In addition to these specialist projects, we delivered projects related to crisis prevention and outreach advice in food settings, such as foodbanks and the community hubs.

We also continued to deliver our **health-related advice services** for people with disabilities and people affected by HIV. We also delivered training on the Healthy Start scheme to Food Roots groups across the borough and neighbouring boroughs, to help boost the Healthy Start take-up across London, presenting to 14 groups.

We give people the knowledge and the confidence they need to find away forward – whoever they are, and whatever their problem.



Health-related
ADVICE SERVICES



Disability Advice Project working in partnership with Enfield Connections. Our advisers helped clients who have a disability, to ensure they are fast tracked to get support with their benefit applications, PIP forms, queries and appeals, as well as other generalist advice issues. We helped 432 clients, and this included 1,560 issues and 1,013 activities on clients' behalf.



Advice for people with HIV diagnosis funded by the NHS. We have an adviser who works from the North Middlesex Hospital with clients who have been diagnosed with HIV, of all ages. Working with North Middlesex Hospital our adviser can quickly support these clients with their advice needs which can help delay or prevent their health deteriorating. We helped 150 clients, covering 1,363 issues and 430 activities on their behalf.

Projects targeted at low income families

and residents at the sharp end of the cost-of-living crisis

North Enfield Foodbank project funded by Trussell Trust. Our adviser based at the North Enfield Foodbank was available to give advice to clients who drop-in at the Foodbank and are booked in by the Foodbank team. The aim is to reduce the crises of clients and to end the reliance on foodbanks. The adviser saw 221 clients and dealt with 508 issues, resulting in 460 activities, thus reducing the negative impacts of the cost of living crisis. In addition to this, 253 clients approached our service for assistance with charitable support from Foodbanks.

Crisis Prevention. The GLA funding for this project (Advising Londoners Partnership) enabled us to offer one Advice First Aid capacity building training to community groups to enable them to support clients with basic advice. Throughout the year, we continued to offer 1-2-1 appointments to clients for advice in their time of crisis. Appointments are based in outreach locations as well as in the main office, and include libraries, foodbanks and All People All Places, ensuring that we are accessible to clients living in all areas of the borough. We worked in partnership with our outreach locations, so that they were able to book their clients in directly with the adviser, extending our reach to Enfield residents who would otherwise not have made contact with us. There were 532 clients seen, 3,080 issues and 1,461 activities.

Projects targeted at low income families

and residents at the sharp end of the cost of living crisis continued...

Remote Advice Service Delivery. This project was funded by AVIVA via the National Citizens Advice for a second year which provided a much-needed continuity to enable us to increase the number of clients who access our service during the cost-of-living crisis remotely through telephone, webchat and email advice. We were able to help 2,475 clients who had 6,545 problems and carried out 3,458 activities on their behalf.

Children's Centre outreach. This project funded by Enfield Council enabled us to provide advice to clients who are pregnant and their partners or have a child under 5. This offered a vital service for parents of young children who are on low incomes and can sometimes be overwhelmed. The clients' appointments were booked and seen at the various Enfield Children's Centres and at our office for the convenience of the parents. We helped 314 clients on this project with 1,386 problems and 733 activities.

General Advice at Ordnance Unity Centre Library. We have an adviser who provides advice to residents of the Enfield Island Village area. This is funded by the RSA Trust, to assist clients living within the area supported by the Trust. We have advisers based at Ordnance Unity Centre Library, enabling us to assist 503 clients, with 1,090 issues and 649 activities.

DEBT AND ENERGY ADVICE PROJECTS

Welfare Benefits and Debt Advice project funded by The City Bridge Trust. This project has enabled us to increase the number of clients we can see for advice in our top enquiry areas of debt and benefits. This includes advice and help with form filling which is much needed in the borough. The adviser helped 343 clients with 2,004 problems and carried out 1,018 activities on behalf of clients.

Debt advice project Funded by Enfield council Household Support Fund. This project funds a Debt adviser who supports clients with debts referred directly from Enfield Council's Welfare Benefits and Debt team. This has proven to be a very successful partnership for clients who have council tax debts as well as other debts. The adviser helped 281 clients with 2,791 problems and carried out 975 activities on their behalf.

Debt advice at Christian Action Housing Association (CAHA). This service provided debt advice to residents of CAHA directly booked by the Association. The support and advice focused on rent arrears and income maximisation however, the clients tended to have multiple other problems they needed help with. The adviser helped 281 clients with 2,791 problems and carried out 975 activities on their behalf.

EVA Energy Advice Project. This project has been running since October 2024, funded by the National Lottery and is another great local partnership working with HEET and EVA Energy Champions. This project has enabled us to offer energy advice and energy efficiency within the community working alongside EVA Energy Champions and HEET. Our adviser deals with all aspects of energy advice, including energy debt. The adviser helped 144 clients with 1,180 problems and carried out 434 activities on their behalf.

Charitable support
In addition to delivering our advice projects, we also provided help to clients to obtain charitable support such as grants, white goods, furniture etc. as part of the debt advice we give. We helped 135 clients with 228 applications.

HOUSING ADVICE PROJECTS

Housing Advice project funded by Trust for London. Housing advice is our second highest enquiry that clients make. This project enabled the adviser to offer housing advice appointments as well as campaign and raise awareness of the challenges people are facing with their housing and homelessness situation. This has proved a vital service in the current housing crisis that has developed in Enfield. The adviser helped 89 clients with 484 housing problems and carried out 502 activities on this project.

Henry Smith Housing Legal Advice project. This project started in August 2024 out of the need to provide legal advice and counsel, and casework to Enfield residents on the complexities of the housing system. The caseworker helps clients at a critical moment and gives support to retain their housing accommodation and avoid homelessness. This includes help with reversing or cancelling illegal eviction notices, assisting with legal action for disrepairs and legal challenges for residents in unsuitable temporary accommodation. The Caseworker helped 228 clients, with 682 problems and undertook 725 activities on behalf of the clients



Our work really highlights the level of poverty and inequality in Enfield and the need for more resources to tackle the root causes of poverty.

CITIZENS ADVICE ENFIELD IN THE COMMUNITY



In the year 2024-2025 we delivered advice from our regular outreach services in the following areas:

Ordnance Unity Centre Library



The HIV Unit at North Middlesex University Hospital



Enfield Council's Community Hub at Edmonton Green Library



Enfield council's children's centres across the borough

FAMILY HUB

HELPING CHILDREN, YOUNG PEOPLE AND FAMILIES THRIVE

St Monica's Foodbank



North Enfield Foodbank



All People All Places



OUR ACHIEVEMENTS

5,619

This year we helped 5,619 individuals, couples or families on 16,747 occasions and helped them to resolve 26,357 social welfare problems.

£3,586,635

We helped clients to claim £3,586,635 in unclaimed benefits and grants and to **manage £7,920,388 in debts.**

This year, similar to last year, enquiries were dominated by:

- Money problems, especially related to benefits or debt
- Housing problems, temporary accommodation provision and suitability, unaffordable rents, homelessness or disrepair
- Applications and appeals for Personal Independence Payments
- Requests for foodbank and fuel vouchers and charity aid grants
- Council tax arrears
- Cost of living crisis
- Negative Budgets

Our partnerships.
We have successfully delivered some of our projects in partnership with Enfield Council, Enfield Voluntary Action, HEET, Enfield Connections, Trussell Trust and North Enfield Foodbank, North Middlesex Hospital, North Central London ICB, Local Motion Enfield, London Citizens Advice

This year we have successfully delivered 14 projects targeted at specific vulnerable groups from disabilities, housing, HIV, parents of young children (under 5), advice in Foodbanks, Crisis Prevention.

London Citizens Advice - The GLA-funded Advising Londoners Partnership.
The project has been London Citizens Advice flagship project for the past year, and we are incredibly proud of what has been during that time, including over **80,000 Londoners advised** and over **£35 million in financial gains** for clients secured - a significant impact for Londoners affected by the cost-of-living crisis.

This is a partnership across 40 advice agencies in London, including 16 Centres of Excellence (London Legal Support Trust) specialist legal advice organisations, and have built wider networks with community partners, engaging through community events and outreach -This project also developed the Advice First Aid training model which will continue to be part of delivery into 2025-26 and has huge potential to support delivery and close the advice access gap across London

RESEARCH AND CAMPAIGNS

Prevention is better than cure

Our advocacy work focuses on the conditions and policies and practices that create hardship for our clients. We take a preventative approach, aiming to shape and improve the policies that impact everyday lives. Through our client data, research and campaigning, we track how laws and systems affect communities, raise public awareness of the issues, and put forward practical solutions for change.

This year our local campaign work focused on raising awareness of **Enfield's housing crisis** and gathering insights to look at proactive solutions to the crisis. As part of this work, we hosted two housing forums with representatives for MPs, voluntary community groups, and organisations directly involved in housing services.

We know that the housing crisis cannot be dealt with just at a local level. We facilitated **3 election hustings** during the national elections in July 2024. This brought together the local constituency MP and all the prospective candidates for an online debate. This was done through the LocalMotion Enfield systems change funding.

We contributed to the **Local Authority's consultation** on changes to the Council Tax Support scheme. We are constantly monitoring the impact of the changes on our clients and how this links to unaffordability of housing and cost of living crises.

We ran a **Winter Help campaign** to increase awareness of the advice support available to residents during the winter period.
In addition, we delivered targeted campaigns on a range of key issues, including changes to Winter Fuel Payment eligibility, the end of Tax Credits, scam awareness, and the **Cash Access Scheme**, which introduced a new banking facility in an area where all local branches had closed. Our Cash Access Scheme campaign was highly commended by Natwest bank for raising awareness of the banks closing.

On the national scale we joined our data with other local CAs via the **National Citizens Advice campaigns** to get a national picture on negative budgets, debt barriers to recovery, the cost of living crisis and child poverty. Nationally we contributed to the campaign about the changes to the benefits for people with disabilities.

RESEARCH AND CAMPAIGNS

Prevention is better than cure

continued...

Negative Budgets

The national Citizens Advice Red Index tracks the rise of negative budgets across the country. We found approximately 50% of clients have a negative budget as a result of the cost-of-living crisis and other welfare changes

Key drivers for negative budgets

Our research shows the following key drivers for negative budgets

For many sectors wages have been stagnant whilst anyone remortgaging will be paying high mortgages and tenants particularly in the private sector see rent increases above the LHA rates making their rents unaffordable.

Ongoing problems due to the bedroom tax and benefit cap. NB a single person renting a property that is at the LHA rate will be benefit capped if they lose their job.

Utility costs/bills remain historically high. There was some respite due to the change in the energy cap but overall energy and water are still high and with higher than inflation increases.

Food inflation has been relatively high which disproportionally impacts low-income households.

LOOKING FORWARD TO 2025-26

Looking forward to next year and beyond...

The changes to the Council tax policy will be coming into effect from 1st April 2025. The effect is cumulative so clients who maybe just about managed in 24/25 may not mange in the new Council tax year with exemptions and reductions removed or have a hang over debt from the previous year that will push them into negative when they have to pay their new Council Tax bill.

UC migration is going to impact some people with some mistakes being made with housing costs so this will undoubtedly cause anxiety for some clients who are in a negative budget due to these issues even though they will eventually be resolved.

The Housing crisis is showing no signs of easing and the government has been talking about reforming the private rental sector to improve the rights for tenants.

The government has also been actively talking about reforming the welfare benefits system in particular disability benefits and pension triple lock.
We are actively monitoring the impact on our clients on each of these issues and will adapt our service to respond to the emerging needs.

We are planning to build on our current partnerships and the work we have already done within our Disability advice project. To this end, we will be setting up the Disability Advice Network Enfield to lead the way to improving the advice and wellbeing services to people with disabilities.

We plan to continue to research and invest in AI technology as a way of improving our advice efficiency.

We keep our fundraising strategy under review to position ourselves such that we can attract more diverse unrestricted funds. We are grateful for our funders who have continued to support us over the past year and I know that 2025/26 will no doubt be full of different and interesting challenges.

Our value to society

For **every £1** invested in our service in 2023/24, our service generated:

£3.03
in savings to government and public services (fiscal benefits)
Total: £2,513,292

£18.68
in wider economic and social benefits (public value)
Total: £15,473,725

£9.21
in financial value to the people we help (specific outcomes to individuals)
Total: £7,631,858

Our value to the Enfield community

Our savings to the Local Authority purse include:

£853,597 saved by local government, through reducing homelessness

Maximising the income for those we help prevents more costly intervention.

This helps reduce financial difficulty, promotes inclusion and benefits the economy.

This is only one fraction of our true value. We also:

- helped clients negotiate local processes, such as CTS scheme & housing Allocations changes
- helped local authority rent and council tax arrears to be rescheduled, and reduce the associated administrative costs

THANK YOU

Citizens Advice Enfield would like to thank all those who have contributed to the service through their financial support, volunteering or supported the service in other ways. We would not be able to operate without your support:

London Borough of Enfield

Christian Action

Citizens Advice National Office

City Bridge Trust

Enfield Voluntary Action

Enfield Connections

Greater London Authority/London Legal Support Trust

Local Motion Enfield

North Middlesex Hospital

Propel

RSA Trust

Southgate Rotary Club

UK Government – Household Support Fund

The Trussell Trust

Trust for London

The Henry Smith Foundation

Starbucks

Tesco

All our Trustees, Volunteers and Staff

www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2025

ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

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ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

Directors and Trustees:		S D Burr (Chair, appointed Apr 2024) J G Hopwood (to Jan 2025) C Byamukama M Rodin (Treasurer to Oct 2025) J Hecker A Chakrabortty J P Daniel T Edghill (to Jan 2025) E D Appleby (to Oct 2025) J J Donnelly S Avanzato (from Nov 2023 to Sept 2024) R M Lewry (Appointed Feb 2025) L Tuley (Appointed Feb 2025) V Shah (Appointed July 2025)
Secretary and Chief Executive	-	N Anyanwu
Company Registration Number	-	3626139
Charity Registration Number	-	1072841
Registered Office	-	Unit 3 5 Vincent House 2e Nags Head Road Enfield EN3 7FN
Independent Examiner	-	S. Francis-Joseph FCCA Anthony Joseph & Co. Limited Chartered Certified Accountants Business & Technology Centre Bessemer Drive Stevenage Herts. SG1 2DX
Bankers	-	Barclays Bank Plc CAF Bank
Website	-	www.citizensadviceenfield.org.uk

Directors' and Trustees' Report for the year ended 31 March 2025

The trustees present their report and financial statements for the year ended 31 March 2025. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

Structure, Governance and Management

Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2025 there were 12 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

Volunteers

Citizens Advice Enfield has over 30 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as other donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councillors place in the importance and quality of what we do within the Borough. We have 2 councillor representatives on our board.

Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London or online.

Objectives and Activities

Objectives

The aims of the Citizens Advice nationally are:

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

Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights.

We provide information, advice and educational services within the London Borough of Enfield.

We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 256 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

Activities

Trustees have agreed that the following strategic objectives which are key to the development of the organisation:

Client-centred advice

Provide advice fit for the future. Improve the experience people have when they come to us for help,

Advocacy/Strong voice in the community;

Position ourselves as the leading organisation for bringing local insights to the spotlight for those who have no voice

Inclusive Access:

We will ensure that the way we design, and cost services takes account of the needs of the intersectionality of disadvantaged groups

Technology:

We will use digital channels to improve access to our services, for those who may find it difficult to travel to our office

Organisational health:

We will ensure that we attract and retain a quality diverse workforce and focus on multiple different streams of income.

How activities deliver public benefit
Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

Strategice Report

Achievements and performance
Citizens Advice Enfield helped 5,619 people to resolve over 26,357 problems this year. Local people were helped to claim £3,586,635 in unclaimed benefits and other income and to manage repayments of over £7,920,388 debt.

Financial Review

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other donors and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 March 2026 and are well placed to bid for additional project work as new oppportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

Reserves
The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the Incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain a minimum of three months reserve policy.

At the year end the charity held unrestricted, undesignated reserves of £295,030 (2024 : £309,991). Designated reserves comprise £150,000 (2024 : £150,000). In addition a further £33,518 (2024 : £131,931) was held in restricted funds.

Risk Management
The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

Planning for future periods
We recognise that the cost of living crisis has severely affected our clients and the housing crisis has exacerbated it
As such we received funding from the UK Government via Enfield Council to support clients in a crisis to administer the Household support fund. We also received some funding from the GLA and London Legal Trust to provide advice to people facing a crisis under the Advising London Project. We will continue to invest in technology and training to ensure the service is able to respond to the new and emerging challenges in the social justice environment.
We will continue to develop our work advising and supporting residents with housing and homelessness issues.
We will continue our work providing disability advice services working with new partnerships
We will look and alternative fundraising options including corporate fundraising to ensure we are able to continue to diversify our funding base.

Employee Involvement
It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out and monthly team meetings and daily short briefing sessions are held. We also have 2 wellbeing days where we have an annual awayday and a picnic.

Statement of internal control

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold 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.

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must 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 these financial statements, the trustees are required to:

a) select suitable accounting policies and then apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgements and accounting estimates that are reasonable and prudent;
d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
e) 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and intergrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that they have properly discharged their responsibilities in accordance with the above.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 5 November 2025 and signed on its behalf by:

S D Burr
Trustee/Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Enfield Citizens Advice Bureau ('the charitable company') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, the Balance Sheet, Cashflow Statement and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As trustees of the charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act')

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act) and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Preactice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

S. Francis-Joseph FCCA
Anthony Joseph & Co. Limited
Chartered Certified Accountants
Business & Technology Centre
Bessemer Drive
Stevenage
Herts. SG1 2 DX

Date: 5 November 2025

ENFIELD CITIZENS ADVICE BUREAU
Company number 3626139
(A company limited by guarantee)

Statement of Financial Activities
including the Income & Expenditure account
For the year ended 31 March 2025

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£	£
Incoming Resources						
Donations		500			500	2,983
Charitable Activities	2	428,430		381,416	809,846	905,254
Investment Income - Bank Interest		12,273			12,273	12,824
Other Income		4,233			4,233	1,231
Total incoming resources		445,436	-	381,416	826,852	922,292
Resources Expended:						
Charitable activities	3,4	534,070		406,156	940,226	1,038,359
Total resources expended		534,070		406,156	940,226	1,038,359
Net Income/(Outgoing) Resources before transfers		(88,634)	-	(24,740)	(113,374)	(116,067)
Transfers between funds		73,673		(73,673)	-	-
Net movement in funds/Net income/ (expenditure) for the year						
Balance brought forward at 1 April 2024		309,991	150,000	131,931	591,922	707,989
Balance Carried Forward	11	295,030	150,000	33,518	478,548	591,922

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Balance Sheet at 31 March 2025

	Notes	2025		2024	
		£	£	£	£
Fixed Assets					
Tangible assets	7		-		-
Current Assets					
Debtors	8	69,926		122,826	
Cash at bank and in hand		648,208		753,415	
		718,134		876,241	
Less Creditors: Amounts falling due within one year	9	(159,892)		(196,698)	
Net Current Assets			558,242		679,543
Total Assets Less Current Liabilities			558,242		679,543
Less Creditors: Amounts falling due after more than one year	10		(79,694)		(87,621)
Net Assets			478,548		591,922
Funds					
Unrestricted & Designated funds:					
Contingency funds			120,000		120,000
Designated funds			150,000		150,000
General funds			175,030		189,991
			445,030		459,991
Restricted fund	11		33,518		131,931
Total Funds	11		478,548		591,922

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.
No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The accounts were approved by the board on 5 November 2025 and signed on its behalf by:

S D Burr
Trustee/Chair

V Shah
Trustee/Treasurer

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

	Note	2024 £	2023 £
Net cash inflow/(outflow) from operating activities	16	(117,480)	(128,893)
Returns on investments and servicing of finance	17	12,273	12,824
Increase/(decrease) in cash in the period		(105,207)	(116,069)
Reconciliation of net cash flow to movement in net debt			
Increase/(decrease) in cash in the period	18	(105,207)	(116,069)
Movement in net debt in the period		(105,207)	(116,069)
Cash and Cash Equivalents at the start of the Year		753,415	869,484
Cash and Cash Equivalents at the end of the Year		648,208	753,415

The notes on pages 10-16 form part of the accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Notes to the accounts for the year ended 31 March 2025

1) Accounting Policies

(a) Basis of preparation

These financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) (effective 1 January 2019)-((Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s)

The financial statements have been prepared on a going concern basis. In arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts. There are no material uncertainties noted during the decision process.

(b) Incoming resources

Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient realiability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.
Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

(c) Resources expended

Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

(d) Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment - 25% on cost

(e) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.
All other funds are unrestricted funds.

(f) Pensions

The charity operates a defined contribution scheme.
Contributions to the scheme are based on applicable pension costs in the organisation taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.

(f) **Pensions (Contd)**
The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in Note 13 and the annexe to the accounts.

(g) **Redundancy**
Redundancy is paid in accordance with individual contracts. If not detailed in contracts, redundancy is paid in accordance with Statutory requirements.

(h) **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.

(i) **Cash at bank and in hand**
Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.

(j) **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.

2) **Charitable Activities**

	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
L.B. Enfield - Core	340,000		340,000	340,000
L.B. Enfield - Adviceline Grant			-	15,000
L.B. Enfield-Childrens Centre		45,000	45,000	45,000
L.B. Enfield - COVID 19 Fund			-	3,384
L.B. Enfield-Housing Project			-	25,000
L.B. Enfield - Food			-	-
Trussell Trust - Foodbank		36,362	36,362	33,868
National Citizens Advice-Remote Advice	37,125		37,125	49,500
National Citziens Advice - Energy Advice Project	788		788	263
The Mercers Trust			-	3,500
Enfield Voluntary Action-Debt Advice		38,861	38,861	36,490
Enfield Voluntary Action - Health & Wellbeing			-	500
RSA Trust / Ordnance Library		9,970	9,970	12,395
North Middx. Hospital-HIV Project		16,000	16,000	16,000
Christian Action		13,406	13,406	13,406
Trust for London		6,750	6,750	33,000
Local Motion	13,150		13,150	10,850
GLA - Food Roots	10,683		10,683	2,790
CityBridge		42,000	42,000	40,000
BGET/FINC			-	88,769
Disability Advice		61,039	61,039	61,039
GLA /LLST - Crisis Prevention		42,315	42,315	49,500
N.C. London ICB - SES Mind			-	25,000
Propel Trainee and Management Fees	26,684		26,684	
Henry Smith - Debt Project		44,600	44,600	
EVA/BIG - Energy Project		25,113	25,113	
	428,430	381,416	809,846	905,254

3) **Costs of charitable activities - by fund type**

	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
L.B. Enfield - Core	455,906		455,906	328,970
L.B. Enfield - Childrens Centre		45,662	45,662	44,338
L.B. Enfield - Disabilty Project			-	32,473
L.B. Enfield - Housing Project			-	43,297
L.B. Enfield -Adviceline			-	15,000
L.B. Enfield - Food		1,915	1,915	16,409
L.B. Enfield - GRT Bulgarian			-	33,759
Help to Claim			-	5,763
National Citizens Advice-Remote Advice	31,445		31,445	49,500
Christian Action Housing		20,049	20,049	10,193
HIV/Aids Project		16,000	16,000	22,326
Enfield Voluntary Action-Debt Advice		45,781	45,781	56,698
Enfield Voluntary Action - Cancer Project			-	10,000
Enfield Voluntary Project - Long COVID			-	15,220
Trussell Trust - Foodbank		36,075	36,075	29,320
Trust for London		15,712	15,712	31,723
RSA Trust / Ordnance Library		5,651	5,651	8,917
CityBridge		50,824	50,824	40,993
Home Office-Brexit Project			-	9,500
BGET/FINC			-	118,652
Disability Advice		61,039	61,039	50,693
GLA /LLST - Crisis Prevention		37,871	37,871	40,066
GLA - Food Roots		2,790	2,790	
N.C. London ICB - SES Mind			-	23,193
Local Motion	15,906		15,906	1,356
Henry Smith - Debt Project		41,994	41,994	
EVA/BIG - Energy Project		24,793	24,793	
Propel Trainee and Management Fees	30,813		30,813	
	534,070	406,156	940,226	1,038,359

4) **Costs of charitable activities - by activity**

	Grant Funding/ Operational Services £	2025 Total £	2024 Total £
Core/Operational and General		-	
Advisory Services	528,826	528,826	382,701
Project Specific Advisory Services	406,156	406,156	643,533
Governance Costs (Note 5)	5,244	5,244	12,125
	940,226	940,226	1,038,359

5) Governance

	Unrestricted funds £	2025 Total £	2024 Total £
Auditors Remuneration	-	-	8,760
Independent Examiners Fee	3,600	3,600	-
Legal & Professional Fees	1,026	1,026	2,912
Other	618	618	453
	5,244	5,244	12,125

6) Staff costs

	2025 Total £	2024 Total £
Wages and salaries	714,277	749,436
Social security costs	46,344	61,920
Pension costs	22,821	39,926
	783,442	851,282

No employee received emoluments of more than £60,000 (2024: Nil).
No trustee received any remuneration or expenses in respect of their role as trustee.
The average monthly number of full time equivalent employees was 24 (2024: 24).
This includes the CEO, four managers (2024: 4) and 16 Project & Support staff (2024: 16)
The key management personnel of the charity comprise the Trustees and the Chief Executive Officer.
The total employee benefits of the key management personnel of the charity were £48,085 (2024: £47,127).
Included in Wages & Salaries are redundancy costs of £Nil (2024: £27,201).

7) Fixed Assets

	Fixtures, Fittings & Equipment £	Total £
Cost		
At 1 April 2024	81,972	81,972
Additions in year	-	-
At 31 March 2025	81,972	81,972
Depreciation		
At 1 April 2024	81,972	81,972
Charge for the year	-	-
At 31 March 2025	81,972	81,972
Net Book Value 31 March 2025	-	-
Net Book Value 31 March 2024	-	-

8) Debtors

	2025 £	2024 £
Trade Debtors	35,279	79,129
Other Debtors and Prepayments	34,647	43,697
	69,926	122,826

ENFIELD CITIZENS ADVICE BUREAU
Notes to the accounts for the year ended 31 March 2025

9) **Creditors: Amounts due within one year**

	£	£
Trade Creditors	4,277	34,561
Other Creditors & social security	113,365	49,015
Accruals and Deferred Income	42,250	113,122
	159,892	196,698

10) **Creditors: Amounts more than one year**

	£	£
Pension Liability (Refer Note 14)	79,694	87,621

11) **Restricted Funds**

	Balance 01/04/2024	Movement of Resources Incoming	Outgoing	Transfer (to)/ from Unrestricted Funds	Balance 31/03/2025
	£	£	£	£	£
L.B. Enfield - Childrens Centre	662	45,000	45,662		-
L.B. Enfield - Food			1,915	1,915	-
The Henry Smith Charity	8,598			(8,598)	-
RSA Trust / Ordnance Library	14,770	9,970	5,651	(14,770)	4,319
Christian Action	6,643	13,406	20,049		-
Enfield Community Transport	2,192			(2,192)	-
Enfield Voluntary Action-Debt Advice	6,920	38,861	45,781		-
Trussell Trust - Foodbank	4,548	36,362	36,075		4,835
North Middx.Hospital-HIVProject	-	16,000	16,000		-
Trust for London	5,778	6,750	15,712		(3,184)
City Bridge	19,007	42,000	50,824		10,183
BGET/FINC	2,531			(2,531)	-
Disability Advice	-	61,039	61,039		-
GLA /LLST - Crisis Prevention	9,995	42,315	37,871		14,439
GLA - Food Roots	2,790		2,790		-
N.C. London ICB - SES Mind	47,497			(47,497)	-
EVA/BIG - Energy Project		25,113	24,793		320
The Henry Smith Charity - Debt Project		44,600	41,994		2,606
	131,931	381,416	406,156	(73,673)	33,518

Transfers to Unrestricted Funds are to balance spending in excess of project restricted funding.
Transfers from Unrestricted funds are to recoup and reallocate expenditure of funds.
Previous years's Restricted Fund balance in the Balance Sheet has been amended to reflect the correct reallocation in the notes to the accounts.

12) **Analysis of Assets by Fund**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Tangible Fixed Assets	-	-	-	-
Net Current Assets	374,724	150,000	33,518	558,242
Creditors due after more than one year	(79,694)			(79,694)
	295,030	150,000	33,518	478,548

13) **Details of funds**

Unrestricted Funds

The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforseen expenditure.

Designated Funds

The Designated Fund was previously set up to provide for future expenses relating to premises refurbishments and IT requirements.

Restricted Funds

HIV Advice Service - Specialist outreach advice at the North Middlesex Hospital

Childrens Centre - Advice and information to families with children under 5 years old.

Trussell Trust - Foodbank - Advice to residents on low incomes in the North Enfield Foodbank outreach

RSA Trust / Ordnance Road
- Outreach advice at Ordnance Road Unity Library and Enfield Island Village

Trust for London - Housing advice and Research and Campaigns Advocacy

Henry Smith Charity - Housing Legal Advice service

City Bridge Trust Foundation - Welfare benefits and debt advice project

LBE/Enfield Connections - Disability Advice Project for people with disabilities

GLA /LLST - Crisis Prevention supporting residents in a crisis

EVA/BIG - Energy Advice Project - supporting residents with problems with their energy bills

Other Projects and Operational Grants - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

14) **Pension and other post retirement benefits**

The charity participates in the National Association of Citizens Advice Bureaux Pension & Assurance Plan (1991) which is a funded defined benefit arrangement.
The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities.A full actuarial valuation was carried out at 31 March 2025 by a qualified independent actuary, based upon membership data as at 31 March 2022 sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £7,500. The liability to the organisation is as noted in Note 10 in the accounts.

15) **Related Party Transactions**

There were no transactions with related parties in 2025 or 2024.

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Note

16 **RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

	2025	2024
	£	£
Net (outgoing)\incoming resources	(113,374)	(116,067)
Depreciation charges	-	-
Interest received	(12,273)	(12,824)
(Increase)/Decrease in debtors	52,900	(43,109)
(Decrease)/Increase in creditors	(44,733)	43,107
Fixed Assets Additions	-	-
Net cash inflow/(outflow) from operating activities	**(117,480)**	**(128,893)**

17 **ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

Returns on investments and servicing of finance	2025 £	2024 £
Interest received	12,273	12,824
Net cash inflow for returns on investments and servicing of finance	12,273	12,824

18 **ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS**

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net Cash:			
Cash at bank	753,415	(105,207)	648,208
Total	852,567	(105,207)	648,208

19 **ANALYSIS OF DEFERRED INCOME**

(Grants received deferred over the life of the projects)	2025 £	2024 £
L B Enfield - Training Matter	5,000	5,000
L B Enfield - HUB/WASH	5,000	5,000
Trussell Trust	18,596	-
Co-op Community Fund	2,674	2,674
Other Projects & Operational Grants	2,202	2,202
	33,472	14,876

ENFIELD CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2025

ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

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ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

Directors and Trustees:		S D Burr (Chair, appointed Apr 2024) J G Hopwood (to Jan 2025) C Byamukama M Rodin (Treasurer to Oct 2025) J Hecker A Chakrabortty J P Daniel T Edghill (to Jan 2025) E D Appleby (to Oct 2025) J J Donnelly S Avanzato (from Nov 2023 to Sept 2024) R M Lewry (Appointed Feb 2025) L Tuley (Appointed Feb 2025) V Shah (Appointed July 2025)
Secretary and Chief Executive	-	N Anyanwu
Company Registration Number	-	3626139
Charity Registration Number	-	1072841
Registered Office	-	Unit 3 5 Vincent House 2e Nags Head Road Enfield EN3 7FN
Independent Examiner	-	S. Francis-Joseph FCCA Anthony Joseph & Co. Limited Chartered Certified Accountants Business & Technology Centre Bessemer Drive Stevenage Herts. SG1 2DX
Bankers	-	Barclays Bank Plc CAF Bank
Website	-	www.citizensadviceenfield.org.uk

Directors' and Trustees' Report for the year ended 31 March 2025

The trustees present their report and financial statements for the year ended 31 March 2025. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

Structure, Governance and Management

Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2025 there were 12 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

Volunteers

Citizens Advice Enfield has over 30 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as other donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councillors place in the importance and quality of what we do within the Borough. We have 2 councillor representatives on our board.

Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London or online.

Objectives and Activities

Objectives

The aims of the Citizens Advice nationally are:

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

Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights.

We provide information, advice and educational services within the London Borough of Enfield.

We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 256 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

Activities

Trustees have agreed that the following strategic objectives which are key to the development of the organisation:

Client-centred advice

Provide advice fit for the future. Improve the experience people have when they come to us for help,

Advocacy/Strong voice in the community;

Position ourselves as the leading organisation for bringing local insights to the spotlight for those who have no voice

Inclusive Access:

We will ensure that the way we design, and cost services takes account of the needs of the intersectionality of disadvantaged groups

Technology:

We will use digital channels to improve access to our services, for those who may find it difficult to travel to our office

Organisational health:

We will ensure that we attract and retain a quality diverse workforce and focus on multiple different streams of income.

How activities deliver public benefit
Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

Strategice Report

Achievements and performance
Citizens Advice Enfield helped 5,619 people to resolve over 26,357 problems this year. Local people were helped to claim £3,586,635 in unclaimed benefits and other income and to manage repayments of over £7,920,388 debt.

Financial Review

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other donors and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 March 2026 and are well placed to bid for additional project work as new oppportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

Reserves
The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the Incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain a minimum of three months reserve policy.

At the year end the charity held unrestricted, undesignated reserves of £295,030 (2024 : £309,991). Designated reserves comprise £150,000 (2024 : £150,000). In addition a further £33,518 (2024 : £131,931) was held in restricted funds.

Risk Management
The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

Planning for future periods
We recognise that the cost of living crisis has severely affected our clients and the housing crisis has exacerbated it
As such we received funding from the UK Government via Enfield Council to support clients in a crisis to administer the Household support fund. We also received some funding from the GLA and London Legal Trust to provide advice to people facing a crisis under the Advising London Project. We will continue to invest in technology and training to ensure the service is able to respond to the new and emerging challenges in the social justice environment.
We will continue to develop our work advising and supporting residents with housing and homelessness issues.
We will continue our work providing disability advice services working with new partnerships
We will look and alternative fundraising options including corporate fundraising to ensure we are able to continue to diversify our funding base.

Employee Involvement
It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out and monthly team meetings and daily short briefing sessions are held. We also have 2 wellbeing days where we have an annual awayday and a picnic.

Statement of internal control

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold 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.

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must 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 these financial statements, the trustees are required to:

a) select suitable accounting policies and then apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgements and accounting estimates that are reasonable and prudent;
d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
e) 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and intergrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that they have properly discharged their responsibilities in accordance with the above.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 5 November 2025 and signed on its behalf by:

S D Burr
Trustee/Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Enfield Citizens Advice Bureau ('the charitable company') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, the Balance Sheet, Cashflow Statement and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As trustees of the charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act')

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act) and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Preactice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

S. Francis-Joseph FCCA
Anthony Joseph & Co. Limited
Chartered Certified Accountants
Business & Technology Centre
Bessemer Drive
Stevenage
Herts. SG1 2 DX

Date: 5 November 2025

ENFIELD CITIZENS ADVICE BUREAU
Company number 3626139
(A company limited by guarantee)

Statement of Financial Activities
including the Income & Expenditure account
For the year ended 31 March 2025

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£	£
Incoming Resources						
Donations		500			500	2,983
Charitable Activities	2	428,430		381,416	809,846	905,254
Investment Income - Bank Interest		12,273			12,273	12,824
Other Income		4,233			4,233	1,231
Total incoming resources		445,436	-	381,416	826,852	922,292
Resources Expended:						
Charitable activities	3,4	534,070		406,156	940,226	1,038,359
Total resources expended		534,070		406,156	940,226	1,038,359
Net Income/(Outgoing) Resources before transfers		(88,634)	-	(24,740)	(113,374)	(116,067)
Transfers between funds		73,673		(73,673)	-	-
Net movement in funds/Net income/ (expenditure) for the year						
Balance brought forward at 1 April 2024		309,991	150,000	131,931	591,922	707,989
Balance Carried Forward	11	295,030	150,000	33,518	478,548	591,922

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Balance Sheet at 31 March 2025

	Notes	2025		2024	
		£	£	£	£
Fixed Assets					
Tangible assets	7		-		-
Current Assets					
Debtors	8	69,926		122,826	
Cash at bank and in hand		648,208		753,415	
		718,134		876,241	
Less Creditors: Amounts falling due within one year	9	(159,892)		(196,698)	
Net Current Assets			558,242		679,543
Total Assets Less Current Liabilities			558,242		679,543
Less Creditors: Amounts falling due after more than one year	10		(79,694)		(87,621)
Net Assets			478,548		591,922
Funds					
Unrestricted & Designated funds:					
Contingency funds			120,000		120,000
Designated funds			150,000		150,000
General funds			175,030		189,991
			445,030		459,991
Restricted fund	11		33,518		131,931
Total Funds	11		478,548		591,922

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.
No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The accounts were approved by the board on 5 November 2025 and signed on its behalf by:

S D Burr
Trustee/Chair

V Shah
Trustee/Treasurer

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

	Note	2024 £	2023 £
Net cash inflow/(outflow) from operating activities	16	(117,480)	(128,893)
Returns on investments and servicing of finance	17	12,273	12,824
Increase/(decrease) in cash in the period		(105,207)	(116,069)
Reconciliation of net cash flow to movement in net debt			
Increase/(decrease) in cash in the period	18	(105,207)	(116,069)
Movement in net debt in the period		(105,207)	(116,069)
Cash and Cash Equivalents at the start of the Year		753,415	869,484
Cash and Cash Equivalents at the end of the Year		648,208	753,415

The notes on pages 10-16 form part of the accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Notes to the accounts for the year ended 31 March 2025

1) Accounting Policies

(a) Basis of preparation

These financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) (effective 1 January 2019)-((Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s)

The financial statements have been prepared on a going concern basis. In arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts. There are no material uncertainties noted during the decision process.

(b) Incoming resources

Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient realiability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.
Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

(c) Resources expended

Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

(d) Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment - 25% on cost

(e) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.
All other funds are unrestricted funds.

(f) Pensions

The charity operates a defined contribution scheme.
Contributions to the scheme are based on applicable pension costs in the organisation taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.

(f) **Pensions (Contd)**
The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in Note 13 and the annexe to the accounts.

(g) **Redundancy**
Redundancy is paid in accordance with individual contracts. If not detailed in contracts, redundancy is paid in accordance with Statutory requirements.

(h) **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.

(i) **Cash at bank and in hand**
Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.

(j) **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.

2) **Charitable Activities**

	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
L.B. Enfield - Core	340,000		340,000	340,000
L.B. Enfield - Adviceline Grant			-	15,000
L.B. Enfield-Childrens Centre		45,000	45,000	45,000
L.B. Enfield - COVID 19 Fund			-	3,384
L.B. Enfield-Housing Project			-	25,000
L.B. Enfield - Food			-	-
Trussell Trust - Foodbank		36,362	36,362	33,868
National Citizens Advice-Remote Advice	37,125		37,125	49,500
National Citziens Advice - Energy Advice Project	788		788	263
The Mercers Trust			-	3,500
Enfield Voluntary Action-Debt Advice		38,861	38,861	36,490
Enfield Voluntary Action - Health & Wellbeing			-	500
RSA Trust / Ordnance Library		9,970	9,970	12,395
North Middx. Hospital-HIV Project		16,000	16,000	16,000
Christian Action		13,406	13,406	13,406
Trust for London		6,750	6,750	33,000
Local Motion	13,150		13,150	10,850
GLA - Food Roots	10,683		10,683	2,790
CityBridge		42,000	42,000	40,000
BGET/FINC			-	88,769
Disability Advice		61,039	61,039	61,039
GLA /LLST - Crisis Prevention		42,315	42,315	49,500
N.C. London ICB - SES Mind			-	25,000
Propel Trainee and Management Fees	26,684		26,684	
Henry Smith - Debt Project		44,600	44,600	
EVA/BIG - Energy Project		25,113	25,113	
	428,430	381,416	809,846	905,254

3) **Costs of charitable activities - by fund type**

	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
L.B. Enfield - Core	455,906		455,906	328,970
L.B. Enfield - Childrens Centre		45,662	45,662	44,338
L.B. Enfield - Disabilty Project			-	32,473
L.B. Enfield - Housing Project			-	43,297
L.B. Enfield -Adviceline			-	15,000
L.B. Enfield - Food		1,915	1,915	16,409
L.B. Enfield - GRT Bulgarian			-	33,759
Help to Claim			-	5,763
National Citizens Advice-Remote Advice	31,445		31,445	49,500
Christian Action Housing		20,049	20,049	10,193
HIV/Aids Project		16,000	16,000	22,326
Enfield Voluntary Action-Debt Advice		45,781	45,781	56,698
Enfield Voluntary Action - Cancer Project			-	10,000
Enfield Voluntary Project - Long COVID			-	15,220
Trussell Trust - Foodbank		36,075	36,075	29,320
Trust for London		15,712	15,712	31,723
RSA Trust / Ordnance Library		5,651	5,651	8,917
CityBridge		50,824	50,824	40,993
Home Office-Brexit Project			-	9,500
BGET/FINC			-	118,652
Disability Advice		61,039	61,039	50,693
GLA /LLST - Crisis Prevention		37,871	37,871	40,066
GLA - Food Roots		2,790	2,790	
N.C. London ICB - SES Mind			-	23,193
Local Motion	15,906		15,906	1,356
Henry Smith - Debt Project		41,994	41,994	
EVA/BIG - Energy Project		24,793	24,793	
Propel Trainee and Management Fees	30,813		30,813	
	534,070	406,156	940,226	1,038,359

4) **Costs of charitable activities - by activity**

	Grant Funding/ Operational Services £	2025 Total £	2024 Total £
Core/Operational and General		-	
Advisory Services	528,826	528,826	382,701
Project Specific Advisory Services	406,156	406,156	643,533
Governance Costs (Note 5)	5,244	5,244	12,125
	940,226	940,226	1,038,359

5) Governance

	Unrestricted funds £	2025 Total £	2024 Total £
Auditors Remuneration	-	-	8,760
Independent Examiners Fee	3,600	3,600	-
Legal & Professional Fees	1,026	1,026	2,912
Other	618	618	453
	5,244	5,244	12,125

6) Staff costs

	2025 Total £	2024 Total £
Wages and salaries	714,277	749,436
Social security costs	46,344	61,920
Pension costs	22,821	39,926
	783,442	851,282

No employee received emoluments of more than £60,000 (2024: Nil).
No trustee received any remuneration or expenses in respect of their role as trustee.
The average monthly number of full time equivalent employees was 24 (2024: 24).
This includes the CEO, four managers (2024: 4) and 16 Project & Support staff (2024: 16)
The key management personnel of the charity comprise the Trustees and the Chief Executive Officer.
The total employee benefits of the key management personnel of the charity were £48,085 (2024: £47,127).
Included in Wages & Salaries are redundancy costs of £Nil (2024: £27,201).

7) Fixed Assets

	Fixtures, Fittings & Equipment £	Total £
Cost		
At 1 April 2024	81,972	81,972
Additions in year	-	-
At 31 March 2025	81,972	81,972
Depreciation		
At 1 April 2024	81,972	81,972
Charge for the year	-	-
At 31 March 2025	81,972	81,972
Net Book Value 31 March 2025	-	-
Net Book Value 31 March 2024	-	-

8) Debtors

	2025 £	2024 £
Trade Debtors	35,279	79,129
Other Debtors and Prepayments	34,647	43,697
	69,926	122,826

ENFIELD CITIZENS ADVICE BUREAU
Notes to the accounts for the year ended 31 March 2025

9) **Creditors: Amounts due within one year**

	£	£
Trade Creditors	4,277	34,561
Other Creditors & social security	113,365	49,015
Accruals and Deferred Income	42,250	113,122
	159,892	196,698

10) **Creditors: Amounts more than one year**

	£	£
Pension Liability (Refer Note 14)	79,694	87,621

11) **Restricted Funds**

	Balance 01/04/2024	Movement of Resources Incoming	Outgoing	Transfer (to)/ from Unrestricted Funds	Balance 31/03/2025
	£	£	£	£	£
L.B. Enfield - Childrens Centre	662	45,000	45,662		-
L.B. Enfield - Food			1,915	1,915	-
The Henry Smith Charity	8,598			(8,598)	-
RSA Trust / Ordnance Library	14,770	9,970	5,651	(14,770)	4,319
Christian Action	6,643	13,406	20,049		-
Enfield Community Transport	2,192			(2,192)	-
Enfield Voluntary Action-Debt Advice	6,920	38,861	45,781		-
Trussell Trust - Foodbank	4,548	36,362	36,075		4,835
North Middx.Hospital-HIVProject	-	16,000	16,000		-
Trust for London	5,778	6,750	15,712		(3,184)
City Bridge	19,007	42,000	50,824		10,183
BGET/FINC	2,531			(2,531)	-
Disability Advice	-	61,039	61,039		-
GLA /LLST - Crisis Prevention	9,995	42,315	37,871		14,439
GLA - Food Roots	2,790		2,790		-
N.C. London ICB - SES Mind	47,497			(47,497)	-
EVA/BIG - Energy Project		25,113	24,793		320
The Henry Smith Charity - Debt Project		44,600	41,994		2,606
	131,931	381,416	406,156	(73,673)	33,518

Transfers to Unrestricted Funds are to balance spending in excess of project restricted funding.
Transfers from Unrestricted funds are to recoup and reallocate expenditure of funds.
Previous years's Restricted Fund balance in the Balance Sheet has been amended to reflect the correct reallocation in the notes to the accounts.

12) **Analysis of Assets by Fund**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Tangible Fixed Assets	-	-	-	-
Net Current Assets	374,724	150,000	33,518	558,242
Creditors due after more than one year	(79,694)			(79,694)
	295,030	150,000	33,518	478,548

13) **Details of funds**

Unrestricted Funds

The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforseen expenditure.

Designated Funds

The Designated Fund was previously set up to provide for future expenses relating to premises refurbishments and IT requirements.

Restricted Funds

HIV Advice Service - Specialist outreach advice at the North Middlesex Hospital

Childrens Centre - Advice and information to families with children under 5 years old.

Trussell Trust - Foodbank - Advice to residents on low incomes in the North Enfield Foodbank outreach

RSA Trust / Ordnance Road
- Outreach advice at Ordnance Road Unity Library and Enfield Island Village

Trust for London - Housing advice and Research and Campaigns Advocacy

Henry Smith Charity - Housing Legal Advice service

City Bridge Trust Foundation - Welfare benefits and debt advice project

LBE/Enfield Connections - Disability Advice Project for people with disabilities

GLA /LLST - Crisis Prevention supporting residents in a crisis

EVA/BIG - Energy Advice Project - supporting residents with problems with their energy bills

Other Projects and Operational Grants - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

14) **Pension and other post retirement benefits**

The charity participates in the National Association of Citizens Advice Bureaux Pension & Assurance Plan (1991) which is a funded defined benefit arrangement.
The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities.A full actuarial valuation was carried out at 31 March 2025 by a qualified independent actuary, based upon membership data as at 31 March 2022 sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £7,500. The liability to the organisation is as noted in Note 10 in the accounts.

15) **Related Party Transactions**

There were no transactions with related parties in 2025 or 2024.

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Note

16 **RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

	2025	2024
	£	£
Net (outgoing)\incoming resources	(113,374)	(116,067)
Depreciation charges	-	-
Interest received	(12,273)	(12,824)
(Increase)/Decrease in debtors	52,900	(43,109)
(Decrease)/Increase in creditors	(44,733)	43,107
Fixed Assets Additions	-	-
Net cash inflow/(outflow) from operating activities	**(117,480)**	**(128,893)**

17 **ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

Returns on investments and servicing of finance	2025 £	2024 £
Interest received	12,273	12,824
Net cash inflow for returns on investments and servicing of finance	12,273	12,824

18 **ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS**

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net Cash:			
Cash at bank	753,415	(105,207)	648,208
Total	852,567	(105,207)	648,208

19 **ANALYSIS OF DEFERRED INCOME**

(Grants received deferred over the life of the projects)	2025 £	2024 £
L B Enfield - Training Matter	5,000	5,000
L B Enfield - HUB/WASH	5,000	5,000
Trussell Trust	18,596	-
Co-op Community Fund	2,674	2,674
Other Projects & Operational Grants	2,202	2,202
	33,472	14,876

ENFIELD CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1072841

Accounts

citizens advice Enfield

ANNUAL REPORT 2023 - 2024

WWW.CITIZENSADVICEENFIELD.ORG.UK

ADVICELINE: 0808 278 7837

Enfield Citizens Advice Bureau is a charity – 1072841 and a company – 3626139

Registered office – Unit 3, 5 Vincent House, 2e Nags Head Road, Enfield, EN3 7FN



WE VALUE DIVERSITY, PROMOTE EQUALITY AND CHALLENGE DISCRIMINATION

The Service aims:

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

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MESSAGE FROM THE CHAIR

2023/24 was another year of change for Citizens Advice Enfield. The impact of the cost of living, energy prices and the Housing and homelessness crisis meant our service saw an overwhelming rise in demand.

At the same time CA Enfield struggled to recruit volunteers and paid staff into the service to meet the demand. We had to make some difficult decisions and restructure our service to become more agile. This will enable us to respond to the constant changes in the operating and economic environment.

I am very proud of our staff and volunteers ability to consistently deliver such a high quality service against such difficult circumstances. Using their expertise and experience to guide clients through the intricacies of the housing crisis, manging debt, accessing the benefits that are due to them, assisting them in engaging with their landlords and a wide-range of other problems is commendable.

The Trustee board has also reviewed how we work and made some changes to our sub committees and our articles in order to better support the Chief Exec. We have recruited new Trustees and appointed a new chair Mr Stephen Burr who will take over from April 2024. After 8 years serving as chair it is time for me to step down.

CA Enfield is an independent charity, our core advice is funded by Enfield Council. We deliver a range of specialist projects which are funded by various grant-giving agencies and trusts. While we are a part of the national Citizens Advice network, we have to be self-managed and funded. As Trustees we have to ensure that CAE is well governed, that we comply with all the legal and financial requirements that charities face, and we support the staff team in planning for the future.

Our trustees are committed to CAE and bring a range of knowledge and experience.

As always, I would like to thank my fellow trustees for their support for CAE and for me. This year Reza Chowdhury decided to stand down as a trustee after 6 years. We also welcomed two local authority observers Cllr Josh Abbey and Cllr Julian Sampson.
It has been a privilege and a pleasure for me to be the Chair of Trustees for the past 8 years which has seen many changes. On their behalf I take this opportunity to thank all the staff and volunteers for all their hard work to meet the increasing needs of so many Enfield residents. I wish Stephen the very best of luck during his tenure as chair. I will be staying on as a trustee and will support him.

Jeff Hopwood,
Chair of Trustees

"The adviser was so good and very helpful. But my problem is not resolved as I am still waiting for a response from the Home Office. Thank you very much for being there"



TREASURER'S REPORT

This year has been a challenging year with regards to the financial statements. We have carried out a restructure which has its associated costs. The cost of living has impacted on our increased running costs including staff payrises whilst our grant income has been fixed. It has been difficult to source adequate funds to deliver our projects.

The net results for the year, shows a deficit of c£116k. The trustees have made the decision to fund payrises from unrestricted reserves due to the fixed nature of our grants. The trustees also agreed to use unrestricted reserves to retain staff whilst the CEO continues to fundraise to close the gap between our grant income and our running costs. It must be pointed out that as always, the management continues to monitor cost to ensure that services are delivered in a cost-effective manner. At the same time the organisation continues to seek other income streams for the provision of its services.

Our reserves at the end of the year stands at c£591k which is approximately 56% or 6 months' worth of operating costs (including restricted funds). The board together with the CEO have decided to keep this level for a number of reasons. It is used to fund future pay rises during this cost of living crisis. Due to the number of major grants that came to an end on 31st March 2024, it is used to keep staff employed whilst the CEO works to secure additional funding to enable us to carry on our work to meet our objectives. In addition, unrestricted reserves will also be used to adapt the office premises for the new hybrid way of working in the coming year as this was deferred from last year.

I would like to thank Nnenna Anyanwu CEO, our finance officers; Asma Mudhir and Evangeline Price. Liles Morris and Stanley Joseph our auditor and all the staff who have worked tirelessly to ensure we maintain good financial management.

Marion Rodin
Treasurer

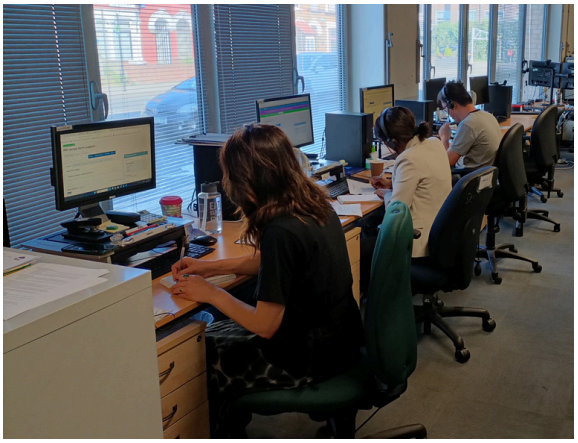
MESSAGE FROM THE CHIEF EXECUTIVE

Welcome to Citizens Advice Enfield's annual review of our activities of 2023-24. There have been three major issues that have defined the last 12 months. The housing crisis, the cost of living and energy crisis and the impact of these on clients mental and physical health.

We recognise that the world of advice is changing but demand for advice still out strips supply. This year we decided to restructure our operations in order to improve our efficiency and ability to respond to the changes in the current landscape. In addition to our AQS (advice quality standard) for our core/general advice, we have been able to achieve specialist AQS advice accreditation in key areas of Housing, Welfare benefits and Debt.

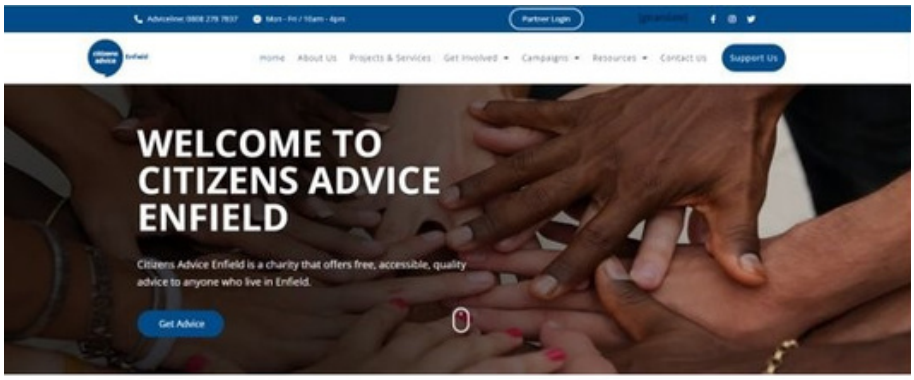
This has enabled us to set up specialist units which can focus on providing the more indepth casework advice as well as general advice. We have also been able to create a capacity building training function which is both internally and externally focused. This will enable us to be able to expand the reach of advice services by delivering training to smaller community groups and build their capacity to deliver first line advice.
We also modified our website and online tools to make them more accessible to people with disabilities.

We refreshed our strategic business priorities following our team awayday to be more reflective of the current environment. There are 3 key strategic priorities and 2 support themes; **Client Centred Advice, Advocacy and Inclusive Access.**
The support themes are Technology and Organisational Health.



Our quality of Advice remained excellent, consistently scoring Green throughout the year. With our top 3 advice areas being welfare benefits (2,440 clients), housing (1,742 clients) and debt (949 clients). Housing problems has overtaken debt problems again this year demonstrating that the housing crisis has worsened over the past 12 months along with the cost of living crisis it has pushed families to the brink. The demand for foodbanks and additional charitable support remains worryingly high at 441 clients. We helped administer the Council's Household Support Fund giving out grants to clients to help with household items, fuel costs and other warm winter payments.

Our Advocacy work has also increased. Our housing adviser and campaigns staff have done a lot of work to get to the root cause of the housing problems in Enfield in collaboration with Local Motion Our quarterly Enfield Housing Partnershipcampaigns group engagement with stakeholders from the Housing, benefits and council tax teams as well as the 3 MPs offices and the DWP. We have also been delivering workshops in the community on digital skills and accessing online services as well as financial capability helping residents get through the cost of living crisis. We delivered a PIP form filling workshop. We provided our insights into Enfield councils consultation on Council Tax Support scheme and the housing placement policy.



How to get advice

Inclusive Access: We are striving to make accessing our service more inclusive which is not an easy thing given the exponential rise in demand and the limited resources that we have to work with. We have recognised the levels of intersectionality within our client base. Using technology and restructuring our staff resource in outreaches, we have been able to improve accessibility and the experience of the clients who are most marginalised due to multiple disadvantage.



We have invested in **Technology** which is essential to enable us support clients in a wide range of ways. We updated our website to have some additional functionality which makes it more accessible for people with disabilities.
We have made sure our systems are continuously updated and fortified against cyber attacks. We constantly work to build our IT infrastructure and train/upskill staff on the IT systems to ensure that our clients experience a seamless journey when accessing our service via various platforms.

How to get advice

Organisational Health is very important to maintain the stability and longevity of the service. We have broadened our project funding base and delivered a number of new projects including British Gas debt advice and crisis prevention support which aim to support those with multiple disadvantages particularly homeless and low income families.This year as an organisation we have also been impacted by the cost of living in terms of rising staff and running costs and a fixed grant income. This is in addition to the cost of the restructure.

We appreciate Enfield Council and all our funders who have continued to support us year on year as the nature of the work we do needs the continuity and stability which multiple year funding offers.

As mentioned above staff are key to the successful delivery of good advice and the survival of the organisation. As such it has been even more important to ensure we look after our workforce's wellbeing and foster a positive work Culture particularly with the stresses of the cost of living crisis. We held a number of social activities throughout the year including our annual picnic, staff walks, awayday, Christmas party and celebrated Volunteers week to appreciate our volunteers. We also have a number of initiatives to support staff wellbeing. I am grateful to the Board of Trustees who approved a pay increase during the year which had to be funded from our unrestricted reserves due to the fact that our grant funding is a fixed amount.



I would like to thank the Board of Trustees for their continued support and guidance throughout the year.

Finally, I would like to use this opportunity to appreciate all the staff, volunteers and supervisors for their commitment and dedication to helping our Enfield residents through some of the most challenging times this year. They have put in a lot of effort to ensuring that we continue to help our clients to find a way forward with their problems. Without them, we would not have been able to do what we do so well.

Nnenna Anyanwu,
Chief Executive Officer

"I have been trying to get PIP but I was fobbed off by the DWP. Citizens Advice Enfield adviser was a great help in getting through. They are so good and more helpful."



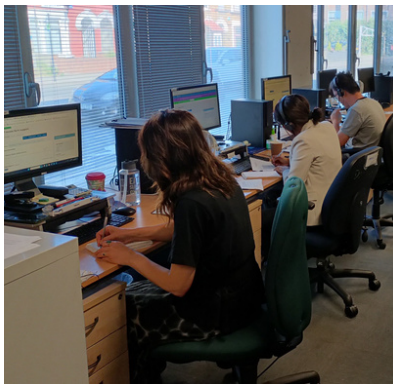
STAFFING AND VOLUNTEERS

Our staff and volunteers are essential to the success of the Citizens Advice Enfield. They are very diverse and majority are residents of Enfield and the surrounding boroughs. Some of our staff have lived experience of the issues we deal with everyday. They are really committed to helping our clients overcome their issues. We appreciate all our dedicated staff and volunteers. Without all of them, we would not be able to deliver our vital services.









I feel proud to volunteer because we have a strong team spirit, communicate well together and with the Local Authority. We also provide an excellent service helping many people through difficult situations







Away day | Summer picnic | Financial capability workshop

We had an average of about 15 volunteers working with some leaving and others starting throughout the year. The quality of service and time commitment our volunteers give is well respected and appreciated across the borough and I am personally proud of what we have been able to achieve together over the last year.

There have been ongoing challenges with recruiting volunteers. We are always looking for new volunteers and ways of recruiting more volunteers. This year we said good bye to 6 staff some of them were experienced advisers. We welcomed 5 new staff bringing our total paid staffing number to 29 (24 FTE) in the team.



OUR PROJECTS

Our advice is for everyone but we design our services so they are proportionate to need, even where the numbers of people affected are relatively small. In the last year, our role in society has focused on helping people through the cost of living and housing crisis providing crisis prevention support where necessary.
Our overarching ambition remains the same as it has always been:

We give people the knowledge and the confidence they need to find a way forward – whoever they are, and whatever their problem.

During 2023-24 we delivered 17 different projects in order to meet the various vulnerabilities our diverse clients presented to us.

Our core advice service...

...has been delivered by telephone and online webchat. The top 3 areas people contacted us for were welfare benefits, housing and debt and, during the period of the report, this accounted for approximately 70% of the issues. Each client comes to us with about 4 problems, and we carried out approximately 3 tasks on their behalf, for example letters, telephone calls, emails. We offer specialist welfare benefits, housing, and debt advice project appointments. Our advisers see clients face to face by appointment at our office in Vincent House or at one of our outreach sites, for example local libraries, Foodbank or Children's Centre. In addition to these specialist projects, we delivered projects related to crisis prevention and outreach advice in food settings such as foodbanks, schools and the community hubs.

We also continued to deliver our **health-related advice services** for people with disabilities and people affected by Long COVID and HIV.

Health-related ADVICE SERVICES



Social and Emotional support Project in partnership with Mind in Enfield to respond to the impact of social, economic and emotional problems our clients faced as a result of the post COVID pandemic and bereavement. This project was funded by NCL ICB. We helped 187 clients and this covered 1,539 issues carrying out 520 activities. We carried out 2 long COVID focus groups with 70 people in attendance and were able to listen to their concerns and offer support and advice.



Disability Advice Project working in partnership with Enfield Connections. Our advisers help clients who have a disability, to ensure they are fast tracked to get support with their benefit applications, PIP forms, queries and appeals, as well as other generalist advice issues. We helped 476 clients, and this included 1,301 issues and 1,255 activities on clients' behalf.



Advice for people with HIV diagnosis funded by the NHS. We have an adviser who works from the North Middlesex Hospital with clients who have been diagnosed with HIV, of all ages. Working with North Middlesex Hospital our adviser can quickly support these clients with their advice needs which can help delay or prevent their health deteriorating. We helped 134 clients, covering 1,375 issues and 376 activities on their behalf.

Projects targeted at low income families

and residents at the sharp end of the cost of living crisis

Trussell Trust funded project in North Enfield Foodbank. We have an adviser based at the North Enfield Foodbank who gives advice to clients who drop-in at the Foodbank and are booked in by the Foodbank team. The aim is to reduce the crises of clients and to end the reliance on foodbanks. The adviser saw 240 clients and dealt with 641 issues, resulting in 338 activities thus reducing the negative impacts of the cost of living crisis. In addition to this, 306 clients approached our service for assistance with charitable support from Foodbanks.



Crisis Prevention The GLA funding for this project continued to allow us to offer Advice First Aid capacity building training to community groups to enable them to support clients with basic advice. We held 3 events, with 20 attendees from different groups within Enfield. This is in addition to the 1-2-1 appointments offered to clients for advice in their time of crisis. Appointments are based in outreach locations as well as in the main office, and include libraries, foodbanks and All People All Places, ensuring that we are accessible to clients living in all areas of the borough. We worked in partnership with our outreach locations, so that they were able to book their clients in directly with the adviser, extending our reach to Enfield residents who would otherwise not have made contact with us. There were 580 clients seen, 2,441 issues and 2,121 activities.



Food Pantry Advice. We received short-term funding from Enfield Council which allowed us to place an assessor in two local food pantries – at Enfield Town Library and Oasis Hadley. We saw 77 clients who needed help with all areas of advice, covering 132 issues and 131 activities.



Projects targeted at low income families

and residents at the sharp end of the cost of living crisis

continued...

Remote Advice Service Delivery. We received funding from AVIVA via Citizens Advice (national office) which was aimed at increasing the number of clients who access our service during the cost of living crisis through telephone, webchat and email advice, by 60 clients per week. From the project starting in August 2023, we had contact with 1,491 clients, and these included 3,410 issues and 1,884 activities.



Children's Centre outreach. This project funded by Enfield Council enables us to offer easy access to appointments for clients and their partners who are pregnant or have a child under 5. This is a vital service for parents of young children who are sometime overwhelmed. Appointments for assistance in all advice areas can be booked via Enfield Children's Centres or our Adviceline. Appointments are held in Children's Centre locations on 3 days per week. We helped 358 clients on this project. There were 1,387 issues and 996 activities.



DIGITAL INCLUSION PROJECT

During 2023-2024 our staff delivered 5 workshops on our **Digital Inclusion project** to support 110 clients who needed help to access services online and to understand how to stay safe online. We offered follow up appointments to clients needing help with digital issues, for example completing online forms and accessing online healthcare, banking and shopping Apps. We saw 19 clients before the project ended, helping with 84 issues and undertaking 58 activities.

DEBT AND ENERGY ADVICE PROJECTS

British Gas Energy Trust. This project enabled us to fund energy advice to clients, offer financial capability group sessions and 1-2-1 appointments which helped 221 clients, and offered fuel vouchers. We helped 237 clients with energy advice, dealing with 880 issues. There were 1,321 activities, including follow up calls to clients to gather data on how the advice they had received had helped them. We were able to issue 298 fuel vouchers with many clients needing more than one voucher. With the increase in energy costs, this made a huge difference to the clients we helped.

We also received a short-term grant from National Citizens Advice, enabling us to offer a further 12 energy appointments via their **Energy Advice Programme**, which also allowed for the adviser to attend energy advice training from the National Energy Action. From this project there were 39 issues and 29 activities.

Welfare Benefits Advice and Debt project funded by City Bridge Trust. Funding for this project has enabled us to increase the number of clients we can see for advice in debt and benefits. This includes advice on benefits and help with form filling, and debt advice. There were 271 clients helped, covering 1,203 issues and 973 activities..



Council Tax debt advice project. Our funding allows us to take debt referrals for this project directly from Enfield Council's Welfare Benefits and Debt team, which provides a successful partnership for clients who have council tax debts or other debts. There were 285 clients seen for debt advice, covering 2,466 issues and 1,059 activities.

Applications for charitable support are included as part of the advice within our debt advice projects, and we helped193 clients with 296 applications.



HOUSING ADVICE PROJECTS

Housing Advice project funded by Trust for London. This project enabled the adviser to offer advice appointments as well as work on housing research and campaigns. This has proved vital in the housing crisis that has developed in Enfield. We helped 224 clients with their housing issues directly through this project. There were 1,436 issues and 1,173 activities on this project.

Homelessness Prevention project funded by LBE. We also received funding to continue to help clients legally challenge evictions, section 21s and disrepair to prevent homelessness, referring them to Mary Ward Legal Services for support where help was needed with challenges. The project was based in Edmonton Green Library. We saw 74 clients, and there were 154 issues and 170 associated activities.



We have funding for a General Adviser from RSA Trust for another year, to assist clients based in the Ordnance Road area of Enfield. We have had advisers based at Ordnance Centre Community Library, enabling us to assist 562 clients, with 2,195 issues and 1,927 activities.

Our work really highlights the level of poverty and inequality in Enfield and the need for more resources to tackle the root causes of poverty.

"My application for DLA was denied so I needed to appeal. I am so grateful about the service I received from Citizens Advice Enfield. The CAE adviser has brought a SMILE to my face and my life has changed for the better."

CITIZENS ADVICE ENFIELD IN THE COMMUNITY

In the year 2023-2024 we delivered advice from our regular outreach services in the following areas:

1. **Ordinance Road Library funded by the RSA Trust**
2. **The HIV Unit at North Middlesex University Hospital,**
3. **Six children's centres across the borough Christian**
4. **Action Housing Association - delivering debt advice to their residents for rent arrears**
5. **North Enfield Foodbank**
6. **Advice in food pantry settings funded by Enfield Council – St Monica's and Enfield Town Library**
7. **Crisis Prevention advice in the Enfield Community Hub and All People All Places**

"My issue is an NHS complaint and this takes time to resolve. CAE helped me move forward. I have been helped very well in the past by CAE. You do great work and CAE is always my first port of call. thanks".



OUR ACHIEVEMENTS

5,969

This year we helped 5,969 individuals, couples or families on 17,272 occasions and helped them to resolve 25,927 social welfare problems.

£5,522,109

We helped clients to claim £5,522,109 in unclaimed benefits and grants and to manage £17,300,047 in debts.

"very nice experience. Very conventional and reliable. Great service Thanks very much!."

"The adviser was very helpful and they helped me to get support from Thames Water Fund. "

This year similar to last year, enquiries were dominated by:

- Money problems, especially related to benefits or debt
- Housing problems, temporarily in hotels, unaffordable rents, homelessness or disrepair.
- Applications and appeals for Personal Independence Payments
- Requests for foodbank and fuel vouchers and charity aid grants
- Council tax arrears
- Cost of living crisis

Our Partnerships. We have successfully delivered some of our projects in partnership with Enfield Council, Enfield Voluntary Action, Mind in Enfield, Royal Free charity, North Central London ICB, Enfield Connections, North Enfield Foodbank, Citizens Advice Royal Courts of Justice and Citizens Advice Barnet.

This year we have successfully delivered 17 projects targeted at specific vulnerable groups from disabilities, housing, COVID recovery, HIV, parents of young children (under 5), advice in the Foodbank, Crisis Prevention, Digitally Excluded and Financial Awareness/literacy.

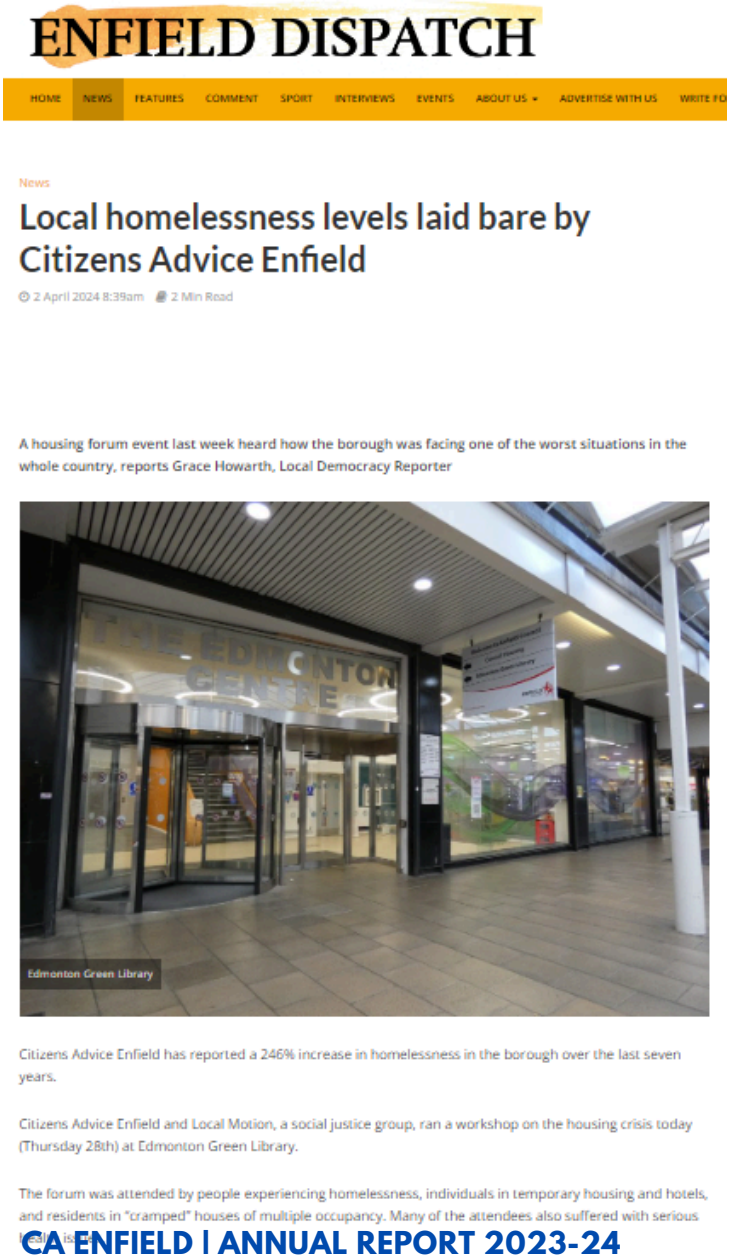
RESEARCH AND CAMPAIGNS

Prevention is better than cure

Our Advocacy work looks at the conditions and policies that are causing hardship for our clients. The work is preventative and aims to improve the policies that affect people's lives. The work that we do on research and campaigns, helps us to monitor the impact of laws and policies on people's lives, raise awareness and suggest solutions.

This year our research and campaigns officer participated in a number of national campaigns notably around the cost of living payment support for households on benefits. We contributed to the campaign about negative budgets, utility companies forcing prepayment meters onto clients who were in arrears. We lobbied our local MPs to stop this practice and was successful.

We have also carried out some local campaigns to raise awareness of the impact of the housing crisis on residents, we contributed to the Local Authority's consultation on changes to the council tax support scheme. We delivered training those who are digitally excluded so that they can access services online.



ENFIELD DISPATCH

HOME NEWS FEATURES COMMENT SPORT INTERVIEWS EVENTS ABOUT US ADVERTISE WITH US WRITE FO

News

Local homelessness levels laid bare by Citizens Advice Enfield

2 April 2024 8:39am 2 Min Read

A housing forum event last week heard how the borough was facing one of the worst situations in the whole country, reports Grace Howarth, Local Democracy Reporter

Edmonton Green Library

Citizens Advice Enfield has reported a 246% increase in homelessness in the borough over the last seven years.

Citizens Advice Enfield and Local Motion, a social justice group, ran a workshop on the housing crisis today (Thursday 28th) at Edmonton Green Library.

The forum was attended by people experiencing homelessness, individuals in temporary housing and hotels, and residents in "cramped" houses of multiple occupancy. Many of the attendees also suffered with serious

"This was a very nice experience and the adviser helped me to move forward in my housing situation. However, the council said they would still leave me on the process due to it being a lengthy period. I am grateful but my problem is still ongoing. Not the adviser's fault. "

In March, we held our first Housing forum with Local Motion to hear the views of residents and 27 residents attended. Our Housing Adviser made a presentation at our Research and Campaigns working group- on the state of the housing and homelessness crisis.

We also feedback our client's experiences of the council's single offer and placement policy (anywhere in the country).

LOOKING FORWARD TO 2024-25

2024 is already looking difficult for our clients and our service. The housing situation and cost-of-living crisis are still worsening. The war in Ukraine and Israel continues which is impacting the UK economy. We are still in the process of embedding the new organisation structure which will probably take a few years. Our clients are on the brink with many in negative budgets despite doing all the right things they find they have nothing left to live on. This requires urgent action from the government.

We will be working closely as lead of housing and financial awareness with Local Motion Enfield. We will be hosting community forums to listen to the experiences and concerns of residents with a view to developing joint solutions.

We plan to continue to invest more in technology in order to keep pace with the hybrid working, client accessibility, etc.

We will continue to develop and invest in our people, encourage local people to volunteer with us whilst supporting the community to build capacity where possible via training workshops.



3 in 5
People found it easier to manage day-to-day

We keep our fundraising strategy under review to position ourselves such that we can attract more diverse unrestricted funds. We are grateful for our funders who have continued to support us during the crisis and I know that 2024/25 will no doubt be full of different and interesting challenges

Our value to society

For **every £1** invested in our service in 2023/24, our service generated:

£3.03
in savings to government and public services (fiscal benefits)
Total: £2,513,292

£18.68
in wider economic and social benefits (public value)
Total: £15,473,725

£9.21
in financial value to the people we help (specific outcomes to individuals)
Total: £7,631,858

Our value to the Enfield community

Our savings to the Local Authority purse include:

£853,597 saved by local government, through reducing homelessness

Maximising the income for those we help prevents more costly intervention.

This helps reduce financial difficulty, promotes inclusion and benefits the economy.

This is only one fraction of our true value. We also:

- helped clients negotiate local processes, such as CTS scheme & housing Allocations changes
- helped local authority rent and council tax arrears to be rescheduled, and reduce the associated administrative costs

THANK YOU

Citizens Advice Enfield would like to thank all those who have contributed to the service through their financial support, volunteering or supported the service in other ways. We would not be able to operate without your support:

London Borough of Enfield

Christian Action

Citizens Advice National Office

British Gas Energy Trust

City Bridge Trust

Enfield Voluntary Action

Enfield Connections

Greater London Authority/London Legal Support Trust

Local Motion Enfield

North Middlesex Hospital

North Central London ICB

RSA Trust

Trust for London

UK Government (Household Support Fund)

All our Trustees, Volunteers and Staff

www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2024

ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

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ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

Directors and Trustees:		J G Hopwood R Choudhury (to Feb 2024) C Byamukama M Rodin (Treasurer) J Hecker A Chakrabortty J P Daniel T Edghill A Shah (to April 2023) E D Appleby J J Donnelly J Byrne (from Sept 2023 to Nov 2023) S D Burr (Chair, appointed Apr 2024) S Avanzato (from Nov 2023 to Sept 2024)
Secretary and Chief Executive	-	N Anyanwu
Company Registration Number	-	3626139
Charity Registration Number	-	1072841
Registered Office	-	Unit 3 5 Vincent House 2e Nags Head Road Enfield EN3 7FN
Auditors	-	Liles Morris Ltd Chartered Accountants & Statutory Auditors First Floor 80 Coombe Road Surrey KT3 4QS
Bankers	-	Barclays Bank Plc CAF Bank
Website	-	www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)

Directors' and Trustees' Report for the year ended 31 March 2024

The trustees present their report and financial statements for the year ended 31 March 2024. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

Structure, Governance and Management

Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2024 there were 13 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

Volunteers

Citizens Advice Enfield has over 15 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as individuals and other donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councillors place in the importance and quality of what we do within the Borough. We have 2 councillor representatives on our board.

Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London.

Objectives and Activities

Objectives

The aims of the Citizens Advice nationally are:

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

Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights.

We provide information, advice and educational services within the London Borough of Enfield.

We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 256 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

Activities

Trustees have agreed that the following strategic objectives which are key to the development of the organisation:

Client-centred advice

Provide advice fit for the future. Improve the experience people have when they come to us for help,

Strong voice in the community;

position ourselves as the leading organisation for bringing local insights to the spotlight for those who have no voice

Advocacy:

We will ensure that the way we design, and cost services takes account of the needs of the intersectionality of disadvantaged groups

Inclusive Access:

We will use digital channels to improve access to our services, for those who may find it difficult to travel to our office

Organisational health:

We will ensure that we attract and retain a quality diverse workforce and focus on multiple different streams of income.

How activities deliver public benefit
Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

Strategice Report

Achievements and performance
Citizens Advice Enfield helped 5,969 people to resolve over 25,927 problems this year. Local people were helped to claim £5,522,109 in unclaimed benefits and other income and to manage repayments of over £17,300,047 debt.

Financial Review

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other donors and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 March 2025 and are well placed to bid for additional project work as new oppportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

Reserves
The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the Incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain temporarily a higher level of reserves than our usual three months reserve policy.

At the year end the charity held unrestricted, undesignated reserves of £325,176 (2023 : £301,932). Designated reserves comprise £150,000 (2023 : £150,000). In addition a further £116,746 (2023 : £256,057) was held in restricted funds.

Subsequent to the year end, trustees have been considering the levels of reserves held, which rose this year for a number of reasons, including unfilled staff positions and not being able to progress internal works to our offices. The contingency and designated funds will be increased in 2024/25 to cover rising costs and possible reductions in funding. Trustees will also revise the Reserves Policy to reflect these issues.

Risk Management
The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

Planning for future periods
We recognise that the cost of living crisis has severely affected our clients and the housing crisis has exacerbated it As such we received funding from the UK Government via Enfield Council to support clients in a crisis to administer the Household support fund. We also received some funding from the GLA and London Legal Trust to provide advice to people facing a crisis . We will continue to invest in technology and training to ensure the service is able to respond to the new and emerging challenges in the social justice environment. We will continue to develop our work advising and supporting residents with housing and homelessness issues. We will continue our work with Enfield Connections to provide disability advice services. We will look and alternative fundraising options to ensure we are able to continue to diversify our funding base.

Employee Involvement

It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out and monthly team meetings and daily short briefing sessions are held.

Statement of internal control

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold 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.

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must 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 these financial statements, the trustees are required to:

a) select suitable accounting policies and then apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgements and accounting estimates that are reasonable and prudent;
d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
e) 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and intergrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 6 November 2024 and signed on its behalf by:

J Hopwood
Trustee Chair during 2023/24

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Opinion

We have audited the financial statements of Enfield Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, Balance Sheet, 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 2024 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 Auditor's 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 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 entity'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 other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. Our responsibility is to read the other information and, in doing so, consider whether the oter information is materially inconsistent with the financial statements or our knowledge obtained iin the course of 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 Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In 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 Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you, if in our opinion:

Matters on which we are required to report by exception (continued)

- adequate accounting records have not been kept; 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees report and from the requirement to prepare a strategic report.

Responsibilities of the trustees

As explained more fully in the trustees responsibilities statement set out on page 4, 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.

Auditor's 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 an auditor's report 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. 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:

- Understanding the legal and regulatory framework applicable to the entity and how the entity is complying with that framework;
- Laws and regulations identified as being of significance in the context of the entity;
- Assessment of the susceptibility of the entity's financial statements to material misstatement, including how fraud might occur;
- Our assessment taking into account the scope and nature of the entity's activities in the effectiveness of its control environment and compliance with the laws and regulations.

An overview of the scope of our audit

We planned and performed our audit to enable us to form an opinion that the accounts are free from material error or misstatement. The limitation on control testing required the adopting of a transactional testing approach alongside substantive testing and analytical review to mitigate reduced controls.

Our assessment of material risks

Material risks are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. They include the most significant risks of material misstatement (whether or not due to fraud) we identified, including those which had the greatest effect on: the overall audit strategy, the allocation of resources in the audit; and directing the efforts of the engagement team.

These matters are addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We identified the following risk that we believe have had the greatest impact on audit strategy and scope:

Risk Area	**Management / Trustee override of the Charitable Company's controls.** Auditing Standards require us to communicate the fraud risk from management override of controls as significant. Management is in a unique position to perpetrate fraud because of their ability to manipulate accounting records and prepare fraudulent financial statements by overriding controls that otherwise appear to be operating effectively.
How we addressed the risk	In assessing the risk that accounting records and the financial statements are materially misstated through management overriding controls, we have performed the following procedures We reviewed journals entered by staff We reviewed bank transactions throughout the year and since the year end for material items or round sum amounts and evidenced these back to documentation We considered the appropriateness of the accounting policies and disclosures
Conclusion	Overall we are satisfied that the accounting records and financial statements are free from material misstatement in this respect.

Extent to which the audit is considered capable of detecting irregularities including fraud

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.

At the planning stage of the audit we gain an understanding of the laws and regulations which apply to the Charitable Company and how management seek to comply with them. This helps us to make appropriate risk assessments. We focus on laws and regulations that could give rise to a material misstatement in the financial statements, including but not limited to, the Companies Act 2006, and UK tax legislation.

We assess the risk of material misstatement in the financial statements including as a result of fraud and undertake procedures including:

- Review of control set in place by management
- Enquiry of management as to whether they consider fraud or other irregularities may have occurred or where such opportunity exists
- Challenge of management assumptions in relation to accounting estimates, and
- Identification and testing of journal entries, particularly those which may appear to be unusual by size or nature.

There are inherent limitations of an audit, hence 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 are 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: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

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 auditor's 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.



Alison Sanderson FCA
Senior Statutory Auditor, for and on behalf of
Liles Morris Ltd
Chartered Accountants & Statutory Auditors
First Floor, 80 Coombe Road, New Malden, Surrey, KT3 4QS

Date: 6 November 2024

ENFIELD CITIZENS ADVICE BUREAU
Company number 3626139
(A company limited by guarantee)

Statement of Financial Activities
including the Income & Expenditure account
For the year ended 31 March 2024

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£	£
Incoming Resources						
Donations		2,983			2,983	179
Charitable Activities	2	434,798		470,456	905,254	975,878
Investment Income - Bank Interest		12,824			12,824	5,207
Other Income		1,231			1,231	7
Total incoming resources		451,836	-	470,456	922,292	981,271
Resources Expended:						
Charitable activities	3,4	394,826		643,533	1,038,359	948,658
Total resources expended		394,826		643,533	1,038,359	948,658
Net Income/(Outgoing) Resources before transfers		57,010	-	(173,077)	(116,067)	32,613
Transfers between funds		(33,766)		33,766	-	-
Net movement in funds/Net income/ (expenditure) for the year						
Balance brought forward at 1 April 2023		301,932	150,000	256,057	707,989	675,376
Balance Carried Forward	11	325,176	150,000	116,746	591,922	707,989

The notes on pages 11 to 17 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Balance Sheet at 31 March 2024

	Notes	2024		2023	
		£	£	£	£
Fixed Assets					
Tangible assets	7		-		-
Current Assets					
Debtors	8	122,826		79,717	
Cash at bank and in hand		753,415		869,484	
		876,241		949,201	
Less Creditors: Amounts falling due within one year	9	(196,698)		(162,404)	
Net Current Assets			679,543		786,797
Total Assets Less Current Liabilities			679,543		786,797
Less Creditors: Amounts falling due after more than one year	10		(87,621)		(78,808)
Net Assets			591,922		707,989
Funds					
Unrestricted & Designated funds:					
Contingency funds			120,000		120,000
Designated funds			150,000		150,000
General funds			205,176		181,932
			475,176		451,932
Restricted fund	11		116,746		256,057
Total Funds	11		591,922		707,989

The financial statements are prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

These financial statements were authorised by the Trustees on 6 November 2024, and were signed

J Hopwood
Trustee/Chair during 2023/24

M Rodin
Treasurer/Trustee

The notes on pages 11 to 17 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2024

	Note	2024 £	2023 £
Net cash inflow/(outflow) from operating activities	16	(128,893)	11,710
Returns on investments and servicing of finance	17	12,824	5,207
Increase/(decrease) in cash in the period		(116,069)	16,917
Reconciliation of net cash flow to movement in net debt			
Increase/(decrease) in cash in the period	18	(116,069)	16,917
Movement in net debt in the period		(116,069)	16,917
Cash and Cash Equivalents at the start of the Year		869,484	852,567
Cash and Cash Equivalents at the end of the Year		753,415	869,484

The notes on pages 11-17 form part of the accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Notes to the accounts for the year ended 31 March 2024

1) **Accounting Policies**

(a) **Basis of preparation**

These financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) (effective 1 January 2019)-((Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s)

The financial statements have been prepared on a going concern basis. In arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts. There are no material uncertainties noted during the decision process.

(b) **Incoming resources**

Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient realiability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.
Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

(c) **Resources expended**

Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

(d) **Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment - 25% on cost

(e) **Funds structure**

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.
All other funds are unrestricted funds.

(f) **Pensions**

The charity operates a defined contribution scheme.
Contributions to the scheme are based on applicable pension costs in the organisation taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.

(f) **Pensions (Contd)**
The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in Note 13 and the annexe to the accounts.

(g) **Redundancy**
Redundancy is paid in accordance with individual contracts. If not detailed in contracts, redundancy is paid in accordance with Statutory requirements.

(h) **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.

(i) **Cash at bank and in hand**
Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.

(j) **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.

2) **Charitable Activities**

	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
L.B. Enfield - Core	340,000		340,000	342,230
L.B. Enfield - Adviceline Grant	15,000		15,000	-
L.B. Enfield-Childrens Centre		45,000	45,000	45,000
L.B. Enfield - COVID 19 Fund		3,384	3,384	3,384
L.B. Enfield-Housing Project		25,000	25,000	50,000
L.B. Enfield - Food			-	18,000
L.B. Enfield - GRT Bulgarian			-	60,000
Trussell Trust - Foodbank		33,868	33,868	-
National Citizens Advice-Remote Advice	49,500		49,500	-
National Citziens Advice - Energy Advice Project	263		263	-
The Mercers Trust			-	3,500
Thames Water Trust			-	38,208
The Henry Smith Charity			-	40,000
Enfield Voluntary Action-Debt Advice		36,490	36,490	35,262
Enfield Voluntary Action-GP Outreach			-	10,000
Enfield Voluntary Action - Health & Wellbeing	500		500	-
RSA Trust / Ordnance Library		12,395	12,395	7,000
North Middx. Hospital-HIV Project		16,000	16,000	9,000
Christian Action		13,406	13,406	13,406
Home Office-Brexit Project			-	8,484
Trust for London		33,000	33,000	34,250
Local Motion	10,850		10,850	-
GLA - Food Roots		2,790	2,790	-
CityBridge		40,000	40,000	20,000
BGET/FINC		88,769	88,769	35,114
Disability Advice		61,039	61,039	61,040
GLA /LLST - Crisis Prevention		49,500	49,500	8,000
N.C. London ICB - SES Mind		25,000	25,000	134,000
	416,113	485,641	901,754	975,878

3) Costs of charitable activities - by fund type

	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
L.B. Enfield - Core	328,970		328,970	384,101
L.B. Enfield - Childrens Centre		44,338	44,338	53,937
L.B. Enfield - Disabilty Project		32,473	32,473	-
L.B. Enfield - Housing Project		43,297	43,297	49,443
L.B. Enfield -Adviceline	15,000		15,000	-
L.B. Enfield - Food		16,409	16,409	4,549
L.B. Enfield - GRT Bulgarian		33,759	33,759	26,241
Help to Claim		5,763	5,763	
National Citizens Advice-Remote Advice	49,500		49,500	-
Christian Action Housing		10,193	10,193	12,784
HIV/Aids Project		22,326	22,326	21,027
Enfield Voluntary Action-GP Outreach			-	51,468
Enfield Voluntary Action-Debt Advice		56,698	56,698	25,604
Enfield Voluntary Action - Cancer Project		10,000	10,000	-
Enfield Voluntary Project - Long COVID		15,220	15,220	13,320
Thames Water Trust			-	44,770
Trussell Trust - Foodbank		29,320	29,320	-
Trust for London		31,723	31,723	30,211
RSA Trust / Ordnance Library		8,917	8,917	1,414
CityBridge		40,993	40,993	-
The Henry Smith Charity			-	32,327
The Mercers Trust			-	7,127
Home Office-Brexit Project		9,500	9,500	8,621
BGET/FINC		118,652	118,652	2,700
Disability Advice		50,693	50,693	83,265
GLA /LLST - Crisis Prevention		40,066	40,066	7,439
N.C. London ICB - SES Mind		23,193	23,193	88,310
Local Motion	1,356		1,356	
	394,826	643,533	1,038,359	948,658

4) Costs of charitable activities - by activity

	Grant Funding/ Operational Services £	2024 Total £	2023 Total £
Core/Operational and General		-	
Advisory Services	382,701	382,701	362,458
Project Specific Advisory Services	643,533	643,533	564,557
Charity Shop Costs	-	-	-
Governance Costs (Note 5)	12,125	12,125	21,643
	1,038,359	1,038,359	948,658

5) Governance

	Unrestricted funds £	2024 Total £	2023 Total £
Auditors Remuneration	8,760	8,760	4,200
Legal & Professional Fees	2,912	2,912	513
Bad debts		-	13,647
Other	453	453	3,283
	12,125	12,125	21,643

6) Staff costs

	2024 Total £	2023 Total £
Wages and salaries	749,436	641,123
Social security costs	61,920	58,197
Pension costs	39,926	16,596
	851,282	715,916

No employee received emoluments of more than £60,000 (2023: Nil).
No trustee received any remuneration or expenses in respect of their role as trustee.
The average monthly number of full time equivalent employees was 24 (2023: 21).
This includes the CEO, four managers (2023: 5) and 16 Project & Support staff (2023: 20)
The key management personnel of the charity comprise the Trustees and the Chief Executive Officer.
The total employee benefits of the key management personnel of the charity were £47,127 (2023: £46,595).
Included in Wages & Salaries are redundancy costs of £27,201 (2023: £nil).

7) Fixed Assets

	Fixtures, Fittings & Equipment £	Total £
Cost		
At 1 April 2023	81,972	81,972
Additions in year	-	-
At 31 March 2024	81,972	81,972
Depreciation		
At 1 April 2023	81,972	81,972
Charge for the year	-	-
At 31 March 2024	81,972	81,972
Net Book Value 31 March 2024	-	-
Net Book Value 31 March 2023	-	-

8) Debtors

	2024 £	2023 £
Trade Debtors	79,129	52,153
Other Debtors and Prepayments	43,697	27,564
	122,826	79,717

9) Creditors: Amounts due within one year

	£	£
Trade Creditors	34,561	735
Other Creditors & social security	49,015	73,762
Accruals and Deferred Income	113,122	87,907
	196,698	162,404

10) Creditors: Amounts more than one year

	£	£
Pension Liability (Refer Note 14)	87,621	78,808

11) Restricted Funds

	Balance 01/04/2023	Movement of Resources Incoming	Movement of Resources Outgoing	Transfer (to)/ from Unrestricted Funds	Balance 31/03/2024
	£	£	£	£	£
L.B. Enfield - Childrens Centre	-	45,000	44,338		662
L.B. Enfield - Disability Project	2,434	30,039	32,473		-
L.B. Enfield - Housing Project	18,344	25,000	43,297	(47)	-
L.B. Enfield - Food	13,451		16,409	2,958	-
L.B. Enfield - GRT Bulgarian	33,759		33,759		-
Help to Claim	5,763		5,763		-
The Henry Smith Charity	8,598				8,598
RSA Trust / Ordnance Library	11,292	12,395	8,917		14,770
Christian Action	3,430	13,406	10,193		6,643
Enfield Community Transport	2,192				2,192
Home Office-Brexit Project	9,500		9,500		-
Enfield Voluntary Action-Debt Advice	27,128	36,490	56,698		6,920
Enfield Voluntary Action - Cancer Project	10,000		10,000		-
Enfield Voluntary Project - Long COVID DI Grant	-	3,384	15,220	11,836	-
Thomas Deane	7,000			(7,000)	-
Trussell Trust - Foodbank	-	33,868	29,320		4,548
North Middx.Hospital-HIVProject	-	16,000	22,326	6,326	-
Trust for London	4,501	33,000	31,723		5,778
City Bridge	20,000	40,000	40,993		19,007
BGET/FINC	32,414	88,769	118,652		2,531
Disability Advice	-	31,000	50,693	19,693	-
GLA /LLST - Crisis Prevention	561	49,500	40,066		9,995
GLA - Food Roots		2,790			2,790
N.C. London ICB - SES Mind	45,690	25,000	23,193		47,497
	256,057	485,641	643,533	33,766	131,931

Transfers from Unrestricted funds are to balance spending in excess of project restricted funding.
Transfers to Unrestricted funds are tidying up old funds / minor balances.

12) Analysis of Assets by Fund

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Tangible Fixed Assets	-	-	-	-
Net Current Assets	387,541	150,000	142,002	679,543
Creditors due after more than one year	(87,621)			(87,621)
	299,920	150,000	142,002	591,922

13) **Details of funds**

Unrestricted Funds

The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforseen expenditure.

Designated Funds

The Designated Fund was previously set up to provide for future expenses relating to premises and IT requirements.

Restricted Funds

HIV/Aids - Specialist outreach advice at the North Middlesex Hospital and other community locations.

Childrens Centre - Advice and information to families with children under 5 years old.

Thames Water - The provision of money advice to Thames Water customers.

RSA Trust / Ordnance Road
- Outreach advice at Ordnance Road Library, North London General Advice.

Trust for London - Housing advice.

L.B. Enfield (Brexit Project) - EU settlement and pre settlement application.

Enfield Voluntary Action - GP Social Prescribing Project

Other Projects and Operational Grants - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

14) **Pension and other post retirement benefits**

The charity participates in the National Association of Citizens Advice Bureaux Pension & Assurance Plan (1991) which is a funded defined benefit arrangement.
The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities.A full actuarial valuation was carried out at 31 March 2024 by a qualified independent actuary, based upon membership data as at 31 March 2022 sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £7,500. The liability to the organisation is as noted in Note 10 in the accounts.

15) **Related Party Transactions**

There were no transactions with related parties in 2024 or 2023.

Note

16 **RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

	2024	2023
	£	£
Net (outgoing)\incoming resources	(116,067)	32,613
Depreciation charges	-	2,416
Interest received	(12,824)	(5,207)
(Increase)/Decrease in debtors	(43,109)	28,928
(Decrease)/Increase in creditors	43,107	(47,040)
Fixed Assets Additions	-	-
Net cash inflow/(outflow) from operating activities	**(128,893)**	**11,710**

17 **ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

	2024	2023
Returns on investments and servicing of finance	£	£
Interest received	12,824	5,207
Net cash inflow for returns on investments and servicing of finance	12,824	5,207

18 **ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS**

	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
Net Cash:			
Cash at bank	869,484	(116,069)	753,415
Total	852,567	(116,069)	753,415

19 **ANALYSIS OF DEFERRED INCOME**

(Grants received deferred over the life of the projects)	2024	2023
	£	£
L B Enfield - Training Matter	5,000	5,000
L B Enfield - HUB/WASH	5,000	5,000
2022-23 Foodbank Grant		3,500
RSA Trust		12,395
Co-op Community Fund	2,674	2,674
L.B. Enfield - Housing Legal Services		25,000
Other Projects & Operational Grants	2,202	2,202
	14,876	55,771

ENFIELD CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2024

ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

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ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

Directors and Trustees:		J G Hopwood R Choudhury (to Feb 2024) C Byamukama M Rodin (Treasurer) J Hecker A Chakrabortty J P Daniel T Edghill A Shah (to April 2023) E D Appleby J J Donnelly J Byrne (from Sept 2023 to Nov 2023) S D Burr (Chair, appointed Apr 2024) S Avanzato (from Nov 2023 to Sept 2024)
Secretary and Chief Executive	-	N Anyanwu
Company Registration Number	-	3626139
Charity Registration Number	-	1072841
Registered Office	-	Unit 3 5 Vincent House 2e Nags Head Road Enfield EN3 7FN
Auditors	-	Liles Morris Ltd Chartered Accountants & Statutory Auditors First Floor 80 Coombe Road Surrey KT3 4QS
Bankers	-	Barclays Bank Plc CAF Bank
Website	-	www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)

Directors' and Trustees' Report for the year ended 31 March 2024

The trustees present their report and financial statements for the year ended 31 March 2024. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

Structure, Governance and Management

Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2024 there were 13 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

Volunteers

Citizens Advice Enfield has over 15 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as individuals and other donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councillors place in the importance and quality of what we do within the Borough. We have 2 councillor representatives on our board.

Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London.

Objectives and Activities

Objectives

The aims of the Citizens Advice nationally are:

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

Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights.

We provide information, advice and educational services within the London Borough of Enfield.

We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 256 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

Activities

Trustees have agreed that the following strategic objectives which are key to the development of the organisation:

Client-centred advice

Provide advice fit for the future. Improve the experience people have when they come to us for help,

Strong voice in the community;

position ourselves as the leading organisation for bringing local insights to the spotlight for those who have no voice

Advocacy:

We will ensure that the way we design, and cost services takes account of the needs of the intersectionality of disadvantaged groups

Inclusive Access:

We will use digital channels to improve access to our services, for those who may find it difficult to travel to our office

Organisational health:

We will ensure that we attract and retain a quality diverse workforce and focus on multiple different streams of income.

How activities deliver public benefit
Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

Strategice Report

Achievements and performance
Citizens Advice Enfield helped 5,969 people to resolve over 25,927 problems this year. Local people were helped to claim £5,522,109 in unclaimed benefits and other income and to manage repayments of over £17,300,047 debt.

Financial Review

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other donors and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 March 2025 and are well placed to bid for additional project work as new oppportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

Reserves
The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the Incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain temporarily a higher level of reserves than our usual three months reserve policy.

At the year end the charity held unrestricted, undesignated reserves of £325,176 (2023 : £301,932). Designated reserves comprise £150,000 (2023 : £150,000). In addition a further £116,746 (2023 : £256,057) was held in restricted funds.

Subsequent to the year end, trustees have been considering the levels of reserves held, which rose this year for a number of reasons, including unfilled staff positions and not being able to progress internal works to our offices. The contingency and designated funds will be increased in 2024/25 to cover rising costs and possible reductions in funding. Trustees will also revise the Reserves Policy to reflect these issues.

Risk Management
The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

Planning for future periods
We recognise that the cost of living crisis has severely affected our clients and the housing crisis has exacerbated it As such we received funding from the UK Government via Enfield Council to support clients in a crisis to administer the Household support fund. We also received some funding from the GLA and London Legal Trust to provide advice to people facing a crisis . We will continue to invest in technology and training to ensure the service is able to respond to the new and emerging challenges in the social justice environment. We will continue to develop our work advising and supporting residents with housing and homelessness issues. We will continue our work with Enfield Connections to provide disability advice services. We will look and alternative fundraising options to ensure we are able to continue to diversify our funding base.

Employee Involvement

It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out and monthly team meetings and daily short briefing sessions are held.

Statement of internal control

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold 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.

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must 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 these financial statements, the trustees are required to:

a) select suitable accounting policies and then apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgements and accounting estimates that are reasonable and prudent;
d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
e) 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and intergrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 6 November 2024 and signed on its behalf by:

J Hopwood
Trustee Chair during 2023/24

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Opinion

We have audited the financial statements of Enfield Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, Balance Sheet, 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 2024 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 Auditor's 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 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 entity'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 other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. Our responsibility is to read the other information and, in doing so, consider whether the oter information is materially inconsistent with the financial statements or our knowledge obtained iin the course of 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 Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In 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 Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you, if in our opinion:

Matters on which we are required to report by exception (continued)

- adequate accounting records have not been kept; 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees report and from the requirement to prepare a strategic report.

Responsibilities of the trustees

As explained more fully in the trustees responsibilities statement set out on page 4, 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.

Auditor's 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 an auditor's report 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. 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:

- Understanding the legal and regulatory framework applicable to the entity and how the entity is complying with that framework;
- Laws and regulations identified as being of significance in the context of the entity;
- Assessment of the susceptibility of the entity's financial statements to material misstatement, including how fraud might occur;
- Our assessment taking into account the scope and nature of the entity's activities in the effectiveness of its control environment and compliance with the laws and regulations.

An overview of the scope of our audit

We planned and performed our audit to enable us to form an opinion that the accounts are free from material error or misstatement. The limitation on control testing required the adopting of a transactional testing approach alongside substantive testing and analytical review to mitigate reduced controls.

Our assessment of material risks

Material risks are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. They include the most significant risks of material misstatement (whether or not due to fraud) we identified, including those which had the greatest effect on: the overall audit strategy, the allocation of resources in the audit; and directing the efforts of the engagement team.

These matters are addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We identified the following risk that we believe have had the greatest impact on audit strategy and scope:

Risk Area	**Management / Trustee override of the Charitable Company's controls.** Auditing Standards require us to communicate the fraud risk from management override of controls as significant. Management is in a unique position to perpetrate fraud because of their ability to manipulate accounting records and prepare fraudulent financial statements by overriding controls that otherwise appear to be operating effectively.
How we addressed the risk	In assessing the risk that accounting records and the financial statements are materially misstated through management overriding controls, we have performed the following procedures We reviewed journals entered by staff We reviewed bank transactions throughout the year and since the year end for material items or round sum amounts and evidenced these back to documentation We considered the appropriateness of the accounting policies and disclosures
Conclusion	Overall we are satisfied that the accounting records and financial statements are free from material misstatement in this respect.

Extent to which the audit is considered capable of detecting irregularities including fraud

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.

At the planning stage of the audit we gain an understanding of the laws and regulations which apply to the Charitable Company and how management seek to comply with them. This helps us to make appropriate risk assessments. We focus on laws and regulations that could give rise to a material misstatement in the financial statements, including but not limited to, the Companies Act 2006, and UK tax legislation.

We assess the risk of material misstatement in the financial statements including as a result of fraud and undertake procedures including:

- Review of control set in place by management
- Enquiry of management as to whether they consider fraud or other irregularities may have occurred or where such opportunity exists
- Challenge of management assumptions in relation to accounting estimates, and
- Identification and testing of journal entries, particularly those which may appear to be unusual by size or nature.

There are inherent limitations of an audit, hence 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 are 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: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

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 auditor's 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.



Alison Sanderson FCA
Senior Statutory Auditor, for and on behalf of
Liles Morris Ltd
Chartered Accountants & Statutory Auditors
First Floor, 80 Coombe Road, New Malden, Surrey, KT3 4QS

Date: 6 November 2024

ENFIELD CITIZENS ADVICE BUREAU
Company number 3626139
(A company limited by guarantee)

Statement of Financial Activities
including the Income & Expenditure account
For the year ended 31 March 2024

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£	£
Incoming Resources						
Donations		2,983			2,983	179
Charitable Activities	2	434,798		470,456	905,254	975,878
Investment Income - Bank Interest		12,824			12,824	5,207
Other Income		1,231			1,231	7
Total incoming resources		451,836	-	470,456	922,292	981,271
Resources Expended:						
Charitable activities	3,4	394,826		643,533	1,038,359	948,658
Total resources expended		394,826		643,533	1,038,359	948,658
Net Income/(Outgoing) Resources before transfers		57,010	-	(173,077)	(116,067)	32,613
Transfers between funds		(33,766)		33,766	-	-
Net movement in funds/Net income/ (expenditure) for the year						
Balance brought forward at 1 April 2023		301,932	150,000	256,057	707,989	675,376
Balance Carried Forward	11	325,176	150,000	116,746	591,922	707,989

The notes on pages 11 to 17 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Balance Sheet at 31 March 2024

	Notes	2024		2023	
		£	£	£	£
Fixed Assets					
Tangible assets	7		-		-
Current Assets					
Debtors	8	122,826		79,717	
Cash at bank and in hand		753,415		869,484	
		876,241		949,201	
Less Creditors: Amounts falling due within one year	9	(196,698)		(162,404)	
Net Current Assets			679,543		786,797
Total Assets Less Current Liabilities			679,543		786,797
Less Creditors: Amounts falling due after more than one year	10		(87,621)		(78,808)
Net Assets			591,922		707,989
Funds					
Unrestricted & Designated funds:					
Contingency funds			120,000		120,000
Designated funds			150,000		150,000
General funds			205,176		181,932
			475,176		451,932
Restricted fund	11		116,746		256,057
Total Funds	11		591,922		707,989

The financial statements are prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

These financial statements were authorised by the Trustees on 6 November 2024, and were signed

J Hopwood
Trustee/Chair during 2023/24

M Rodin
Treasurer/Trustee

The notes on pages 11 to 17 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2024

	Note	2024 £	2023 £
Net cash inflow/(outflow) from operating activities	16	(128,893)	11,710
Returns on investments and servicing of finance	17	12,824	5,207
Increase/(decrease) in cash in the period		(116,069)	16,917
Reconciliation of net cash flow to movement in net debt			
Increase/(decrease) in cash in the period	18	(116,069)	16,917
Movement in net debt in the period		(116,069)	16,917
Cash and Cash Equivalents at the start of the Year		869,484	852,567
Cash and Cash Equivalents at the end of the Year		753,415	869,484

The notes on pages 11-17 form part of the accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Notes to the accounts for the year ended 31 March 2024

1) **Accounting Policies**

(a) **Basis of preparation**

These financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) (effective 1 January 2019)-((Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s)

The financial statements have been prepared on a going concern basis. In arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts. There are no material uncertainties noted during the decision process.

(b) **Incoming resources**

Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient realiability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.
Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

(c) **Resources expended**

Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

(d) **Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment - 25% on cost

(e) **Funds structure**

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.
All other funds are unrestricted funds.

(f) **Pensions**

The charity operates a defined contribution scheme.
Contributions to the scheme are based on applicable pension costs in the organisation taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.

(f) **Pensions (Contd)**
The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in Note 13 and the annexe to the accounts.

(g) **Redundancy**
Redundancy is paid in accordance with individual contracts. If not detailed in contracts, redundancy is paid in accordance with Statutory requirements.

(h) **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.

(i) **Cash at bank and in hand**
Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.

(j) **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.

2) **Charitable Activities**

	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
L.B. Enfield - Core	340,000		340,000	342,230
L.B. Enfield - Adviceline Grant	15,000		15,000	-
L.B. Enfield-Childrens Centre		45,000	45,000	45,000
L.B. Enfield - COVID 19 Fund		3,384	3,384	3,384
L.B. Enfield-Housing Project		25,000	25,000	50,000
L.B. Enfield - Food			-	18,000
L.B. Enfield - GRT Bulgarian			-	60,000
Trussell Trust - Foodbank		33,868	33,868	-
National Citizens Advice-Remote Advice	49,500		49,500	-
National Citziens Advice - Energy Advice Project	263		263	-
The Mercers Trust			-	3,500
Thames Water Trust			-	38,208
The Henry Smith Charity			-	40,000
Enfield Voluntary Action-Debt Advice		36,490	36,490	35,262
Enfield Voluntary Action-GP Outreach			-	10,000
Enfield Voluntary Action - Health & Wellbeing	500		500	-
RSA Trust / Ordnance Library		12,395	12,395	7,000
North Middx. Hospital-HIV Project		16,000	16,000	9,000
Christian Action		13,406	13,406	13,406
Home Office-Brexit Project			-	8,484
Trust for London		33,000	33,000	34,250
Local Motion	10,850		10,850	-
GLA - Food Roots		2,790	2,790	-
CityBridge		40,000	40,000	20,000
BGET/FINC		88,769	88,769	35,114
Disability Advice		61,039	61,039	61,040
GLA /LLST - Crisis Prevention		49,500	49,500	8,000
N.C. London ICB - SES Mind		25,000	25,000	134,000
	416,113	485,641	901,754	975,878

3) Costs of charitable activities - by fund type

	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
L.B. Enfield - Core	328,970		328,970	384,101
L.B. Enfield - Childrens Centre		44,338	44,338	53,937
L.B. Enfield - Disabilty Project		32,473	32,473	-
L.B. Enfield - Housing Project		43,297	43,297	49,443
L.B. Enfield -Adviceline	15,000		15,000	-
L.B. Enfield - Food		16,409	16,409	4,549
L.B. Enfield - GRT Bulgarian		33,759	33,759	26,241
Help to Claim		5,763	5,763	
National Citizens Advice-Remote Advice	49,500		49,500	-
Christian Action Housing		10,193	10,193	12,784
HIV/Aids Project		22,326	22,326	21,027
Enfield Voluntary Action-GP Outreach			-	51,468
Enfield Voluntary Action-Debt Advice		56,698	56,698	25,604
Enfield Voluntary Action - Cancer Project		10,000	10,000	-
Enfield Voluntary Project - Long COVID		15,220	15,220	13,320
Thames Water Trust			-	44,770
Trussell Trust - Foodbank		29,320	29,320	-
Trust for London		31,723	31,723	30,211
RSA Trust / Ordnance Library		8,917	8,917	1,414
CityBridge		40,993	40,993	-
The Henry Smith Charity			-	32,327
The Mercers Trust			-	7,127
Home Office-Brexit Project		9,500	9,500	8,621
BGET/FINC		118,652	118,652	2,700
Disability Advice		50,693	50,693	83,265
GLA /LLST - Crisis Prevention		40,066	40,066	7,439
N.C. London ICB - SES Mind		23,193	23,193	88,310
Local Motion	1,356		1,356	
	394,826	643,533	1,038,359	948,658

4) Costs of charitable activities - by activity

	Grant Funding/ Operational Services £	2024 Total £	2023 Total £
Core/Operational and General		-	
Advisory Services	382,701	382,701	362,458
Project Specific Advisory Services	643,533	643,533	564,557
Charity Shop Costs	-	-	-
Governance Costs (Note 5)	12,125	12,125	21,643
	1,038,359	1,038,359	948,658

5) Governance

	Unrestricted funds £	2024 Total £	2023 Total £
Auditors Remuneration	8,760	8,760	4,200
Legal & Professional Fees	2,912	2,912	513
Bad debts		-	13,647
Other	453	453	3,283
	12,125	12,125	21,643

6) Staff costs

	2024 Total £	2023 Total £
Wages and salaries	749,436	641,123
Social security costs	61,920	58,197
Pension costs	39,926	16,596
	851,282	715,916

No employee received emoluments of more than £60,000 (2023: Nil).
No trustee received any remuneration or expenses in respect of their role as trustee.
The average monthly number of full time equivalent employees was 24 (2023: 21).
This includes the CEO, four managers (2023: 5) and 16 Project & Support staff (2023: 20)
The key management personnel of the charity comprise the Trustees and the Chief Executive Officer.
The total employee benefits of the key management personnel of the charity were £47,127 (2023: £46,595).
Included in Wages & Salaries are redundancy costs of £27,201 (2023: £nil).

7) Fixed Assets

	Fixtures, Fittings & Equipment £	Total £
Cost		
At 1 April 2023	81,972	81,972
Additions in year	-	-
At 31 March 2024	81,972	81,972
Depreciation		
At 1 April 2023	81,972	81,972
Charge for the year	-	-
At 31 March 2024	81,972	81,972
Net Book Value 31 March 2024	-	-
Net Book Value 31 March 2023	-	-

8) Debtors

	2024 £	2023 £
Trade Debtors	79,129	52,153
Other Debtors and Prepayments	43,697	27,564
	122,826	79,717

9) Creditors: Amounts due within one year

	£	£
Trade Creditors	34,561	735
Other Creditors & social security	49,015	73,762
Accruals and Deferred Income	113,122	87,907
	196,698	162,404

10) Creditors: Amounts more than one year

	£	£
Pension Liability (Refer Note 14)	87,621	78,808

11) Restricted Funds

	Balance 01/04/2023	Movement of Resources Incoming	Movement of Resources Outgoing	Transfer (to)/ from Unrestricted Funds	Balance 31/03/2024
	£	£	£	£	£
L.B. Enfield - Childrens Centre	-	45,000	44,338		662
L.B. Enfield - Disability Project	2,434	30,039	32,473		-
L.B. Enfield - Housing Project	18,344	25,000	43,297	(47)	-
L.B. Enfield - Food	13,451		16,409	2,958	-
L.B. Enfield - GRT Bulgarian	33,759		33,759		-
Help to Claim	5,763		5,763		-
The Henry Smith Charity	8,598				8,598
RSA Trust / Ordnance Library	11,292	12,395	8,917		14,770
Christian Action	3,430	13,406	10,193		6,643
Enfield Community Transport	2,192				2,192
Home Office-Brexit Project	9,500		9,500		-
Enfield Voluntary Action-Debt Advice	27,128	36,490	56,698		6,920
Enfield Voluntary Action - Cancer Project	10,000		10,000		-
Enfield Voluntary Project - Long COVID DI Grant	-	3,384	15,220	11,836	-
Thomas Deane	7,000			(7,000)	-
Trussell Trust - Foodbank	-	33,868	29,320		4,548
North Middx.Hospital-HIVProject	-	16,000	22,326	6,326	-
Trust for London	4,501	33,000	31,723		5,778
City Bridge	20,000	40,000	40,993		19,007
BGET/FINC	32,414	88,769	118,652		2,531
Disability Advice	-	31,000	50,693	19,693	-
GLA /LLST - Crisis Prevention	561	49,500	40,066		9,995
GLA - Food Roots		2,790			2,790
N.C. London ICB - SES Mind	45,690	25,000	23,193		47,497
	256,057	485,641	643,533	33,766	131,931

Transfers from Unrestricted funds are to balance spending in excess of project restricted funding.
Transfers to Unrestricted funds are tidying up old funds / minor balances.

12) Analysis of Assets by Fund

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Tangible Fixed Assets	-	-	-	-
Net Current Assets	387,541	150,000	142,002	679,543
Creditors due after more than one year	(87,621)			(87,621)
	299,920	150,000	142,002	591,922

13) **Details of funds**

Unrestricted Funds

The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforseen expenditure.

Designated Funds

The Designated Fund was previously set up to provide for future expenses relating to premises and IT requirements.

Restricted Funds

HIV/Aids - Specialist outreach advice at the North Middlesex Hospital and other community locations.

Childrens Centre - Advice and information to families with children under 5 years old.

Thames Water - The provision of money advice to Thames Water customers.

RSA Trust / Ordnance Road
- Outreach advice at Ordnance Road Library, North London General Advice.

Trust for London - Housing advice.

L.B. Enfield (Brexit Project) - EU settlement and pre settlement application.

Enfield Voluntary Action - GP Social Prescribing Project

Other Projects and Operational Grants - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

14) **Pension and other post retirement benefits**

The charity participates in the National Association of Citizens Advice Bureaux Pension & Assurance Plan (1991) which is a funded defined benefit arrangement.
The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities.A full actuarial valuation was carried out at 31 March 2024 by a qualified independent actuary, based upon membership data as at 31 March 2022 sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £7,500. The liability to the organisation is as noted in Note 10 in the accounts.

15) **Related Party Transactions**

There were no transactions with related parties in 2024 or 2023.

Note

16 **RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

	2024	2023
	£	£
Net (outgoing)\incoming resources	(116,067)	32,613
Depreciation charges	-	2,416
Interest received	(12,824)	(5,207)
(Increase)/Decrease in debtors	(43,109)	28,928
(Decrease)/Increase in creditors	43,107	(47,040)
Fixed Assets Additions	-	-
Net cash inflow/(outflow) from operating activities	**(128,893)**	**11,710**

17 **ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

	2024	2023
Returns on investments and servicing of finance	£	£
Interest received	12,824	5,207
Net cash inflow for returns on investments and servicing of finance	12,824	5,207

18 **ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS**

	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
Net Cash:			
Cash at bank	869,484	(116,069)	753,415
Total	852,567	(116,069)	753,415

19 **ANALYSIS OF DEFERRED INCOME**

(Grants received deferred over the life of the projects)	2024	2023
	£	£
L B Enfield - Training Matter	5,000	5,000
L B Enfield - HUB/WASH	5,000	5,000
2022-23 Foodbank Grant		3,500
RSA Trust		12,395
Co-op Community Fund	2,674	2,674
L.B. Enfield - Housing Legal Services		25,000
Other Projects & Operational Grants	2,202	2,202
	14,876	55,771

ENFIELD CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1072841

Accounts

ANNUAL REPORT 2022-2023



www.citizensadviceenfield.org.uk

Adviceline: 0808 278 7837

Enfield Citizens Advice Bureau is a charity – 1072841 and a company – 3626139
Registered office – Unit 3, 5 Vincent House, 2e Nags Head Road, Enfield, EN3 7FN

We value diversity, promote equality and challenge discrimination

The Service aims:

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

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Message from the Chair

2022/23 was a complicated year. COVID was, reportedly, gone, but it took time for life to return to normal. It became clear that post-COVID "normal" was going to be different to pre-Covid. A whole range of other factors started to impact on the lives of people in all walks of life. The conflict in the Ukraine affected prices and costs and brought in new refugees seeking safety and security. An ever-increasing number of refugees from other places found themselves in Enfield. The cost of food and everyday essentials kept rising, affecting everyone. Energy prices soared. Internet and mobile phones became a necessity, not a luxury. And having a safe place to live became harder to manage. Through all this Citizens Advice Enfield continued to provide a crucial service for people in need.

CAE's staff and volunteers deliver this service using their expertise and experience to guide clients through the intricacies of manging debt, accessing the benefits that are due to them, assisting them in engaging with their landlords and a wide-range of other problems.

Following the precedent set during COVID, we did not reopen our doors for drop in and instead we increased the use of email and telephone as the principal ways in which clients contacted us. This has proved a safer and more efficient use of resources. However, clients who require a face-face service are still able to attend the office for their appointment.

CAE is an independent charity, funded by Enfield Council and a range of other grant-giving agencies and trusts. While we are a part of the national Citizens Advice network, we have to be self-managed and funded. As Trustees we have to ensure that CAE is well governed, that we comply with all the legal and financial requirements that charities face, and we support the staff team in planning for the future.
Our trustees are committed to CAE and bring a range of knowledge and experience.

As always, I would like to thank my fellow trustees for their support for CAE and for me. This year Anant Shah decided to stand down as a trustee after 6 years, but we have other, new, trustees waiting in the wings. We also welcomed two local authority observers Cllr Josh Abbey and Cllr Pat Gregory and said goodbye to Cllr Jim Stevens.

It is a privilege and a pleasure for me to be the Chair of Trustees, and on their behalf I take this opportunity to thank all the staff and volunteers for all their hard work to meet the increasing needs of so many Enfield residents.

Jeff Hopwood,
Chair of Trustees

"The adviser was so good and very helpful. But my problem is not resolved as I am still waiting for a response from the Home Office. Thank you very much for being there"



Treasurer's report

This year has been another stable year with regards to the financial statements.

The net results for the year, shows a surplus of c£32k. It is often the case that spend lags behind income, such as when project funding is accessed, it can take time to recruit suitable staff to deliver the project. It must be pointed out that as always, the management continues to monitor cost to ensure that services are delivered in a cost-effective manner. At the same time the organisation continues to seek other income streams for the provision of its services.

Our reserves at the end of the year stands at c£707k which is approximately 75% or 9 months' worth of operating costs. The board together with the CEO have decided to keep this slightly higher level for a number of reasons. It is used to fund pay rises during this cost of living crisis. Due to the number of major grants coming to an end on 31st March 2023, it is used to keep staff employed whilst the CEO works to secure additional funding to enable us to carry on our work to meet our objectives. This additional reserves will also be used to adapt the office premises for the new hybrid way of working in the coming year.

I would like to thank our finance officers; Roby Dogwoh, Anna Gjini and Evangeline Price. Liles Morris and Stanley Joseph our auditor and all the staff who have worked tirelessly to ensure we maintain good financial management.

Marion Rodin

Treasurer

Message from the Chief Executive

I would like to use this opportunity to appreciate all the staff, volunteers and supervisors for their commitment and dedication to helping our Enfield residents through some of the most challenging times this year. They have put in a lot of effort to ensuring that we continue to help our clients to find a way forward with their problems. This year, it has been particularly difficult to achieve this as the problems we face in the current economic environment do not have straight forward solutions. On top of this, we acknowledge that the cost of living crisis has affected us all in one way or another and our staff are no exception. Without them, we would not have been able to do what we do so well.

2022/23 was a year to reflect and rebuild post COVID but with the cost of living crisis following straight afterwards it has been difficult to do this.
Nevertheless, we have adapted our service to be more visible in the community providing additional support for residents who were facing a crisis.
Our Telephone-First advice model is now embedded in the way we work and we have seen an increase in the use of our online webchat facility. This has enabled us to offer more targeted face-to-face appointments for the most vulnerable who need it.

Within our business plan we have been working towards *5 strategic areas of focus*; **Advice, Advocacy, Technology, Sustainability and Culture**.

We have made great strides in each of the focus areas. However, there is still much work to be done.
Our quality of **Advice** remained excellent, consistently scoring Green throughout the year. With our top 3 advice areas being welfare benefits, debt and housing. Housing problems has overtaken debt problems this year demonstrating that the cost of living crisis has exacerbated the housing crisis and accessibility of affordable homes. We have also seen the rise in demand for foodbanks and

additional charitable support remains high even after COVID pandemic. We helped administer the Council's Household Support Fund giving out grants to clients to help with fuel costs and other warm winter payments.
Our **Advocacy** work has also gone up a gear. We continued to raise the profile of the plight of Bulgarian residents unfair treatment by the benefits system, our quarterly Enfield Housing Partnership campaigns group engagement with stakeholders from the Housing, benefits and council tax teams as well as the 3 MPs offices and the DWP. We have also been delivering workshops in the community on digital skills and accessing online services as well as long COVID and its impact on our daily lives.

We have also improved our use of **Technology** as staff are working remotely more. We now have had to ensure our systems are continuously updated and fortified against cyber attacks. We worked to build our IT infrastructure and train/upskill staff on the IT systems and best practice for use of IT and mobile devices.

We have been fortunate to be able to raise additional funds this year to ensure **Sustainability** and to support and extend the work we do for clients and help those with multiple disadvantages particularly with disabilities or other healthcare needs. We appreciate all our funders who have continued to support us year on year as the nature of the work we do needs the continuity and stability which multiple year funding offers. We have also been fortunate to have a relatively stable workforce and even increase our staffing number of advisers during the year. Though we also lost some very experienced members of staff who moved onto work within the local authority. Our staff and funding our the key resources needed to deliver our service and so having stability in these areas has been invaluable to our sustainable survival into the future.

As mentioned above staff our key to the successful delivery of good advice and the survival of the organisation. As such it has been even more important to ensure we look after our workforce's wellbeing and foster a positive work **Culture** particularly with the stresses of the cost of living crisis. We held a number of social activities throughout the year including our annual picnic, awayday, Christmas party and celebrated Volunteers week to appreciate our volunteers. We also have a number of initiatives to support staff wellbeing such

as employee assist, periodic staff stress questionnaires, briefings and Togetherall. I am grateful to the Board of Trustees who approved a cost of living pay increase during the year which had to be funded from our unrestricted reserves due to the fact that our grant funding is a fixed amount.

"I have been trying to get PIP but I was fobbed off by the DWP. Citizens Advice Enfield adviser was a great help in getting through. They are so good and more helpful."

We are very grateful that Enfield Council and all our funders who continue to support us through this challenging time as we navigate the increased complexities of the problems our clients face.

I would like to thank the Board of Trustees for their continued support and guidance throughout the year.

There is never a dull or quiet moment working for an organisation such as the Citizens Advice which helps ordinary people with any kind of social welfare issue. It has truly been relentless over the last 3 years since the COVID pandemic, then the cost of living crisis and now the housing crisis which is being fuelled by the high costs of maintaining a home.

With demand continuing to grow, it is important that we remain a service for the community for the foreseeable future. We will continue to work on our accessibility and diversity. We will also continue to build on our success in ensuring that people find a way forward and being a voice for the most vulnerable in our community.

Nnenna Anyanwu,
Chief Executive Officer





Staffing and volunteers



Staff and volunteers at Christmas party 2022

Our staff and volunteers are the lifeblood of the Citizens Advice Enfield. They come from all walks of life and bring with them life experience, empathy and most of all a dedication to helping Enfield residents that is unrivalled. Some of our people also have lived experience of the very issues they are helping our clients with. This brings an added richness to the services being delivered. We are a diverse team. Our staff and volunteers speak 12 languages between them.

We had an average of about 17 volunteers with some leaving and others starting throughout the year. The quality of service and time commitment our volunteers give is well respected and appreciated across the borough and I am personally proud of what we have been able to achieve together over the last year.

There have been challenges with recruiting volunteers since the COVID pandemic. We are always looking for new volunteers and ways of recruiting more volunteers.

This year we said good bye to 6 staff some of them were experienced advisers who moved onto local authority jobs. We welcomed 7 new staff bringing our total paid staffing number to 27 (21FTE) in the team.

This year our advisers received some very good feedback from clients and referral partners commending the work they do. We appreciate all our dedicated staff and volunteers. Without all of them, we would not be able to deliver our vital services.



I feel proud to volunteer because we have a strong team spirit, communicate well together and with the Local Authority. We also provide an excellent service helping many people through difficult situations.





1. Awayday 2. Summer picnic 3. Financial capability workshop



4. Christmas hamper

Our Projects

Our Projects

Our advice is for everyone but we design our services so they are proportionate to need, even where the numbers of people affected are relatively small. In the last year, our role in society has focused on helping people through the cost of living and housing crisis providing crisis prevention support where necessary. Our overarching ambition remains the same as it has always been:

We give people the knowledge and the confidence they need to find a way forward – whoever they are, and whatever their problem.

During 2022-23 we delivered 23 different projects in order to meet the various vulnerabilities our clients presented to us.

Our core advice service has been delivered by telephone and online webchat. The top 3 areas people contacted us for are welfare benefits, housing and debt. This accounts for approximately 65% of our clients. Each client comes to us with about 4 problems and we carry out approximately 3 tasks on their behalf e.g. letters, calls, emails, etc. We offer specialist welfare benefits, housing, and debt advice project appointments. Our advisers see clients face to face by appointment at our office in Vincent House or at one of our outreach sites e.g. the library, Foodbank or children's centre. In addition to these specialist projects we delivered projects related to immigration, crisis prevention and outreach advice in food settings such as foodbank, schools and the community hubs.

We also continued to deliver our **health-related advice services** for people with disabilities and people affected by Long COVID and HIV.

Social and Emotional Support to recover from the COVID pandemic project – delivered in partnership with Mind in Enfield to respond to the social and emotional problems our clients faced as a result of the COVID pandemic. This

project provides clients with mental health and practical solutions to cope with life after their loss from the COVID crisis.

Disability Advice Project working in partnership with Enfield Connections our advisers help clients who have a disability to ensure they are fast tracked to get support with their benefits applications, queries and appeals.

Advice for people with HIV diagnosis. We have an adviser who works from the North Middlesex Hospital with clients who have been diagnosed with HIV, of all ages. It is such a lifeline to people who can sometimes feel as though they have lost hope.

GP Social prescribing service. This project helped clients who attend their GP with non-medical problems (e.g. debts) that are affecting their health (e.g. causing anxiety).

Foodbank Advice. Another area of advice that has been consistently busy last year was the requests for Foodbank vouchers. Last year we advised 333 clients who needed 480 foodbank vouchers. We helped 177 clients with 292 charity aid grants. We issues 179 fuel vouchers to 134 clients.

Crisis Prevention, Digital Inclusion and Financial Capability. During the year we started two projects aimed and helping and supporting clients through the cost of living crisis. Our staff ran a number of workshops and outreach educational sessions in the community in order to improve the digital skills of digitally excluded residents to enable them access services online and financial money management education to help prevent people falling into debt. Our staff also delivered advice first aid capacity building training to community groups to enable them support their clients with basic advice.

Our work really highlights the level of poverty and inequality in Enfield and the need for more resources to tackle the root causes of poverty.

"My application for DLA was denied so I needed to appeal. I am so grateful about the service I received from Citizens Advice Enfield. The CAE adviser has brought a SMILE to my face and my life has changed for the better."

Citizens Advice Enfield in the Community

In the year 2022-2023 we managed to retain our regular outreach services and added some more returning to face to face delivery for the majority of the time:

- Ordnance Road Library funded by the RSA Trust
- The HIV Unit at North Middlesex University Hospital,
- Six children's centres across the borough
- Christian Action Housing Association - delivering debt advice to their residents for rent arrears
- North Enfield Foodbank
- EU Settlement scheme which was delivered from the Edmonton Library and at Vincent House funded by the Home Office
- Advice in food pantry settings funded by Enfield Council
- Crisis Prevention advice in the Enfield Community Hub and All People All Places
- Advice First Aid training in the community for small community groups funded by the GLA and LLST

"My issue is an NHS complaint and this takes time to resolve. CAE helped me move forward. I have been helped very well in the past by CAE. You do great work and CAE is always my first port of call. thanks".



Our achievements

"very nice experience. Very conventional and reliable. Great service Thanks very much!."

This year we helped **4,927** individuals, couples or families on **16,331** occasions and helped them to resolve **21,388** social welfare problems.

We helped clients to claim **£1,355,683** in unclaimed benefits and grants and to manage **£6,182,724** in debts.

This year, enquiries were dominated by:

- Money problems, especially related to benefits or debt
- Housing problems, temporarily in hotels, unaffordable rents, homelessness or disrepair.
- Applications and appeals for Personal Independence Payments
- Requests for foodbank and fuel vouchers and charity aid grants
- Council tax arrears
- Cost of living crisis

This year we have successfully **delivered 23 projects** targeted at specific vulnerable groups from disabilities, EU immigration, housing, COVID recovery HIV, parents of young children (under 5), advice in the Foodbank, GP social prescribing, Digitally Excluded and Financial Awareness/literacy.

Our Partnerships. We have successfully delivered some of our projects in partnership with Enfield Voluntary Action, Mind in Enfield, Royal Free charity, North Central London ICB, Enfield Connections, North Enfield Foodbank, Citizens Advice Royal Courts of Justice and Citizens Advice Barnet.

"The adviser was very helpful and they helped me to get support from Thames Water Fund. "

Research and Campaigns - Prevention is better than Cure

The work of the Citizens Advice Enfield has two aspects. Providing the advice above is one aspect. The other preventative aspect aims to improve the policies that affect people's lives. The work that we do on research and campaigns, helps us to monitor the impact of laws and policies on people's lives.

This year our research and campaigns officer participated in a number of national campaigns notably around the cost of living payment support for households on benefits. We contributed to the campaign about utility companies forcing prepayment meters onto clients who were in arrears. We lobbied our local MPs to stop this practice and was successful.

We have also carried out some local campaigns to raise awareness of the impact of long COVID on clients daily activities and mental health and upskill those who are digitally excluded so that they can access services online.



NEWS

3

Homeless family forced to live in hotels for four months

Edmonton MP Kate Osamor slams council over treatment of pregnant disabled mother, her husband and their toddler

BY JAMES CRACKNELL

A homeless family-of-three – including a pregnant mother left disabled from a car accident – were forced by Enfield Council to live in hotel rooms for four months before finally being rehoused.

Reza Ramazani, his wife Elnaz and their two-year-old daughter Artemis were holed up at Enfield Travelodge for two months having previously being sent to live at two other hotels in Hertfordshire, after first declaring themselves homeless last November.

The family were confined to living in one room throughout this time and were not able to cook a single meal for themselves, instead eating fast food every night. The total length of their stay in hotels was nearly three times the legal limit.

But within two days of the *Dispatch* initially publishing the Ramazani family's story online, the council finally offered them a temporary accommodation flat to stay in.

Reza had earlier said that he felt the council had "ignored" their plight and that a caseworker even told them they were "lucky" to have a hotel room instead of sleeping on the street. He said: "Life has become very difficult for us, we are constantly living in fear and stress. We have previously been homeless after being evicted by family members they had been staying with. Reza is a British citizen while Elnaz is Iranian and arrived in the UK with Artemis on a family visa last year – Iran is currently undergoing a period of civil unrest, with the government violently suppressing a series of women's rights protests.

Reza had been working as a lorry driver but is now a full-time carer for Elnaz, who was left with multiple permanent injuries after a car crash in 2021. It means she is unable to walk unassisted – needing help with basic daily tasks.

Elnaz is due to give birth to their first child in August and Reza said: "I can't go to the toilet, I can't take a carer for her at the moment.

"For a pregnant woman it is not good to be having fast food everyday. We can't cook here and we can't afford to go to a restaurant."

Reza is unable to leave Elnaz alone for long because of her disability and it meant the family were spending the vast majority of their day in their small hotel room.

"She [Elnaz] is crying and screaming in pain, she cries every day.

"My daughter has nowhere to play. There is no playground, there is nothing, and I have to stay close in case she [Elnaz] needs help."

Local authorities have a statutory duty to provide temporary accommodation for families declaring homelessness. When no properties are available, they can, which Enfield frequently has, put families in this type of "bed and breakfast" (B&B) accommodation for six weeks. At the time when they finally left the Travelodge, they had been living in hotels for nearly 16 weeks.

Edmonton MP Kate Osamor had slammed the council for not doing more to assist the family. She said: "Nobody should be treated the way Reza and Elnaz have been treated by Enfield Council. But they are not alone. I'm contacted every week by vulnerable homeless families who've been left in hotel rooms by Enfield Council.

"Housing is a human right, families who approach the council looking to exercise that right deserve to be treated with respect and dignity."

Shortly before the council offered the family new accommodation in a ground-floor flat, a spokesperson said: "We are currently working with the Ramazani family to move them into suitable accommodation, but Enfield and London face an acute housing crisis.

"Housing demand exceeds supply, and the private rented sector has effectively collapsed since the pandemic and recent interest rate rise. Across London, there has been a 128% increase in temporary accommodation landlords requesting the properties be returned, and an 80% drop in supply in Enfield.

"We will continue to lobby the government to offer more help to resolve the issue of providing genuinely affordable social housing in Enfield."

Our Housing Adviser made a presentation at our Research and Campaigns working group- on the client experience of temporary accommodation and living in hotels and other unintended side effects such as unable to cook or store their property and the impact this is having on their mental health, finances/debt, inability to secure work without a permanent address.

"This was a very nice experience and the adviser helped me to move forward in my housing situation. However, the council said they would still leave me on the process due to it being a lengthy period. I am grateful but my problem is still ongoing. Not the adviser's fault. "

Looking forward to 2023-24

Looking forward to 2023-24

2023 is already looking difficult for our clients and our service. The housing situation and cost-of-living crisis are worsening and the war in Ukraine continues. Our clients have not fully recovered from the aftershocks of COVID which has left more hidden damage than previously thought. We are well on the way to reshaping and adapting our service to enable us meet the 'new' challenges and responding to our clients' needs. But this is likely to be a long term solution covering multiple years

We plan to continue to invest more in technology in order to keep pace with the hybrid working, client accessibility, etc.

We will continue to develop and invest in our people, encourage local people to volunteer with us whilst supporting the community to build capacity where possible.

We keep our fundraising strategy under review to position ourselves such that we can attract more diverse unrestricted funds.

We are grateful for our funders who have continued to support us during the crisis and I know that 2023/24 will no doubt be full of different and interesting challenges.



3 in 5

People found it easier to manage day-to-day

Our value to society

For every £1 invested in our service in 2022/23, we generated:

£2.54
in savings to government and public services (fiscal benefits)
Total: £2,234,278

£16.40
in wider economic and social benefits (public value)
Total: £14,453,445

£7.95
in financial value to the people we help (specific outcomes to individuals)
Total: £7,008,143

Our advice is effective

Problems don't happen in isolation and can have a severe consequences. Solving them stops these situations escalating.

£10,533,985 – Public value of improving clients emotional well-being, family relationships and positive functioning

£123,678 – Public value of volunteering

7 in 10 people
said their problem was solved following advice, and 3 in 4 of them said they could not have resolved their problem without us

8 out of 10 people
said we helped them find a way forward

Customer experience survey , 2022/23

THANK YOU

Citizens Advice Enfield would like to thank all those who have contributed to the service through their financial support, volunteering or supported the service in other ways. We would not be able to operate without your support:

London Borough of Enfield

Christian Action

Citizens Advice National Office

British Gas Energy Trust

City Bridge Trust

Enfield Voluntary Action

Enfield Connections

Greater London Authority/London Legal Support Trust

North Middlesex Hospital

North Central London ICB

RSA Trust

Royal Free Charitable Trust

The National Lottery through the Big Lottery Fund

The Mercers Company

The Henry Smith Charity

Thames Water Trust Fund

Trust for London

The Home Office

All our Trustees, Volunteers and Staff

www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2023

ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

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ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

Directors and Trustees:		J G Hopwood (Chairman) R Choudhury C Byamukama M Rodin (Treasurer) J Hecker A Chakrabortty J P Daniel T Edghill A Shah (resigned April 2023) E D Appleby J J Donnelly J Byrne (appointed July 2023)
Secretary and Chief Executive	-	N Anyanwu
Company Registration Number	-	3626139
Charity Registration Number	-	1072841
Registered Office	-	Unit 3 5 Vincent House 2e Nags Head Road Enfield EN3 7FN
Auditors	-	Liles Morris Ltd Chartered Accountants & Statutory Auditors First Floor 80 Coombe Road Surrey KT3 4QS
Bankers	-	Barclays Bank Plc CAF Bank
Website	-	www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)

Directors' and Trustees' Report for the year ended 31 March 2023

The trustees present their report and financial statements for the year ended 31 March 2023. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

Structure, Governance and Management

Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2023 there were 11 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

Volunteers

Citizens Advice Enfield has over 15 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as individuals and others' donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councillors place in the importance and quality of what we do within the Borough.

Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London.

Objectives and Activities

Objectives

The aims of the Citizens Advice nationally are:

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

Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights. We provide information, advice and educational services within the London Borough of Enfield. We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 256 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

Activities

The Trustees have agreed the following strategic objectives which are key to the development of the organisation:

Developing Access - The local Citizens Advice will seek to develop new ways of providing advice services to ensure that we are accessible to all. This will include advice at new outreach locations as funding allows.

Developing Sustainable Services - The service will seek to diversify funding to sustain advice services in a challenging economic environment.

Developing Partnership & Communication - The service recognises that the key to meeting the rising demand for advice is to strengthen existing partnerships and work proactively to develop new relationships and models of joint provision.

Developing Volunteers and Staff - The service will prioritise training of new and existing staff and volunteers so that clients can be assured of a continued high quality service.

Developing Funding Opportunities - The service will diversify its funding base so that we are less dependent on funding from statutory bodies.

How activities deliver public benefit
Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

Strategice Report

Achievements and performance
Citizens Advice Enfield helped 4,927 people to resolve over 21,388 problems this year. Local people were helped to claim £1,355,683 in unclaimed benefits and to manage over £6,182,724 debt.
Services were maintained and actually increased in a difficult climate with the COVID pandemic and cost of living crisis.

Financial Review

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other donors and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 December 2024 and are well placed to bid for additional project work as new opportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

Reserves
The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the Incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain temporarily a higher level of reserves than our usual three months reserve policy.

At the year end the charity held unrestricted, undesignated reserves of £389,038 (2022 : £425,515). Designated reserves comprise £150,000 (2022 : £150,000). In addition a further £168,951 (2022 : £99,860) was held in restricted funds.

Subsequent to the year end, trustees have been considering the levels of reserves held, which rose this year for a number of reasons, including unfilled staff positions and not being able to progress internal works to our offices. The contingency and designated funds will be increased in 2023/24 to cover rising costs and possible reductions in funding. Trustees will also revise the Reserves Policy to reflect these issues.

Risk Management
The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

Planning for future periods

We recognise that the cost of living crisis has severely affected our clients even before they could recover from the impact of COVID. As such we received funding from the Enfield Council to support clients in a crisis to administer the Household support fund.We also received some funding from the GLA and London Legal Trust to provide advice to people facing a crisis . We will continue to invest in technology and training to ensure the service is able to respond to the new way of working post COVID 19. We will continue to develop our work advising and supporting residents with long COVID and the digitally excluded. We will continue our work with Enfield Connections to provide disability advice services.We will look at alternative fundraising options to ensure we are able to continue to diversify our funding base.

Employee Involvement

It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out and monthly team meetings and daily short briefing sessions are held.

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must 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 these financial statements, the trustees are required to:

a) select suitable accounting policies and then apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgements and accounting estimates that are reasonable and prudent;
d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
e) 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and intergrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 2 November 2023 and signed on its behalf by:

J Hopwood
Chairman/Trustee

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Opinion

We have audited the financial statements of Enfield Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, Balance Sheet, 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 2023 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 witrh 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 Auditor's 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 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 entity'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 other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. Our responsibility is to read the other information and, in doing so, consider whether the oter information is materially inconsistent with the financial statements or our knowledge obtained iin the course of 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 Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In 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 Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you, if in our opinion:

Matters on which we are required to report by exception (continued)

- adequate accounting records have not been kept; 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees report and from the requirement to prepare a strategic report.

Responsibilities of the trustees

As explained more fully in the trustees responsibilities statement set out on page 4, 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.

Auditor's 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 an auditor's report 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. 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:

- Understanding the legal and regulatory framework applicable to the entity and how the entity is complying with that framework;
- Laws and regulations identified as being of significance in the context of the entity;
- Assessment of the susceptibility of the entity's financial statements to material misstatement, including how fraud might occur;
- Our assessment taking into account the scope and nature of the entity's activities in the effectiveness of its control environment and compliance with the laws and regulations.

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 auditor's 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.

Alison Sanderson FCA
Senior Statutory Auditor, for and on behalf of
Liles Morris Ltd
Chartered Accountants & Statutory Auditors
First Floor
80 Coombe Road
Surrey
KT3 4QS

Date:

ENFIELD CITIZENS ADVICE BUREAU
Company number 3626139
(A company limited by guarantee)

Statement of Financial Activities
including the Income & Expenditure account
For the year ended 31 March 2023

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
Incoming Resources						
Donations		179			179	5,660
Charitable Activities	2	342,230		633,648	975,878	1,053,521
Other Trading Activities	3	-		-	-	52,859
Government Grants - Job Retention Scheme		-			-	1,675
Investment Income - Bank Interest		5,207			5,207	853
Other Income		7			7	4,478
Total incoming resources		347,623	-	633,648	981,271	1,119,046
Resources Expended:						
Charitable activities	4,5	384,101		564,557	948,658	1,035,044
Total resources expended		384,101		564,557	948,658	1,035,044
Net Income/(Outgoing) Resources before transfers		(36,478)	-	69,091	32,613	84,002
Transfers between funds		(87,106)		87,106	-	-
Net movement in funds/Net income/ (expenditure) for the year						
Balance brought forward at 1 April 2022		425,516	150,000	99,860	675,376	591,374
Balance Carried Forward	13	301,932	150,000	256,057	707,989	675,376

Other trading activities comprised income from a charity shop that has been discontinued.

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Balance Sheet at 31 March 2023

	Notes	2023		2022	
		£	£	£	£
Fixed Assets					
Tangible assets	9		-		2,416
Current Assets					
Debtors	10	79,717		108,645	
Cash at bank and in hand		869,484		852,567	
		949,201		961,212	
Less Creditors: Amounts falling due within one year	11	(162,404)		(194,865)	
Net Current Assets			786,797		766,347
Total Assets Less Current Liabilities			786,797		768,763
Less Creditors: Amounts falling due after more than one year	12 & 15		(78,808)		(93,387)
Net Assets			707,989		675,376
Funds					
Unrestricted & Designated funds:					
Contingency funds			120,000		120,000
Designated funds			150,000		150,000
General funds			181,932		305,516
			451,932		575,516
Restricted fund	13		256,057		99,860
Total Funds	13		707,989		675,376

The financial statements are prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

These financial statements were authorised by the Trustees on 2 November 2023, and were signed

J Hopwood
Chairman/Trustee

M Rodin
Treasurer/Trustee

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2023

	Note	2023 £	2022 £
Net cash inflow/(outflow) from operating activities	16	11,710	159,041
Returns on investments and servicing of finance	17	5,207	853
Increase/(decrease) in cash in the period		16,917	159,894
Reconciliation of net cash flow to movement in net debt	18		
Increase/(decrease) in cash in the period		16,917	159,894
Movement in net debt in the period		16,917	159,894
Cash and Cash Equivalents at the start of the Year		852,567	692,673
Cash and Cash Equivalents at the end of the Year		869,484	852,567

The notes on pages 10-16 form part of the accounts

1) Accounting Policies

(a) Basis of preparation

These financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) (effective 1 January 2019)-((Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s)

The financial statements have been prepared on a going concern basis. In arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts. There are no material uncertainties noted during the decision process.

(b) Incoming resources

Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient realiability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.
Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

(c) Resources expended

Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

(d) Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment - 25% on cost

(e) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.
All other funds are unrestricted funds.

(f) Pensions

The charity operates a defined contribution scheme.
Contributions to the scheme are based on applicable pension costs in the organisation taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.

(f) Pensions (Contd)

The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in note 15 and the annexe to the accounts.

(g) **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.

(h) **Cash at bank and in hand**
Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.

(i) **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.

2) **Charitable Activities**

	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
L.B. Enfield - Core	342,230		342,230	340,000
L.B. Enfield - Brexit Project			-	21,135
L.B. Enfield - Disability Project			-	28,500
L.B. Enfield-Childrens Centre		45,000	45,000	45,000
L.B. Enfield - COVID 19 Fund		3,384	3,384	-
L.B. Enfield-Housing Project		50,000	50,000	25,000
L.B. Enfield - Life After Loss Project			-	52,710
L.B. Enfield - Food		18,000	18,000	
L.B. Enfield - GRT Bulgarian		60,000	60,000	-
The Mary Kinross Trust			-	36,500
National Citizens Advice-Help to Claim			-	150,868
National Citziens Advice-Windrush Project			-	585
The Mercers Trust		3,500	3,500	14,000
Enfield Connections			-	31,000
Thames Water Trust		38,208	38,208	34,544
The Henry Smith Charity		40,000	40,000	40,000
Enfield Voluntary Action-Debt Advice		35,262	35,262	31,594
Enfield Voluntary Action-GP Outreach		10,000	10,000	40,000
Enfield Voluntary Action - Cancer Project			-	10,000
Enfield Voluntary Action - Long COVID DI Project			-	6,766
RSA Trust		7,000	7,000	8,000
Big Lottery Fund Grant			-	27,295
North Middx. Hospital-HIV Project		9,000	9,000	16,000
Christian Action		13,406	13,406	13,406
Home Office-Brexit Project		8,484	8,484	31,885
Trust for London		34,250	34,250	20,250
Thomas Deane			-	7,000
Richmond CA - Kickstart Funding			-	13,483
Other Grants			-	8,000
CityBridge		20,000	20,000	-
BGET/FINC		35,114	35,114	-
Disability Advice		61,040	61,040	-
GLA /LLST - Crisis Prevention		8,000	8,000	-
N.C. London ICB - SES Mind		134,000	134,000	-
	342,230	633,648	975,878	1,053,521

3) Other Trading Activities

	Unrestricted funds £	2023 Total £	2022 Total £
Charity Shop Income	-	-	52,859

4) Costs of charitable activities - by fund type

	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
L.B. Enfield - Core	384,101		384,101	377,102
L.B. Enfield-Childrens Centre		53,937	53,937	45,320
L.B. Enfield-Housing Project		49,443	49,443	11,692
L.B. Enfield - Disability Project			-	28,644
L.B. Enfield - Brexit Project			-	21,135
L.B. Enfield - Life After Loss			-	18,968
L.B. Enfield - Food		4,549	4,549	
L.B. Enfield - GRT Bulgarian		26,241	26,241	-
National Citizens Advice-Help to Claim			-	143,070
Christian Action Housing		12,784	12,784	13,406
HIV/Aids Project		21,027	21,027	26,000
Enfield Connections			-	31,000
Enfield Voluntary Action-GP Outreach		51,468	51,468	37,800
Enfield Voluntary Action-Debt Advice		25,604	25,604	30,408
Enfield Voluntary Project - Long COVID		13,320	13,320	
Thames Water Trust		44,770	44,770	34,544
Big Lottery Fund Grant			-	27,295
Trust for London		30,211	30,211	20,250
RSA Trust		1,414	1,414	8,000
Charity Shop Operational Costs			-	73,076
The Henry Smith Charity		32,327	32,327	40,018
The Mercers Trust		7,127	7,127	15,431
Home Office-Brexit Project		8,621	8,621	31,885
BGET/FINC		2,700	2,700	-
Disability Advice		83,265	83,265	-
GLA /LLST - Crisis Prevention		7,439	7,439	-
N.C. London ICB - SES Mind		88,310	88,310	-
	384,101	564,557	948,658	1,035,044

5) Costs of charitable activities - by activity

	Grant Funding/ Operational Services £	2023 Total £	2022 Total £
Core/Operational and General		-	
Advisory Services	362,458	362,458	360,888
Project Specific Advisory Services	564,557	564,557	584,866
Charity Shop Costs	-	-	73,076
Governance Costs (Note 6)	21,643	21,643	16,214
	948,658	948,658	1,035,044

6) Governance

	Unrestricted funds £	2023 Total £	2022 Total £
Auditors Remuneration	4,200	4,200	3,564
Accountancy Charges	-	-	11,520
Legal & Professional Fees	513	513	1,130
Bad debts	13,647	13,647	-
Other	3,283	3,283	-
	21,643	21,643	16,214

8) Staff costs

	2023 Total £	2022 Total £
Wages and salaries	641,123	764,904
Social security costs	58,197	61,469
Pension costs	16,596	14,889
	715,916	841,262

No employee received emoluments of more than £60,000 (2022: Nil). No trustee received any remuneration in respect of their role as trustee. The average monthly number of full time equivalent employees was 21 (2022: 26). This includes the CEO, four managers (2022: 5) and 16 Project & Support staff (2022: 20) The key management personnel of the charity comprise the Trustees and the Chief Executive Officer.The total employee benefits of the key management personnel of the charity were £46,595 (2022: £42,791).

9) Fixed Assets

	Fixtures, Fittings & Equipment £	Total £
Cost		
At 1 April 2022	81,972	81,972
Additions in year	-	-
At 31 March 2023	81,972	81,972
Depreciation		
At 1 April 2022	79,556	79,556
Charge for the year	2,416	2,416
At 31 March 2023	81,972	81,972
Net Book Value 31 March 2023	-	-
Net Book Value 31 March 2022	2,416	2,416

10) Debtors

	2023	2022
	£	£
Trade Debtors	52,153	96,473
Other Debtors and Prepayments	27,564	12,172
	79,717	108,645

11) Creditors: Amounts due within one year

	£	£
Trade Creditors	735	28,968
Other Creditors & social security	73,762	46,391
Accruals and Deferred Income (Refer Note 19)	87,907	119,506
	162,404	194,865

12) Creditors: Amounts more than one year

	£	£
Pension Liability (Refer Note 15)	78,808	93,387

13) Restricted Funds

	Balance 01/04/2022	Movement of Resources Incoming	Movement of Resources Outgoing	Transfer (to)/ from Unrestricted Funds	Balance 31/03/2023
	£	£	£	£	£
L.B. Enfield - Childrens Centre	4,951	45,000	53,937	3,986	-
L.B. Enfield - Disability Project	2,434				2,434
L.B. Enfield - Housing Project	17,787	50,000	49,443		18,344
L.B. Enfield - Food		18,000	4,549		13,451
L.B. Enfield - GRT Bulgarian		60,000	26,241		33,759
Help to Claim	5,763				5,763
The Henry Smith Charity	925	40,000	32,327		8,598
Thames Water Trust	2,913	38,208	44,770	3,649	-
Christian Action	2,808	13,406	12,784		3,430
Enfield Community Transport	2,192				2,192
Home Office-Brexit Project	9,637	8,484	8,621		9,500
RSA Trust	5,706	7,000	1,414		11,292
Enfield Voluntary Action-Debt Advice	17,470	35,262	25,604		27,128
Enfield Voluntary Action-					
GP Outreach	2,200	10,000	51,468	39,268	-
Enfield Voluntary Action - Cancer Project	10,000				10,000
Enfield Voluntary Project - Long COVID					
DI Grant	6,766	3,384	13,320	3,170	-
Thomas Deane	7,000				7,000
The Mercers Trust	-	3,500	7,127	3,627	-
North Middx.Hospital-HIVProject	846	9,000	21,027	11,181	-
Trust for London	462	34,250	30,211		4,501
City Bridge		20,000			20,000
BGET/FINC		35,114	2,700		32,414
Disability Advice		61,040	83,265	22,225	-
GLA /LLST - Crisis Prevention		8,000	7,439		561
N.C. London ICB - SES Mind		134,000	88,310		45,690
	99,860	633,648	564,557	87,106	256,057

13) (Contd)

	Unrestricted Funds £	Designated Funds	Restricted Funds £	Total £
Tangible Fixed Assets	-			-
Net Current Assets	380,740	150,000	256,057	786,797
Creditors due after more than one year	(78,808)			(78,808)
	301,932	150,000	256,057	707,989

14) **Details of funds**

Unrestricted Funds

The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforseen expenditure.

Designated Funds

The Designated Fund was previously set up to provide for future expenses relating to premises and IT requirements.

Restricted Funds

HIV/Aids - Specialist outreach advice at the North Middlesex Hospital and other community locations.

Childrens Centre - Advice and information to families with children under 5 years old.

Thames Water - The provision of money advice to Thames Water customers.

RSA Trust - Outreach advice at Ordnance Road Library, North London General Advice.

National Citizens Advice Help to Claim - Support for people in the early stages of a Universal Credit claim, from application to first payment.

L.B. Enfield (Disability Project) - Advice for disabled people.

The Mercers Trust - Welfare advice for North Enfield Foodbank.

Big Lottery Fund Grant - Universal Credit claimants' advice on benefits and debt.

Trust for London - Housing advice.

L.B. Enfield (Brexit Project) - EU settlement and pre settlement application.

Enfield Voluntary Action - GP Social Prescribing Project

Other Projects and Operational Grants - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

15) **Pension and other post retirement benefits**

The charity participates in the National Association of Citizens Advice Bureaux Pension & Assurance Plan (1991) which is a funded defined benefit arrangement.
The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities.A full actuarial valuation was carried out at 31 March 2023 by a qualified independent actuary, based upon membership data as at 31 March 2019 sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £7,500. The liability to the organisation is as noted in Note 12 in the accounts.

Note

16 **RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

	2023	2022
	£	£
Net (outgoing)\incoming resources	32,613	84,002
Depreciation charges	2,416	2,417
Interest received	(5,207)	(853)
(Increase)/Decrease in debtors	28,928	(7,885)
(Decrease)/Increase in creditors	(47,040)	81,360
Fixed Assets Additions	-	-
Net cash inflow/(outflow) from operating activities	**11,710**	**159,041**

17 **ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

	2023	2022
Returns on investments and servicing of finance	£	£
Interest received	5,207	853
Net cash inflow for returns on investments and servicing of finance	5,207	853

18 **ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS**

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net Cash:			
Cash at bank	852,567	16,917	869,484
Total	852,567	16,917	869,484

19 **ANALYSIS OF DEFERRED INCOME**

(Grants received deferred over the life of the projects)	2023	2022
	£	£
Edmonton United Charity		10,783
Thames Water Trust		3,664
L B Enfield - Training Matter	5,000	5,000
North Central London CCG		34,000
The Mercers Trust		7,000
L B Enfield - HUB/WASH	5,000	5,000
Trust for London		6,750
2022-23 Foodbank Grant	3,500	-
RSA Trust	12,395	9,000
Enfield Voluntary Action-Benefits Advice		-
Co-op Community Fund	2,674	2,674
L.B. Enfield - Housing Legal Services	25,000	25,000
Other Projects & Operational Grants	2,202	2,869
	55,771	111,740

Appendix A - FRS 102 disclosures for the 12 months ended 31 March 2023

Pension cost note

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2023/24 accounting year, the contributions to the Plan for the year ending 31 March 2024 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. The 31 March 2022 valuation is currently underway and a new schedule of contributions will be put in place at its completion.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2023 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037. The 31 March 2022 valuation is currently underway.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 12 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

The major assumptions used by the actuary were (in nominal terms) as follows:

	As at 31/03/2023	As at 31/03/2022
Discount rate	4.80%	2.80%
Inflation assumption (RPI)	3.30%	3.70%
Inflation assumption (CPI)	2.85%	3.25%
Revaluation of deferred pensions in excess of GMP	2.85%	3.25%
Pension in payment increases of:		
- CPI or 5% p.a. if less	2.85%	3.25%
- CPI inflation since retirement or 5% p.a. compound if less	2.85%	3.25%
- CPI or 3% p.a. if less	2.50%	2.70%
Commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

	As at 31/03/2023	As at 31/03/2022
Assumed life expectancies on retirement at age 65 are:		
Retiring today - Males	20.8	21.3
Retiring today - Females	23.6	24.2
Retiring in 20 years time - Males	22.0	22.6
Retiring in 20 years time - Females	24.7	25.7

	Value at 31/03/2023 £000s	Value at 31/03/2022 £000s
The assets in the Plan were:		
Multi asset funds	24,903	68,955
Structured equity and LDI	35,116	27,488
Cash	726	5,771
Fair value of Plan assets	**60,745**	**102,214**
The actual return on assets over the period was:	**(37,084)**	**5,301**
Present value of funded obligations	111,169	148,768
Fair value of Plan assets	60,745	102,214
Surplus/(deficit) in funded scheme	**(50,424)**	**(46,554)**
Present value of unfunded obligations	0	0
Unrecognised actuarial gains (losses)	0	0
Adjustment in respect of asset ceiling	0	0
Net liability in balance sheet	**50,424**	**46,554**

Reconciliation of opening and closing balances of the present value of the defined benefit obligation

	31/03/2023 £000s	31/03/2022 £000s
Benefit obligation at beginning of year	148,768	161,415
Current service cost	832	771
Interest cost	4,074	3,346
Contributions by Plan participants	0	0
Actuarial (gains)/losses	(35,041)	(11,745)
Benefits paid and expenses	(7,464)	(5,019)
Past service cost	0	0
Settlements	0	0
Business combinations	0	0
Exchange rate	0	0
Benefit obligation at end of year	**111,169**	**148,768**

Reconciliation of opening and closing balances of the fair value of Plan assets

	31/03/2023 £000s	31/03/2022 £000s
Fair value of Plan assets at beginning of year	102,214	99,353
Interest income on Plan assets	2,801	2,061
Return on assets, excluding interest income	(39,885)	3,240
Contributions by employers	3,079	2,579
Contributions by Plan participants	0	0
Benefits paid and expenses	(7,464)	(5,019)
Business combinations	0	0
Settlements	0	0
Exchange rate	0	0
Fair value of Plan assets at end of year	**60,745**	**102,214**

The amounts recognised in profit or loss:

	31/03/2023 £000s	31/03/2022 £000s
Service cost - inc. current & past service costs, settlements	0	0
Service cost - administrative cost	832	771
Net interest on the net defined benefit liability	1,273	1,285
Total expense	**2,105**	**2,056**

Remeasurements of the net defined benefit liability (asset) to be shown in OCI:

	31/03/2023 £000s	31/03/2022 £000s
Actuarial (gains)/losses on the liabilities	(35,041)	(11,745)
Return on assets, excluding interest income	39,885	(3,240)
Changes in the effect of the asset ceiling excluding interest income	0	0
Total remeasurement of the net defined benefit liability (asset) to	**4,844**	**(14,985)**

ENFIELD CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2023

ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

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ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

Directors and Trustees:		J G Hopwood (Chairman) R Choudhury C Byamukama M Rodin (Treasurer) J Hecker A Chakrabortty J P Daniel T Edghill A Shah (resigned April 2023) E D Appleby J J Donnelly J Byrne (appointed July 2023)
Secretary and Chief Executive	-	N Anyanwu
Company Registration Number	-	3626139
Charity Registration Number	-	1072841
Registered Office	-	Unit 3 5 Vincent House 2e Nags Head Road Enfield EN3 7FN
Auditors	-	Liles Morris Ltd Chartered Accountants & Statutory Auditors First Floor 80 Coombe Road Surrey KT3 4QS
Bankers	-	Barclays Bank Plc CAF Bank
Website	-	www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)

Directors' and Trustees' Report for the year ended 31 March 2023

The trustees present their report and financial statements for the year ended 31 March 2023. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

Structure, Governance and Management

Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2023 there were 11 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

Volunteers

Citizens Advice Enfield has over 15 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as individuals and others' donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councillors place in the importance and quality of what we do within the Borough.

Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London.

Objectives and Activities

Objectives

The aims of the Citizens Advice nationally are:

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

Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights. We provide information, advice and educational services within the London Borough of Enfield. We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 256 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

Activities

The Trustees have agreed the following strategic objectives which are key to the development of the organisation:

Developing Access - The local Citizens Advice will seek to develop new ways of providing advice services to ensure that we are accessible to all. This will include advice at new outreach locations as funding allows.

Developing Sustainable Services - The service will seek to diversify funding to sustain advice services in a challenging economic environment.

Developing Partnership & Communication - The service recognises that the key to meeting the rising demand for advice is to strengthen existing partnerships and work proactively to develop new relationships and models of joint provision.

Developing Volunteers and Staff - The service will prioritise training of new and existing staff and volunteers so that clients can be assured of a continued high quality service.

Developing Funding Opportunities - The service will diversify its funding base so that we are less dependent on funding from statutory bodies.

How activities deliver public benefit
Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

Strategice Report

Achievements and performance
Citizens Advice Enfield helped 4,927 people to resolve over 21,388 problems this year. Local people were helped to claim £1,355,683 in unclaimed benefits and to manage over £6,182,724 debt.
Services were maintained and actually increased in a difficult climate with the COVID pandemic and cost of living crisis.

Financial Review

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other donors and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 December 2024 and are well placed to bid for additional project work as new opportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

Reserves
The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the Incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain temporarily a higher level of reserves than our usual three months reserve policy.

At the year end the charity held unrestricted, undesignated reserves of £389,038 (2022 : £425,515). Designated reserves comprise £150,000 (2022 : £150,000). In addition a further £168,951 (2022 : £99,860) was held in restricted funds.

Subsequent to the year end, trustees have been considering the levels of reserves held, which rose this year for a number of reasons, including unfilled staff positions and not being able to progress internal works to our offices. The contingency and designated funds will be increased in 2023/24 to cover rising costs and possible reductions in funding. Trustees will also revise the Reserves Policy to reflect these issues.

Risk Management
The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

Planning for future periods

We recognise that the cost of living crisis has severely affected our clients even before they could recover from the impact of COVID. As such we received funding from the Enfield Council to support clients in a crisis to administer the Household support fund.We also received some funding from the GLA and London Legal Trust to provide advice to people facing a crisis . We will continue to invest in technology and training to ensure the service is able to respond to the new way of working post COVID 19. We will continue to develop our work advising and supporting residents with long COVID and the digitally excluded. We will continue our work with Enfield Connections to provide disability advice services.We will look at alternative fundraising options to ensure we are able to continue to diversify our funding base.

Employee Involvement

It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out and monthly team meetings and daily short briefing sessions are held.

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must 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 these financial statements, the trustees are required to:

a) select suitable accounting policies and then apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgements and accounting estimates that are reasonable and prudent;
d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
e) 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and intergrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 2 November 2023 and signed on its behalf by:

J Hopwood
Chairman/Trustee

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Opinion

We have audited the financial statements of Enfield Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, Balance Sheet, 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 2023 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 witrh 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 Auditor's 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 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 entity'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 other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. Our responsibility is to read the other information and, in doing so, consider whether the oter information is materially inconsistent with the financial statements or our knowledge obtained iin the course of 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 Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In 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 Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you, if in our opinion:

Matters on which we are required to report by exception (continued)

- adequate accounting records have not been kept; 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees report and from the requirement to prepare a strategic report.

Responsibilities of the trustees

As explained more fully in the trustees responsibilities statement set out on page 4, 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.

Auditor's 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 an auditor's report 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. 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:

- Understanding the legal and regulatory framework applicable to the entity and how the entity is complying with that framework;
- Laws and regulations identified as being of significance in the context of the entity;
- Assessment of the susceptibility of the entity's financial statements to material misstatement, including how fraud might occur;
- Our assessment taking into account the scope and nature of the entity's activities in the effectiveness of its control environment and compliance with the laws and regulations.

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 auditor's 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.

Alison Sanderson FCA
Senior Statutory Auditor, for and on behalf of
Liles Morris Ltd
Chartered Accountants & Statutory Auditors
First Floor
80 Coombe Road
Surrey
KT3 4QS

Date:

ENFIELD CITIZENS ADVICE BUREAU
Company number 3626139
(A company limited by guarantee)

Statement of Financial Activities
including the Income & Expenditure account
For the year ended 31 March 2023

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
Incoming Resources						
Donations		179			179	5,660
Charitable Activities	2	342,230		633,648	975,878	1,053,521
Other Trading Activities	3	-		-	-	52,859
Government Grants - Job Retention Scheme		-			-	1,675
Investment Income - Bank Interest		5,207			5,207	853
Other Income		7			7	4,478
Total incoming resources		347,623	-	633,648	981,271	1,119,046
Resources Expended:						
Charitable activities	4,5	384,101		564,557	948,658	1,035,044
Total resources expended		384,101		564,557	948,658	1,035,044
Net Income/(Outgoing) Resources before transfers		(36,478)	-	69,091	32,613	84,002
Transfers between funds		(87,106)		87,106	-	-
Net movement in funds/Net income/ (expenditure) for the year						
Balance brought forward at 1 April 2022		425,516	150,000	99,860	675,376	591,374
Balance Carried Forward	13	301,932	150,000	256,057	707,989	675,376

Other trading activities comprised income from a charity shop that has been discontinued.

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Balance Sheet at 31 March 2023

	Notes	2023		2022	
		£	£	£	£
Fixed Assets					
Tangible assets	9		-		2,416
Current Assets					
Debtors	10	79,717		108,645	
Cash at bank and in hand		869,484		852,567	
		949,201		961,212	
Less Creditors: Amounts falling due within one year	11	(162,404)		(194,865)	
Net Current Assets			786,797		766,347
Total Assets Less Current Liabilities			786,797		768,763
Less Creditors: Amounts falling due after more than one year	12 & 15		(78,808)		(93,387)
Net Assets			707,989		675,376
Funds					
Unrestricted & Designated funds:					
Contingency funds			120,000		120,000
Designated funds			150,000		150,000
General funds			181,932		305,516
			451,932		575,516
Restricted fund	13		256,057		99,860
Total Funds	13		707,989		675,376

The financial statements are prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

These financial statements were authorised by the Trustees on 2 November 2023, and were signed

J Hopwood
Chairman/Trustee

M Rodin
Treasurer/Trustee

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2023

	Note	2023 £	2022 £
Net cash inflow/(outflow) from operating activities	16	11,710	159,041
Returns on investments and servicing of finance	17	5,207	853
Increase/(decrease) in cash in the period		16,917	159,894
Reconciliation of net cash flow to movement in net debt	18		
Increase/(decrease) in cash in the period		16,917	159,894
Movement in net debt in the period		16,917	159,894
Cash and Cash Equivalents at the start of the Year		852,567	692,673
Cash and Cash Equivalents at the end of the Year		869,484	852,567

The notes on pages 10-16 form part of the accounts

1) Accounting Policies

(a) Basis of preparation

These financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) (effective 1 January 2019)-((Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s)

The financial statements have been prepared on a going concern basis. In arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts. There are no material uncertainties noted during the decision process.

(b) Incoming resources

Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient realiability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.
Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

(c) Resources expended

Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

(d) Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment - 25% on cost

(e) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.
All other funds are unrestricted funds.

(f) Pensions

The charity operates a defined contribution scheme.
Contributions to the scheme are based on applicable pension costs in the organisation taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.

(f) Pensions (Contd)

The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in note 15 and the annexe to the accounts.

(g) **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.

(h) **Cash at bank and in hand**
Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.

(i) **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.

2) **Charitable Activities**

	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
L.B. Enfield - Core	342,230		342,230	340,000
L.B. Enfield - Brexit Project			-	21,135
L.B. Enfield - Disability Project			-	28,500
L.B. Enfield-Childrens Centre		45,000	45,000	45,000
L.B. Enfield - COVID 19 Fund		3,384	3,384	-
L.B. Enfield-Housing Project		50,000	50,000	25,000
L.B. Enfield - Life After Loss Project			-	52,710
L.B. Enfield - Food		18,000	18,000	
L.B. Enfield - GRT Bulgarian		60,000	60,000	-
The Mary Kinross Trust			-	36,500
National Citizens Advice-Help to Claim			-	150,868
National Citziens Advice-Windrush Project			-	585
The Mercers Trust		3,500	3,500	14,000
Enfield Connections			-	31,000
Thames Water Trust		38,208	38,208	34,544
The Henry Smith Charity		40,000	40,000	40,000
Enfield Voluntary Action-Debt Advice		35,262	35,262	31,594
Enfield Voluntary Action-GP Outreach		10,000	10,000	40,000
Enfield Voluntary Action - Cancer Project			-	10,000
Enfield Voluntary Action - Long COVID DI Project			-	6,766
RSA Trust		7,000	7,000	8,000
Big Lottery Fund Grant			-	27,295
North Middx. Hospital-HIV Project		9,000	9,000	16,000
Christian Action		13,406	13,406	13,406
Home Office-Brexit Project		8,484	8,484	31,885
Trust for London		34,250	34,250	20,250
Thomas Deane			-	7,000
Richmond CA - Kickstart Funding			-	13,483
Other Grants			-	8,000
CityBridge		20,000	20,000	-
BGET/FINC		35,114	35,114	-
Disability Advice		61,040	61,040	-
GLA /LLST - Crisis Prevention		8,000	8,000	-
N.C. London ICB - SES Mind		134,000	134,000	-
	342,230	633,648	975,878	1,053,521

3) Other Trading Activities

	Unrestricted funds £	2023 Total £	2022 Total £
Charity Shop Income	-	-	52,859

4) Costs of charitable activities - by fund type

	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
L.B. Enfield - Core	384,101		384,101	377,102
L.B. Enfield-Childrens Centre		53,937	53,937	45,320
L.B. Enfield-Housing Project		49,443	49,443	11,692
L.B. Enfield - Disability Project			-	28,644
L.B. Enfield - Brexit Project			-	21,135
L.B. Enfield - Life After Loss			-	18,968
L.B. Enfield - Food		4,549	4,549	
L.B. Enfield - GRT Bulgarian		26,241	26,241	-
National Citizens Advice-Help to Claim			-	143,070
Christian Action Housing		12,784	12,784	13,406
HIV/Aids Project		21,027	21,027	26,000
Enfield Connections			-	31,000
Enfield Voluntary Action-GP Outreach		51,468	51,468	37,800
Enfield Voluntary Action-Debt Advice		25,604	25,604	30,408
Enfield Voluntary Project - Long COVID		13,320	13,320	
Thames Water Trust		44,770	44,770	34,544
Big Lottery Fund Grant			-	27,295
Trust for London		30,211	30,211	20,250
RSA Trust		1,414	1,414	8,000
Charity Shop Operational Costs			-	73,076
The Henry Smith Charity		32,327	32,327	40,018
The Mercers Trust		7,127	7,127	15,431
Home Office-Brexit Project		8,621	8,621	31,885
BGET/FINC		2,700	2,700	-
Disability Advice		83,265	83,265	-
GLA /LLST - Crisis Prevention		7,439	7,439	-
N.C. London ICB - SES Mind		88,310	88,310	-
	384,101	564,557	948,658	1,035,044

5) Costs of charitable activities - by activity

	Grant Funding/ Operational Services £	2023 Total £	2022 Total £
Core/Operational and General		-	
Advisory Services	362,458	362,458	360,888
Project Specific Advisory Services	564,557	564,557	584,866
Charity Shop Costs	-	-	73,076
Governance Costs (Note 6)	21,643	21,643	16,214
	948,658	948,658	1,035,044

6) Governance

	Unrestricted funds £	2023 Total £	2022 Total £
Auditors Remuneration	4,200	4,200	3,564
Accountancy Charges	-	-	11,520
Legal & Professional Fees	513	513	1,130
Bad debts	13,647	13,647	-
Other	3,283	3,283	-
	21,643	21,643	16,214

8) Staff costs

	2023 Total £	2022 Total £
Wages and salaries	641,123	764,904
Social security costs	58,197	61,469
Pension costs	16,596	14,889
	715,916	841,262

No employee received emoluments of more than £60,000 (2022: Nil). No trustee received any remuneration in respect of their role as trustee. The average monthly number of full time equivalent employees was 21 (2022: 26). This includes the CEO, four managers (2022: 5) and 16 Project & Support staff (2022: 20) The key management personnel of the charity comprise the Trustees and the Chief Executive Officer.The total employee benefits of the key management personnel of the charity were £46,595 (2022: £42,791).

9) Fixed Assets

	Fixtures, Fittings & Equipment £	Total £
Cost		
At 1 April 2022	81,972	81,972
Additions in year	-	-
At 31 March 2023	81,972	81,972
Depreciation		
At 1 April 2022	79,556	79,556
Charge for the year	2,416	2,416
At 31 March 2023	81,972	81,972
Net Book Value 31 March 2023	-	-
Net Book Value 31 March 2022	2,416	2,416

10) Debtors

	2023	2022
	£	£
Trade Debtors	52,153	96,473
Other Debtors and Prepayments	27,564	12,172
	79,717	108,645

11) Creditors: Amounts due within one year

	£	£
Trade Creditors	735	28,968
Other Creditors & social security	73,762	46,391
Accruals and Deferred Income (Refer Note 19)	87,907	119,506
	162,404	194,865

12) Creditors: Amounts more than one year

	£	£
Pension Liability (Refer Note 15)	78,808	93,387

13) Restricted Funds

	Balance 01/04/2022	Movement of Resources Incoming	Movement of Resources Outgoing	Transfer (to)/ from Unrestricted Funds	Balance 31/03/2023
	£	£	£	£	£
L.B. Enfield - Childrens Centre	4,951	45,000	53,937	3,986	-
L.B. Enfield - Disability Project	2,434				2,434
L.B. Enfield - Housing Project	17,787	50,000	49,443		18,344
L.B. Enfield - Food		18,000	4,549		13,451
L.B. Enfield - GRT Bulgarian		60,000	26,241		33,759
Help to Claim	5,763				5,763
The Henry Smith Charity	925	40,000	32,327		8,598
Thames Water Trust	2,913	38,208	44,770	3,649	-
Christian Action	2,808	13,406	12,784		3,430
Enfield Community Transport	2,192				2,192
Home Office-Brexit Project	9,637	8,484	8,621		9,500
RSA Trust	5,706	7,000	1,414		11,292
Enfield Voluntary Action-Debt Advice	17,470	35,262	25,604		27,128
Enfield Voluntary Action-					
GP Outreach	2,200	10,000	51,468	39,268	-
Enfield Voluntary Action - Cancer Project	10,000				10,000
Enfield Voluntary Project - Long COVID					
DI Grant	6,766	3,384	13,320	3,170	-
Thomas Deane	7,000				7,000
The Mercers Trust	-	3,500	7,127	3,627	-
North Middx.Hospital-HIVProject	846	9,000	21,027	11,181	-
Trust for London	462	34,250	30,211		4,501
City Bridge		20,000			20,000
BGET/FINC		35,114	2,700		32,414
Disability Advice		61,040	83,265	22,225	-
GLA /LLST - Crisis Prevention		8,000	7,439		561
N.C. London ICB - SES Mind		134,000	88,310		45,690
	99,860	633,648	564,557	87,106	256,057

13) (Contd)

	Unrestricted Funds £	Designated Funds	Restricted Funds £	Total £
Tangible Fixed Assets	-			-
Net Current Assets	380,740	150,000	256,057	786,797
Creditors due after more than one year	(78,808)			(78,808)
	301,932	150,000	256,057	707,989

14) **Details of funds**

Unrestricted Funds

The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforseen expenditure.

Designated Funds

The Designated Fund was previously set up to provide for future expenses relating to premises and IT requirements.

Restricted Funds

HIV/Aids - Specialist outreach advice at the North Middlesex Hospital and other community locations.

Childrens Centre - Advice and information to families with children under 5 years old.

Thames Water - The provision of money advice to Thames Water customers.

RSA Trust - Outreach advice at Ordnance Road Library, North London General Advice.

National Citizens Advice Help to Claim - Support for people in the early stages of a Universal Credit claim, from application to first payment.

L.B. Enfield (Disability Project) - Advice for disabled people.

The Mercers Trust - Welfare advice for North Enfield Foodbank.

Big Lottery Fund Grant - Universal Credit claimants' advice on benefits and debt.

Trust for London - Housing advice.

L.B. Enfield (Brexit Project) - EU settlement and pre settlement application.

Enfield Voluntary Action - GP Social Prescribing Project

Other Projects and Operational Grants - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

15) **Pension and other post retirement benefits**

The charity participates in the National Association of Citizens Advice Bureaux Pension & Assurance Plan (1991) which is a funded defined benefit arrangement.
The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities.A full actuarial valuation was carried out at 31 March 2023 by a qualified independent actuary, based upon membership data as at 31 March 2019 sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £7,500. The liability to the organisation is as noted in Note 12 in the accounts.

Note

16 **RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

	2023	2022
	£	£
Net (outgoing)\incoming resources	32,613	84,002
Depreciation charges	2,416	2,417
Interest received	(5,207)	(853)
(Increase)/Decrease in debtors	28,928	(7,885)
(Decrease)/Increase in creditors	(47,040)	81,360
Fixed Assets Additions	-	-
Net cash inflow/(outflow) from operating activities	**11,710**	**159,041**

17 **ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

	2023	2022
Returns on investments and servicing of finance	£	£
Interest received	5,207	853
Net cash inflow for returns on investments and servicing of finance	5,207	853

18 **ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS**

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net Cash:			
Cash at bank	852,567	16,917	869,484
Total	852,567	16,917	869,484

19 **ANALYSIS OF DEFERRED INCOME**

(Grants received deferred over the life of the projects)	2023	2022
	£	£
Edmonton United Charity		10,783
Thames Water Trust		3,664
L B Enfield - Training Matter	5,000	5,000
North Central London CCG		34,000
The Mercers Trust		7,000
L B Enfield - HUB/WASH	5,000	5,000
Trust for London		6,750
2022-23 Foodbank Grant	3,500	-
RSA Trust	12,395	9,000
Enfield Voluntary Action-Benefits Advice		-
Co-op Community Fund	2,674	2,674
L.B. Enfield - Housing Legal Services	25,000	25,000
Other Projects & Operational Grants	2,202	2,869
	55,771	111,740

Appendix A - FRS 102 disclosures for the 12 months ended 31 March 2023

Pension cost note

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2023/24 accounting year, the contributions to the Plan for the year ending 31 March 2024 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. The 31 March 2022 valuation is currently underway and a new schedule of contributions will be put in place at its completion.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2023 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037. The 31 March 2022 valuation is currently underway.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 12 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

The major assumptions used by the actuary were (in nominal terms) as follows:

	As at 31/03/2023	As at 31/03/2022
Discount rate	4.80%	2.80%
Inflation assumption (RPI)	3.30%	3.70%
Inflation assumption (CPI)	2.85%	3.25%
Revaluation of deferred pensions in excess of GMP	2.85%	3.25%
Pension in payment increases of:		
- CPI or 5% p.a. if less	2.85%	3.25%
- CPI inflation since retirement or 5% p.a. compound if less	2.85%	3.25%
- CPI or 3% p.a. if less	2.50%	2.70%
Commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

	As at 31/03/2023	As at 31/03/2022
Assumed life expectancies on retirement at age 65 are:		
Retiring today - Males	20.8	21.3
Retiring today - Females	23.6	24.2
Retiring in 20 years time - Males	22.0	22.6
Retiring in 20 years time - Females	24.7	25.7

	Value at 31/03/2023 £000s	Value at 31/03/2022 £000s
The assets in the Plan were:		
Multi asset funds	24,903	68,955
Structured equity and LDI	35,116	27,488
Cash	726	5,771
Fair value of Plan assets	**60,745**	**102,214**
The actual return on assets over the period was:	**(37,084)**	**5,301**
Present value of funded obligations	111,169	148,768
Fair value of Plan assets	60,745	102,214
Surplus/(deficit) in funded scheme	**(50,424)**	**(46,554)**
Present value of unfunded obligations	0	0
Unrecognised actuarial gains (losses)	0	0
Adjustment in respect of asset ceiling	0	0
Net liability in balance sheet	**50,424**	**46,554**

Reconciliation of opening and closing balances of the present value of the defined benefit obligation

	31/03/2023 £000s	31/03/2022 £000s
Benefit obligation at beginning of year	148,768	161,415
Current service cost	832	771
Interest cost	4,074	3,346
Contributions by Plan participants	0	0
Actuarial (gains)/losses	(35,041)	(11,745)
Benefits paid and expenses	(7,464)	(5,019)
Past service cost	0	0
Settlements	0	0
Business combinations	0	0
Exchange rate	0	0
Benefit obligation at end of year	**111,169**	**148,768**

Reconciliation of opening and closing balances of the fair value of Plan assets

	31/03/2023 £000s	31/03/2022 £000s
Fair value of Plan assets at beginning of year	102,214	99,353
Interest income on Plan assets	2,801	2,061
Return on assets, excluding interest income	(39,885)	3,240
Contributions by employers	3,079	2,579
Contributions by Plan participants	0	0
Benefits paid and expenses	(7,464)	(5,019)
Business combinations	0	0
Settlements	0	0
Exchange rate	0	0
Fair value of Plan assets at end of year	**60,745**	**102,214**

The amounts recognised in profit or loss:

	31/03/2023 £000s	31/03/2022 £000s
Service cost - inc. current & past service costs, settlements	0	0
Service cost - administrative cost	832	771
Net interest on the net defined benefit liability	1,273	1,285
Total expense	**2,105**	**2,056**

Remeasurements of the net defined benefit liability (asset) to be shown in OCI:

	31/03/2023 £000s	31/03/2022 £000s
Actuarial (gains)/losses on the liabilities	(35,041)	(11,745)
Return on assets, excluding interest income	39,885	(3,240)
Changes in the effect of the asset ceiling excluding interest income	0	0
Total remeasurement of the net defined benefit liability (asset) to	**4,844**	**(14,985)**

ENFIELD CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1072841

Accounts

ANNUAL REPORT 2021-2022



www.citizensadviceenfield.org.uk

Adviceline: 0808 278 7837

Enfield Citizens Advice Bureau is a charity – 1072841 and a company – 3626139
Registered office – Unit 3, 5 Vincent House, 2e Nags Head Road, Enfield, EN3 7FN

We value diversity, promote equality and challenge discrimination

The Service aims:

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

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Message from the Chair

2021/22 was a very challenging year with the COVID -19 pandemic still around and the government lockdown restrictions in place until July 2021.



We made the decision to keep our remote telephone and webchat service and use socially distanced face-to-face interview appointments only for vulnerable clients. Yet again, our staff team proved to be very resilient in coping with change and were able to reorganise the office to accommodate the social distance face to face appointments. This meant we were able to continue to help the vulnerable clients who needed additional support.

Unfortunately, one of the casualties of the COVID pandemic and all the lockdowns was the impact on the high street. The trustees took the difficult decision to close both of our charity retail shops as the losses were mounting due to the inability to trade during the lockdown.

The COVID pandemic has not fully gone and yet the service and our clients have the new challenge of the cost-of-living crisis to deal with. As Trustees, our job is

to ensure that the Citizens Advice Enfield continues to maintain good governance, and the high-quality standards that we are known for. In addition to this, we have to keep an eye on the emerging risks of cyber-crime and hacking, now more tasks are being done online. With the shops closing, we are working with the CEO to ensure the organisation is still able to source unrestricted funds and remains in a strong sustainable financial position.

I am confident that we will be able to meet the challenges ahead as we have an experienced, strong and stable trustee board and workforce.

As always, I would like to thank my fellow trustees for their time and hard work in supporting the organisation. This year we said goodbye to trustee Councillor Cllr Ian Barnes and we were pleased to welcome Cllr Rick Jewell in his place.

My most grateful thanks must go to all our staff and volunteers who work so hard and give so much of their time to meet the needs of so many local people who are going through such difficult times.

Jeff Hopwood,
Chair of Trustees

"The quality of your advisers was very good in my opinion. Very considerate and human, and I thank you for your help and continued support"



Treasurer's report

This year has been another stable year with regards to the financial statements.

The net results for the year, shows a surplus of c£84k. It is often the case that spend lags behind income, such as when project funding is accessed, it can take time to recruit suitable staff to deliver the project. It must be pointed out that as always, the management continues to monitor cost to ensure that services are delivered in a cost-effective manner. At the same time the organisation continues to seek other income streams for the provision of its services.

Our reserves at the end of the year stands at c£675k which is approximately 65% or 7 months' worth of operating costs. The board together with the CEO have decided to keep this slightly higher level due to the number of major grants coming to an end on 31st March 2022. In order to keep staff employed whilst the CEO works to secure additional funding to enable us to carry on our work to meet our objectives. This additional reserves will also be used to adapt the office premises as required.

I would like to thank Roby Dogwoh our finance officer and Stanley Joseph our auditor and all the staff who have worked tirelessly to ensure we maintain good financial management.

Marion Rodin

Treasurer

Message from the Chief Executive

I would like to start by thanking all the staff, volunteers and supervisors for their commitment and dedication to helping our Enfield residents. They put in a lot of effort to ensuring that we continue to deliver a quality service which enables our clients to find a way forward with their problems. Without them, we would not have been able to do what we do so well.

This year the COVID lockdowns left a few scars. The majority of our volunteer workforce (some of whom had been shielding) chose not to return to volunteering and we struggled to recruit new volunteers as people were still quite cautious about coming out and interacting with other people outside their household. The demand for our service soared to a new high as the pandemic aftermath, the war in Ukraine and the rise in energy prices all combined to push clients already on low incomes into further poverty crisis.

Staff had to quickly respond to the needs of clients. We helped administer the Council's Household Support Fund giving out grants to clients to help with fuel costs and other warm winter payments. We supported Ukrainian refugees and their host families to access benefits and other support provided by the government.

There is never a dull or quiet moment working for an organisation such as the Citizens Advice which helps ordinary people with any kind of social welfare issue.

"Citizens Advice is a great service. They are very professional and knowledgeable. I felt that I was really being listened to and not judged in any way. I would definitely use this service again in the future and would highly recommend to others."

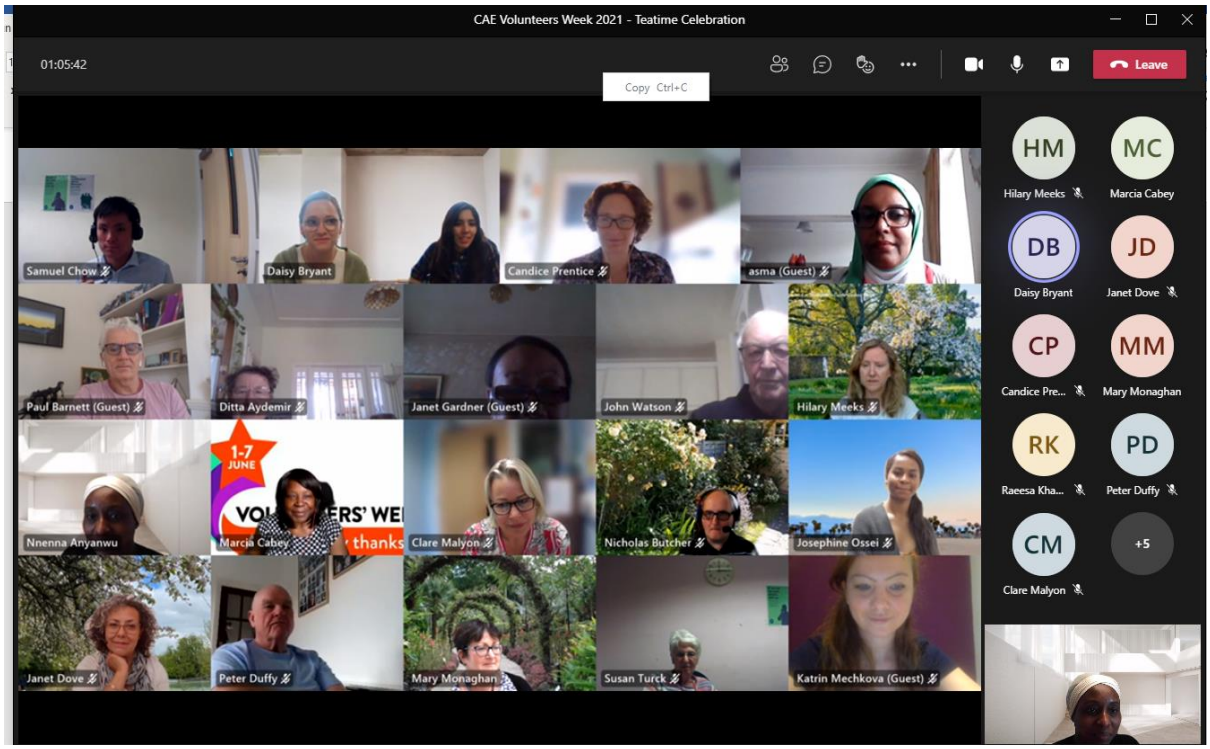
We are very grateful that Enfield Council and all our funders continue to support us through this challenging time as we navigate the new working environment.

I would like to thank the Board of Trustees for their continued support and guidance.

COVID has not gone away and the changes it brought in terms of human patterns of behaviour, work patterns and lifestyles seem to be here to stay. In view of this we are now going through the process of adapting our service to enable us to have better resilience in the future. Our service will remain a telephone triage 5 days a week with face-to-face appointments booked for the most vulnerable clients for whom telephone or webchat is not appropriate. We will continue to work on our accessibility and diversity. We will also continue to build on our outreaches and increase our presence in the community.

Nnenna Anyanwu,
Chief Executive Officer

Staffing and volunteers



Virtual Volunteers Week 2021 celebration

Our volunteers come from all walks of life and bring with them life experience, empathy and most of all a dedication to helping Enfield residents that is unrivalled. Every day they show up for our clients (many of whom are vulnerable) just demonstrates to them what true community spirit is in Enfield and within the Citizens Advice Enfield.

Whether it be frontline advice or back-office admin/reception and IT, or as a Trustee, the quality of service and time commitment our volunteers give is well respected and appreciated across the borough and I am personally proud of what we have been able to achieve together over the last year.

Throughout the year, our volunteers helped our clients navigate through the COVID pandemic, the current cost of living crisis, EU settlement and support Ukrainian refugees. Our volunteer stepped up during the COVID period and in 2022 were awarded the council's '*Trusted Voices Award*' for the work they did.

There have been challenges with recruiting volunteers post COVID. Our team are currently looking at how we can streamline the recruitment and training process so that it meets our needs given the current environment of change.

This year with the pandemic still in place at the start, majority of staff worked from home. We also had to work at half capacity due to the reduction in volunteers. However, we were still able to help similar levels of clients as that of pre-pandemic levels in 2019/20. This is a testament to the dedication and resilient of the staff at the CAE who work as a great team, supporting each other.

We were able to recruit and train two young people on the DWP Kickstart scheme. One of them has now qualified as an assessor.

We sadly had to say goodbye to our shop staff as our shops closed permanently due to poor trading resulting from the COVID pandemic lockdowns.

We appreciate all our dedicated staff and volunteers, old and new, whether at our office in Ponders End or in our shops. Without all of them, we would not be able to deliver our vital services.



I decided to volunteer because I spent most of my working life helping people in one way or another and wanted to continue helping in retirement

Our volunteers are 'Trusted Voices' in the community

Summer picnic



Our Projects

Our Projects

Our advice is for everyone but we design our services so they are proportionate to need, even where the numbers of people affected are small. In the last year, our role in society in helping people get through the pandemic and cost of living crisis was more important than ever and our overarching ambition remains the same as it has always been:

We give people the knowledge and the confidence they need to find a way forward – whoever they are, and whatever their problem.

During 2021-22 we delivered 21 different projects in order to meet the various vulnerabilities our clients presented to us.

Our core advice service has been delivered by telephone and online webchat. The top 3 areas people contacted us for are welfare benefits, debt, and housing. This accounts for approximately 60% of our clients. Each client comes to us with 3-4 problems and we carry out approximately 3 tasks on their behalf e.g. letters, calls, emails, etc. We have maintained our specialist disability, housing, and debt advice project appointments. Our advisers see clients face to face by appointment at our office in Vincent House or at one of our outreach sites e.g. the library, Foodbank or children's centre.

We also continued to deliver our health-related advice services for people affected by COVID, Cancer, TB and HIV.

Life after Loss project – delivered in partnership with Mind in Enfield to respond to the social and emotional problems our clients faced as a result of the COVID pandemic. This project provides clients with mental health and practical solutions to cope with life after their loss from the COVID crisis.

Cancer awareness and Benefits advice to clients who had been diagnosed with cancer. Through this cancer advice service we were also able to attend events to give benefits advice and raise awareness of the importance of getting checked early during the COVID period particularly as research suggested that people were reluctant to contact their GP or go to hospital to get checked out of fear of contracting COVID.

Advice for people with HIV diagnosis. We have an adviser who works from the North Middlesex Hospital with clients who have been diagnosed with HIV, both old and young. It is such a lifeline to people who can sometimes feel as though they have lost hope.

Help to Claim service. We helped 2132 clients with their initial claim for Universal Credit. We helped 1,793 clients with welfare benefits queries, appeals, etc. unfortunately our contract to deliver the Help to claim service came to an end on 31st March 2022 and moved to Citizens Advice Camden.

Foodbank Advice. Another area of advice that was very busy last year was the requests for Foodbank vouchers. Last year we advised 357 clients who needed 484 foodbank vouchers. We helped 271 clients with charity aid grants.

Bulgarian clients. During the year we saw a rise in the number of Bulgarian nationals whose benefits had been stopped unexpectedly and they had been referred to the DWP risk review team for suspected fraud. Our adviser assisted with complaints, pre-action protocol letters and a number of other actions which helped them to challenge the DWP decision. The clients were also at risk of losing their homes as their benefits had been stopped pushing them into rent arrears.

Our work really highlights the level of poverty and inequality in Enfield and the need for more resources to tackle the root causes of poverty.

"I have used the services from CAB in this borough. It can be difficult to get through as I know many people are calling with their problems all the time. But I persevered and got through and the adviser was very thorough and good, and I must say they have been able to sort out my debt problems for me. As a matter of fact I was so stressed and anxious and thanks to the advice and help from Citizens Advice Bureau I felt better."

Citizens Advice Enfield in the Community

Despite a difficult environment, we managed to retain regular services albeit remotely via telephone advice sessions at:

- Ordnance Road Library drop-in funded by the RSA Trust
- The HIV Unit at North Middlesex University Hospital,
- Six children's centres across the borough
- Christian Action Housing Association - delivering debt advice to their residents for rent arrears
- North Enfield Foodbank
- EU Settlement scheme which was delivered from the Edmonton Library and at Vincent House funded by the Home Office with match-funding from Enfield Council

"Contacting CAB & the help they gave helped me out greatly, u can't put a price on peace of mind & that's what they did, made me feel I had someone there who cared & wanted to genuinely help me, thank you CAB".



Our achievements

"With the help I have been getting from Citizens Advice Bureau, I have been finding hope where I could feel that all hope was lost. I got to know much more information that I needed to know which I didn't know about. At the end of the day, all problems are solved, hope and life restored."

This year we helped **6,940** individuals, couples or families on **20,437** occasions and helped them to resolve **25,026** social welfare problems.

We helped clients to claim **£1,607,149** in unclaimed benefits and grants and to manage **£1,858,926** in debts.

This year, enquiries were dominated by:

- Money problems, especially related to benefits or debt
- Housing problems, unaffordable rents, homelessness or disrepair.
- Employment problems
- Requests for foodbank vouchers and charity aid grants
- Bulgarian clients
- Cost of living crisis

This year we have successfully **delivered 21 projects** targeted at specific vulnerable groups from disabilities, EU immigration, housing, COVID recovery HIV, TB, parents of young children (under 5), advice in the Foodbank, cancer and GP social prescribing.

We have **trained 2 young people** under the Kickstart scheme one has gone on to a job in administration elsewhere whilst the other has remained with us as a qualified assessor.

Our Partnerships. We have successfully delivered some of our projects in partnership with Enfield Voluntary Action, Mind in Enfield, Cancer Alliance

charity, Enfield Connections, North Enfield Foodbank, Citizens Advice Royal Courts of Justice and Citizens Advice Barnet.

Our **quality of advice has remained Green** throughout the year. The Citizens Advice Service carries out a rigorous quality assessment process on a quarterly basis to ensure that the local offices continue to deliver a high quality service to clients.

"The adviser was very helpful and they had an interpreter to translate everything she was saying for me. Thank you so much for being there. I don't know what I would have done. "



Research and Campaigns - Prevention is better than Cure

The work of the Citizens Advice Enfield has two aspects. Providing the advice above is one aspect. The other preventative aspect aims to improve the policies that affect people's lives. The work that we do on research and campaigns, helps us to monitor the impact of laws and policies on people's lives.

This year our research and campaigns officer participated in a number of national campaigns notably the Universal Credit £20 uplift and contacted our local MPs about this.

We have also carried out some local campaigns to raise awareness of cancer and the importance of getting checked and research into the social impact of COVID on our clients and their mental health

Our Housing Adviser made a presentation at our Research and Campaigns working group- the Landlord and Tenant forum in July on housing advice.

We highlighted the plight of Bulgarian Nationals who were having their Universal credit benefits stopped and being investigated by the DWP without any explanation. This evidence was brought to light based on our research and data gathering. We queried it with the DWP through our national office and locally but there was no response. We then passed this information to Kate Osamor MP office who took it up and we shared this information with Enfield council housing department. As a result the council has set up a GRT Bulgarian taskforce to monitor and continuously review what is happening in order to support these people.

We continue to work closely with the Housing Department on the roll-out of the Housing Allocations Scheme providing feedback on its impact.

From our client insights, we identified the challenges our clients have with the lack of digital skills to be able to access services which are now majority online and shared our findings with the council in order to proffer suitable solutions to this problem.

"I have never claimed benefits since starting work in 1970 - I am now ill and would not have been able to claim any benefits without the advice and help of Citizens Advice. I am still awaiting a tribunal for disability but would not have been able to get this far without their help - thank you for your advice and help "

3 in 5

People found it easier to manage day-to-day

Our value to this community

Our savings to the public purse include:

£683,959
saved by local government, through reducing homelessness

Maximising the income for those we help prevents more costly intervention.

This helps reduce financial difficulty, promotes inclusion and benefits the economy.

This is only one fraction of our true value. We also:

- help clients negotiate local processes, such as welfare reform changes
- help local authority rent and council tax arrears to be rescheduled, and reduce the associated administrative costs

Looking forward to 2022-23

Looking forward to 2022-23

2022 is already looking difficult for our clients and our service. The cost-of-living crisis is worsening and the war in Ukraine continues. We are still working hard to recover from the aftershocks of COVID. We are well on the way to reshaping and adapting our service to meet the new way of working and responding to the client's needs.

We plan to continue to invest more in technology in order to keep pace with the remote working, client accessibility, etc.

We will continue to develop and invest in our people and encourage local people volunteer with us whilst we train and equip them with the necessary skills to deliver advice and administration services.

We will be doing more in the community now that things have opened up again. We have recruited community liaison volunteers for this purpose.

We plan to review our fundraising strategy to position ourselves such that we can attract more unrestricted funds as we no longer have the retail shops.

We are grateful for our funders who have continued to support us during the crisis and I know that 2022/23 will no doubt be full of different and interesting challenges.



Our value to society

For every £1 invested in our service in 2021/22, we generated:

£2.44
in savings to government and public services (fiscal benefits)
Total: £2,586,873

£17.17
in wider economic and social benefits (public value)
Total: £18,199,976

£10.56
in financial value to the people we help (specific outcomes to individuals)
Total: £11,188,862

Our impact

Nearly 1 in 2
had more money or control of their finances

3 in 10
found it easier to do their job or find a job

2 in 5
had a more secure housing situation

Nearly 1 in 2
felt they had better relationships with others

Nearly 1 in 2
felt their physical health had improved

3 in 5
found it easier to manage day-to-day

Outcomes and impact research, 2020

THANK YOU

Citizens Advice Enfield would like to thank all those who have contributed to the service through their financial support, volunteering or supported the service in other ways. We would not be able to operate without your support:

London Borough of Enfield

Christian Action

Citizens Advice National Office

Enfield Voluntary Action

Enfield Connections

North Middlesex Hospital

North Central London CCG

Power to Change

Peter Holland

RSA Trust

Royal Free Charitable Trust

The National Lottery through the Big Lottery Fund

The Mercers Company

The Mary Kinross Charitable Trust

The Henry Smith Charity

Thames Water Trust Fund

Trust for London

The Home Office

Thomas Deane Trust

The Clothworkers Foundation

All our Trustees, Volunteers and Staff

www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

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ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

Directors and Trustees:	J G Hopwood (Chairman) R Choudhury C Byamukama M Rodin (Treasurer) J Hecker J B Steven (To 13 August 2021) A Chakrabortty J P Daniel T Edghill A Shah E D Appleby J J Donnelly I D Barnes (To 13 August 2021)
Secretary and Chief Executive	N Anyanwu
Company Registration Number	3626139
Charity Registration Number	1072841
Registered Office	Unit 3 5 Vincent House 2e Nags Head Road Enfield EN3 7FN
Auditors	Liles Morris Ltd Chartered Accountants & Statutory Auditors First Floor 80 Coombe Road Surrey KT3 4QS
Bankers	Barclays Bank Plc CAF Bank
Website	www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)

Directors' and Trustees' Report for the year ended 31 March 2022

The trustees present their report and financial statements for the year ended 31 March 2022. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

Structure, Governance and Management

Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2022 there were 13 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

Volunteers

Citizens Advice Enfield has over 20 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as individuals and others' donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councillors place in the importance and quality of what we do within the Borough.

Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London.

Objectives and Activities

Objectives

The aims of the Citizens Advice nationally are:

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

Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights. We provide information, advice and educational services within the London Borough of Enfield. We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 257 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

Activities

The Trustees have agreed that the following strategic objectives which are key to the development of the organisation:

Developing Access - The local Citizens Advice will seek to develop new ways of providing advice services to ensure that we are accessible to all. This will include advice at new outreach locations as funding allows.

Developing Sustainable Services - The service will seek to diversify funding to sustain advice services in a challenging economic environment.

Developing Partnership & Communication - The service recognises that the key to meeting the rising demand for advice is to strengthen existing partnerships and work proactively to develop new relationships and models of joint provision.

Developing Volunteers and Staff - The service will prioritise training of new and existing staff and volunteers so that clients can be assured of a continued high quality service.

Developing Funding Opportunities - The service will diversify its funding base so that we are less dependent on funding from statutory bodies. This will include diversifying by means of charitable trading.

How activities deliver public benefit
Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

Achievements and performance
Citizens Advice Enfield helped 6,940 people to resolve over 25,026 problems this year. Local people were helped to claim £1,858,926 in unclaimed benefits and to manage over £1,607,000 of debt.
Services were maintained and actually increased in a difficult climate with the COVID pandemic and cost of living crisis.

Financial Review

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other donors and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 March 2023 and are well placed to bid for additional project work as new opportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

Reserves
The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the Incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain temporarily a higher level of reserves than our usual three months reserve policy.

Risk Management
The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

Planning for future periods

We recognise the need to make stronger links between advice on social and welfare issues and mental health post COVID. As such we received funding from the NC London CCG to develop a pilot project delivering advice and mental health counselling in partnership with Mind in Enfield in the coming year. We will continue to invest in technology and training to ensure the service is able to respond to the new way of working post COVID 19.
We will continue to develop our work advising and supporting residents with long COVID and the digitally excluded.
We will continue our work with Enfield Connections to provide disability advice services. We will look at alternative fundraising options to ensure we are able to continue to diversify our funding base

Employee Involvement

It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out, monthly team meetings and daily short briefings sessions are held. There is an annual staff team building away day to discuss challenges and plans for the future.

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must 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 these financial statements, the trustees are required to:

a) select suitable accounting policies and then apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgements and accounting estimates that are reasonable and prudent;
d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
e) 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

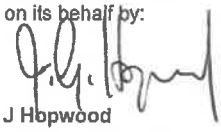
The Trustees are responsible for the maintenance and intergrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 4 November 2022 and signed on its behalf by:



J Hopwood
Chairman/Trustee

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Opinion

We have audited the financial statements of Enfield Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, Balance Sheet, 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 2022 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 witrh 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 Auditor's 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 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 entity'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 tis report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. Our responsibility is to read the other information and, in doing so, consider whether the oter information is materially inconsistent with the financial statements or our knowledge obtained iin the course of 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 Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In 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 Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you, if in our opinion:

Matters on which we are required to report by exception (continued)

- adequate accounting records have not been kept; 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees report and from the requirement to prepare a strategic report.

Responsibilities of the trustees

As explained more fully in the trustees responsibilities statement set out on page 4, 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.

Auditor's 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 an auditor's report 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. 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:

- Understanding the legal and regulatory framework applicable to the entity and how the entity is complying with that framework;
- Laws and regulations identified as being of significance in the context of the entity;
- Assessment of the susceptibility of the entity's financial statements to material misstatement, including how fraud might occur;
- Our assessment taking into account the scope and nature of the entity's activities in the effectiveness of its control environment and compliance with the laws and regulations.

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 auditor's 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.

Alison Sanderson FCA
Senior Statutory Auditor, for and on behalf of
Liles Morris Ltd
Chartered Accountants & Statutory Auditors
First Floor
80 Coombe Road
Surrey
KT3 4QS

Date:

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)

Statement of Financial Activities
For the year ended 31 March 2022

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£
Incoming Resources						
Donations		5,660			5,660	7,038
Charitable Activities	2	397,983		655,538	1,053,521	1,132,211
Other Trading Activities	3	52,859			52,859	68,380
Government Grants - Job Retention Scheme		1,675			1,675	18,447
Investment Income - Bank Interest		853			853	2,038
Other Income		4,478			4,478	-
Total incoming resources		463,508	-	655,538	1,119,046	1,228,114
Resources Expended:						
Charitable activities	4,5	426,917		608,127	1,035,044	1,112,395
Total resources expended		426,917		608,127	1,035,044	1,112,395
Net Income/(Outgoing) Resources before transfers		36,591	-	47,411	84,002	115,719
Transfers between funds		79,396		(79,396)	-	-
Net movement in funds/Net income/ (expenditure) for the year						
Balance brought forward at 1 April 2021		309,529	150,000	131,845	591,374	475,655
Balance Carried Forward	13	425,516	150,000	99,860	675,376	591,374

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Balance Sheet at 31 March 2022

	Notes	2022		2021	
		£	£	£	£
Fixed Assets					
Tangible assets	9		2,416		4,833
Current Assets					
Debtors	10	108,645		100,760	
Cash at bank and in hand		852,567		692,673	
		961,212		793,433	
Less Creditors: Amounts falling due within one year	11	(194,865)		(103,740)	
Net Current Assets			766,347		689,693
Total Assets Less Current Liabilities			768,763		694,526
Less Creditors: Amounts falling due after more than one year	12 & 15		(93,387)		(103,152)
Net Assets			675,376		591,374
Funds					
Unrestricted & Designated funds:					
Contingency funds			120,000		120,000
Designated funds			150,000		150,000
General funds			305,516		189,529
			575,516		459,529
Restricted fund	13		99,860		131,845
Total Funds	13		675,376		591,374

The financial statements are prepared in accordance with the special provisions applicable to companies subjec to the small companies regime.

These financial statements were authorised by the Trustees on 4 November 2022, and were signed on their behalf by:

J Hopwood
Chairman/Trustee

M Rodin
Treasurer/Trustee

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU

CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2022

	Note	2022 £	2021 £
Net cash inflow/(outflow) from operating activities	16	159,041	87,511
Returns on investments and servicing of finance	17	853	2,038
Increase/(decrease) in cash in the period		159,894	89,549
Reconciliation of net cash flow to movement in net debt	18		
Increase/(decrease) in cash in the period		159,894	89,549
Movement in net debt in the period		159,894	89,549
Cash and Cash Equivalents at the start of the Year		692,673	603,124
Cash and Cash Equivalents at the end of the Year		852,567	692,673

The notes on pages 10-16 form part of the accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Notes to the accounts for the year ended 31 March 2022

1) Accounting Policies

(a) Basis of preparation

These financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) (effective 1 January 2019)-((Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s)

The financial statements have been prepared on a going concern basis. In arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts.

(b) Incoming resources

Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient realiability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.
Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

(c) Resources expended

Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

(d) Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment - 25% on cost

(e) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.
All other funds are unrestricted funds.

(f) Pensions

The charity operates a defined contribution scheme.
Contributions to the scheme are based on applicable pension costs in the organisation taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.

(f) Pensions (Contd)

The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in note 15 and the annexe to the accounts.

(g) 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.

(h) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.

(i) 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.

2) Charitable Activities

	Unrestricted funds	Restricted funds	2022 Total	2021 Total
	£	£	£	£
L.B. Enfield - Core	340,000		340,000	340,000
L.B. Enfield - Brexit Project		21,135	21,135	35,000
L.B. Enfield - Disability Project		28,500	28,500	28,500
L.B. Enfield-Childrens Centre		45,000	45,000	45,000
L.B. Enfield - COVID 19 Fund			-	34,572
L.B. Enfield-Housing Project		25,000	25,000	24,999
L.B. Enfield - Life After Loss Project		52,710	52,710	
The Mary Kinross Trust	36,500		36,500	36,500
National Citizens Advice-Energy			-	6,360
National Citizens Advice-Help to Claim		150,868	150,868	147,836
National Citziens Advice-Windrush Project		585	585	975
National Citizens Advice-BEIS			-	4,000
National Citizens Advice-Webchat			-	4,838
The Mercers Trust		14,000	14,000	14,000
Enfield Connections		31,000	31,000	31,000
Thames Water Trust		34,544	34,544	34,544
The Henry Smith Charity		40,000	40,000	40,000
Enfield Voluntary Action-Debt Advice		31,594	31,594	31,594
Enfield Voluntary Action-GP Outreach		40,000	40,000	40,000
Enfield Voluntary Action - Cancer Project		10,000	10,000	-
Enfield Voluntary Action/Royal Free Hospital - Long COVID		6,766	6,766	-
RSA Trust		8,000	8,000	8,000
Big Lottery Fund Grant		27,295	27,295	27,295
Big Lottery Lottery -COVID 19 Response			-	9,051
North Middx. Hospital-HIV Project		16,000	16,000	16,000
Christian Action		13,406	13,406	13,406
Home Office-Brexit Project		31,885	31,885	24,054
Trust for London		20,250	20,250	25,000
Trust for London-COVID Response			-	9,580
Old Enfield Charitable Trust			-	17,000
Thomas Deane		7,000	7,000	7,000
Enfield Community Transport			-	7,608
Power 2 Change-Life After Loss			-	67,499
Richmond CA - Kickstart Funding	13,483		13,483	-
Other Grants	8,000		8,000	1,000
	397,983	655,538	1,053,521	1,132,211

3) Other Trading Activities

	Unrestricted funds £	2022 Total £	2021 Total £
Charity Shop Income	52,859	52,859	68,380

4) Costs of charitable activities - by fund type

	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
L.B. Enfield - Core	353,841		353,841	394,791
L.B. Enfield-Childrens Centre		45,320	45,320	43,164
L.B. Enfield-Housing Project		11,692	11,692	20,520
L.B. Enfield - Disability Project		28,644	28,644	25,922
L.B. Enfield - Brexit Project		30,856	30,856	25,279
L.B. Enfield - Life After Loss		18,968	18,968	-
National Citizens Advice-Help to Claim		146,272	146,272	147,569
Christian Action Housing		13,406	13,406	11,259
HIV/Aids Project		16,000	16,000	22,154
Enfield Connections		31,000	31,000	31,000
Enfield Voluntary Action-GP Outreach		37,800	37,800	40,000
Enfield Voluntary Action-Debt Advice		30,408	30,408	15,310
Thames Water Trust		34,544	34,544	33,887
Big Lottery Fund Grant		27,295	27,295	27,295
Big Lottery Lottery -COVID 19 Response			-	1,900
National Citizens Advice-Webchat		4,000	4,000	1,900
Trust for London-COVID Response		17,769	17,769	1,900
Trust for London		20,250	20,250	25,000
RSA Trust		8,000	8,000	3,771
Charity Shop Operational Costs	73,076		73,076	113,061
The Henry Smith Charity		40,018	40,018	39,057
The Mercers Trust		14,000	14,000	14,000
Old Enfield Charitable Trust			-	17,000
Power 2 Change-Life After Loss			-	36,823
Home Office-Brexit Project		31,885	31,885	14,417
Enfield Community Transport			-	5,416
	426,917	608,127	1,035,044	1,112,395

5) Costs of charitable activities - by activity

	Grant Funding/ Operational Services £	2022 Total £	2021 Total £
Core/Operational and General Advisory Services	360,888	360,888	381,595
Project Specific Advisory Services	584,866	584,866	604,543
Charity Shop Costs	73,076	73,076	113,061
Governance Costs (Note 6)	16,214	16,214	13,196
	1,035,044	1,035,044	1,112,395

6) Governance

	Unrestricted funds £	2022 Total £	2021 Total £
Auditors Remuneration	3,564	3,564	3,240
Accountancy Charges	11,520	11,520	9,760
Legal & Professional Fees	1,130	1,130	196
Meeting and AGM costs		-	-
	16,214	16,214	13,196

8) Staff costs

	2022 Total £	2021 Total £
Wages and salaries	764,904	760,680
Social security costs	61,469	62,503
Pension costs	14,889	55,348
	841,262	878,531

No employee received emoluments of more than £60,000 (2021: Nil). No trustee received any remuneration in respect of their role as trustee. The average monthly number of full time equivalent employees was 26 (2021: 31). This includes the CEO, four managers (2021: 4) and 21 Project & Support staff (2021: 26) The key management personnel of the charity comprise the Trustees and the Chief Executive Officer.The total employee benefits of the key management personnel of the charity were £42,791 (2021: £40,794).

9) Fixed Assets

	Fixtures, Fittings & Equipment £	Total £
Cost		
At 1 April 2021	81,972	81,972
Additions in year	-	-
At 31 March 2022	81,972	81,972
Depreciation		
At 1 April 2021	77,139	77,139
Charge for the year	2,417	2,417
At 31 March 2022	79,556	79,556
Net Book Value 31 March 2022	2,416	2,416
Net Book Value 31 March 2021	4,833	4,833

10) Debtors

	2022	2021
	£	£
Trade Debtors	96,473	49,632
Other Debtors and Prepayments	12,172	51,128
	108,645	100,760

11) Creditors: Amounts due within one year

	£	£
Trade Creditors	28,968	15,711
Other Creditors	46,391	18,507
Accruals and Deferred Income (Refer Note 19)	119,506	69,522
	194,865	103,740

12) Creditors: Amounts more than one year

	£	£
Pension Liability (Refer Note 15)	93,387	103,152

13) Restricted Funds

		Movement of Resources			
	Balance 01/04/2021	Incoming	Outgoing	Tranfer to Unrestricted Funds	Balance 31/03/2022
	£	£	£	£	£
L.B. Enfield-HIV/Aids Project	2,365			2,365	-
L.B. Enfield - Childrens Centre	5,271	45,000	45,320		4,951
L.B. Enfield - Brexit Project	9,721	21,135	30,856		-
L.B. Enfield - Disability Project	2,578	28,500	28,644		2,434
L.B. Enfield - Housing Project	4,479	25,000	11,692		17,787
L.B. Enfield - Life after Loss Project		52,710	18,968	33,742	-
National Citizens Advice-Energy	11,053			11,053	-
National Citizens Advice-					-
Help to Claim	1,167	150,868	146,272		5,763
National Citizens Advice -					-
Windrush Project	975	585		1,560	-
National Citiens Advice-BEIS	4,000		4,000		-
COVID Response Grants	17,769		17,769		-
The Henry Smith Charity	943	40,000	40,018		925
Thames Water Trust	2,913	34,544	34,544		2,913
Christian Action	2,808	13,406	13,406		2,808
Enfield Community Transport	2,192				2,192
Power 2 Change-Life After Loss	30,676			30,676	-
Home Office-Brexit Project	9,637	31,885	31,885		9,637
RSA Trust	5,706	8,000	8,000		5,706
Big Lottery Fund Grant		27,295	27,295		-
Enfield Voluntary Action-Debt Advice	16,284	31,594	30,408		17,470
Enfield Voluntary Action-					-
GP Outreach	-	40,000	37,800		2,200
Enfield Voluntary Action - Cancer Project		10,000			10,000
Enfield Voluntary Action/Royal Free Hospital		6,766			6,766
Enfield Connections		31,000	31,000		-
Thomas Deane		7,000			7,000
The Mercers Trust		14,000	14,000		-
North Middx.Hospital-HIVProject	846	16,000	16,000		846
Trust for London	462	20,250	20,250		462
	131,845	655,538	608,127	79,396	99,860

Transfer to Unrestricted reserves represents transfer of income to match costs in general spending.

13) (Contd)

	Unrestricted Funds £	Designated Funds	Restricted Funds £		Total £
Tangible Fixed Assets	2,416				2,416
Net Current Assets	320,443	150,000	202,517		672,960
	322,859	150,000	202,517	-	675,376

14) Details of funds

Unrestricted Funds

The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforseen expenditure.

Designated Funds

The Designated Fund was previously set up to provide for future expenses relating to premises and IT requirements.

Restricted Funds

HIV/Aids and TB Worker Fund - Specialist outreach advice at the North Middlesex Hospital and other community locations.

Childrens Centre - Advice and information to families with children under 5 years old.

Thames Water - The provision of money advice to Thames Water customers.

RSA Trust - Outreach advice at Ordnance Road Library, North London General Advice.

National Citizens Advice Help to Claim - Support for people in the early stages of a Universal Credit claim from application to first payment.

L.B. Enfield (Disability Project) - Advice for disabled people.

The Mercers Trust - Welfare advice for North Enfield Foodbank.

The Henry Smith Charity - Money and debt advice.

Big Lottery Fund Grant - Universal Credit claimants' advice on benefits and debt.

Trust for London - Housing advice.

L.B. Enfield (Brexit Project) - EU settlement and pre settlement application.

Enfield Voluntary Action - GP and Cancer project

Other Projects and Operational Grants - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

15) Pension and other post retirement benefits

The charity participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a funded defined benefit arrangement.

The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities.A full actuarial valuation was carried out at 31 March 2022 by a qualified independent actuary, based upon membership data as at 31 March 2019. sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £7,500. The liability to the organisation is as noted in Note 12 in the accounts.

Note

16 **RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

	2022	2021
	£	£
Net (outgoing)\incoming resources	84,002	115,719
Depreciation charges	2,417	2,417
Interest received	(853)	(2,038)
(Increase)/Decrease in debtors	(7,885)	(41,478)
(Decrease)/Increase in creditors	81,360	12,891
Fixed Assets Additions	-	-
Net cash inflow/(outflow) from operating activities	**159,041**	**87,511**

17 **ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

	2022	2021
Returns on investments and servicing of finance	£	£
Interest received	853	2,699
Net cash inflow for returns on investments and servicing of finance	853	2,699

18 **ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS**

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
Net Cash:			
Cash at bank	692,673	159,894	852,567
Total	692,673	159,894	852,567

19 **ANALYSIS OF DEFERRED INCOME**

(Grants received deferred over the project life)	2022	2021
	£	£
Edmonton United Charity	10,783	12,072
Thames Water Trust	3,664	3,664
L B Enfield - Training Matter	5,000	5,000
North Central London CCG	34,000	-
The Mercers Trust	7,000	7,000
L B Enfield - HUB/WASH	5,000	5,000
Trust for London	6,750	-
Power 2 Change - Life After Loss		7,501
RSA Trust	9,000	8,000
Enfield Voluntary Action-Benefits Advice		7,000
Co-op Community Fund	2,674	2,674
L.B. Enfield - Housing Legal Services	25,000	
Other Projects & Operational Grants	2,869	3,069
	111,740	60,980

ENFIELD CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

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ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

Directors and Trustees:	J G Hopwood (Chairman) R Choudhury C Byamukama M Rodin (Treasurer) J Hecker J B Steven (To 13 August 2021) A Chakrabortty J P Daniel T Edghill A Shah E D Appleby J J Donnelly I D Barnes (To 13 August 2021)
Secretary and Chief Executive	N Anyanwu
Company Registration Number	3626139
Charity Registration Number	1072841
Registered Office	Unit 3 5 Vincent House 2e Nags Head Road Enfield EN3 7FN
Auditors	Liles Morris Ltd Chartered Accountants & Statutory Auditors First Floor 80 Coombe Road Surrey KT3 4QS
Bankers	Barclays Bank Plc CAF Bank
Website	www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)

Directors' and Trustees' Report for the year ended 31 March 2022

The trustees present their report and financial statements for the year ended 31 March 2022. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

Structure, Governance and Management

Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2022 there were 13 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

Volunteers

Citizens Advice Enfield has over 20 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as individuals and others' donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councillors place in the importance and quality of what we do within the Borough.

Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London.

Objectives and Activities

Objectives

The aims of the Citizens Advice nationally are:

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

Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights. We provide information, advice and educational services within the London Borough of Enfield. We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 257 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

Activities

The Trustees have agreed that the following strategic objectives which are key to the development of the organisation:

Developing Access - The local Citizens Advice will seek to develop new ways of providing advice services to ensure that we are accessible to all. This will include advice at new outreach locations as funding allows.

Developing Sustainable Services - The service will seek to diversify funding to sustain advice services in a challenging economic environment.

Developing Partnership & Communication - The service recognises that the key to meeting the rising demand for advice is to strengthen existing partnerships and work proactively to develop new relationships and models of joint provision.

Developing Volunteers and Staff - The service will prioritise training of new and existing staff and volunteers so that clients can be assured of a continued high quality service.

Developing Funding Opportunities - The service will diversify its funding base so that we are less dependent on funding from statutory bodies. This will include diversifying by means of charitable trading.

How activities deliver public benefit
Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

Achievements and performance
Citizens Advice Enfield helped 6,940 people to resolve over 25,026 problems this year. Local people were helped to claim £1,858,926 in unclaimed benefits and to manage over £1,607,000 of debt.
Services were maintained and actually increased in a difficult climate with the COVID pandemic and cost of living crisis.

Financial Review

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other donors and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 March 2023 and are well placed to bid for additional project work as new opportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

Reserves
The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the Incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain temporarily a higher level of reserves than our usual three months reserve policy.

Risk Management
The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

Planning for future periods

We recognise the need to make stronger links between advice on social and welfare issues and mental health post COVID. As such we received funding from the NC London CCG to develop a pilot project delivering advice and mental health counselling in partnership with Mind in Enfield in the coming year. We will continue to invest in technology and training to ensure the service is able to respond to the new way of working post COVID 19.
We will continue to develop our work advising and supporting residents with long COVID and the digitally excluded.
We will continue our work with Enfield Connections to provide disability advice services. We will look at alternative fundraising options to ensure we are able to continue to diversify our funding base

Employee Involvement

It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out, monthly team meetings and daily short briefings sessions are held. There is an annual staff team building away day to discuss challenges and plans for the future.

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must 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 these financial statements, the trustees are required to:

a) select suitable accounting policies and then apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgements and accounting estimates that are reasonable and prudent;
d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
e) 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

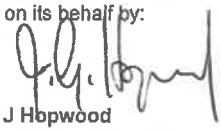
The Trustees are responsible for the maintenance and intergrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 4 November 2022 and signed on its behalf by:



J Hopwood
Chairman/Trustee

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Opinion

We have audited the financial statements of Enfield Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, Balance Sheet, 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 2022 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 witrh 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 Auditor's 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 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 entity'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 tis report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. Our responsibility is to read the other information and, in doing so, consider whether the oter information is materially inconsistent with the financial statements or our knowledge obtained iin the course of 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 Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In 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 Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you, if in our opinion:

Matters on which we are required to report by exception (continued)

- adequate accounting records have not been kept; 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees report and from the requirement to prepare a strategic report.

Responsibilities of the trustees

As explained more fully in the trustees responsibilities statement set out on page 4, 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.

Auditor's 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 an auditor's report 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. 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:

- Understanding the legal and regulatory framework applicable to the entity and how the entity is complying with that framework;
- Laws and regulations identified as being of significance in the context of the entity;
- Assessment of the susceptibility of the entity's financial statements to material misstatement, including how fraud might occur;
- Our assessment taking into account the scope and nature of the entity's activities in the effectiveness of its control environment and compliance with the laws and regulations.

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 auditor's 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.

Alison Sanderson FCA
Senior Statutory Auditor, for and on behalf of
Liles Morris Ltd
Chartered Accountants & Statutory Auditors
First Floor
80 Coombe Road
Surrey
KT3 4QS

Date:

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)

Statement of Financial Activities
For the year ended 31 March 2022

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£
Incoming Resources						
Donations		5,660			5,660	7,038
Charitable Activities	2	397,983		655,538	1,053,521	1,132,211
Other Trading Activities	3	52,859			52,859	68,380
Government Grants - Job Retention Scheme		1,675			1,675	18,447
Investment Income - Bank Interest		853			853	2,038
Other Income		4,478			4,478	-
Total incoming resources		463,508	-	655,538	1,119,046	1,228,114
Resources Expended:						
Charitable activities	4,5	426,917		608,127	1,035,044	1,112,395
Total resources expended		426,917		608,127	1,035,044	1,112,395
Net Income/(Outgoing) Resources before transfers		36,591	-	47,411	84,002	115,719
Transfers between funds		79,396		(79,396)	-	-
Net movement in funds/Net income/ (expenditure) for the year						
Balance brought forward at 1 April 2021		309,529	150,000	131,845	591,374	475,655
Balance Carried Forward	13	425,516	150,000	99,860	675,376	591,374

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Balance Sheet at 31 March 2022

	Notes	2022		2021	
		£	£	£	£
Fixed Assets					
Tangible assets	9		2,416		4,833
Current Assets					
Debtors	10	108,645		100,760	
Cash at bank and in hand		852,567		692,673	
		961,212		793,433	
Less Creditors: Amounts falling due within one year	11	(194,865)		(103,740)	
Net Current Assets			766,347		689,693
Total Assets Less Current Liabilities			768,763		694,526
Less Creditors: Amounts falling due after more than one year	12 & 15		(93,387)		(103,152)
Net Assets			675,376		591,374
Funds					
Unrestricted & Designated funds:					
Contingency funds			120,000		120,000
Designated funds			150,000		150,000
General funds			305,516		189,529
			575,516		459,529
Restricted fund	13		99,860		131,845
Total Funds	13		675,376		591,374

The financial statements are prepared in accordance with the special provisions applicable to companies subjec to the small companies regime.

These financial statements were authorised by the Trustees on 4 November 2022, and were signed on their behalf by:

J Hopwood
Chairman/Trustee

M Rodin
Treasurer/Trustee

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU

CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2022

	Note	2022 £	2021 £
Net cash inflow/(outflow) from operating activities	16	159,041	87,511
Returns on investments and servicing of finance	17	853	2,038
Increase/(decrease) in cash in the period		159,894	89,549
Reconciliation of net cash flow to movement in net debt	18		
Increase/(decrease) in cash in the period		159,894	89,549
Movement in net debt in the period		159,894	89,549
Cash and Cash Equivalents at the start of the Year		692,673	603,124
Cash and Cash Equivalents at the end of the Year		852,567	692,673

The notes on pages 10-16 form part of the accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Notes to the accounts for the year ended 31 March 2022

1) Accounting Policies

(a) Basis of preparation

These financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) (effective 1 January 2019)-((Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s)

The financial statements have been prepared on a going concern basis. In arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts.

(b) Incoming resources

Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient realiability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.
Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

(c) Resources expended

Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

(d) Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment - 25% on cost

(e) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.
All other funds are unrestricted funds.

(f) Pensions

The charity operates a defined contribution scheme.
Contributions to the scheme are based on applicable pension costs in the organisation taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.

(f) Pensions (Contd)

The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in note 15 and the annexe to the accounts.

(g) 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.

(h) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.

(i) 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.

2) Charitable Activities

	Unrestricted funds	Restricted funds	2022 Total	2021 Total
	£	£	£	£
L.B. Enfield - Core	340,000		340,000	340,000
L.B. Enfield - Brexit Project		21,135	21,135	35,000
L.B. Enfield - Disability Project		28,500	28,500	28,500
L.B. Enfield-Childrens Centre		45,000	45,000	45,000
L.B. Enfield - COVID 19 Fund			-	34,572
L.B. Enfield-Housing Project		25,000	25,000	24,999
L.B. Enfield - Life After Loss Project		52,710	52,710	
The Mary Kinross Trust	36,500		36,500	36,500
National Citizens Advice-Energy			-	6,360
National Citizens Advice-Help to Claim		150,868	150,868	147,836
National Citziens Advice-Windrush Project		585	585	975
National Citizens Advice-BEIS			-	4,000
National Citizens Advice-Webchat			-	4,838
The Mercers Trust		14,000	14,000	14,000
Enfield Connections		31,000	31,000	31,000
Thames Water Trust		34,544	34,544	34,544
The Henry Smith Charity		40,000	40,000	40,000
Enfield Voluntary Action-Debt Advice		31,594	31,594	31,594
Enfield Voluntary Action-GP Outreach		40,000	40,000	40,000
Enfield Voluntary Action - Cancer Project		10,000	10,000	-
Enfield Voluntary Action/Royal Free Hospital - Long COVID		6,766	6,766	-
RSA Trust		8,000	8,000	8,000
Big Lottery Fund Grant		27,295	27,295	27,295
Big Lottery Lottery -COVID 19 Response			-	9,051
North Middx. Hospital-HIV Project		16,000	16,000	16,000
Christian Action		13,406	13,406	13,406
Home Office-Brexit Project		31,885	31,885	24,054
Trust for London		20,250	20,250	25,000
Trust for London-COVID Response			-	9,580
Old Enfield Charitable Trust			-	17,000
Thomas Deane		7,000	7,000	7,000
Enfield Community Transport			-	7,608
Power 2 Change-Life After Loss			-	67,499
Richmond CA - Kickstart Funding	13,483		13,483	-
Other Grants	8,000		8,000	1,000
	397,983	655,538	1,053,521	1,132,211

3) Other Trading Activities

	Unrestricted funds £	2022 Total £	2021 Total £
Charity Shop Income	52,859	52,859	68,380

4) Costs of charitable activities - by fund type

	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
L.B. Enfield - Core	353,841		353,841	394,791
L.B. Enfield-Childrens Centre		45,320	45,320	43,164
L.B. Enfield-Housing Project		11,692	11,692	20,520
L.B. Enfield - Disability Project		28,644	28,644	25,922
L.B. Enfield - Brexit Project		30,856	30,856	25,279
L.B. Enfield - Life After Loss		18,968	18,968	-
National Citizens Advice-Help to Claim		146,272	146,272	147,569
Christian Action Housing		13,406	13,406	11,259
HIV/Aids Project		16,000	16,000	22,154
Enfield Connections		31,000	31,000	31,000
Enfield Voluntary Action-GP Outreach		37,800	37,800	40,000
Enfield Voluntary Action-Debt Advice		30,408	30,408	15,310
Thames Water Trust		34,544	34,544	33,887
Big Lottery Fund Grant		27,295	27,295	27,295
Big Lottery Lottery -COVID 19 Response			-	1,900
National Citizens Advice-Webchat		4,000	4,000	1,900
Trust for London-COVID Response		17,769	17,769	1,900
Trust for London		20,250	20,250	25,000
RSA Trust		8,000	8,000	3,771
Charity Shop Operational Costs	73,076		73,076	113,061
The Henry Smith Charity		40,018	40,018	39,057
The Mercers Trust		14,000	14,000	14,000
Old Enfield Charitable Trust			-	17,000
Power 2 Change-Life After Loss			-	36,823
Home Office-Brexit Project		31,885	31,885	14,417
Enfield Community Transport			-	5,416
	426,917	608,127	1,035,044	1,112,395

5) Costs of charitable activities - by activity

	Grant Funding/ Operational Services £	2022 Total £	2021 Total £
Core/Operational and General Advisory Services	360,888	360,888	381,595
Project Specific Advisory Services	584,866	584,866	604,543
Charity Shop Costs	73,076	73,076	113,061
Governance Costs (Note 6)	16,214	16,214	13,196
	1,035,044	1,035,044	1,112,395

6) Governance

	Unrestricted funds £	2022 Total £	2021 Total £
Auditors Remuneration	3,564	3,564	3,240
Accountancy Charges	11,520	11,520	9,760
Legal & Professional Fees	1,130	1,130	196
Meeting and AGM costs		-	-
	16,214	16,214	13,196

8) Staff costs

	2022 Total £	2021 Total £
Wages and salaries	764,904	760,680
Social security costs	61,469	62,503
Pension costs	14,889	55,348
	841,262	878,531

No employee received emoluments of more than £60,000 (2021: Nil). No trustee received any remuneration in respect of their role as trustee. The average monthly number of full time equivalent employees was 26 (2021: 31). This includes the CEO, four managers (2021: 4) and 21 Project & Support staff (2021: 26) The key management personnel of the charity comprise the Trustees and the Chief Executive Officer.The total employee benefits of the key management personnel of the charity were £42,791 (2021: £40,794).

9) Fixed Assets

	Fixtures, Fittings & Equipment £	Total £
Cost		
At 1 April 2021	81,972	81,972
Additions in year	-	-
At 31 March 2022	81,972	81,972
Depreciation		
At 1 April 2021	77,139	77,139
Charge for the year	2,417	2,417
At 31 March 2022	79,556	79,556
Net Book Value 31 March 2022	2,416	2,416
Net Book Value 31 March 2021	4,833	4,833

10) Debtors

	2022	2021
	£	£
Trade Debtors	96,473	49,632
Other Debtors and Prepayments	12,172	51,128
	108,645	100,760

11) Creditors: Amounts due within one year

	£	£
Trade Creditors	28,968	15,711
Other Creditors	46,391	18,507
Accruals and Deferred Income (Refer Note 19)	119,506	69,522
	194,865	103,740

12) Creditors: Amounts more than one year

	£	£
Pension Liability (Refer Note 15)	93,387	103,152

13) Restricted Funds

		Movement of Resources			
	Balance 01/04/2021	Incoming	Outgoing	Tranfer to Unrestricted Funds	Balance 31/03/2022
	£	£	£	£	£
L.B. Enfield-HIV/Aids Project	2,365			2,365	-
L.B. Enfield - Childrens Centre	5,271	45,000	45,320		4,951
L.B. Enfield - Brexit Project	9,721	21,135	30,856		-
L.B. Enfield - Disability Project	2,578	28,500	28,644		2,434
L.B. Enfield - Housing Project	4,479	25,000	11,692		17,787
L.B. Enfield - Life after Loss Project		52,710	18,968	33,742	-
National Citizens Advice-Energy	11,053			11,053	-
National Citizens Advice-					-
Help to Claim	1,167	150,868	146,272		5,763
National Citizens Advice -					-
Windrush Project	975	585		1,560	-
National Citiens Advice-BEIS	4,000		4,000		-
COVID Response Grants	17,769		17,769		-
The Henry Smith Charity	943	40,000	40,018		925
Thames Water Trust	2,913	34,544	34,544		2,913
Christian Action	2,808	13,406	13,406		2,808
Enfield Community Transport	2,192				2,192
Power 2 Change-Life After Loss	30,676			30,676	-
Home Office-Brexit Project	9,637	31,885	31,885		9,637
RSA Trust	5,706	8,000	8,000		5,706
Big Lottery Fund Grant		27,295	27,295		-
Enfield Voluntary Action-Debt Advice	16,284	31,594	30,408		17,470
Enfield Voluntary Action-					-
GP Outreach	-	40,000	37,800		2,200
Enfield Voluntary Action - Cancer Project		10,000			10,000
Enfield Voluntary Action/Royal Free Hospital		6,766			6,766
Enfield Connections		31,000	31,000		-
Thomas Deane		7,000			7,000
The Mercers Trust		14,000	14,000		-
North Middx.Hospital-HIVProject	846	16,000	16,000		846
Trust for London	462	20,250	20,250		462
	131,845	655,538	608,127	79,396	99,860

Transfer to Unrestricted reserves represents transfer of income to match costs in general spending.

13) (Contd)

	Unrestricted Funds £	Designated Funds	Restricted Funds £		Total £
Tangible Fixed Assets	2,416				2,416
Net Current Assets	320,443	150,000	202,517		672,960
	322,859	150,000	202,517	-	675,376

14) Details of funds

Unrestricted Funds

The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforseen expenditure.

Designated Funds

The Designated Fund was previously set up to provide for future expenses relating to premises and IT requirements.

Restricted Funds

HIV/Aids and TB Worker Fund - Specialist outreach advice at the North Middlesex Hospital and other community locations.

Childrens Centre - Advice and information to families with children under 5 years old.

Thames Water - The provision of money advice to Thames Water customers.

RSA Trust - Outreach advice at Ordnance Road Library, North London General Advice.

National Citizens Advice Help to Claim - Support for people in the early stages of a Universal Credit claim from application to first payment.

L.B. Enfield (Disability Project) - Advice for disabled people.

The Mercers Trust - Welfare advice for North Enfield Foodbank.

The Henry Smith Charity - Money and debt advice.

Big Lottery Fund Grant - Universal Credit claimants' advice on benefits and debt.

Trust for London - Housing advice.

L.B. Enfield (Brexit Project) - EU settlement and pre settlement application.

Enfield Voluntary Action - GP and Cancer project

Other Projects and Operational Grants - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

15) Pension and other post retirement benefits

The charity participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a funded defined benefit arrangement.

The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities.A full actuarial valuation was carried out at 31 March 2022 by a qualified independent actuary, based upon membership data as at 31 March 2019. sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £7,500. The liability to the organisation is as noted in Note 12 in the accounts.

Note

16 **RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

	2022	2021
	£	£
Net (outgoing)\incoming resources	84,002	115,719
Depreciation charges	2,417	2,417
Interest received	(853)	(2,038)
(Increase)/Decrease in debtors	(7,885)	(41,478)
(Decrease)/Increase in creditors	81,360	12,891
Fixed Assets Additions	-	-
Net cash inflow/(outflow) from operating activities	**159,041**	**87,511**

17 **ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

	2022	2021
Returns on investments and servicing of finance	£	£
Interest received	853	2,699
Net cash inflow for returns on investments and servicing of finance	853	2,699

18 **ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS**

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
Net Cash:			
Cash at bank	692,673	159,894	852,567
Total	692,673	159,894	852,567

19 **ANALYSIS OF DEFERRED INCOME**

(Grants received deferred over the project life)	2022	2021
	£	£
Edmonton United Charity	10,783	12,072
Thames Water Trust	3,664	3,664
L B Enfield - Training Matter	5,000	5,000
North Central London CCG	34,000	-
The Mercers Trust	7,000	7,000
L B Enfield - HUB/WASH	5,000	5,000
Trust for London	6,750	-
Power 2 Change - Life After Loss		7,501
RSA Trust	9,000	8,000
Enfield Voluntary Action-Benefits Advice		7,000
Co-op Community Fund	2,674	2,674
L.B. Enfield - Housing Legal Services	25,000	
Other Projects & Operational Grants	2,869	3,069
	111,740	60,980

ENFIELD CITIZENS ADVICE BUREAUX

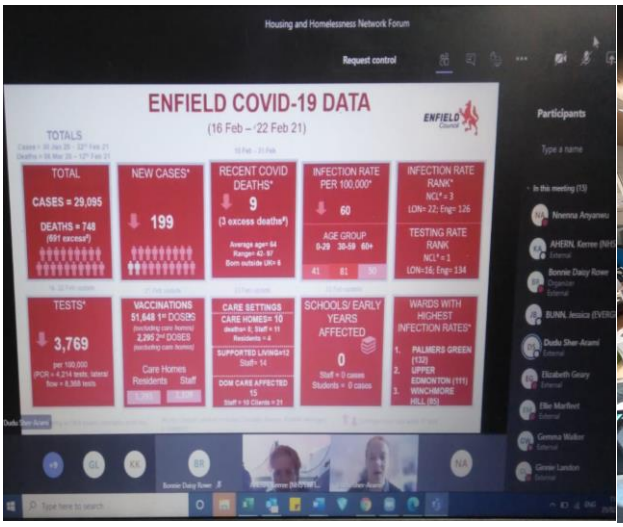
England & Wales - Charity number 1072841

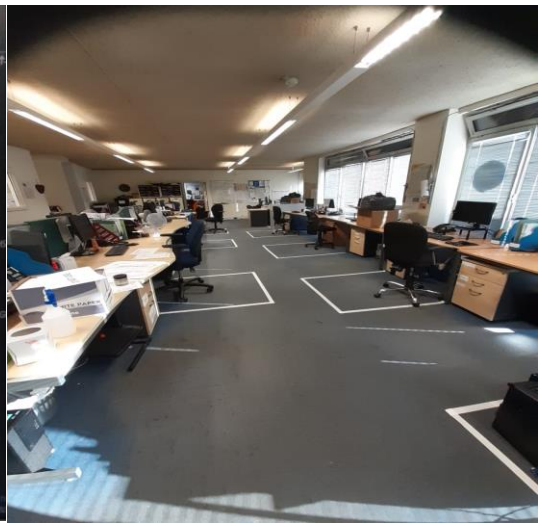
Accounts

For everyone, for 80 years

citizens advice Enfield

ANNUAL REPORT 2020-2021





www.citizensadviceenfield.org.uk

Adviceline: 0300 330 1167

Enfield Citizens Advice Bureau is a charity – 1072841 and a company – 3626139
Registered office – Unit 3, 5 Vincent House, 2e Nags Head Road, Enfield, EN3 7FN

For everyone, for 80 years

We value diversity, promote equality and challenge discrimination

The Service aims:

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

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For everyone, for 80 years

Message from the Chair



Jeff Hopwood,
Chair of Trustees

2020 was a very challenging year with the new Chief Executive Officer Nnenna Anyanwu starting at the same time as the COVID -19 pandemic hit its peak and we went into lockdown.



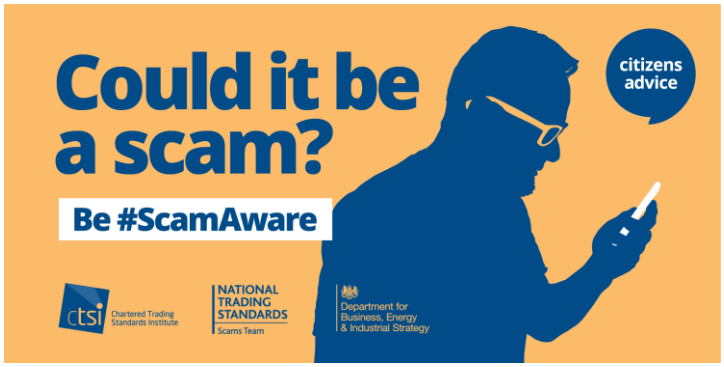
The nation went into lockdown on 20th March 2020 due to the pandemic and as such all our face-to-face services were moved to remote telephone and webchat service. Our staff team proved to be very resilient in coping with change and were set up and running to work from home within a week. As such this meant there was minimum disruption to the service delivered to the client.

In these challenging times we have had to review the way we work. We were able to secure some COVID funding from Trust for London which help to boost our IT capabilities and enable staff to have the right tools and software to continue to work remotely.

Our Help to Claim service saw record numbers of clients due to the COVID pandemic lockdowns and furlough scheme.

Unfortunately, one of the casualties of the COVID pandemic and all the lockdowns was the impact on the high street so the trustees took the difficult decision to close one of our charity retail shops as the losses were mounting due to the inability to trade during the lockdown.

The challenge for the trustees, going forward, is to ensure that we are able to maintain good governance, and the quality standards that the CA Enfield is known for, in this new remote way of working. In addition to this we have to keep an eye on the emerging risks of cyber-crime and hacking, as more tasks are being done online. With the shops closing, we are working with the CEO to ensure the organisation is still able to source unrestricted funds and remains in a strong sustainable financial position.



I am confident that we will be able to meet the challenges ahead as we have an experienced, strong and stable trustee board and workforce.

As always, I would like to thank my fellow trustees for their hard work in supporting the organisation. This year we said goodbye to trustee Councillor Huseyin Akpinar and we were pleased to welcome Councillor Ian Barnes in his place.

My most grateful thanks must go to all our staff and volunteers who work so hard and give so much of their time to meet the needs of so many local people. This was particularly evident in the middle of the crisis of the pandemic.

"The quality of your advisers was very good in my opinion. Very considerate and human, and I thank you for your help and continued support"



Treasurer's report

This year has been a positive year with regards to the financial position.

The net results for the year, shows a surplus of approximately £116k. It must be pointed that as always, the management continues to monitor cost to ensure that services are delivered in a cost effective manner. At the same time the organisation continues to seek other income streams for the provision of its services particularly as we had to close one of our shops.

Our reserves at the end of the year stands at approximately £591k which is 53% or 6 month's worth of operating costs. The board together with the CEO are working tirelessly to secure funding to enable us to carry on our work to meet our objectives particularly in this uncertain environment.

For everyone, for 80 years

Message from the Chief Executive



Nnenna Anyanwu,
Chief Executive Officer

I started this year in the middle of the COVID pandemic and what a challenge that was indeed. Thanks to the dedication and resilience of the staff, volunteers and supervisors, the service was able to move almost seamlessly from face-to-face delivery to remote delivery by telephone and webchat.

As the same time, the demand for our service was at a record high with lots of anxious clients calling with pandemic related queries that were completely unchartered territory for our staff. Staff had to quickly get to grips with the legal implications of queries about furlough, COVID self-isolation, breathing space, moratorium on landlord actions, and other new terminology which came with the pandemic. However, that is one of the great joys of working for an organisation which helps with any kind of social welfare issue. Having started during the war, helping our clients get through many a challenge of the past, this too was something that the current staff took on and got to grips with quickly in order to help others find a way forward.

This year, the COVID pandemic and EU Settlement scheme created much additional work for our advisers. This was whilst learning new IT and telephony systems and keeping up to date with legislation.

"Citizens Advice is a great service. They are very professional and knowledgeable. I felt that I was really being listened to and not judged in any way. I would definitely use this service again in the future and would highly recommend to others."

We are indeed grateful that Enfield Council and all our funders stood by us and supported us through this challenging period whilst we modified and reviewed our service to ensure it was still accessible to all.

I would also like to thank all our staff and volunteers who have worked throughout this challenging period and in some cases risking their health to come to work in order to ensure the service and IT systems keep running. It has made my settling-in period much easier.

We are now trying to reimagine the future in the light of the pandemic in order to minimise any disruption in future especially as COVID has not gone away. Our service will remain a telephone triage 5 days a week with face-to-face appointments booked for the most vulnerable clients for whom telephone or webchat is not appropriate. We will also continue to build on our outreaches and increase our presence in the community.

Staffing and volunteers



Virtual Volunteers Week 2020 celebration

This year with the pandemic majority of staff worked from home. As the majority of our volunteers are retired many were either shielding or living with someone who was shielding. They were therefore not able or willing to return to the office to volunteer even after the lockdown was lifted. Throughout the year we had to work at half capacity due to the absence of volunteers, however we were still able to see more clients than in 2019/20. This is a testament to the dedication and resilient of the staff at the CAE who work as a great team, supporting each other.

We were able to complete the training of three apprentices who were successful in finding work with the DWP or went onto university

We also welcomed a PR / Research and Campaigns staff member who has been working building our social media presence.

We sadly had to say goodbye to some of our shop staff as one of our shops closed permanently due to poor trading resulting from the COVID pandemic lockdowns that happened during the year. As always, our appreciation goes to

all of our dedicated staff and volunteers, old and new, whether at our office in Ponders End or in our shops. Without all of them, we would not be able to deliver our vital services.



Summer picnic

I decided to volunteer because I spent most of my working life helping people in one way or another and wanted to continue helping in retirement

Our Projects

Our Projects

When we say we are here for everyone, whoever they are and whatever their problem, we mean it - and we recognise that people are individuals and not all the same. Our advice is for everyone but we design our services so they are proportionate to need, even where the numbers of people affected are small. In the last year, our role in society in helping people get through the pandemic was more important than ever and our overarching ambition remains the same as it always has been:

We give people the knowledge and the confidence they need to find a way forward – whoever they are, and whatever their problem.

During 2020-21 we delivered 22 different projects in order to meet the various vulnerabilities of our clients that presented to us. We have maintained our specialist disability, housing, and debt advice appointments as well as our health-related services for people affected by COVID, Cancer, TB and HIV. We started a new project , Life after Loss to respond to the challenges our clients faced as a result of COVID pandemic. This project provided intensive income maximisation, debt and housing advice to clients who were bereaved or had suffered from COVID or were unable to work due to COVID, Long COVID or when their family was affected by COVID. This project was delivered in partnership with Mind in Enfield who provided emotional support and bereavement counselling as we found that our clients were suffering from anxiety and depression brought about by the COVID crisis.

We also started a new service to provide benefits advice to clients who had been diagnosed with cancer. Through this cancer service we were also able to raise awareness of the importance of getting checked early during the COVID period particularly as research suggested that people were reluctant to contact their GP or go to hospital to get checked out of fear of contracting COVID.

An additional debt service started in April funded by Enfield Voluntary Action (EVA) to help clients who have council tax debt. Our housing advice was also very busy with 1,493 clients needing help.

Our Help to Claim service saw a record number of clients (3,030) as many people needed to claim benefits for the first time due to the pandemic. We saw more self-employed people and young people (under 30) who had been furloughed or lost their jobs, contacting us worried and unsure about how to go about claiming Universal Credit. We helped 1,970 clients with welfare benefits queries, appeals, etc.

Another area that saw a spike in demand was requests for Foodbank vouchers. Last year we advised 284 clients who needed 340 foodbank vouchers. We helped 185 clients with charity aid grants. This, along with the rise in enquiries from single parent families with queries around access and support arrangements for the children, highlighted to us the level of inequality that exists in our borough and how certain groups of people suffered badly from the impacts of COVID on their already fragile lives.

"I had used the services from CAB in this borough and another one, and I must say they have been able to sort out my problems a great deal for me. As a matter of fact I had managed to get debt free thanks to the advice and help from Citizens Advice Bureau . Extremely grateful."

For everyone, for 80 years

Citizens Advice Enfield in the Community

Despite a difficult environment, we managed to retain regular services albeit remotely via telephone advice sessions at:

- Dugdale Centre for the Enfield Over 50s Forum, a drop-in for clients aged 50+ - Our thanks to the Over 50s Forum for their own fundraising efforts to retain the service!
- Ordnance Road Library drop-in funded by the RSA Trust
- The HIV Unit at North Middlesex University Hospital, which expanded from one to two days a week thanks to additional funding from the hospital
- Six children's centres across the borough
- Christian Action Housing Association - delivering debt advice for rent arrears
- North Enfield Foodbank
- Edmonton, Enfield, and Palmers Green JobCentres
- EU Settlement scheme which was delivered from the Edmonton library and at Vincent House funded by The Home Office with match-funding from Enfield Council

"Contacting CAB & the help they gave helped me out greatly, u can't put a price on peace of mind & that's what they did, made me feel I had someone there who cared & wanted to genuinely help me, thank you CAB".

Our achievements

"With the help I have been getting from Citizens Advice Bureau, I have been finding hope where I could feel that all hope was lost. I got to know much more information that I needed to know which I didn't know about. At the end of the day, all problems are solved, hope and life restored."

This year we helped **8,438** individuals, couples or families on **20,369** occasions and helped them to resolve **29,123** social welfare problems.

We helped clients to claim **£526,149** in unclaimed benefits and grants and to manage **£3,106,853** in debts.

This year, enquiries were dominated by:

- Money problems, especially related to benefits or debt
- Housing problems, homelessness or disrepair.
- Employment problems
- Requests for foodbank vouchers
- Coronavirus pandemic from March 2020

Another achievement mentioned earlier is the fact that in the middle of a pandemic we have been able to train 3 apprentices who have gone on to get jobs in the DWP or moved into higher education.

"Both of the gentlemen who saw my case were absolutely brilliant and took the time to go through everything with me. They did not let me go without making sure they have answered all of my questions and helped me understand everything I needed to. They were very helpful on what I had to do. "

Research and Campaigns - Prevention is better than Cure

Much of an adviser's time is spent helping people who have found themselves in severe difficulties. However, some of our work also has a preventative aspect. This includes the work that we do on research and campaigns, which helps us to monitor the impact of laws and policies on people's lives.
This year our research and campaigns officer participated in a number of national campaigns notably the Universal Credit £20 uplift, long delays in work capability assessments, clients excessive debt due to COVID -19. We have also carried out some local campaigns to raise awareness of cancer and the importance of getting checked and research into the social impact of COVID on our clients and their mental health

This year we participated in the COVID resilience board which was set up by the Council to ensure that there was a joined-up response to the COVID across the borough. We also participated in the Brexit preparedness group and the Housing & Homelessness forums.

We worked closely with the Housing Department on the roll-out of the Housing Allocations Scheme providing feedback on its impact. We assisted the Council's customer experience team to set up community hubs in libraries to improve communications with residents in the wake of the pandemic. We identified the challenges our clients have with the lack of digital skills to be able to access services which are all now online and shared our solutions and suggestions around video calling and scanning documents.

This year we also had the Research and Campaigns Working Group meeting and made a presentation at the Landlord Forum.

"I have never claimed benefits since starting work in 1970 - I am now ill and would not have been able to claim any benefits without the advice and help of Citizens Advice. I am still awaiting a tribunal for disability but would not have been able to get this far without their help - thank you for your advice and help "

From our research of our clients, we found that our clients have suffered multiple problems as a result of the COVID pandemic. Many of them suffered anxiety and depression, losing their jobs or the sole breadwinner to COVID. We developed our Life after Loss project as a result of these insights to provide additional support to residents.

3 in 5

People found it easier to manage day-to-day

Looking forward to 2021-22

Looking forward to 2021-22

2021 onwards will be a challenging year as we work hard to recover from the aftershocks of COVID and begin to reshape and adapt our service to meet the new way of working and responding to the pandemic. We plan to invest more in technology in order to keep pace with the remote working, COVID secure client interviews, etc.

We will continue to encourage local people from EU countries to apply for settled status as the December 2020 deadline was extended to the 30th June 2021.

We are grateful for our funders who have continued to support us during the crisis and I know that 2021/22 will no doubt be full of different challenges.



citizens advice Enfield

A SERVICE FOR THE COMMUNITY

OUR IMPACT IN THE COMMUNITY IN 2020/21

- 7 IN 10 PEOPLE FELT LESS STRESSED, DEPRESSED OR ANXIOUS
- 1 IN 2 HAD MORE CONTROL OF THEIR FINANCES
- FOR EVERY £1 INVESTED:-
- £22.12 IS GENERATED IN PUBLIC SOCIAL & ECONOMIC BENEFITS
- £17.43 IS GENERATED IN FINANCIAL VALUE E.G. BENEFIT INCOME
- £3.50 IN GOVERNMENT SAVINGS AND PUBLIC BENEFITS



Top 4 client problems



Age range of our clients is between 15 to 94 years
- 62% of our clients are Female
- 32% of clients have a disability or long term health condition



People access us in different ways
75% by telephone
13% by webchat and email
12% Face to face

Our People and Projects



Citizens Advice Enfield has 40 registered volunteers and 35 staff providing advice and help to clients across 22 projects and outreach sites



THANK YOU

Citizens Advice Enfield would like to thank all those who have contributed to the service through their financial support, volunteering or supported the service in other ways. We would not be able to operate without your support:

Enfield Council

The National Lottery through the Big Lottery Fund

The Old Enfield Charitable Trust

The Mercers Company

Christian Action

Citizens Advice national office

The Mary Kinross Charitable Trust

Henry Smith Charity

Thames Water Trust Fund

RSA Trust

The Over 50s Forum

The PKJ Charitable Trust

Trust for London

The Home Office

Enfield Connections

North Middlesex Hospital

Power to Change

All our volunteers and staff

www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021

ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

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ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

Directors and Trustees:		J G Hopwood (Chairman) R Choudhury C Byamukama M Rodin (Treasurer) J Hecker J B Steven (To 13 August 2021) A Chakrabortty J P Daniel T Edghill A Shah E D Appleby J J Donnelly I D Barnes (To 13 August 2021)
Secretary and Chief Executive	-	N Anyanwu
Company Registration Number	-	3626139
Charity Registration Number	-	1072841
Registered Office	-	Unit 3 5 Vincent House 2e Nags Head Road Enfield EN3 7FN
Auditors	-	Liles Morris Ltd Chartered Accountants & Statutory Auditors First Floor 80 Coombe Road Surrey KT3 4QS
Bankers	-	Barclays Bank Plc CAF Bank
Website	-	www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Directors' and Trustees' Report for the year ended 31 March 2021

The trustees present their report and financial statements for the year ended 31 March 2021. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

Structure, Governance and Management

Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2021 there were 13 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

Volunteers

Citizens Advice Enfield has over 55 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as individuals and others' donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councillors place in the importance and quality of what we do within the Borough.

Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London.

Objectives and Activities

Objectives

The aims of the Citizens Advice nationally are:

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

Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights. We provide information, advice and educational services within the London Borough of Enfield. We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 300 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

Activities

The Trustees have agreed that the following strategic objectives which are key to the development of the organisation:

Developing Access - The local Citizens Advice will seek to develop new ways of providing advice services to ensure that we are accessible to all. This will include advice at new outreach locations as funding allows.

Developing Sustainable Services - The service will seek to diversify funding to sustain advice services in a challenging economic environment.

Developing Partnership & Communication - The service recognises that the key to meeting the rising demand for advice is to strengthen existing partnerships and work proactively to develop new relationships and models of joint provision.

Developing Volunteers and Staff - The service will prioritise training of new and existing staff and volunteers so that clients can be assured of a continued high quality service.

Developing Funding Opportunities - The service will diversify its funding base so that we are less dependent on funding from statutory bodies. This will include diversifying by means of charitable trading.

How activities deliver public benefit
Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

Achievements and performance
Citizens Advice Enfield helped 8,438 people to resolve over 29,000 problems this year. Local people were helped to claim £516,711 in unclaimed benefits and to manage over £3.5 million debt.
Services were maintained and actually increased in a difficult climate with the COVID pandemic.
The service was moved to remote working from home for all staff and a large investment in IT technology was necessary to make this happen. Due to the COVID we were forced to close one of our two retail shops to save money. The excess stock was moved to our newly created online store.

Financial Review

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other funders and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 March 2023 and are well placed to bid for additional project work as new opportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

Reserves
The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the Incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain temporarily a higher level of reserves than our usual three months reserve policy.
(Note: this decision has proved fortuitous given the COVID19 situation in 2020/21)

Risk Management
The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

Planning for future periods

We have received further funding from Trust for London to develop the work started in 2019 on the housing policy and advice project which will be a major priority for the coming year. We will continue to invest in technology and training to ensure the service is able to respond to the new way of working post COVID 19. We will continue to develop our work advising and supporting residents with long COVID. We will work with Enfield Connections to provide disability advice services. We will be building on the retail shop's online store presence to ensure we are able to continue to diversify our funding base within the new post COVID environment.

Employee Involvement

It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out and monthly team meetings and daily short briefing sessions are held.

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must 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 these financial statements, the trustees are required to:

a) select suitable accounting policies and then apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgements and accounting estimates that are reasonable and prudent;
d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
e) 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and intergrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 27 October 2021 and signed on its behalf by:

J Hopwood
Chairman/Trustee

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Opinion

We have audited the financial statements of Enfield Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, Balance Sheet, 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 2021 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 witrh 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 Auditor's 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 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 entity'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 tis report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. our responsibility os to read the other information and, in doing so, consider whether the oter information is materially inconsistent with the financial statements or our knowledge obtained iin the course of 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 Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In 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 Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you, if in our opinion:

Matters on which we are required to report by exception (continued)

- adequate accounting records have not been kept; 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees report and from the requirement to prepare a strategic report.

Responsibilities of the trustees

As explained more fully in the trustees responsibilities statement set out on page 4, 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.

Auditor's 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 an auditor's report 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. 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:

- Understanding the legal and regulatory framework applicable to the entity and how the entity is complying with that framework;
- Laws and regulations identified as being of significance in the context of the entity;
- Assessment of the susceptibility of the entity's financial statements to material misstatement, including how fraud might occur;
- Our assessment taking into account the scope and nature of the entity's activities in the effectiveness of its control environment and compliance with the laws and regulations.

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 auditor's 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.

Alison Sanderson FCA
Senior Statutory Auditor, for and on behalf of
Liles Morris Ltd
Chartered Accountants & Statutory Auditors
First Floor
80 Coombe Road
Surrey
KT3 4QS

Date: 2021

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)

Statement of Financial Activities
For the year ended 31 March 2021

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
		£	£	£	£	£
Incoming Resources						
Donations		7,038			7,038	2,468
Charitable Activities	2	412,072		720,139	1,132,211	884,423
Other Trading Activities	3	68,380			68,380	142,631
Government Grants - Job Retention Scheme		18,447			18,447	
Investment Income - Bank Interest		2,038			2,038	2,699
Other Income					-	9,055
Total incoming resources		507,975	-	720,139	1,228,114	1,041,276
Resources Expended:						
Charitable activities	4,5	507,852		604,543	1,112,395	1,000,370
Total resources expended		507,852		604,543	1,112,395	1,000,370
Net Income/(Outgoing) Resources before transfers		123	-	115,596	115,719	40,906
Transfers between funds					-	-
Net movement in funds/Net income/ (expenditure) for the year						
Balance brought forward at 1 April 2020		309,406	150,000	16,249	475,655	434,749
Balance Carried Forward	13	309,529	150,000	131,845	591,374	475,655

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Balance Sheet at 31 March 2021

	Notes	2021		2020	
		£	£	£	£
Fixed Assets					
Tangible assets	9		4,833		7,250
Current Assets					
Debtors	10	100,760		59,282	
Cash at bank and in hand		692,673		603,124	
		793,433		662,406	
Less Creditors: Amounts falling due within one year	11	(103,740)		(122,774)	
Net Current Assets			689,693		539,632
Total Assets Less Current Liabilities			694,526		546,882
Less Creditors: Amounts falling due after more than one year	12 & 15		(103,152)		(71,227)
Net Assets			591,374		475,655
Funds					
Unrestricted & Designated funds:					
Contingency funds			120,000		120,000
Designated funds			150,000		150,000
General funds			189,529		189,406
			459,529		459,406
Restricted fund	13		131,845		16,249
Total Funds	13		591,374		475,655

The financial statements are prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

These financial statements were authorised by the Trustees on 27 October 2021, and were signed on their behalf by:

J Hopwood
Chairman/Trustee

M Rodin
Treasurer/Trustee

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU

CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021 £	2020 £
Net cash inflow/(outflow) from operating activities	16	87,511	48,590
Returns on investments and servicing of finance	17	2,038	2,699
Increase/(decrease) in cash in the period		89,549	51,289
Reconciliation of net cash flow to movement in net debt	18		
Increase/(decrease) in cash in the period		89,549	51,289
Movement in net debt in the period		89,549	51,289
Cash and Cash Equivalents at the start of the Year		603,124	551,835
Cash and Cash Equivalents at the end of the Year		692,673	603,124

The notes on pages 10-16 form part of the accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Notes to the accounts for the year ended 31 March 2021

1) Accounting Policies

(a) Basis of preparation

These financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) (effective 1 January 2015)-((Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s)

The financial statements have been prepared on a going concern basis. In arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts.

(b) Incoming resources

Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient realiability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.
Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

(c) Resources expended

Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

(d) Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment - 25% on cost

(e) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.
All other funds are unrestricted funds.

(f) Pensions

The charity operates a defined contribution scheme.
Contributions to the scheme are based on applicable pension costs in the organisation taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.

(f) Pensions (Contd)

The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in note 15 and the annexe to the accounts.

(g) 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.

(h) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.

(i) 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.

2) Charitable Activities

	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
L.B. Enfield - Core	340,000		340,000	340,000
L.B. Enfield-HIV/Aids Project			-	33,912
L.B. Enfield - Brexit Project		35,000	35,000	48,000
L.B. Enfield - Disability Project		28,500	28,500	28,500
L.B. Enfield-Childrens Centre		45,000	45,000	45,000
L.B. Enfield - COVID 19 Fund	34,572		34,572	-
L.B. Enfield-Housing Project		24,999	24,999	-
The Mary Kinross Trust	36,500		36,500	7,500
National Citizens Advice-Energy		6,360	6,360	9,505
National Citizens Advice-Help to Claim		147,836	147,836	144,654
National Citziens Advice-Windrush Project		975	975	1,365
National Citizens Advice-BEIS		4,000	4,000	-
National Citizens Advice-Webchat		4,838	4,838	-
The Mercers Trust		14,000	14,000	14,000
Enfield Connections		31,000	31,000	48,198
Thames Water Trust		34,544	34,544	31,665
The Henry Smith Charity		40,000	40,000	-
Enfield Voluntary Action-Debt Advice		31,594	31,594	-
Enfield Voluntary Action-GP Outreach		40,000	40,000	-
RSA Trust		8,000	8,000	8,000
Big Lottery Fund Grant		27,295	27,295	27,295
Big Lottery Lottery -COVID 19 Response		9,051	9,051	-
PJK Trust		-	-	10,000
North Middx. Hospital-HIV Project		16,000	16,000	10,000
Christian Action		13,406	13,406	12,657
Home Office-Brexit Project		24,054	24,054	-
Home Office			-	8,000
Trust for London		25,000	25,000	24,000
Trust for London-COVID Response		9,580	9,580	
Old Enfield Charitable Trust		17,000	17,000	17,000
Thomas Deane		7,000	7,000	-
Enfield Community Transport		7,608	7,608	2,392
Romeera Foundation			-	9,329
Over 50's Forum			-	2,575
Power 2 Change-Life After Loss		67,499	67,499	
HMRC - JRS Grants	18,447		18,447	
Other Grants	1,000		1,000	876
	430,519	720,139	1,150,658	884,423

3) Other Trading Activities

	Unrestricted funds £	2021 Total £	2020 Total £
Charity Shop Income	68,380	68,380	142,631

4) Costs of charitable activities - by fund type

	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
L.B. Enfield - Core	394,791		394,791	339,359
L.B. Enfield-Childrens Centre		43,164	43,164	41,565
L.B. Enfield-Housing Project		20,520	20,520	-
L.B. Enfield - Disability Project		25,922	25,922	28,500
L.B. Enfield - Brexit Project		25,279	25,279	48,000
National Citizens Advice-Energy			-	4,812
National Citizens Advice-Help to Claim		147,569	147,569	143,754
National Citizens Advice-Windrush Project			-	1,365
Christian Action Housing		11,259	11,259	11,996
HIV/Aids Project		22,154	22,154	41,547
TB Project			-	7,500
Enfield Connections		31,000	31,000	48,198
Enfield Voluntary Action-GP Outreach		40,000	40,000	-
Enfield Voluntary Action-Debt Advice		15,310	15,310	-
Thames Water Trust		33,887	33,887	31,665
Romeera Foundation			-	11,539
Big Lottery Fund Grant		27,295	27,295	27,295
Big Lottery Lottery -COVID 19 Response		1,900	1,900	-
National Citizens Advice-Webchat		1,900	1,900	-
Trust for London-COVID Response		1,900	1,900	
Trust for London		25,000	25,000	24,000
RSA Trust		3,771	3,771	8,000
Charity Shop Operational Costs	113,061		113,061	128,883
The Henry Smith Charity		39,057	39,057	-
PJK Trust			-	7,549
The Mercers Trust		14,000	14,000	14,000
Over 50's Forum			-	2,575
Old Enfield Charitable Trust		17,000	17,000	17,000
Power 2 Change-Life After Loss		36,823	36,823	-
Home Office-Brexit Project		14,417	14,417	-
Home Office			-	8,000
Enfield Community Transport		5,416	5,416	2,392
Other Grants			-	876
	507,852	604,543	1,112,395	1,000,370

5) Costs of charitable activities - by activity

	Grant Funding/ Operational Services £	2021 Total £	2020 Total £
Core/Operational and General Advisory Services	381,595	381,595	335,418
Project Specific Advisory Services	604,543	604,543	522,095
Charity Shop Costs	113,061	113,061	128,883
Governance Costs (Note 6)	13,196	13,196	13,974
	1,112,395	1,112,395	1,000,370

6) Governance

	Unrestricted funds £	2021 Total £	2020 Total £
Auditors Remuneration	3,240	3,240	3,000
Accountancy Charges	9,760	9,760	8,750
Legal & Professional Fees	196	196	1,978
Meeting and AGM costs		-	246
	13,196	13,196	13,974

8) Staff costs

	2021 Total £	2020 Total £
Wages and salaries	760,680	728,831
Social security costs	62,503	52,487
Pension costs	55,348	16,436
	878,531	797,754

No employee received emoluments of more than £60,000 (2020: Nil). No trustee received any remuneration in respect of their role as trustee. The average monthly number of full time equivalent employees was 31 (2020: 30). This includes the CEO, four managers (2020: 4) and 26 Project & Support staff (2019: 25) The key management personnel of the charity comprise the Trustees and the Chief Executive Officer.The total employee benefits of the key management personnel of the charity were £40,794 (2020: £45,883)..

9) Fixed Assets

	Fixtures, Fittings & Equipment £	Total £
Cost		
At 1 April 2020	81,972	81,972
Additions in year	-	-
At 31 March 2021	81,972	81,972
Depreciation		
At 1 April 2020	74,722	74,722
Charge for the year	2,417	2,417
At 31 March 2021	77,139	77,139
Net Book Value 31 March 2021	4,833	4,833
Net Book Value 31 March 2020	7,250	7,250

10) Debtors

	2021	2020
	£	£
Trade Debtors	49,632	11,675
Other Debtors and Prepayments	51,128	47,607
	100,760	59,282

11) Creditors: Amounts due within one year

	£	£
Trade Creditors	15,711	1,314
Other Creditors	18,507	17,527
Accruals and Deferred Income (Refer Note 19)	69,522	103,933
	103,740	122,774

12) Creditors: Amounts more than one year

	£	£
Pension Liability (Refer Note 15)	103,152	71,227

13) Restricted Funds

	Balance 01/04/2020	Movement of Resources Incoming	Movement of Resources Outgoing	Transfer (to)/ from Unrestricted Funds	Balance 31/03/2021
	£	£	£	£	£
L.B. Enfield-HIV/Aids Project	2,365				2,365
L.B. Enfield - Childrens Centre	3,435	45,000	43,164		5,271
L.B. Enfield - Brexit Project		35,000	25,279		9,721
L.B. Enfield - Disability Project		28,500	25,922		2,578
L.B. Enfield - Housing Project		24,999	20,520		4,479
National Citizens Advice-Energy	4,693	6,360			11,053
National Citizens Advice-Help to Claim	900	147,836	147,569		1,167
National Citizens Advice - Windrush Project		975			975
National Citiens Advice-BEIS		4,000			4,000
COVID Response Grants		23,469	5,700		17,769
The Henry Smith Charity		40,000	39,057		943
Thames Water Trust	2,256	34,544	33,887		2,913
Christian Action	661	13,406	11,259		2,808
Enfield Community Transport		7,608	5,416		2,192
Power 2 Change-Life After Loss	-	67,499	36,823		30,676
Home Office-Brexit Project	-	24,054	14,417		9,637
RSA Trust	1,477	8,000	3,771		5,706
Big Lottery Fund Grant		27,295	27,295		-
Enfield Voluntary Action-Debt Advice		31,594	15,310		16,284
Enfield Voluntary Action-GP Outreach	-	40,000	40,000		-
Enfield Connections		31,000	31,000		-
Thomas Deane		7,000	7,000		-
The Mercers Trust		14,000	14,000		-
North Middx.Hospital-HIVProject		16,000	15,154		846
Trust for London	462	25,000	25,000		462
Old Enfield Charitable Trust		17,000	17,000		-
	16,249	720,139	604,543	-	131,845

	Unrestricted Funds	Designated Funds	Restricted Funds		Total
	£		£		£
Tangible Fixed Assets	4,833				4,833
Net Current Assets	302,633	150,000	131,845		584,478
	307,466	150,000	131,845	-	589,311

14) **Details of funds**

Unrestricted Funds

The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforseen expenditure.

Designated Funds

The Designated Fund was previously set up to provide for future expenses relating to premises and IT requirements.

Restricted Funds

HIV/Aids and TB Worker Fund - Specialist outreach advice at the North Middlesex Hospital and other community locations.

Childrens Centre - Advice and information to families with children under 5 years old.

National Citizens Energy Project - The provision of specialist support across London around energy savings issues

Thames Water - The provision of money advice to Thames Water customers.

RSA Trust - Outreach advice at Ordnance Road Library, North London General Advice.

National Citizens Advice Help to Claim - Support for people in the early stages of a Universal Credit claim, from application to first payment.

L.B. Enfield (Disability Project) - Advice for disabled people.

The Mercers Trust - Welfare advice for North Enfield Foodbank.

Old Enfield Charitable Trust (OECT) - Money and debt advice.

Big Lottery Fund Grant - Universal Credit claimants' advice on benefits and debt.

Trust for London - Housing advice.

L.B. Enfield (Brexit Project) - EU settlement and pre settlement application.

Other Projects and Operational Grants - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

15) **Pension and other post retirement benefits**

The charity participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a funded defined benefit arrangement.
The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities.A full actuarial valuation was carried out at 31 March 2021 by a qualified independent actuary, based upon membership data as at 31 March 2019. sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £6,000. The liability to the organisation is as noted in Note 12 in the accounts.

ENFIELD CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Note

16 **RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

	2021	2020
	£	£
Net (outgoing)\incoming resources	115,719	40,906
Depreciation charges	2,417	2,416
Interest received	(2,038)	(2,699)
(Increase)/Decrease in debtors	(41,478)	(9,300)
(Decrease)/Increase in creditors	12,891	26,933
Fixed Assets Additions	0	(9,666)
Net cash inflow/(outflow) from operating activities	**87,511**	**48,590**

17 **ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

	2021	2020
Returns on investments and servicing of finance	£	£
Interest received	2,038	2,699
Net cash inflow for returns on investments and servicing of finance	2,038	2,699

18 **ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS**

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net Cash:			
Cash at bank	603,124	89,549	692,673
Total	603,124	89,549	692,673

19 **ANALYSIS OF DEFERRED INCOME**

(Grants received deferred over the life of the projects)	2021 £	2020 £
Edmonton United Charity	12,072	12,072
Enfield Voluntary Action (EVA)		10,000
Thames Water Trust	3,664	3,664
L B Enfield - Training Matter	5,000	5,000
PJK Charitable Trust		-
Thomas Deane Trust		7,000
The Mercers Trust	7,000	7,000
L B Enfield - HUB/WASH	5,000	5,000
Enfield Community Transport		7,608
Power 2 Change - Life After Loss	7,501	
The Old Enfield Charitable Trust		4,250
RSA Trust	8,000	8,000
Enfield Voluntary Action-Benefits Advice	7,000	
Co-op Community Fund	2,674	2,674
Other Projects & Operational Grants	3,069	3,202
	60,980	75,470

FRS 102 disclosures for the 12 months ended 31 March 2021

Pension cost note

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2021/22 accounting year, the contributions to the Plan for the year ending 31 March 2022 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2021 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any actual transfers out or trivial commutations over the period.

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 16 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

The major assumptions used by the actuary were (in nominal terms) as follows:

	As at 31/03/2021	As at 31/03/2020
Discount rate	2.10%	2.40%
Inflation (RPI)	3.30%	2.80%
Inflation (CPI)	2.80%	2.00%
Revaluation of deferred pensions in excess of GMP	2.80%	2.00%
Pension in payment increases of:		
- CPI or 5% p.a. if less	2.80%	2.00%
- CPI inflation since retirement or 5% p.a. compound if less	2.80%	2.00%
- CPI or 3% p.a. if less	2.50%	1.90%
Commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

	As at 31/03/2021	As at 31/03/2020
Assumed life expectancies on retirement at age 65 are:		
Retiring today - Males	21.2	21.2
Retiring today - Females	24.1	24.1
Retiring in 20 years time - Males	22.6	22.6
Retiring in 20 years time - Females	25.7	25.6

	Value at 31/03/2021 £000s	Value at 31/03/2020 £000s
The assets in the Plan were:		
Multi asset funds	72,995	61,086
Structured Equity	24,849	24,279
Cash	1,509	594
Fair value of Plan assets	**99,353**	**85,959**
The actual return on assets over the period was:	**14,282**	**188**
Present value of funded obligations	161,415	140,310
Fair value of Plan assets	99,353	85,959
Surplus/(deficit) in funded scheme	**(62,062)**	**(54,351)**

Present value of unfunded obligations	0	0
Unrecognised actuarial gains (losses)	0	0
Adjustment in respect of asset ceiling and minimum funding requirem	0	0
Net liability in balance sheet	**62,062**	**54,351**

Reconciliation of opening and closing balances of the present value of the defined benefit obligation

	31/03/2021 £000s	31/03/2020 £000s
Benefit obligation at beginning of year	140,310	144,378
Current service cost	652	866
Interest cost	3,322	3,549
Contributions by Plan participants	0	0
Actuarial (gains)/losses	21,568	(2,823)
Benefits paid and expenses	(4,437)	(5,660)
Past service cost	0	0
Settlements	0	0
Business combinations	0	0
Exchange rate	0	0
Benefit obligation at end of year	**161,415**	**140,310**

Reconciliation of opening and closing balances of the fair value of Plan assets

	31/03/2021 £000s	31/03/2020 £000s
Fair value of Plan assets at beginning of year	85,959	88,882
Interest income on Plan assets	2,052	2,183
Return on assets, excluding interest income	12,230	(1,995)
Contributions by employers	3,549	2,549
Contributions by Plan participants	0	0
Benefits paid and expenses	(4,437)	(5,660)
Business combinations	0	0
Settlements	0	0
Exchange rate	0	0
Fair value of Plan assets at end of year	**99,353**	**85,959**

The amounts recognised in profit or loss:

	31/03/2021 £000s	31/03/2020 £000s
Service cost - including current and past service costs, and settlement	0	0
Service cost - administrative cost	652	866
Net interest on the net defined benefit liability	1,270	1,366
Total expense	**1,922**	**2,232**

Remeasurements of the net defined benefit liability (asset) to be shown in OCI:

	31/03/2021 £000s	31/03/2020 £000s
Actuarial (gains)/losses on the liabilities	21,568	(2,823)
Return on assets, excluding interest income	(12,230)	1,995
Changes in the effect of the asset ceiling excluding interest income	0	0
Total remeasurement of the net defined benefit liability (asset) to be shown in OCI	**9,338**	**(828)**

ENFIELD CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021

ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

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ENFIELD CITIZENS ADVICE BUREAU
(A Company limited by guarantee)

Directors and Trustees:		J G Hopwood (Chairman) R Choudhury C Byamukama M Rodin (Treasurer) J Hecker J B Steven (To 13 August 2021) A Chakrabortty J P Daniel T Edghill A Shah E D Appleby J J Donnelly I D Barnes (To 13 August 2021)
Secretary and Chief Executive	-	N Anyanwu
Company Registration Number	-	3626139
Charity Registration Number	-	1072841
Registered Office	-	Unit 3 5 Vincent House 2e Nags Head Road Enfield EN3 7FN
Auditors	-	Liles Morris Ltd Chartered Accountants & Statutory Auditors First Floor 80 Coombe Road Surrey KT3 4QS
Bankers	-	Barclays Bank Plc CAF Bank
Website	-	www.citizensadviceenfield.org.uk

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Directors' and Trustees' Report for the year ended 31 March 2021

The trustees present their report and financial statements for the year ended 31 March 2021. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

Structure, Governance and Management

Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2021 there were 13 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

Volunteers

Citizens Advice Enfield has over 55 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as individuals and others' donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councillors place in the importance and quality of what we do within the Borough.

Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London.

Objectives and Activities

Objectives

The aims of the Citizens Advice nationally are:

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

Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights. We provide information, advice and educational services within the London Borough of Enfield. We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 300 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

Activities

The Trustees have agreed that the following strategic objectives which are key to the development of the organisation:

Developing Access - The local Citizens Advice will seek to develop new ways of providing advice services to ensure that we are accessible to all. This will include advice at new outreach locations as funding allows.

Developing Sustainable Services - The service will seek to diversify funding to sustain advice services in a challenging economic environment.

Developing Partnership & Communication - The service recognises that the key to meeting the rising demand for advice is to strengthen existing partnerships and work proactively to develop new relationships and models of joint provision.

Developing Volunteers and Staff - The service will prioritise training of new and existing staff and volunteers so that clients can be assured of a continued high quality service.

Developing Funding Opportunities - The service will diversify its funding base so that we are less dependent on funding from statutory bodies. This will include diversifying by means of charitable trading.

How activities deliver public benefit
Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

Achievements and performance
Citizens Advice Enfield helped 8,438 people to resolve over 29,000 problems this year. Local people were helped to claim £516,711 in unclaimed benefits and to manage over £3.5 million debt.
Services were maintained and actually increased in a difficult climate with the COVID pandemic.
The service was moved to remote working from home for all staff and a large investment in IT technology was necessary to make this happen. Due to the COVID we were forced to close one of our two retail shops to save money. The excess stock was moved to our newly created online store.

Financial Review

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other funders and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 March 2023 and are well placed to bid for additional project work as new opportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

Reserves
The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the Incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain temporarily a higher level of reserves than our usual three months reserve policy.
(Note: this decision has proved fortuitous given the COVID19 situation in 2020/21)

Risk Management
The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

Planning for future periods

We have received further funding from Trust for London to develop the work started in 2019 on the housing policy and advice project which will be a major priority for the coming year. We will continue to invest in technology and training to ensure the service is able to respond to the new way of working post COVID 19. We will continue to develop our work advising and supporting residents with long COVID. We will work with Enfield Connections to provide disability advice services. We will be building on the retail shop's online store presence to ensure we are able to continue to diversify our funding base within the new post COVID environment.

Employee Involvement

It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out and monthly team meetings and daily short briefing sessions are held.

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must 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 these financial statements, the trustees are required to:

a) select suitable accounting policies and then apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgements and accounting estimates that are reasonable and prudent;
d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
e) 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and intergrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 27 October 2021 and signed on its behalf by:

J Hopwood
Chairman/Trustee

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Opinion

We have audited the financial statements of Enfield Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, Balance Sheet, 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 2021 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 witrh 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 Auditor's 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 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 entity'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 tis report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. our responsibility os to read the other information and, in doing so, consider whether the oter information is materially inconsistent with the financial statements or our knowledge obtained iin the course of 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 Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In 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 Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you, if in our opinion:

Matters on which we are required to report by exception (continued)

- adequate accounting records have not been kept; 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; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees report and from the requirement to prepare a strategic report.

Responsibilities of the trustees

As explained more fully in the trustees responsibilities statement set out on page 4, 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.

Auditor's 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 an auditor's report 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. 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:

- Understanding the legal and regulatory framework applicable to the entity and how the entity is complying with that framework;
- Laws and regulations identified as being of significance in the context of the entity;
- Assessment of the susceptibility of the entity's financial statements to material misstatement, including how fraud might occur;
- Our assessment taking into account the scope and nature of the entity's activities in the effectiveness of its control environment and compliance with the laws and regulations.

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 auditor's 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.

Alison Sanderson FCA
Senior Statutory Auditor, for and on behalf of
Liles Morris Ltd
Chartered Accountants & Statutory Auditors
First Floor
80 Coombe Road
Surrey
KT3 4QS

Date: 2021

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)

Statement of Financial Activities
For the year ended 31 March 2021

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
		£	£	£	£	£
Incoming Resources						
Donations		7,038			7,038	2,468
Charitable Activities	2	412,072		720,139	1,132,211	884,423
Other Trading Activities	3	68,380			68,380	142,631
Government Grants - Job Retention Scheme		18,447			18,447	
Investment Income - Bank Interest		2,038			2,038	2,699
Other Income					-	9,055
Total incoming resources		507,975	-	720,139	1,228,114	1,041,276
Resources Expended:						
Charitable activities	4,5	507,852		604,543	1,112,395	1,000,370
Total resources expended		507,852		604,543	1,112,395	1,000,370
Net Income/(Outgoing) Resources before transfers		123	-	115,596	115,719	40,906
Transfers between funds					-	-
Net movement in funds/Net income/ (expenditure) for the year						
Balance brought forward at 1 April 2020		309,406	150,000	16,249	475,655	434,749
Balance Carried Forward	13	309,529	150,000	131,845	591,374	475,655

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Balance Sheet at 31 March 2021

	Notes	2021		2020	
		£	£	£	£
Fixed Assets					
Tangible assets	9		4,833		7,250
Current Assets					
Debtors	10	100,760		59,282	
Cash at bank and in hand		692,673		603,124	
		793,433		662,406	
Less Creditors: Amounts falling due within one year	11	(103,740)		(122,774)	
Net Current Assets			689,693		539,632
Total Assets Less Current Liabilities			694,526		546,882
Less Creditors: Amounts falling due after more than one year	12 & 15		(103,152)		(71,227)
Net Assets			591,374		475,655
Funds					
Unrestricted & Designated funds:					
Contingency funds			120,000		120,000
Designated funds			150,000		150,000
General funds			189,529		189,406
			459,529		459,406
Restricted fund	13		131,845		16,249
Total Funds	13		591,374		475,655

The financial statements are prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

These financial statements were authorised by the Trustees on 27 October 2021, and were signed on their behalf by:

J Hopwood
Chairman/Trustee

M Rodin
Treasurer/Trustee

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU

CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021 £	2020 £
Net cash inflow/(outflow) from operating activities	16	87,511	48,590
Returns on investments and servicing of finance	17	2,038	2,699
Increase/(decrease) in cash in the period		89,549	51,289
Reconciliation of net cash flow to movement in net debt	18		
Increase/(decrease) in cash in the period		89,549	51,289
Movement in net debt in the period		89,549	51,289
Cash and Cash Equivalents at the start of the Year		603,124	551,835
Cash and Cash Equivalents at the end of the Year		692,673	603,124

The notes on pages 10-16 form part of the accounts

ENFIELD CITIZENS ADVICE BUREAU
(A company limited by guarantee)
Notes to the accounts for the year ended 31 March 2021

1) Accounting Policies

(a) Basis of preparation

These financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) (effective 1 January 2015)-((Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s)

The financial statements have been prepared on a going concern basis. In arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts.

(b) Incoming resources

Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient realiability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.
Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

(c) Resources expended

Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

(d) Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment - 25% on cost

(e) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.
All other funds are unrestricted funds.

(f) Pensions

The charity operates a defined contribution scheme.
Contributions to the scheme are based on applicable pension costs in the organisation taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.

(f) Pensions (Contd)

The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in note 15 and the annexe to the accounts.

(g) 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.

(h) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.

(i) 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.

2) Charitable Activities

	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
L.B. Enfield - Core	340,000		340,000	340,000
L.B. Enfield-HIV/Aids Project			-	33,912
L.B. Enfield - Brexit Project		35,000	35,000	48,000
L.B. Enfield - Disability Project		28,500	28,500	28,500
L.B. Enfield-Childrens Centre		45,000	45,000	45,000
L.B. Enfield - COVID 19 Fund	34,572		34,572	-
L.B. Enfield-Housing Project		24,999	24,999	-
The Mary Kinross Trust	36,500		36,500	7,500
National Citizens Advice-Energy		6,360	6,360	9,505
National Citizens Advice-Help to Claim		147,836	147,836	144,654
National Citziens Advice-Windrush Project		975	975	1,365
National Citizens Advice-BEIS		4,000	4,000	-
National Citizens Advice-Webchat		4,838	4,838	-
The Mercers Trust		14,000	14,000	14,000
Enfield Connections		31,000	31,000	48,198
Thames Water Trust		34,544	34,544	31,665
The Henry Smith Charity		40,000	40,000	-
Enfield Voluntary Action-Debt Advice		31,594	31,594	-
Enfield Voluntary Action-GP Outreach		40,000	40,000	-
RSA Trust		8,000	8,000	8,000
Big Lottery Fund Grant		27,295	27,295	27,295
Big Lottery Lottery -COVID 19 Response		9,051	9,051	-
PJK Trust		-	-	10,000
North Middx. Hospital-HIV Project		16,000	16,000	10,000
Christian Action		13,406	13,406	12,657
Home Office-Brexit Project		24,054	24,054	-
Home Office			-	8,000
Trust for London		25,000	25,000	24,000
Trust for London-COVID Response		9,580	9,580	
Old Enfield Charitable Trust		17,000	17,000	17,000
Thomas Deane		7,000	7,000	-
Enfield Community Transport		7,608	7,608	2,392
Romeera Foundation			-	9,329
Over 50's Forum			-	2,575
Power 2 Change-Life After Loss		67,499	67,499	
HMRC - JRS Grants	18,447		18,447	
Other Grants	1,000		1,000	876
	430,519	720,139	1,150,658	884,423

3) Other Trading Activities

	Unrestricted funds £	2021 Total £	2020 Total £
Charity Shop Income	68,380	68,380	142,631

4) Costs of charitable activities - by fund type

	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
L.B. Enfield - Core	394,791		394,791	339,359
L.B. Enfield-Childrens Centre		43,164	43,164	41,565
L.B. Enfield-Housing Project		20,520	20,520	-
L.B. Enfield - Disability Project		25,922	25,922	28,500
L.B. Enfield - Brexit Project		25,279	25,279	48,000
National Citizens Advice-Energy			-	4,812
National Citizens Advice-Help to Claim		147,569	147,569	143,754
National Citizens Advice-Windrush Project			-	1,365
Christian Action Housing		11,259	11,259	11,996
HIV/Aids Project		22,154	22,154	41,547
TB Project			-	7,500
Enfield Connections		31,000	31,000	48,198
Enfield Voluntary Action-GP Outreach		40,000	40,000	-
Enfield Voluntary Action-Debt Advice		15,310	15,310	-
Thames Water Trust		33,887	33,887	31,665
Romeera Foundation			-	11,539
Big Lottery Fund Grant		27,295	27,295	27,295
Big Lottery Lottery -COVID 19 Response		1,900	1,900	-
National Citizens Advice-Webchat		1,900	1,900	-
Trust for London-COVID Response		1,900	1,900	
Trust for London		25,000	25,000	24,000
RSA Trust		3,771	3,771	8,000
Charity Shop Operational Costs	113,061		113,061	128,883
The Henry Smith Charity		39,057	39,057	-
PJK Trust			-	7,549
The Mercers Trust		14,000	14,000	14,000
Over 50's Forum			-	2,575
Old Enfield Charitable Trust		17,000	17,000	17,000
Power 2 Change-Life After Loss		36,823	36,823	-
Home Office-Brexit Project		14,417	14,417	-
Home Office			-	8,000
Enfield Community Transport		5,416	5,416	2,392
Other Grants			-	876
	507,852	604,543	1,112,395	1,000,370

5) Costs of charitable activities - by activity

	Grant Funding/ Operational Services £	2021 Total £	2020 Total £
Core/Operational and General Advisory Services	381,595	381,595	335,418
Project Specific Advisory Services	604,543	604,543	522,095
Charity Shop Costs	113,061	113,061	128,883
Governance Costs (Note 6)	13,196	13,196	13,974
	1,112,395	1,112,395	1,000,370

6) Governance

	Unrestricted funds £	2021 Total £	2020 Total £
Auditors Remuneration	3,240	3,240	3,000
Accountancy Charges	9,760	9,760	8,750
Legal & Professional Fees	196	196	1,978
Meeting and AGM costs		-	246
	13,196	13,196	13,974

8) Staff costs

	2021 Total £	2020 Total £
Wages and salaries	760,680	728,831
Social security costs	62,503	52,487
Pension costs	55,348	16,436
	878,531	797,754

No employee received emoluments of more than £60,000 (2020: Nil). No trustee received any remuneration in respect of their role as trustee. The average monthly number of full time equivalent employees was 31 (2020: 30). This includes the CEO, four managers (2020: 4) and 26 Project & Support staff (2019: 25) The key management personnel of the charity comprise the Trustees and the Chief Executive Officer.The total employee benefits of the key management personnel of the charity were £40,794 (2020: £45,883)..

9) Fixed Assets

	Fixtures, Fittings & Equipment £	Total £
Cost		
At 1 April 2020	81,972	81,972
Additions in year	-	-
At 31 March 2021	81,972	81,972
Depreciation		
At 1 April 2020	74,722	74,722
Charge for the year	2,417	2,417
At 31 March 2021	77,139	77,139
Net Book Value 31 March 2021	4,833	4,833
Net Book Value 31 March 2020	7,250	7,250

10) Debtors

	2021	2020
	£	£
Trade Debtors	49,632	11,675
Other Debtors and Prepayments	51,128	47,607
	100,760	59,282

11) Creditors: Amounts due within one year

	£	£
Trade Creditors	15,711	1,314
Other Creditors	18,507	17,527
Accruals and Deferred Income (Refer Note 19)	69,522	103,933
	103,740	122,774

12) Creditors: Amounts more than one year

	£	£
Pension Liability (Refer Note 15)	103,152	71,227

13) Restricted Funds

	Balance 01/04/2020	Movement of Resources Incoming	Movement of Resources Outgoing	Transfer (to)/ from Unrestricted Funds	Balance 31/03/2021
	£	£	£	£	£
L.B. Enfield-HIV/Aids Project	2,365				2,365
L.B. Enfield - Childrens Centre	3,435	45,000	43,164		5,271
L.B. Enfield - Brexit Project		35,000	25,279		9,721
L.B. Enfield - Disability Project		28,500	25,922		2,578
L.B. Enfield - Housing Project		24,999	20,520		4,479
National Citizens Advice-Energy	4,693	6,360			11,053
National Citizens Advice-Help to Claim	900	147,836	147,569		1,167
National Citizens Advice - Windrush Project		975			975
National Citiens Advice-BEIS		4,000			4,000
COVID Response Grants		23,469	5,700		17,769
The Henry Smith Charity		40,000	39,057		943
Thames Water Trust	2,256	34,544	33,887		2,913
Christian Action	661	13,406	11,259		2,808
Enfield Community Transport		7,608	5,416		2,192
Power 2 Change-Life After Loss	-	67,499	36,823		30,676
Home Office-Brexit Project	-	24,054	14,417		9,637
RSA Trust	1,477	8,000	3,771		5,706
Big Lottery Fund Grant		27,295	27,295		-
Enfield Voluntary Action-Debt Advice		31,594	15,310		16,284
Enfield Voluntary Action-GP Outreach	-	40,000	40,000		-
Enfield Connections		31,000	31,000		-
Thomas Deane		7,000	7,000		-
The Mercers Trust		14,000	14,000		-
North Middx.Hospital-HIVProject		16,000	15,154		846
Trust for London	462	25,000	25,000		462
Old Enfield Charitable Trust		17,000	17,000		-
	16,249	720,139	604,543	-	131,845

	Unrestricted Funds	Designated Funds	Restricted Funds		Total
	£		£		£
Tangible Fixed Assets	4,833				4,833
Net Current Assets	302,633	150,000	131,845		584,478
	307,466	150,000	131,845	-	589,311

14) **Details of funds**

Unrestricted Funds

The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforseen expenditure.

Designated Funds

The Designated Fund was previously set up to provide for future expenses relating to premises and IT requirements.

Restricted Funds

HIV/Aids and TB Worker Fund - Specialist outreach advice at the North Middlesex Hospital and other community locations.

Childrens Centre - Advice and information to families with children under 5 years old.

National Citizens Energy Project - The provision of specialist support across London around energy savings issues

Thames Water - The provision of money advice to Thames Water customers.

RSA Trust - Outreach advice at Ordnance Road Library, North London General Advice.

National Citizens Advice Help to Claim - Support for people in the early stages of a Universal Credit claim, from application to first payment.

L.B. Enfield (Disability Project) - Advice for disabled people.

The Mercers Trust - Welfare advice for North Enfield Foodbank.

Old Enfield Charitable Trust (OECT) - Money and debt advice.

Big Lottery Fund Grant - Universal Credit claimants' advice on benefits and debt.

Trust for London - Housing advice.

L.B. Enfield (Brexit Project) - EU settlement and pre settlement application.

Other Projects and Operational Grants - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

15) **Pension and other post retirement benefits**

The charity participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a funded defined benefit arrangement.
The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities.A full actuarial valuation was carried out at 31 March 2021 by a qualified independent actuary, based upon membership data as at 31 March 2019. sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £6,000. The liability to the organisation is as noted in Note 12 in the accounts.

ENFIELD CITIZENS ADVICE BUREAU
NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Note

16 **RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

	2021	2020
	£	£
Net (outgoing)\incoming resources	115,719	40,906
Depreciation charges	2,417	2,416
Interest received	(2,038)	(2,699)
(Increase)/Decrease in debtors	(41,478)	(9,300)
(Decrease)/Increase in creditors	12,891	26,933
Fixed Assets Additions	0	(9,666)
Net cash inflow/(outflow) from operating activities	**87,511**	**48,590**

17 **ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

	2021	2020
Returns on investments and servicing of finance	£	£
Interest received	2,038	2,699
Net cash inflow for returns on investments and servicing of finance	2,038	2,699

18 **ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS**

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net Cash:			
Cash at bank	603,124	89,549	692,673
Total	603,124	89,549	692,673

19 **ANALYSIS OF DEFERRED INCOME**

(Grants received deferred over the life of the projects)	2021 £	2020 £
Edmonton United Charity	12,072	12,072
Enfield Voluntary Action (EVA)		10,000
Thames Water Trust	3,664	3,664
L B Enfield - Training Matter	5,000	5,000
PJK Charitable Trust		-
Thomas Deane Trust		7,000
The Mercers Trust	7,000	7,000
L B Enfield - HUB/WASH	5,000	5,000
Enfield Community Transport		7,608
Power 2 Change - Life After Loss	7,501	
The Old Enfield Charitable Trust		4,250
RSA Trust	8,000	8,000
Enfield Voluntary Action-Benefits Advice	7,000	
Co-op Community Fund	2,674	2,674
Other Projects & Operational Grants	3,069	3,202
	60,980	75,470

FRS 102 disclosures for the 12 months ended 31 March 2021

Pension cost note

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2021/22 accounting year, the contributions to the Plan for the year ending 31 March 2022 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2021 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any actual transfers out or trivial commutations over the period.

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 16 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

The major assumptions used by the actuary were (in nominal terms) as follows:

	As at 31/03/2021	As at 31/03/2020
Discount rate	2.10%	2.40%
Inflation (RPI)	3.30%	2.80%
Inflation (CPI)	2.80%	2.00%
Revaluation of deferred pensions in excess of GMP	2.80%	2.00%
Pension in payment increases of:		
- CPI or 5% p.a. if less	2.80%	2.00%
- CPI inflation since retirement or 5% p.a. compound if less	2.80%	2.00%
- CPI or 3% p.a. if less	2.50%	1.90%
Commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

	As at 31/03/2021	As at 31/03/2020
Assumed life expectancies on retirement at age 65 are:		
Retiring today - Males	21.2	21.2
Retiring today - Females	24.1	24.1
Retiring in 20 years time - Males	22.6	22.6
Retiring in 20 years time - Females	25.7	25.6

	Value at 31/03/2021 £000s	Value at 31/03/2020 £000s
The assets in the Plan were:		
Multi asset funds	72,995	61,086
Structured Equity	24,849	24,279
Cash	1,509	594
Fair value of Plan assets	**99,353**	**85,959**
The actual return on assets over the period was:	**14,282**	**188**
Present value of funded obligations	161,415	140,310
Fair value of Plan assets	99,353	85,959
Surplus/(deficit) in funded scheme	**(62,062)**	**(54,351)**

Present value of unfunded obligations	0	0
Unrecognised actuarial gains (losses)	0	0
Adjustment in respect of asset ceiling and minimum funding requirem	0	0
Net liability in balance sheet	**62,062**	**54,351**

Reconciliation of opening and closing balances of the present value of the defined benefit obligation

	31/03/2021 £000s	31/03/2020 £000s
Benefit obligation at beginning of year	140,310	144,378
Current service cost	652	866
Interest cost	3,322	3,549
Contributions by Plan participants	0	0
Actuarial (gains)/losses	21,568	(2,823)
Benefits paid and expenses	(4,437)	(5,660)
Past service cost	0	0
Settlements	0	0
Business combinations	0	0
Exchange rate	0	0
Benefit obligation at end of year	**161,415**	**140,310**

Reconciliation of opening and closing balances of the fair value of Plan assets

	31/03/2021 £000s	31/03/2020 £000s
Fair value of Plan assets at beginning of year	85,959	88,882
Interest income on Plan assets	2,052	2,183
Return on assets, excluding interest income	12,230	(1,995)
Contributions by employers	3,549	2,549
Contributions by Plan participants	0	0
Benefits paid and expenses	(4,437)	(5,660)
Business combinations	0	0
Settlements	0	0
Exchange rate	0	0
Fair value of Plan assets at end of year	**99,353**	**85,959**

The amounts recognised in profit or loss:

	31/03/2021 £000s	31/03/2020 £000s
Service cost - including current and past service costs, and settlement	0	0
Service cost - administrative cost	652	866
Net interest on the net defined benefit liability	1,270	1,366
Total expense	**1,922**	**2,232**

Remeasurements of the net defined benefit liability (asset) to be shown in OCI:

	31/03/2021 £000s	31/03/2020 £000s
Actuarial (gains)/losses on the liabilities	21,568	(2,823)
Return on assets, excluding interest income	(12,230)	1,995
Changes in the effect of the asset ceiling excluding interest income	0	0
Total remeasurement of the net defined benefit liability (asset) to be shown in OCI	**9,338**	**(828)**