

# 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](http://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 85<sup>th</sup> 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 90 years 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 85<sup>th</sup> 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](http://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 85<sup>th</sup> 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**

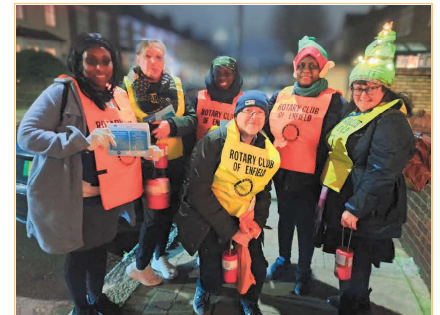




# STAFFING AND VOLUNTEERS

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



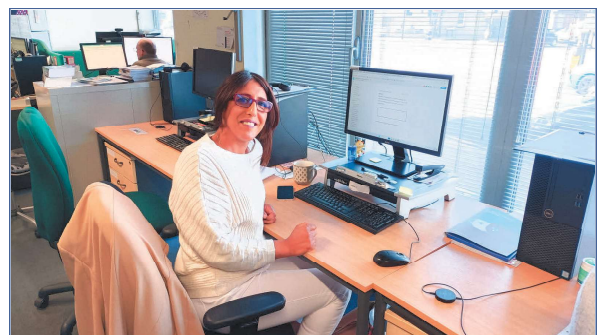
**Picnic  
Rotary Club  
Away Day  
Housing Forum**





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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**



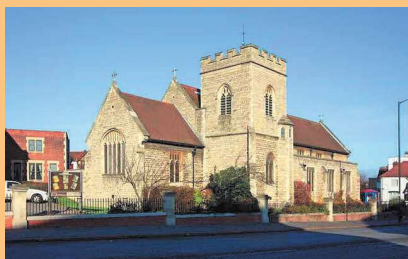
**Enfield Council's Community  
Hub at Edmonton Green Library**



**Enfield council's children's  
centres across the borough**



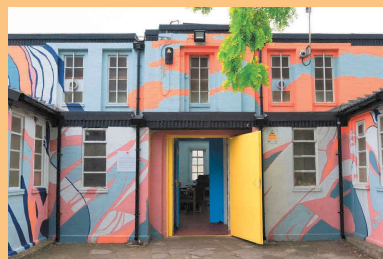
**St Monica's Foodbank**



**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 1<sup>st</sup> April 2025. The effect is cumulative so clients who maybe just about managed in 24/25 may not manage 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](http://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



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10 to 16	Notes to the Financial Statements

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 Chakraborty 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 Bessmer Drive Stevenage Herts. SG1 2DX
Bankers	-	Barclays Bank Plc CAF Bank
Website	-	<a href="http://www.citizensadviceenfield.org.uk">www.citizensadviceenfield.org.uk</a>

**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 Councilors 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**

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.

## Strategic 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 pressures 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 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 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 oversees 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 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:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 integrity 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 Practice 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).



INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
COMMUNITY AID LIMITED

(A company limited by guarantee)  
(Continued)

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

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

Notes	2025	2024
Fixed Assets		
Tangible assets	7	-
Current Assets		
Debtors	8	122,826
Cash at bank and in hand		753,415
		876,241
Less Creditors: Amounts falling due within one year		(196,698)
Net Current Assets	9	679,543
Total Assets Less Current Liabilities		679,543
Less Creditors: Amounts falling due more than one year	10	(87,621)
Net Assets		591,922
Funds		
Unrestricted & Designated funds:		
Contingency funds		120,000
Designated funds		150,000
General funds		175,030
		445,030
Restricted fund	11	33,518
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)
Returns on investments and servicing of finance	17	12,273
Increase/(decrease) in cash in the period		(105,207)
Reconciliation of net cash flow to movement in net debt		(116,069)
Increase/(decrease) in cash in the period	18	(105,207)
Movement in net debt in the period		(105,207)
Cash and Cash Equivalents at the start of the Year		869,484
Cash and Cash Equivalents at the end of the Year		753,415
		648,208
		753,415

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



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)

Income 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 reliability. 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.

The organisation also participates in a multi-employer defined benefit pension scheme.

Redundancy is paid in accordance with individual contracts. If not detailed in contracts, redundancy

Trade and other debtors are recognised at the settlement amount due after any trade discount

Cash at bank and in hand includes cash and short term highly liquid investments in deposits

provisions are normally recognised at their settlement amount after allowing for any trade

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

3)

Costs of charitable activities - by fund type

	2025	2024
Unrestricted funds	455,906	328,970
Restricted funds	45,662	45,662
	£	£
L.B. Enfield - Core		
L.B. Enfield - Childrens Centre		
L.B. Enfield - Disability Project		
L.B. Enfield - Housing Project		
L.B. Enfield - AdviceLine		
L.B. Enfield - Food		
L.B. Enfield - GRT Bulgarian		
Help to Claim		
National Citizens Advice-Remote Advice		
Christian Action Housing		
HIV/Aids Project		
Enfield Voluntary Action-Debt Advice		
Enfield Voluntary Action - Cancer Project		
Enfield Voluntary Project - Long COVID		
Enfield Voluntary Project - Foodbank		
Trust for London		
RSA Trust / Ordnance Library		
CityBridge		
Home Office-Brexit Project		
BGET/FINC		
Disability Advice		
GLA/LLST - Crisis Prevention		
GLA - Food Roots		
N.C. London ICB - SES Mind		
Local Motion		
Henry Smith - Debt Project		
EVA/BIG - Energy Project		
Prope! Trainee and Management Fees		
	31,445	49,500
	1,915	16,409
	45,662	45,662
	455,906	328,970
	£	£
Total	2025	2024

4)

Costs of charitable activities - by activity

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

ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Notes to the Accounts for the year ended 31 March 2025

5)	Governance	Unrestricted funds	2025	2024
		£	£	£
	Auditors Remuneration	3,600	-	8,760
	Independent Examiners Fee	1,026	3,600	-
	Legal & Professional Fees	618	1,026	2,912
	Other	5,244	5,244	12,125
6)	Staff costs	2025	2024	
		£	£	
	Wages and salaries	714,277	749,436	
	Social security costs	46,344	61,920	
	Pension costs	22,821	39,926	
		783,442	851,282	
7)	Fixed Assets	Fixtures, Fittings & Equipment	2025	2024
		£	£	
	Cost	81,972	81,972	
	At 1 April 2024	-	-	
	Additions in year	81,972	81,972	
	At 31 March 2025	81,972	81,972	
8)	Debtors	2025	2024	
		£	£	
	Trade Debtors	35,279	79,129	
	Other Debtors and Prepayments	34,647	43,697	
		69,926	122,826	



9) Creditors: Amounts due within one year

Trade Creditors	£
Other Creditors & social security	4,277
Accruals and Deferred Income	113,365
	49,015
	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	£	Balance 31/03/2025	£
662	45,000	45,662	1,915
8,598	9,970	5,651	(8,598)
14,770	13,406	20,049	(14,770)
6,643			
2,192			(2,192)
6,920	38,861	45,781	
4,548	36,362	36,075	
	16,000	16,000	
5,778	6,750	15,712	
19,007	42,000	50,824	
2,531			(2,531)
	61,039	61,039	
9,995	42,315	37,871	
2,790		2,790	
47,497	25,113	24,793	(47,497)
	44,600	41,994	
131,931	381,416	406,156	
			(73,673)
			33,518

Transfers to Unrestricted Funds are to balance spending in excess of project restricted funding.

Previous years' Restricted Funds are to recoup and reallocate expenditure of funds.

notes to the accounts.

12) Analysis of Assets by Fund

Unrestricted Funds	£	Designated Funds	£	Restricted Funds	£	Total	£
374,724	(79,694)	150,000	-	33,518	-	558,242	(79,694)
295,030	150,000	33,518	-	-	-	478,548	-

Tangible Fixed Assets  
Net Current Assets  
Creditors due after more than one year

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 unforeseen 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.  
Russell 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 £27,500.  
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.



ENFIELD CITIZENS ADVICE BUREAU

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Note

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

2025	2024
£	£
(113,374)	(116,067)
-	-
(12,273)	(12,824)
52,900	(43,109)
(44,733)	43,107
-	-
(117,480)	(128,893)

Net (outgoing)/incoming resources  
Depreciation charges  
Interest received  
(Increase)/Decrease in debtors  
(Decrease)/Increase in creditors  
Fixed Assets Additions  
Net cash inflow/(outflow) from operating activities

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

2025	2024
£	£
12,273	12,824
12,273	12,824
12,273	12,824

Returns on investments and servicing of finance  
Interest received  
Net cash inflow for returns on investments and servicing of finance

ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS

At 1.4.24	Cash flow	At 31.3.25
£	£	£
753,415	(105,207)	648,208
852,567	(105,207)	648,208

Net Cash:  
Cash at bank  
Total

ANALYSIS OF DEFERRED INCOME

2025	2024
£	£
5,000	5,000
5,000	5,000
18,596	2,674
2,202	2,202
33,472	14,876

(Grants received deferred over the life of the projects)  
L B Enfield - Training Matter  
L B Enfield - HUB/WASH  
Trussell Trust  
Co-op Community Fund  
Other Projects & Operational Grants





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

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9	Cash Flow Statement
10 to 16	Notes to the Financial Statements

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 Chakraborty 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	-	<a href="http://www.citizensadviceenfield.org.uk">www.citizensadviceenfield.org.uk</a>

**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 Councilors 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**

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.

## Strategic 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 pressures 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 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 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 oversees 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 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:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 integrity 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 Practice 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).

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
COMMUNITY AID LIMITED

(A company limited by guarantee)  
(Continued)

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
<b>Incoming Resources</b>					
2	500		381,416	500	2,983
	428,430		809,846	906,254	906,254
3,4				12,273	12,824
				4,233	1,231
<b>Total Incoming resources</b>					
	445,436	-	381,416	826,852	922,292
<b>Resources Expended:</b>					
3,4	534,070		406,156	940,226	1,038,359
<b>Total resources expended</b>					
	534,070		406,156	940,226	1,038,359
<b>Net Income/(Outgoing) Resources before transfers</b>					
	(88,634)	-	(24,740)	(113,374)	(116,067)
<b>Transfers between funds</b>					
	73,673		(73,673)	-	-
<b>Net movement in funds/Net income/ (expenditure) for the year</b>					
	309,991	150,000	131,931	591,922	707,989
<b>Balance brought forward at 1 April 2024</b>					
11	295,030	150,000	33,518	478,548	591,922
<b>Balance Carried Forward</b>					

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

Notes

Notes	2025	2024
Fixed Assets		
Tangible assets		
7	-	-
Current Assets		
Debtors	69,926	122,826
Cash at bank and in hand	648,208	753,415
	<u>718,134</u>	<u>876,241</u>
Less Creditors: Amounts falling due within one year	(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	(79,694)	(87,621)
Net Assets	<u>478,548</u>	<u>591,922</u>
Funds		
Unrestricted & Designated funds:		
Contingency funds	120,000	120,000
Designated funds	150,000	150,000
General funds	175,030	189,991
	<u>445,030</u>	<u>459,991</u>
Restricted fund	33,518	131,931
Total Funds	<u>478,548</u>	<u>591,922</u>

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)
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		869,484
		753,415
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

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)

Income 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 reliability. 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.

(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 annex 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.

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

3)

Costs of charitable activities - by fund type

	Unrestricted funds	Restricted funds	2025	2024
L.B. Enfield - Core	455,906	455,906	455,906	328,970
L.B. Enfield - Childrens Centre		45,662	45,662	44,338
L.B. Enfield - Disability 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
RSA Trust / Ordnance Library		15,712	15,712	31,723
CityBridge		5,651	5,651	8,917
Home Office-Brexit Project		50,824	50,824	40,993
BGET/FINC				9,500
Disability Advice				118,652
GLA/LLST - Crisis Prevention		61,039	61,039	50,693
GLA - Food Roots		37,871	37,871	40,066
N.C. London ICB - SES Mind		2,790	2,790	23,193
Local Motion				1,356
Henry Smith - Debt Project	15,906	41,994	15,906	
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	2024
Core/Operational and General	528,826	528,826	382,701
Advisory Services	406,156	406,156	643,533
Project Specific Advisory Services	5,244	5,244	12,125
Governance Costs (Note 5)	940,226	940,226	1,038,359
	940,226	940,226	1,038,359

ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Notes to the Accounts for the year ended 31 March 2025

5)	Governance	Unrestricted funds	2025	2024
		£	£	£
	Auditors Remuneration	3,600	-	8,760
	Independent Examiners Fee	1,026	3,600	-
	Legal & Professional Fees	618	1,026	2,912
	Other	5,244	5,244	12,125
6)	Staff costs	2025	2024	
		£	£	
	Wages and salaries	714,277	749,436	
	Social security costs	22,821	39,926	
	Pension costs	783,442	851,282	
7)	Fixed Assets	Fixtures, Fittings & Equipment	2025	2024
		£	£	
	Cost	81,972	81,972	
	At 1 April 2024	-	-	
	Additions in year	81,972	81,972	
	At 31 March 2025	81,972	81,972	
8)	Debtors	2025	2024	
		£	£	
	Trade Debtors	35,279	79,129	
	Other Debtors and Prepayments	34,647	43,697	
		69,926	122,826	

9) Creditors: Amounts due within one year

Trade Creditors	£
Other Creditors & social security	4,277
Accruals and Deferred Income	113,365
	49,015
	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	£	Balance 31/03/2025	£
L.B. Enfield - Childrens Centre	662	45,662	1,915
L.B. Enfield - Food	8,598	45,662	1,915
The Henry Smith Charity	14,770	5,651	(8,598)
RSA Trust / Orphanage Library	6,643	20,049	(14,770)
Enfield Community Transport	2,192	45,781	(2,192)
Enfield Voluntary Action-Debt Advice	6,920	36,075	-
Trussell Trust - Foodbank	4,548	36,075	4,835
North Middx Hospital-HIVProject	-	16,000	-
Trust for London	5,778	15,712	-
City Bridge	19,007	42,000	(3,184)
BGET/FINC	2,531	50,824	10,183
Disability Advice	-	61,039	(2,531)
GLA - Food Roots	9,995	37,871	-
GLA - Food Roots	2,790	2,790	14,439
N.C. London ICB - SES Mind	47,497	24,793	-
EVA/BIG - Energy Project	25,113	41,994	320
The Henry Smith Charity - Debt Project	44,600	41,994	2,606
	131,931	406,156	33,518
	381,416	406,156	(73,673)
	131,931	406,156	33,518

Transfers to Unrestricted Funds are to balance spending in excess of project restricted funding.

Previous years' Restricted Funds are to recoup and reallocate expenditure of funds.

notes to the accounts.

12) Analysis of Assets by Fund

Unrestricted Funds	£	Designated Funds	£	Restricted Funds	£	Total	£
374,724	(79,694)	150,000	-	33,518	-	558,242	(79,694)
295,030	150,000	33,518	-	-	-	478,548	-

Tangible Fixed Assets  
Net Current Assets  
Creditors due after more than one year



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 unforeseen 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.  
Russell 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 £27,500.  
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.





ENFIELD CITIZENS ADVICE BUREAU

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Note

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

2025	2024
£	£
(113,374)	(116,067)
-	-
(12,273)	(12,824)
52,900	(43,109)
(44,733)	43,107
-	-
(117,480)	(128,893)

Net cash inflow/(outflow) from operating activities

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

2025	2024
£	£
12,273	12,824
12,273	12,824
12,273	12,824

Returns on investments and servicing of finance

Interest received

Net cash inflow for returns on investments and servicing of finance

ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS

At 1.4.24	Cash flow	At 31.3.25
£	£	£
753,415	(105,207)	648,208
852,567	(105,207)	648,208

Net Cash:  
Cash at bank

Total

ANALYSIS OF DEFERRED INCOME

2025	2024
£	£
5,000	5,000
5,000	5,000
18,596	2,674
2,202	2,202
33,472	14,876

(Grants received deferred over the life of the projects)

L B Enfield - Training Matter

L B Enfield - HUB/WASH

Trussell Trust

Co-op Community Fund

Other Projects & Operational Grants

