

Company registration number: 03416785

Charity registration number: 1074622

Community Advice Works Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Community Accounting Plus
Units 1 & 2 North West
41 Talbot Street
Nottingham
NG1 5GL

Community Advice Works Limited

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Community Advice Works Limited

Reference and Administrative Details

Trustees	Kathrine Dunbar
	Juliet Sturridge
	Gillian Hart
	Ravi Ravindran
	Jill Mountford
	Shannon Reynolds
	Dr Samantha Short
	Emmanuel Kormi
Secretary	Dr Samantha Short
Senior Management Team	Dawn Atkinson, Service Manager
Charity Registration Number	1074622
Company Registration Number	03416785
Registered Office	49a Hatfield Close London SE14 5DW
Independent Examiner	Eva Stevens, employee of Community Accounting Plus Units 1 & 2 North West 41 Talbot Street Nottingham NG1 5GL

Community Advice Works Limited

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2025.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:

Kathrine Dunbar
Juliet Sturridge
Gillian Hart
Ravi Ravindran
Jill Mountford
Shannon Reynolds (appointed 1 June 2024)
Dr Samantha Short (appointed 1 June 2024)
Emmanuel Kormi (appointed 1 June 2024)
Claudia Hyde (resigned 1 May 2025)

Secretary:

Dr Samantha Short (appointed 1 June 2024)

Structure, governance and management

Nature of governing document

The charity is a company limited by guarantee and registered charity. It is operated under the rules of its memorandum and articles of association dated 08/08/1997, and most recently amended 16/03/2021. It has no share capital and the liability of each member in the event of winding-up is limited to £1.00.

Objectives and activities

Objects and aims

To improve social conditions, health, employment and life skills of poor residents in the London Borough of Lewisham and surrounding areas.
To provide free legal welfare and training advice.

Community Advice Works (CAW) continue to provide free, independent confidential and impartial advice to all those living and working in Lewisham, and the surrounding areas.

In partnership with other advice providers in Lewisham, we are able to advise and advocate for those who are in need. With the continued cost of living crisis impacting more vulnerable families, we are seeing an increase in those reaching out for support. Especially from the rising number of people accessing our drop-in and out-reach advice services.

It is vital that the trustees and Directors are well briefed and have continuing conversations about the developing situation to ensure work is reflecting the needs of the community.

Community Advice Works Limited

Trustees' Report

Risks Moving into 2026

The Trustees are very aware of the difficult financial situation that confronts our local community and our organisation. Our main grant funding from Lewisham Council NCIL ended last year. We are still receiving funding from the National Lottery for the next four years from November 2024.

We are actively looking to secure funding and ensure that we have financial resilience going forward. Until we do we continue to support the work of the charity from our investment fund.

The services we provide offer a safety net to struggling families and vulnerable individuals and the need for our services has become greater and continues to grow as a result of the cost-of-living-crisis. It is becoming increasingly difficult as many more charities struggle with limited financial resources, while council funding has been drastically cut from central government.

Reviewing the effect of the cost of living crisis and its impact on our service and community needs to be reviewed by the Directors/Trustees at every Board meeting over the next financial year, including measuring service users and the type of enquiry that we are dealing with.

Operating in a Changing World

Like many charities around the world we find ourselves in a situation where demand for our services is increasing, and, we anticipate, will continue to increase while at the same time funding to deliver our services is being cut, lost and harder to attain from grant givers under huge pressure from increased demand.

The Service Manager has increased capacity by using other advice services and volunteers, without increasing staffing costs. The Outreach Sessions at a Community Food Store, has reached a part of the Borough that was described as 'hard to reach', often not trusting new services offered. Being part of an established community group has helped build trust and build a good developing relationship.

Trustees will have to work with the Service Manager to ensure the retention of staff as we see shortages in the advice worker workforce across London. The Trustees are equally conscious that 3 of our advisors are over the state pension age.

It is vital that the organisation continue to look and win new sources of funding and a strategy for raising funds has been developed, which the directors/Trustees have made central to their overall strategic planning.

The Directors/Trustees regularly monitor and review the risks facing the charity and to ensure that appropriate plans and policies are in place.

Objectives and aims

Every year we work with clients to maximise their income through benefit applications, and assist with appeals and tribunals. We continue to support people to deal with changes to the benefit system, such as the Universal Credit and changes to PIP and DLA, and other measures that have resulted in reduced income levels for the families and individuals who seek our assistance. We expect to see a high level of advice needed when the new Awaab's Law comes into force.

CAW's Domestic Violence (MOZAIC) services continue to grow and provide a supportive environment in which women can process their experiences, explore options, and pave the way for future change. Through follow-up consultations with women who received support, there was a reduction in the level of violent and controlling behaviours and injuries and significant improvements in women's self-esteem, anxiety, depression, and self-efficacy.

Community Advice Works Limited

Trustees' Report

Our focus has been to identify new revenue and capital funding opportunities to ensure our activities are sustained. This has resulted in the establishment of new partnerships and joint working with other local organisations.

The objectives of the charity as set out in the company's memorandum of association are:

- To improve social conditions, health, employment training, and life skills of vulnerable persons resident in the London Borough of Lewisham and surrounding areas.

We continue to work with some of the most socially and economically deprived people in the Borough enabling and empowering them to access services and agencies to help improve their lives.

The strategies employed to achieve the charity's objectives are to:

- To offer advice and information services to local families/individuals
- To provide volunteering and training opportunities
- To offer advocacy and counselling to victims of domestic violence.

Ensuring our work delivers our aims

We review our aims, objectives, and activities each year. The review over the coming year will include learning lessons on managing and meeting new and increased demands from our client group as well as sharing good practice with and from other local agencies.

The review looks at what has been achieved and the outcomes in the previous 12 months as well as developing strategies for this current year.

The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. It also helps us ensure our aim, objectives and activities remain focused on our stated purposes.

The review will include a working document for fund raising, ensuring the charities financial resilience.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

The trustees are satisfied with the financial results for the period

Policy on reserves

The charity aims to retain at least 6 months' running costs in free unrestricted reserves.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Community Advice Works Limited

Trustees' Report

Statement of Responsibilities

The trustees (who are also the directors of Community Advice Works Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

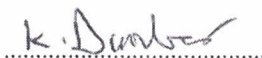
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its 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 apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 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 proper accounting records that can 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 charitable 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 governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 18 December 2025 and signed on its behalf by:



Kathrine Dunbar
Trustee

Community Advice Works Limited

Independent Examiner's Report to the trustees of Community Advice Works Limited ('the Company')

Independent examiner's report to the trustees of Community Advice Works Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

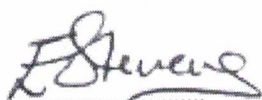
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts 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)].

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 accounts to be reached.



Eva Stevens, BSc, CPFA, employee of Community Accounting Plus
member of the Chartered Institute of Public Finance and Accountancy (CIPFA)

Units 1 & 2 North West
41 Talbot Street
Nottingham
NG1 5GL

18 December 2025

Community Advice Works Limited

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	2	119,743	-	119,743	124,074
Charitable activities	3	-	22,700	22,700	41,075
Investment income	5	362	-	362	350
Total income		<u>120,105</u>	<u>22,700</u>	<u>142,805</u>	<u>165,499</u>
Expenditure on:					
Charitable activities	6	<u>(200,708)</u>	<u>(30,079)</u>	<u>(230,787)</u>	<u>(216,927)</u>
Total expenditure		<u>(200,708)</u>	<u>(30,079)</u>	<u>(230,787)</u>	<u>(216,927)</u>
Gains/losses on investment assets		<u>(6,576)</u>	<u>-</u>	<u>(6,576)</u>	<u>71,446</u>
Net (expenditure)/income		<u>(87,179)</u>	<u>(7,379)</u>	<u>(94,558)</u>	<u>20,018</u>
Net movement in funds		<u>(87,179)</u>	<u>(7,379)</u>	<u>(94,558)</u>	<u>20,018</u>
Reconciliation of funds					
Total funds brought forward		<u>690,146</u>	<u>9,510</u>	<u>699,656</u>	<u>679,638</u>
Total funds carried forward	13	<u><u>602,967</u></u>	<u><u>2,131</u></u>	<u><u>605,098</u></u>	<u><u>699,656</u></u>

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for the period is shown in note 13.

The notes on pages 10 to 19 form an integral part of these financial statements.

Community Advice Works Limited

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

These are the figures for the previous accounting period and are included for comparative purposes

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	2	124,074	-	124,074
Charitable activities	3	-	41,075	41,075
Investment income	5	350	-	350
Total income		<u>124,424</u>	<u>41,075</u>	<u>165,499</u>
Expenditure on:				
Charitable activities	6	<u>(161,792)</u>	<u>(55,135)</u>	<u>(216,927)</u>
Total expenditure		<u>(161,792)</u>	<u>(55,135)</u>	<u>(216,927)</u>
Gains/losses on investment assets		<u>71,446</u>	<u>-</u>	<u>71,446</u>
Net income/(expenditure)		<u>34,078</u>	<u>(14,060)</u>	<u>20,018</u>
Net movement in funds		34,078	(14,060)	20,018
Reconciliation of funds				
Total funds brought forward		<u>656,068</u>	<u>23,570</u>	<u>679,638</u>
Total funds carried forward	13	<u><u>690,146</u></u>	<u><u>9,510</u></u>	<u><u>699,656</u></u>

The notes on pages 10 to 19 form an integral part of these financial statements.

Community Advice Works Limited

(Registration number: 03416785)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	9	561	647
Current assets			
Debtors	10	31,107	50,190
Investments		539,297	615,873
Cash at bank and in hand	11	<u>47,651</u>	<u>60,060</u>
		618,055	726,123
Creditors: Amounts falling due within one year	12	<u>(13,518)</u>	<u>(27,114)</u>
Net current assets		<u>604,537</u>	<u>699,009</u>
Net assets		<u>605,098</u>	<u>699,656</u>
Funds of the charity:			
Restricted income funds			
Restricted funds	13	2,131	9,510
Unrestricted income funds			
Unrestricted funds		<u>602,967</u>	<u>690,146</u>
Total funds	13	<u>605,098</u>	<u>699,656</u>


For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 7 to 19 were approved by the trustees, and authorised for issue on 18 December 2025 and signed on their behalf by:


Kathrine Dunbar
Trustee

The notes on pages 10 to 19 form an integral part of these financial statements.

Community Advice Works Limited

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

1 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Community Advice Works Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Exemption from preparing a cash flow statement

Under the exemption available to smaller charities the Board of Trustees has chosen not to include a Statement of Cash Flows within the financial statements.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Community Advice Works Limited

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

Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by the charity:

- (i) Those donated for resale produce income when they are sold. They are valued at the amount actually realised.
- (ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.
- (iii) Those donated for use by the charity itself are included when receivable. They are valued at the amount the charity would have had to pay to acquire them.

Gift aid

Incoming resources from tax reclaims are included in the Statement of Financial Activities at the same time as the gift to which they relate.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Community Advice Works Limited

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

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Furniture & equipment	25% Straight line
Computer equipment	33% Straight line

Current asset investments

Current asset investments are included at the lower of cost and net realisable value / market value.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those grants for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Community Advice Works Limited

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

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Grants, including capital grants;			
Government grants	94,267	94,267	119,691
Grants from other charities	25,424	25,424	-
Gifts in kind	-	-	4,000
Other income from donations and legacies	52	52	383
	<u>119,743</u>	<u>119,743</u>	<u>124,074</u>

3 Income from charitable activities

	Restricted funds £	Total 2025 £	Total 2024 £
Grants & donations	22,700	22,700	41,075

4 Grants & donations

	Unrestricted funds £	Restricted funds £	Total £
Guys & St Thomas NHS Trust	94,267	-	94,267
Lewisham CAB	25,425	-	25,425
NLCF	-	15,000	15,000
Lewisham Local (Rushey Green)	-	4,800	4,800
SELCHP Ltd	-	2,900	2,900
Sundry donations	51	-	51
	<u>119,743</u>	<u>22,700</u>	<u>142,443</u>

Community Advice Works Limited

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

5 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Interest receivable and similar income;			
Interest receivable on bank deposits	362	362	350

6 Expenditure on charitable activities

	Unrestricted funds Designated £	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Wages, NI & pension	11,069	156,353	12,500	179,922	176,815
Recruitment	-	429	-	429	598
Travel & subsistence	-	136	-	136	181
Premises costs	-	3,045	-	3,045	1,950
Hardship grants	-	-	15,079	15,079	1,700
Office administration	-	280	500	780	-
Communications	-	2,160	2,000	4,160	4,231
IT support	-	10,197	-	10,197	13,429
IT and software	-	6,148	-	6,148	-
Consultancy & professional fees	-	4,364	-	4,364	9,702
Payroll administration	-	1,500	-	1,500	-
Bank charges	-	93	-	93	163
Depreciation	-	748	-	748	647
Subscriptions	-	348	-	348	2,235
Sundry expenses	-	32	-	32	1,276
Insurance	-	2,313	-	2,313	-
Training	-	1,493	-	1,493	-
Gifts in Kind	-	-	-	-	4,000
	11,069	189,639	30,079	230,787	216,927

Community Advice Works Limited

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

7 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2025 £	2024 £
Depreciation of fixed assets	<u>748</u>	<u>647</u>

8 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	166,730	163,968
Social security costs	8,811	8,607
Pension costs	<u>4,381</u>	<u>4,240</u>
	<u>179,922</u>	<u>176,815</u>

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

	2025 No	2024 No
Average number of employees	<u>9</u>	<u>9</u>

7 (2024 - 7) of the above employees participated in the Defined Contribution Pension Schemes.

Contributions to the employee pension schemes for the year totalled £4,381 (2024 - £4,240).

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £26,312 (2024 - £35,731).

9 Tangible fixed assets

	Furniture and equipment £	Computer equipment £	Total £
Cost			
At 1 April 2024	5,233	11,781	17,014
Additions	<u>-</u>	<u>662</u>	<u>662</u>
At 31 March 2025	<u>5,233</u>	<u>12,443</u>	<u>17,676</u>

Community Advice Works Limited

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

	Furniture and equipment £	Computer equipment £	Total £
Depreciation			
At 1 April 2024	5,233	11,134	16,367
Charge for the year	<u>-</u>	<u>748</u>	<u>748</u>
At 31 March 2025	<u>5,233</u>	<u>11,882</u>	<u>17,115</u>
Net book value			
At 31 March 2025	<u>-</u>	<u>561</u>	<u>561</u>
At 31 March 2024	<u>-</u>	<u>647</u>	<u>647</u>

10 Debtors

	2025 £	2024 £
Trade debtors	31,107	48,093
Prepayments	<u>-</u>	<u>2,097</u>
	<u>31,107</u>	<u>50,190</u>

11 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	(2,046)	-
Cash at bank	<u>49,697</u>	<u>60,060</u>
	<u>47,651</u>	<u>60,060</u>

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	4,709	7,905
Other taxation and social security	7,067	9,937
Other creditors	-	850
Accruals	<u>1,742</u>	<u>8,422</u>
	<u>13,518</u>	<u>27,114</u>

Community Advice Works Limited

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

13 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 March 2025 £
Unrestricted funds					
<i>General</i>					
General fund	679,077	120,105	(189,639)	(6,576)	602,967
<i>Designated</i>					
Advice fund	11,069	-	(11,069)	-	-
Total unrestricted funds	<u>690,146</u>	<u>120,105</u>	<u>(200,708)</u>	<u>(6,576)</u>	<u>602,967</u>
Restricted funds					
NLCF	-	15,000	(15,000)	-	-
Rushey Green fund	9,510	4,800	(14,310)	-	-
SELCHP	-	2,900	(769)	-	2,131
Total restricted funds	<u>9,510</u>	<u>22,700</u>	<u>(30,079)</u>	<u>-</u>	<u>2,131</u>
Total funds	<u>699,656</u>	<u>142,805</u>	<u>(230,787)</u>	<u>(6,576)</u>	<u>605,098</u>
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 March 2024 £
Unrestricted funds					
<i>General</i>					
General fund	644,999	99,000	(136,368)	71,446	679,077
<i>Designated</i>					
Advice fund	11,069	25,424	(25,424)	-	11,069
Total unrestricted funds	<u>656,068</u>	<u>124,424</u>	<u>(161,792)</u>	<u>71,446</u>	<u>690,146</u>
Restricted					
Rushey Green fund	-	10,950	(1,440)	-	9,510
New Cross Gate	1,310	-	(1,310)	-	-
Friends	260	-	(260)	-	-
Lewisham NCIL	22,000	30,125	(52,125)	-	-
Total restricted funds	<u>23,570</u>	<u>41,075</u>	<u>(55,135)</u>	<u>-</u>	<u>9,510</u>
Total funds	<u>679,638</u>	<u>165,499</u>	<u>(216,927)</u>	<u>71,446</u>	<u>699,656</u>

Community Advice Works Limited

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

The specific purposes for which the funds are to be applied are as follows:

NLCF - Providing an out-reach drop service at the local community food bank.
 New Cross Gate Trust - Providing additional advisor hours for benefits advice work.
 Friends - donations from local residents to support the core benefits advice work.
 Rushey Green - fund provides small essential grants for benefit claimants.
 Lewisham NCIL - Supports benefits and debt advice work.
 SELCHP - fund provides small essential grants for benefit claimants.

14 Analysis of net assets between funds

	Unrestricted			2025
	General £	Designated £	Restricted £	Total funds £
Tangible fixed assets	561	-	-	561
Current assets	615,924	-	2,131	618,055
Current liabilities	(13,518)	-	-	(13,518)
Total net assets	<u>602,967</u>	<u>-</u>	<u>2,131</u>	<u>605,098</u>

	Unrestricted			2024
	General £	Designated £	Restricted £	Total funds £
Tangible fixed assets	647	-	-	647
Current assets	705,544	11,069	9,510	726,123
Current liabilities	(27,114)	-	-	(27,114)
Total net assets	<u>679,077</u>	<u>11,069</u>	<u>9,510</u>	<u>699,656</u>

15 Benefits in kind

In the prior period the charity received rent free accommodation to the value of £4,000.

16 Fees payable to independent examiner

During the period, the fees payable (excluding VAT) to the charity's independent examiner Community Accounting Plus are analysed as follows:

	2025 £	2024 £
Independent examination	1,200	-
	<u>1,200</u>	<u>-</u>

Community Advice Works Limited

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

17 Taxation

The charity is a registered charity and is therefore exempt from corporation taxation.

18 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

19 Related party transactions

There were no related party transactions in the year.