

Company number: 03324794
Charity Number: 1082193

East End Citizens Advice Bureaux
(A company limited by guarantee)

Report and financial statements
For the year ended 31 March 2025

East End Citizens Advice Bureaux

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Reference and administrative information

For the year ended 31 March 2025

Company number	03324794
Charity number	1082193
Registered office and operational address	300 Mare Street London E8 1HE
Country of registration	England & Wales
Country of incorporation	United Kingdom
Trustees	Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:
Chair	Muddassar Ahmed
Joint Vice Chairs	Jennifer Chung Matthew Downer (resigned as Vice Chair and Trustee 2 December 2024) Lucy Freeman Parker (appointed as Vice Chair 5 December 2024) John Bolitho (appointed 5 December 2024) Meena Chavda (appointed 20 March 2025) Paul Everitt Denise Halton Stephanie Kleynhans (resigned 20 March 2025) James Peters David Ross JP Nicholas Smith Sharmin Takin Zoe Wilkins Councillor Penelope Wrouth (Hackney) (resigned 12 June 2024)
Secretary	Yasmin Alam

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Reference and administrative information

For the year ended 31 March 2025

Key management personnel	Yasmin Alam	Chief Executive
	Rashid Seedat	Project manager
	Andrew Skipper	Training and development manager (retired 30 April 2024)
	Miles Metcalfe	IT manager
	Louise Skinner	Finance manager

Bankers

Barclays Bank plc
The Holloway & Kingsland Group
PO Box 3628
London E8 2JX

Auditor

RPG Crouch Chapman LLP
Chartered Accountants and Statutory Auditor
40 Gracechurch Street
LONDON
EC3V 0BT

East End Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

The trustees (who are also directors of the charitable company for the purposes of the Companies Act) present their report and the audited financial statements for the year ended 31 March 2025.

Reference and administrative information set out on pages 1 and 2 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102 (effective 1 January 2019).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report Regulations 2013) is not needed.

Our vision, aims, objectives, and activities

Vision and aims

Our vision is to provide high quality, holistic advice and information services to empower and enable the residents of Hackney, Newham and Tower Hamlets to improve their wellbeing. We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

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

Objectives and public benefit

The objectives for which the charitable company, East End Citizens Advice Bureaux (EECABx), also known as Citizens Advice East End, was established as defined in the Memorandum and Articles of Association, are the promotion of any charitable purposes for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness, and distress in particular, but without limitation, for the benefit of the community in Greater London and surrounding areas.

The charity's principal activity is the provision of information, advice and advocacy services within the London Boroughs of Hackney, Newham, and Tower Hamlets.

East End Citizens Advice Bureaux works together with local and national partners to provide accessible, high quality and holistic advice and information services, advocacy, and training to empower and enable our communities. Our clients' experiences guide us to try and influence policy at a local and national level.

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Trustees' annual report

For the year ended 31 March 2025

The trustees review the aims, objectives, and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees to ensure that the charity's aims, objectives, and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Overview of activities

The charity's main activities and who it tries to help are described below. All its charitable activities focus on providing advice and information to clients and are undertaken to further East End Citizens Advice Bureaux charitable purposes for the public benefit.

We provide free, confidential, and impartial services accessible to all. We help with problems involving welfare benefits, housing, debt, money management, employment, immigration, consumer and family and personal issues. Our clients are from some of the poorest and most deprived parts of the population.

Activities and performance

In 2024/2025, we helped 9,325 clients with over 34,205 issues via 31,998 client activities. We generated a total amount of £17,547,925 income for our clients, £2,336,208 debts written off and £1,887,032 moved onto more manageable plans. We also helped clients with £460,978 of reimbursements, services or loans which benefit clients financially but were not an additional income (for e.g. health and social care charges reduced, school uniform paid for etc). Our advice interventions resulted in a further value of £2,214,744 of non-financial outcomes for our clients. These figures also include our work in boroughs outside of Hackney, Newham and Tower Hamlets due to our specialist debt project working with London & Quadrant Housing Association.

We were able to achieve our objectives and the above outcomes by delivering services remotely, via telephone, face to face at our offices and various outreach locations in all 3 boroughs. We have prioritised increasing pathways to advice services through increased partnership working in all three boroughs i.e. schools, housing associations etc and introduced home visit appointments for the elderly and vulnerable in our community. We also ensure that our research and campaign activities, feed into shaping services and projects, to continue maintaining our high-quality services and reputation.

In comparison to the previous financial year (2023/2024) we noticed some key changes:

- Helped 14.6% less clients but advised on 7% more issues overall
- Client activities increased by almost 1%

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- Increased household incomes for clients by almost 20%
- Non-financial outcomes decreased by 17%
- Supported debts being written off by over 80%
- Moved 53% more debts onto manageable repayment plans
- Increased financial benefits for clients in the form of reimbursements, services or loans by over 105%

Despite facing ongoing service capacity constraints and increased client demand because of the current financial pressures and governments welfare reform our data emphasises our focus being our clients and their financial and non-financial wellbeing. Although less clients were helped, we dealt with more issues suggesting that clients are accessing our services with more complex issues which take additional time to resolve. Our data shows that 90% of our work involved complex casework, further highlighting client need from our service and the shift away from giving simple advice and information or signposting.

Service delivery

In addition to the values in the tables below for each office, we provided 4 energy vouchers with a financial value of £196 and 11 food vouchers with a financial value of £1,485 from funding which covered all our boroughs.

Hackney

We have been unable to open our Hackney office fully due to problems with the building which are outside our control. We provided face-to-face services via the London Borough of Hackney Service Centre three days per week so that we could reach clients who prefer face to face advice or who are digitally excluded. In addition, we provided energy and food vouchers, and charity grants to help clients buy furniture and white goods.

The number of clients seen, issues raised, income gains, energy and food vouchers provided, charity grants obtained, and debts written off are shown below and on the following page:

Hackney	2025	2024
Clients seen	2,338	4,020
Client Cases	3,208	4825
Number of enquiries	11,033	16,518
Increase in income	5,533,584	5,843,685
Debt written off	899,656	858,977
Debt moved to payment plans	689,300	146,210
Other financial/non-financial outcomes	689,187	862,456
Energy vouchers – numbers	297	584
Energy vouchers – value £	12,519	25,954

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Hackney (continued)	2025	2024
Food vouchers – numbers	511	356
Food vouchers – value £	54,885	50,015
Charity grants – numbers	23	44
Charity grants – value £	12,893	23,196

Angela's story

Angela is a retired widow, with physical impairments. Since Angela's husband passed away, she has been struggling to pay her bills and manage with the increased cost of living pressures. Angela wanted to know more about her rights and any financial support available to her, following the change in her circumstances. We carried out a benefits check to see which benefits Angela would be entitled to.

Based on the information provided, we identified that Angela was entitled to Pension Credit of £6.52 a week, Housing Benefit (HB) £139.71 a week and Council Tax Reduction (CTR) £17.86 a week. We assisted Angela to complete and submit her Housing Benefit and Council Tax Reduction claims online. Angela also said that after our advice she felt empowered to contact the Pension Service herself about the pension credit claim that she had made.

As a result of our advice and support, Angela is now £8,532.68 better off each year. Angela was very happy with the outcome and is now better able to manage financially.

Newham

We provide advice services to Newham clients via our limited number of specialist projects by pre-booked, face to face appointment. We also provide pre-booked appointments at the family hub in Beckton and at the Manor Park surgery for registered patients of the Newham Transitional Team once a week.

The number of clients seen, issues raised, income gains, energy and food vouchers provided, charity grants obtained, and debts written off are shown below:

Newham	2025	2024
Clients seen	1,243	2,346
Number of enquiries	7,346	6,892
Increase in income	3,117,934	2,029,142
Debt written off	377,945	186,680
Debt moved to payment plans	696,506	1,037,380
Other financial and non-financial outcomes	766,738	465,278
Charity grants – numbers	1	9
Charity grants – value £	659	2,350

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Ben's story

Ben lives on his own and due to his poor health is unable to work. Ben struggled to pay his rent and accumulated rent arrears of over £3000. He needed support to manage his debt, maximise his income and manage his finances through budgeting.

We explored Ben's financial situation and carried out a benefit check to identify any benefits for which he might be eligible. We made an application for Personal Independent Payment based on his multiple health impairments and inability to work. We made an application for Discretionary Housing Payment to help him afford the shortfall in his rent. In addition, we also requested a needs assessment for Work Capabilities Assessment under Universal Credit for further support as he is unable to work.

As a result of our interventions, Ben was awarded a lump sum amount of Discretionary Housing Payment of over £5,000 which was paid directly to his landlord. This cleared Ben's rent arrears but also helped cover some of his future rent charges. Ben stated that our help improved his mental health as he no longer felt stressed about the situation. Our advice also prevented Ben from any eviction or possession proceedings which would have resulted in Ben's problems worsening and impacted his wellbeing.

Tower Hamlets

Our data and frontline experiences have shown a huge demand for face-face and community-based services. This has easily been implemented at Tower Hamlets due to our reputation in the community, a shared understanding between partners and other organisations of the importance of community-based work, as well as being able to provide advice services from our office location post pandemic.

We lead the advice partnership in Tower Hamlets, which includes 13 other partners where we cross refer clients to improve the efficiency of support provided to clients overall and make better use of the resources available. This partnership was awarded a Cabinet Office Government Grant Award in the Citizen Impact category in March 2025 for the impact it has made in the community.

Although we offer different channels of appointments (face-face, telephone, home visits, community outreach), we have prioritised client's preference of face-face appointments which has also impacted positively on client engagement.

We provide face-to-face appointments to Tower Hamlets clients at our Tower Hamlets office, 5 days a week from Monday to Friday. The appointments are separated into appointments via our drop-in service from Monday to Wednesday mornings where clients undergo an initial assessment before being offered an appointment and Thursday and Friday which are only for pre-booked appointments. We also offer information from our reception to signpost clients to other forms of support where an appointment may not be suitable or there is a wait for appointments.

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We also offer face-to-face appointments in the following community spaces to contact clients we could not otherwise reach:

- Tower Hamlets Town Hall Residents Hub
- Aberfeldy Community Space
- Royal London Hospital (exclusively for Dialysis patients)
- Mile End Hospital and Bow Community Mental Health Unit- (exclusively for patients using mental health services)
- The number of clients seen, issues raised, income gains, energy and food vouchers provided, charity grants obtained, and debts written off are shown below:

Tower Hamlets	2025	2024
Clients seen	2291	4,550
Number of enquiries	8,304	8,588
Increase in income	6,152,125	6,870,243
Debt written off	263,224	238,875
Debt moved to payment plans	315,239	52,733
Other financial and non-financial outcomes	451,231	581,389
Energy vouchers – numbers	93	446
Energy vouchers – value £	4,323	21,398
Charity grants – numbers	0	5
Charity grants – value £	0	2,180

Christina's story

Christina and her partner were refugees who had fled from Eritrea. They had one dependent child and were struggling to pay their energy bills which had resulted in arrears of £348. They had recently moved into their first temporary home and started receiving benefits, where previously they did not have access to financial support.

We made a grant application to help clear the electricity account and provided energy efficiency advice to prevent future energy debts. We explained how budgeting could help with better managing their finances. The British Gas Energy Trust Fund awarded them with over £440 which would help clear their energy debt and help towards their next payment. Christina was very thankful for the support and felt better to manage their household bills moving forward.

Dhulal's Story

Dhulal, a Spanish pensioner, came to the UK in the 1970s and was working in an Indian Restaurant until the summer of 2024 to support himself. He was single, unable to speak English, and had no permanent address. Dhulal had no support and struggled with everyday activities due to his age and long-term pain conditions. He spent most of his days from the summer of 2024 in a mosque in Tower Hamlets and spent the rest of his time when the Mosque was closed from 12:00am until 4:30 am, on the streets.

Dhulal had no savings and relied on borrowing money from people who prayed at the mosque. He

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applied for Pension Credit in June 2024, but no decision had been given. He was unhappy with the service provided by Pension Credit due to the long delay in deciding about payments. We supported Dhulal to make a complaint about the unreasonable delays. As a result, he was awarded £872.40 per month and received a backdated payment of £6,118.20. Dhulal was able to secure accommodation in a one bed property. We helped Dhulal secure further benefits to increase his income and help him to manage in the current cost of living crisis.

Dhulal said that he felt confident in accessing advice when needed and felt better after our advice and support.

Outreach services

We have been focusing on improving access to advice by increasing the pathways to our services. As mentioned previously, we provide our advice in over 20 different venues in Hackney, Newham and Tower Hamlets, these include:

- 4 schools in Hackney
- 5 family hubs in Hackney
- GP health centres
- Hospitals
- Housing Associations
- Estate based community centres
- Other community-based locations

This year, we began providing home visit appointments to the most vulnerable adults aged 65 and above through a new three-year project funded by Independent Age. The project aims to improve financial wellbeing for those aged 65 and above.

Edith's Story

Edith, a single, retired person had multiple physical impairments and struggled to attend appointments. Edith was having problems affording her rent, council tax and basic living costs. Initially there was an overpayment on her rent and council tax which resulted in her receiving reduced support and led to a build-up of arrears. We carried out an in-depth assessment, including reviewing her income, expenses and finances. We advised Edith on her financial entitlements and conducted an affordability assessment to assist Edith with a repayment plan for her rent and council tax arrears. We also identified that Edith's household income was stated incorrectly and submitted a revision request to the local authority to review her housing benefit and council tax support status. A positive decision was received, and we then assisted Edith to submit refund requests for rent and council tax as well providing support with compiling the relevant documents needed for Attendance Allowance which she had previously applied for. As a result of our advice and interventions, Edith was awarded full housing benefit of £133.47 per week and full council tax support of over £1,400 per year. Edith also received a full backdated housing benefit payment for the previous year. This resulted in Edith being in credit with her rent and council tax.

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Edith explained that our help reduced her stress and improved her mental health and wellbeing. Edith felt empowered to deal with any similar issues in future independently.

One of our advisers attends the Woodberry Down estate two days per week and provides general advice to the tenants of Notting Hill Genesis Housing Association. This service has been provided for over twenty years and was recently extended from two to three days per week to allow for more time for complex cases.

Another of our advisers visits the Community Mental Health services at various premises in Tower Hamlets two days per week providing social welfare and general advice to the patients of the units. From December 2024 to March 2025 this project was extended to four days per week due to overwhelming demand.

One of our advisers visited primary schools in Tower Hamlets for one day per week until December 2024 providing general advice to parents and carers of pupils. Unfortunately, we were unable to secure funding to continue this project. We are also delivering advice services at four schools in Hackney.

Faith's story

Faith needed advice on her ongoing difficulties with Universal Credit (UC). Faith, who had received UC for a year had been told that she would have to join the Restart Programme to help her back into employment. However, Faith is a full-time carer for her child who has autism. Faith also has a language and digital barrier.

We explained Faith's situation to the UC team which helped them to understand her circumstances better. We also applied for Carers Allowance on her behalf which resulted in a backdated payment for her child and carers element being added to the UC claim.

Faith felt a huge relief that her situation had been resolved, she was financially better off and was no longer being pressured to join the Restart programme. Faith reported that her mental health and overall physical wellbeing had improved.

Digital services

We have continued to provide online money management and debt advice services to tenants of London & Quadrant Housing Association under a two-year contract to 31 March 2026. We continue to offer mostly online appointments for this service, which this client group prefer, although we do offer face to face appointments if requested by the client. It has also proved easier to refill virtual appointment slots if an appointment is cancelled by a client at short notice, so we have fewer wasted slots.

Research and campaigns and partnership working

Research and Campaigns (R&C) activities continue to be an important part of attracting funding, new projects, shaping services and informing important social policy and welfare decisions within the local boroughs we work in as well as contributing nationally to wider knowledge.

The R&C team has been led by our Research, Engagement and Funding (REF) lead with support from REF trustees, SMT and volunteers occasionally throughout the year. It has been difficult to retain R&C volunteers as they are mainly students who have limited time due to academic pressures. Alongside this, and funding challenges experienced in the service which have been prioritised, there has been limited resources available to carry out R&C activities compared to previous years.

Despite the challenges, we identified key areas of work to be prioritised to contribute towards our R&C goals and objectives, consequently supporting our overall service aims. We continue to analyse data regularly to monitor current issues and explore key trends. We use this data to demonstrate our impact via bi-monthly reports through infographic reports and meetings with, funders, partners, local MPs, Mayors and Councillors. These have been positively received by these stakeholders and are also helping us to raise awareness of issues faced in the communities we work in. This information is also communicated internally through our internal staff newsletter to ensure that our staff and volunteers at all levels are up to date with trends to help them better understand decisions made in shaping our services and offering a high-quality service to our clients.

We contribute nationally to different areas of interest to the National Citizens Advice Team through evidence forms. This information is regularly communicated in the staff newsletter and at staff team meetings to ensure relevant client cases are being evidenced. We contact our local MPs as guided by the National Team. We communicated local issues and data trends to all our local MPs before the national budget was announced by the Chancellor to try and influence decisions which would impact our local communities. We have also attended key meetings involving the London R&C teams and the National Citizens Advice R&C conference to enable us to both share and learn about R&C related issues.

We continue to collate data via our Hackney Schools Project to help us evidence the impact of advice services being available in schools. The project is due to end in 2026 when we are hoping we will be able to shape future projects working with vulnerable families and secure funding to expand across more schools in the boroughs we work in.

We hold a wealth of knowledge and expertise through our data, frontline and service delivery experiences. Therefore, it is important for us to share our insights and contribute to wider learning to enhance client experiences overall. We consistently participate in forums across all three boroughs and work collaboratively with senior officials to help influence the design of future services and better meet the needs of our communities. This has been of particular importance in

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recent years with a shortage of funding, resources and expertise as well as welfare reform changes.

Quality of advice

East End Citizens Advice Bureaux is committed to quality, and we have robust systems in place to ensure clients are receiving high quality advice services and outcomes.

We have a pool of Quality Control Assessors who check client files and conduct independent file reviews on a regular basis so that remedial action can be taken quickly if necessary. We work closely with our National Citizens Advice Assessor in managing the quality standards for the entire service. This has been extremely useful as the work of the internal assessors is checked and feedback is provided on a quarterly basis. Citizens Advice, as required by the membership scheme, is required to carry out annual client feedback surveys in addition to the internal feedback surveys and feedback through focus groups.

Through providing high quality advice, we have been successful in securing high volumes of financial and non-financial outcomes for our clients as demonstrated elsewhere in this report. Our client feedback surveys on delivery of services have been extremely positive and clearly present a demand for more Citizens Advice services.

Effective people management and good governance

We have a strong governance structure in place that ensures the adherence of all organisational legal requirements, policies, and procedures. Our Trustees and Senior Management Team possess extensive experience in all aspects of organisational leadership, effective delivery of services and financial control.

We are a people-based organisation putting the needs of our clients at the heart of all we do. We can manage change, respond quickly to service user needs, due to changes in law, and funder requirements. We have strong processes in place to support our paid staff and volunteers and to meet their development needs. Our Trustees undertake an annual skills audit to ensure their skills and expertise meet current organisational requirements as well as identifying any developmental needs.

Future Plans

We are currently navigating a perfect storm of heightened demand, funding pressures, and systemic challenges across the three boroughs we serve. These factors continue to create a complex and uncertain operating environment, making long-term planning difficult.

Despite this, we remain firmly committed to our three-year strategic plan. Reviewed and updated regularly, this plan ensures our organisation remains focused and aligned with our core mission:

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to deliver high-quality, impactful advice services to those most in need. It also allows us to remain agile and responsive to changes in the wider landscape while maintaining service excellence.

We are acutely aware of the ongoing economic, social, health, and housing issues affecting our communities. In the face of these challenges, our commitment to supporting those at risk or in crisis has never been stronger.

We continue to monitor key trends in service demand, as well as wider developments across local, national, and global landscapes—including economic, political, and environmental shifts. This allows us to remain responsive and ensure that our planning and service delivery remain client-centred and relevant.

We recognise that strong partnerships are critical to achieving lasting outcomes. We actively collaborate with Local Authorities, NHS Trusts, and funding bodies to co-design and deliver services that respond to both strategic priorities and community needs. These relationships enable us to extend our reach, improve service integration, and ensure long-term sustainability.

Strategic Priorities

Securing Sustainable Funding

We are prioritising long-term funding and strategic partnerships to enable more robust planning and better outcomes for our clients.

Valuing Our People

Our staff and volunteers are absolutely vital to the delivery of high-quality services for our clients. Their dedication, compassion, and expertise are at the heart of everything we do. Despite the ongoing resource challenges, we remain committed to supporting and investing in our team. We will ensure that staff and volunteers have the skills, training, and support they need to continue delivering exceptional services, even in the face of increasing demand and limited capacity. Their resilience and professionalism enable us to maintain service standards and uphold our commitment to those who rely on us most.

Outreach in Health and Education

With many clients experiencing health issues, we are developing targeted outreach in healthcare settings and expanding work with families and carers in family hubs schools to address child poverty.

Financial Support Services

In response to rising need, we will continue to provide financial assistance, including energy vouchers and household support, through funding from Trusts, foundations, and the Household Support Fund.

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Expanding Access and Collaboration

We aim to make our advice and support services more accessible—digitally and in-person—through stronger collaboration and by tailoring services to client needs. We are committed to co-designing services with our clients, partners and funders.

Evaluation and Impact

New evaluation mechanisms will demonstrate our impact, support funder engagement, and inform future service models based on evolving client needs.

Key areas for 2025 – 2026

- Meet the changing needs of our clients by providing accessible high quality, holistic, person centred advice and advocacy through empowerment, information, support, and casework.
- Support and develop our colleagues to empower them to meet the changing needs of our communities.
- Develop relationships with existing & prospective stakeholders and funders to attract the funding to deliver the projects & services in appropriate settings that meet the changing needs of our communities.
- Ensure that our organisation is well led & governed with a commitment to Equality, Diversity, Inclusion and Wellbeing.
- Engage locally, regionally and nationally to strengthen our relationship with policy makers and speak out for our communities.

Sustaining and developing funding

Sustaining and developing our services is proving increasingly challenging due to reductions in public services and funding in real terms, at the same time as we are seeing an increasing need for our help. The impact of the cost-of-living crisis, debt, unemployment, housing, and health problems as well as a lack of digital, literacy and numeracy skills has also resulted in an increase in the complexity of the cases being presented to us.

The client statistical data presented in this report shows the demand on our services, the impact on our clients following our intervention and, clearly makes the case for sustaining and developing our services to meet the needs of the communities.

Fundraising

We receive funding from local authorities, health authorities, central government, housing associations, corporate donors and Trusts and Foundations. We identify funders who may be prepared to support our work and make applications to them following their application procedures and timescales, soliciting feedback on unsuccessful applications. We are usually only awarded grants or contracts after a rigorous selection process. We also solicit funds from organisations where we perceive a need for our services and think we can achieve positive outcomes. In the autumn of 2024, we took part in the Hackney Legal Walk to raise funds for those most in need of financial support alongside advice in Hackney. We also created a fundraising

campaign (which is ongoing) to raise money for those struggling to cope with the cost-of-living crisis. We do not carry out other fundraising activities and we do not solicit gifts from members of the public or clients to protect vulnerable people. Our service is free at the point of delivery. We are not members of any scheme for regulating fundraising and have not received any complaints about our fundraising activities.

Investment policy and performance

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are no funds for long term investment. The policy of the Trustees is to invest the amount that it has available, and grants received in advance in short term bank deposits.

Financial review

The charity's results for the year are set out in the Statement of Financial Activities on page 25. The charity had net incoming resources on operational unrestricted funds of £15,698 for the year (2024 £44,082 net incoming resources on unrestricted funds). Together with the accumulated surplus brought forward from previous years the charity had an accumulated surplus on unrestricted funds after adjusting for actuarial gains/(losses) on the pension scheme of £575,441 (2024 £536,249. Restricted funds carried forward on 31 March 2025 amounted to £321,547 (2024 £222,880). This is sufficient for the activities for which the funds were provided.

The charity received 49% of its funding from the London Boroughs of Hackney and Tower Hamlets (2024 56%), including energy voucher funding and funding which is passed onto partner organisations (2025 22% and 2024 24% excluding energy voucher funding and funding which is passed onto partner organisations). This funding was received by the charity both directly and via partnership working with other organisations to provide advice and support at its offices and at outreach sites.

The funding scene is still extremely challenging. We were awarded two grants totalling £70,000 from London Borough of Hackney to provide food and energy vouchers to clients with prepaid meters (see note 7). We gained £95,917 in 2024/25 from the Greater London Authority to assist clients across our three boroughs with the cost-of-living increases from two one-year grants starting on 1 October 2023 and £8,700 from Wandsworth CAB to assist them with their advice first aid training (see note 7). Our three-year project in Hackney schools, which started in April 2023, will continue for a further one year funded by the City Bridge Foundation, (see note 7). We received funding of £51,750 from the Trussel Trust for a one-year project starting in March 2025 working with foodbanks in Hackney, £2,156 has been included in 2024/25 and £49,594 has been deferred to 2025/26 (see note 7). We were awarded a grant of £491,100 over two years starting in February 2025 by the Energy Saving Trust to deliver energy advice and casework across all our three boroughs, £41,358 of this grant has been included in 2024/25, (see note 7). We received funding of £60,000 per annum from Independent Age for three years from October 2024 to provide advice to older residents in our three boroughs including via home visits. £30,000 of the

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first-year grant has been included in income in 2024/25, (see note 7), the balance has been deferred to 2025/26.

London Borough of Hackney extended our core contract for another three years from 1 April 2023 at an increased rate of £260,000 per annum plus £16,500 per annum for our work in health settings. The 2024/25 funding for health settings included £1,500 extra for 2023/24. This funding was matched by £6,000 from Homerton Hospital, (see note 7). However, London Borough of Hackney have now indicated that they wish to terminate the core contract on 31 October 2025 due to their own financial constraints. We will then have to reapply for more funding from a pot reduced by one third.

London Borough of Tower Hamlets extended our funding working in partnership with other advice agencies in Tower Hamlets for a further three years and five months from 1 November 2023 to 31 March 2027 but at a reduced level of £720,000, previously £924,102, an actual reduction of 22%. The 2025 financial statements include twelve months of grant at the lower level. The 2024 financial statements include seven months of grant at the higher level of £924,102 which is £539,060 and five months at the lower level of £720,000 which is £300,000, a total of £839,060 for the financial year. In note 7 the grant is split between £681,000 advice grant and £39,000 for the management of the contract (£800,060 for service delivery and £39,000 for the management of the contract in 2023/24).

The charity accrued in full the deficit reduction payments in respect of the NACAB defined benefit pension scheme of which East End CAB (Citizens Advice Bureau) is a member in 2016. Deficit reduction contributions of £22,800 were payable annually from 2011 for 20 years. The triennial valuation on 31 March 2019 revealed a further increase in the deficit of £129,728 using a discount rate of 2% and we were required to increase our contributions by 25% to £28,500 per annum and to make further contributions until March 2037. The actuaries updated the discount rate in 2023 to 4.8% which reduced the deficit by £45,558 in 2022/23. The actuaries updated the discount rate again in 2023/24 to 4.9% but increased the payments required by another three and a half years which resulted in an increase to the deficit in 2023/24 of £48,272. The actuaries updated the discount rate further to 5.8% in 2024/25 which has reduced the deficit by £23,494. Further details are given in note 25 on pages 50 and 51.

Principal risks and uncertainties

The Trustees have assessed the principal risks to which East End CAB is exposed and are satisfied that systems are in place to mitigate our exposure to them. The Trustees recognise the potential financial risks on some of the bureaux services that are dependent on a single major funder. East End CAB is actively seeking to address the dependency by securing additional funding sources to support those services. We will endeavour to achieve this whilst providing the highest possible level of service to both our clients and funders.

The Trustees formally review risk on an annual basis and at regular intervals throughout the year

East End Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

across the following areas and did so during the year under review under the following main headings:

- Compliance
- Finance
- Governance
- External developments and relationships.

We have a business continuity plan that manages all the identified organisational risks and is reviewed on a regular basis.

Reserves policy and going concern

The trustees believe that East End Citizens Advice Bureaux should hold unrestricted reserves to ensure that the charity can continue to operate and meet the needs of its clients in the event of unforeseen circumstances. Given the vulnerability of many of our clients, our long-term ambition is to set aside sufficient liquid reserves to continue delivering essential services in the face of funding shortfalls, cash flow issues, and numerous other setbacks which might befall the organisation.

However, our immediate focus is to continue to deliver our much-needed core services whilst building our essential reserves, particularly those necessary to cover the cost of an orderly winding up of East End Citizens Advice Bureaux.

The current reserves policy comprises:

Sufficient cash reserves to cover the cost of an orderly winding up of East End Citizens Advice Bureaux. During 2024/2025, based on organisation headcount and employees' length of service, and including redundancy costs plus notice pay: £520,098. In addition to this we would have to give a minimal notice period on our premises and equipment maintenance contracts. These costs might cost a further £10,000.

In note 19, the analysis of net assets between funds, the charity's free reserves, the unrestricted funds less the unrestricted fixed assets of £1,303 are £574,138. The total unrestricted funds of £877,802 include a £302,361 pension deficit, which is negative as it represents the discounted total liability arising from the need to make payments of £28,500 per annum from April 2021 until September 2040. The trustees are confident that, on current projections, the charity will be able to continue to fund this obligation out of cash reserves for the foreseeable future. The general unrestricted reserves are a positive £575,441 which shows total unrestricted reserves less the pension deficit is slightly more than the Trustees' reserves policy.

After making appropriate enquiries and after careful consideration of the charity's reserve position (above) and after cash flows and commitments, the trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the

East End Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Principal funding sources are shown in notes 3 and 4. Further details of grants receivable are given in note 7.

Structure, governance, management, and related parties

Constitution

East End Citizens Advice Bureaux, which also operates under the name of Citizens Advice East End, was formally created on 1 April 2004 following the merger of Hackney CAB, Newham CAB and Tower Hamlets CAB. It is a company limited by a guarantee and is a registered charity.

As part of the merger, Hackney CAB, a company limited by guarantee, changed its name to become East End Citizens Advice Bureaux. Newham CAB and Tower Hamlets CAB, both companies limited by guarantee, became dormant and were subsequently dissolved.

On 30 November 2013, the charity adopted a new Memorandum and Articles of Association which was agreed by the Charity Commission and registered with Companies House.

The company is governed by its Memorandum and Articles of Association and registered under the number 03324794. The company is registered as a charity under number 1082193. In the event of the company being wound up members are required to contribute an amount not exceeding £1. The total number of such guarantees on 31 March 2025 was 16 (2024: 14). The Trustees are members of the charity, but this entitles them only to voting rights. There are currently no members outside the Trustee body. The Trustees have no beneficial interest in the charity.

Governance

The management of the charitable company is the responsibility of the Trustees who are elected and co-opted under the terms of its Articles of Association. Trustees are selected and recruited using a standard selection and recruitment process following a skills audit of the exiting Trustees.

At the time of appointment or co-option of a new Trustee, a skills analysis is undertaken, and a tailored induction and training programme is put in place.

Management

The charity is governed by a Board of Trustees who normally meet quarterly. A Human Resources and Finance Sub-committee, also meets quarterly and exists to further oversee the charity's financial position and decision making. A Governance Sub-committee meets quarterly to oversee the governance of the charity. A Remuneration Sub-committee also meets occasionally to review

implementation of the Trustees' remuneration policy. The Trustees have delegated the day-to-day management of the charity to the Chief Executive who is also supported by a Senior Management Team, consisting of a project manager who oversees the specialist services and training and development, IT and finance managers who support the whole organisation. The three generalist services are run by two team leaders.

Remuneration policy for key management personnel

The trustees of the charity are Key Management Personnel and are not remunerated for their roles in this capacity. Any expenses reclaimed from the charity are set out in note 9 to the accounts. Other employed Key Management Personnel, who are the Senior Management Team (see note 9), receive a base salary, which is benchmarked against salaries in other London bureaux and nationally, and which is fixed by the Trustees. In addition, there may be a percentage for annual cost of living expense which is determined by the trustees before the year end. This is discretionary and the award of cost-of-living expense is very much dependent on the organisation's financial condition. Any proposals for remuneration increase for Key Management Personnel is forwarded to the Human Resources and Finance Sub Committee which consists of three trustees. They will consider the proposal and forward their recommendations to the Trustee Board. The Trustee board take the final decision on salary increases for all staff at their quarterly meetings.

Related party relationships

The charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux. East End Citizens Advice Bureaux works closely and has contracts or service level agreements with other statutory and voluntary organisations, including:

- London Borough of Hackney
- London Borough of Tower Hamlets
- Barts Health NHS Trust
- East London NHS Foundation Trust
- Greater London Authority
- The Learning Trust

Statement of responsibilities of the trustees

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

Company law requires the trustees to prepare financial statements for each financial year. Under 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

East End Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

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 estimates that are reasonable and prudent
 - State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
 - Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

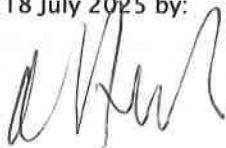
Disclosure of information to auditors

Each of the persons who are trustees, the directors of the charitable company, at the time when this Trustees' Report is approved has confirmed that:

- As far as that director is aware, there is no relevant audit information of which the charitable company's auditor is unaware.
- The director has taken all the steps that ought to have taken as a director in order to be aware of any relevant audit information and to establish that the auditor is aware of that information.

In preparing this report, the trustees have taken advantage of the small companies' exemptions provided by section 415A of the companies Act 2006.

The Trustees' annual report has been approved by the trustees on 18 July 2025 and signed on their behalf on 18 July 2025 by:



Muddassar Ahmed
Chair

Independent auditor's report

To the members of

East End Citizens Advice Bureaux

Opinion

We have audited the financial statements of East End Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

In our evaluation of the trustees' conclusions, we considered the risks associated with the charity's business model, including the effects arising from macro-economic uncertainties and analysed how those risks might affect the charity's financial resources or ability to continue operations over the period of twelve months from the date when the financial statements are authorised for issue. In accordance with the above, we have nothing to report in these respects. However, as we cannot predict all future events or conditions and as subsequent events may result in outcomes that are inconsistent with judgements that were reasonable at the time they were made, the absence of reference to a material uncertainty in this auditor's report is not a guarantee that the charity will continue in operation.

Independent auditor's report

To the members of

East End Citizens Advice Bureaux

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other

information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Capability of the audit to detect irregularities including fraud

We gained an understanding of the legal and regulatory framework applicable to the charity and the industry in which it operates, and considered the risk of acts by the charity which were contrary to applicable laws and regulations, including fraud. These included, but were not limited to, compliance with Companies Act 2006, the Charities Act 2011 and FRS102.

We designed audit procedures to respond to the risk, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment.

We focused on laws and regulations that could give rise to a material misstatement in the financial statements. Our tests included, but were not limited to:

- agreement of the financial statement disclosures to underlying supporting documentation;
- enquiries of management;
- review of minutes of board meetings throughout the period; and
- obtaining an understanding of the control environment in monitoring compliance with laws and regulations.

There are inherent limitations in the audit procedures described above and the further removed noncompliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the directors that represented a risk of material misstatement due to fraud.

Independent auditor's report

To the members of

East End Citizens Advice Bureaux

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements
- The trustees' annual report, has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

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

- Adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

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

Auditor's responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an

Independent auditor's report

To the members of

East End Citizens Advice Bureaux

auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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



Jeremy Tyrrell BA (Hons) FCA (Senior statutory auditor)

For and on behalf of
RPG Crouch Chapman LLP

Chartered Accountants
Statutory Auditors

40 Gracechurch Street
London
EC3V 0BT

Date: 22/07 2025

East End Citizens Advice Bureaux

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2025

	Note	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Income from:							
Donations	3	5,701	23,600	29,301	7,927	37,680	45,607
Charitable activities	4	308,372	1,823,867	2,132,239	314,174	1,742,804	2,056,978
Investments		21,038	–	21,038	7,813	–	7,813
Total income		335,111	1,847,467	2,182,578	329,914	1,780,484	2,110,398
Expenditure on:							
Charitable activities	5	306,893	1,761,320	2,068,213	249,272	1,893,078	2,142,350
Total expenditure		306,893	1,761,320	2,068,213	249,272	1,893,078	2,142,350
Net income/(expenditure) before transfers		28,218	86,147	114,365	80,642	(112,594)	(31,952)
Transfers between funds	20	(12,520)	12,520	–	(36,560)	36,560	–
Net income/(expenditure) after transfers		15,698	98,667	114,365	44,082	(76,034)	(31,952)
Actuarial (losses)/gains on defined benefit pension schemes	25	23,494	–	23,494	(48,272)	–	(48,272)
Net movement in funds		39,192	98,667	137,859	(4,190)	(76,034)	(80,224)
Reconciliation of funds:							
Total funds brought forward		536,249	222,880	759,129	540,439	298,914	839,353
Total funds carried forward	20	575,441	321,547	896,988	536,249	222,880	759,129

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 20 to the financial statements.

The notes on pages 28 to 51 form part of these financial statements.

East End Citizens Advice Bureaux

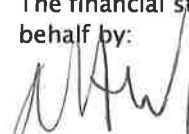
Balance sheet

Company no. 03324794

As at 31 March 2025

	Note	£	2025 £	£	2024 £
Fixed assets:					
Tangible assets	14		1,691		872
Current assets:					
Debtors	15	220,047		141,592	
Cash at bank and in hand		1,305,328		1,253,659	
		<u>1,525,375</u>		<u>1,395,251</u>	
Liabilities:					
Creditors: amounts falling due within one year	16	(356,217)		(333,011)	
Net current assets			<u>1,169,158</u>		<u>1,062,240</u>
Total assets less current liabilities			<u>1,170,849</u>		<u>1,063,112</u>
Creditors: amounts falling due after one year	18		(273,861)		(303,983)
Total net assets			<u><u>896,988</u></u>		<u><u>759,129</u></u>
The funds of the charity:					
Restricted income funds	19		321,547		222,880
Unrestricted funds:					
Designated funds		(302,361)		(332,483)	
General funds		<u>877,802</u>		<u>868,732</u>	
Total unrestricted funds			<u>575,441</u>		<u>536,249</u>
Total charity funds	19		<u><u>896,988</u></u>		<u><u>759,129</u></u>

The financial statements were approved and authorised for issue by the Trustees on 18 July 2025 and signed on their behalf by:


Muddassar Ahmed
Chair

The notes on pages 28 to 51 form part of these financial statements.

East End Citizens Advice Bureaux

Statement of cash flows

For the year ended 31 March 2025

	Note	2025 £	£	2024 £	£
Cash flows from operating activities	21				
Net cash provided by operating activities			31,933		3,053
Cash flows from investing activities:					
Dividends, interest and rents from investments		21,038		7,813	
Purchase of fixed assets		(1,302)		—	
Net cash (used in)/provided by investing activities			19,736		7,813
Change in cash and cash equivalents in the year			51,669		10,866
Cash and cash equivalents at the beginning of the year			1,253,659		1,242,793
Cash and cash equivalents at the end of the year	22		1,305,328		1,253,659

The notes on pages 28 to 51 form part of these financial statements.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies

a) Statutory information

East End Citizens Advice Bureaux is a charitable company limited by guarantee and is incorporated in England and Wales under the number 03324794. The charity registration number is 1082193. The registered office address is 300 Mare Street, London E8 1HE. The nature of the charity's operations and principal activity is the provision of information, advice and advocacy services within the London Boroughs of Hackney, Newham and Tower Hamlets.

b) Basis of preparation

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) (effective 1 January 2019) – (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (September 2015), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2019.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

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

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The following judgements (apart from those involving estimates) have been made in the process of applying the accounting policies that have had the most significant effect on amounts recognised in the financial statements:

- Useful economic lives of fixed assets for depreciation purposes
- Discount rate of 4.9% (2024 4.9%) for defined benefit multi-employer pension deficit reduction

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

e) Fund accounting (continued)

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

f) Income recognition

All income is included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, they can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity, for example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Bank interest income is recognised on receipt.

Government and local authority grants for the purchase of fixed assets are credited to restricted incoming resources when receivable. Depreciation on fixed assets purchased with such grants is charged against the restricted fund over the expected useful life of the asset if there are continuing restrictions.

Grants of a revenue nature are credited to income in the period in which they are receivable. Grants received in advance for specified future periods are carried forward as deferred income.

g) Expenditure recognition

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised when there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes expenditure associated with general and specialised advice services and includes both the direct and support costs relating to these activities; and
- Other expenditure represents those items not falling into the category above.
- The charity does not currently incur costs on fundraising.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

1 Accounting policies (continued)

h) Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office, governance and administration costs. They are incurred in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with use of the resources. Premises and other overheads have been allocated on the basis of time spent on activities.

The analysis of these costs is included in note 5e.

i) Tangible fixed assets

Items of equipment and fixtures and fittings are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Computer equipment	33.33% straight line
● Fixtures and fittings	20% straight line
● Office equipment	14–20% straight line

j) Employee benefits

When employees have rendered services to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The charity operates two defined contribution schemes for the benefit of its employees. Contributions are expensed as they become payable. Both are funded schemes and the assets are held independently from the charity.

One scheme is closed to new members, consisting of those members who had previously left the NACAB scheme below. The charity contributes 5.1% of gross pay to the scheme and this charge is recognised in staff pension costs for the year.

The other defined contribution scheme was set up as part of the charity's auto enrolment obligations and is open to all current staff members. The charity contributes 3% of gross pay to the scheme and this charge is recognised in staff pension costs for the year.

The charity is also a member of a multi-employer defined benefit pension scheme, sponsored by the National Association of Citizens Advice Bureaux ('NACAB'), which is now closed to new members. As a multi-employer scheme within the definition of FRS102, none of the assets or liabilities of the scheme are included on the charity's Balance Sheet as the individual proportions cannot be attributed to each participating employer. See note 25 for further details of the scheme. The charity had an obligation to pay deficit reduction contributions of £22,800 per annum from 1 April 2011 for twenty three years, increasing to £28,500 from 1 April 2021 for nineteen and a half years. The discounted net present value of this obligation is included within both current and non-current liabilities. An annual charge is made to expenditure to unwind the discounting, as shown in note 5e under pension finance costs.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

j) Employee benefits

The charity is also a member of The Pensions Trust series three multi-employer scheme which is considered to be a defined benefit pension scheme, which is now closed to new members. As a multi-employer scheme within the definition of FRS102, none of the assets or liabilities of the scheme are included on the charity's Balance Sheet as the individual proportions cannot be attributed to each participating employer. The charity is not required to pay deficit reduction contributions.

k) Taxation

The charity is considered to pass the test set out in Paragraph 1 Schedule 6 Finance Act 2010 and meets the definition of a charitable company for UK corporation tax purposes. It does not suffer tax on income or gains applied to charitable purposes.

l) Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

m) Cash and cash equivalents

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours. Cash equivalents are highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

n) Creditors

Short term creditors are measured at transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

o) Leases

Rentals payable and receivable under operating leases are charged to the SOFA on a straight line basis over the period of the lease.

p) Financial instruments

The charity holds only basic financial instruments. The financial assets and liabilities of the charity are shown in Note 24:

Financial assets – Trade debtors, other debtors and grant income accrued are basic financial instruments and are debt instruments measured at amortised cost as detailed in note 15. Prepayments are not financial instruments.

Financial liabilities – Trade creditors, pension deficit liabilities, accruals and other creditors are basic financial instruments, and are measured at amortised cost as detailed in notes 16 and 18. Taxation and social security are not included in the financial instruments disclosure. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

2 Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions

The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Critical accounting estimates

Accruals

Estimates are made for costs before invoices have been received. These estimates are based on invoices subsequently received or experience.

Deferral of income

Where the timing of grants does not coincide with the accounting year, a proportion of the grant is deferred and included in income in the following year, subject to the requirements of the Charity SORP FRS102 (effective 1 January 2019).

Support cost allocation

These are costs incurred in support of expenditure on the objects of the charity, mainly an estimated proportion of staff and volunteer time.

Pension deficit

East End Citizens Advice Bureaux is a member of the National Association of Citizens Advice Bureaux 1991 multi-employer, defined benefit, pension scheme, which is in deficit. The liability shown in these financial statements is based on the actuaries estimate of the payments which East End Citizens Advice Bureaux is required to make, discounted using estimated discount rates.

Depreciation

Provision is made for depreciation based on the estimated useful economic lives of the asset concerned.

3 Income from donations

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Hackney	–	200	200	11,033
Newham	–	–	–	1,600
Tower Hamlets	–	23,400	23,400	32,974
Central	5,701	–	5,701	–
	<u>5,701</u>	<u>23,600</u>	<u>29,301</u>	<u>45,607</u>

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

4a Income from charitable activities by bureau and income type

			2025	2024
	Grants £	Fees for services £	Total £	Total £
Hackney	618,317	250,354	868,671	764,867
Newham	396,548	13,613	410,161	357,468
Tower Hamlets	809,254	44,153	853,407	933,857
Central	-	-	-	786
	<u>1,824,119</u>	<u>308,120</u>	<u>2,132,239</u>	<u>2,056,978</u>

Tower Hamlets acts as the lead partner in a grant consortia receiving cash and passing it on to partner organisations. Grant income included in income and expenditure is £509,931 (2024 £599,469).

4b Income from charitable activities by bureau and fund

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Hackney	250,606	618,065	868,671	764,867
Newham	13,613	396,548	410,161	357,468
Tower Hamlets	44,153	809,254	853,407	933,857
Central	-	-	-	786
	<u>308,372</u>	<u>1,823,867</u>	<u>2,132,239</u>	<u>2,056,978</u>

In 2024 of the total income from charitable activities £314,174 was unrestricted and £1,742,804 was restricted.

The charity has one activity, providing advice to those in need which is free at the point of delivery.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

5a Charitable expenditure by expenditure type

	Staff costs £	Other £	2025 Total £	2024 Total £
Hackney	655,335	101,298	756,633	765,897
Newham	344,106	42,435	386,541	395,854
Tower Hamlets	319,195	581,132	900,327	1,009,213
Central	–	24,713	24,713	(28,614)
	<u>1,318,636</u>	<u>749,578</u>	<u>2,068,214</u>	<u>2,142,350</u>

5b Charitable expenditure by bureau and direct activities and support costs

	Activities £	Support £	2025 Total £	2024 Total £
Hackney	628,322	128,311	756,633	765,897
Newham	326,283	60,258	386,541	395,854
Tower Hamlets	823,084	77,243	900,327	1,009,213
Central	24,713	–	24,713	(28,614)
	<u>1,802,402</u>	<u>265,812</u>	<u>2,068,214</u>	<u>2,142,350</u>

5c Expenditure from charitable activities by fund

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Hackney	225,996	530,636	756,632	765,897
Newham	11,983	374,558	386,541	395,854
Tower Hamlets	44,201	856,126	900,327	1,009,213
Central	24,713	–	24,713	(28,614)
	<u>306,893</u>	<u>1,761,320</u>	<u>2,068,213</u>	<u>2,142,350</u>

In 2024, of the total expenditure £249,272 was unrestricted and £1,893,078 was restricted.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

5d Direct costs

					2025	2024
	Central	Hackney	Newham	Tower Hamlets	Total	Total
	£	£	£	£	£	£
Wages and salaries	–	496,828	267,968	231,848	996,644	900,505
National insurance	–	49,875	25,658	22,960	98,493	90,125
Pension costs	–	9,748	4,082	4,851	18,681	18,169
Redundancy costs	–	–	–	–	–	2,943
Other staff costs	–	3,895	1,717	2,471	8,083	11,878
Other direct costs	–	10,002	5,257	517,105	532,364	633,955
Administration costs	–	79,831	7,725	12,430	99,986	136,414
Premises costs	24,713	(21,857)	13,876	31,419	48,151	82,830
	<u>24,713</u>	<u>628,322</u>	<u>326,283</u>	<u>823,084</u>	<u>1,802,402</u>	<u>1,876,819</u>

5e Support costs

					2025	2024
	Central	Hackney	Newham	Tower Hamlets	Total	Total
	£	£	£	£	£	£
Wages and salaries	–	84,557	39,673	50,909	175,139	186,032
National insurance	–	9,786	4,592	5,892	20,270	18,362
Pension costs	–	1,314	617	791	2,722	2,665
Other staff costs	–	6,625	3,151	4,054	13,830	11,303
Administration costs	–	7,564	3,550	4,526	15,640	17,453
Pension finance costs	–	10,579	4,974	6,319	21,872	13,717
Governance costs – see note 6	–	7,886	3,701	4,752	16,339	15,999
	<u>–</u>	<u>128,311</u>	<u>60,258</u>	<u>77,243</u>	<u>265,812</u>	<u>265,531</u>

6 Governance costs

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Wages and salaries	6,032	–	6,032	5,856
National insurance	654	–	654	635
Auditors' remuneration	9,000	–	9,000	8,675
Meeting expenses, trustee recruitment and AGM costs	653	–	653	833
	<u>16,339</u>	<u>–</u>	<u>16,339</u>	<u>15,999</u>

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

7 Grants receivable

	2025 £	2024 £
London Borough of Hackney		
General advice	260,000	260,000
Advice in health settings	18,000	15,000
Household support fund energy and food vouchers	70,000	70,000
Hackney CVS food vouchers	5,000	5,000
London Borough of Tower Hamlets		
General advice	681,000	800,060
Management	39,000	39,000
The National Lottery Community Fund		
Cost of Living	-	75,000
Citizens Advice		
Big energy savings network	-	-
Cost of Living	-	15,000
Energy advice programme	16,556	47,646
Energy caseworker project	55,667	-
Energy warm homes discount	10,500	-
Other	252	186
Access to Justice Foundation	114,286	85,714
Barts Health NHS Trust	25,468	24,726
The Church of England Children's Society	-	7,000
City Bridge Foundation	58,400	57,400
Energy Saving Trust	41,358	-
Good Things Foundation – HMRC	-	3,200
Greater London Authority – via Community Links	19,725	19,008
Greater London Authority – via Royal Courts of Justice CAB	104,617	92,250
The Hackney Parochial Charities – welfare benefits and debt	47,000	25,000
The Hackney Parochial Charities – NRPf fund	-	1,000
Homerton Hospital	6,000	6,000
Independent Age	30,000	-
Islamic Relief	40,000	-
South Hackney Parochial Charity	15,000	15,000
Thames Water Trust Fund	40,000	20,000
Tower Hill Trust	-	7,000
Trussel Trust	2,156	-
Trust for London	104,134	27,800
Wakefield & Tetley Trust	-	15,000
West Hackney Parochial Charity	20,000	10,000
	1,824,119	1,742,990

Tower Hamlets act as the lead partner in a grant consortia receiving cash and passing it on to partner organisations. Grant income included in income and expenditure is £509,931 (2024 £599,469).

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

8 Net income for the year

This is stated after charging:

	2025 £	2024 £
Depreciation of tangible fixed assets – owned by the charity	483	1,287
Operating lease rentals: Property	51,695	51,695
Auditors' remuneration (excluding VAT): Audit	9,000	8,675

9 Analysis of trustee remuneration and expenses, and the cost of key management personnel

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £234,606 (2024: £273,572). Whilst Trustees are considered to be included in the definition of Key Management Personnel, they are not remunerated. Employed Key Management Personnel are considered to comprise the Senior Management Team which includes:

- Chief executive
- Finance manager
- IT manager
- Project manager
- Training and development manager

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

No Trustees received reimbursement of expenses, (2024: £342 for room hire expenses).

10 Staff costs and employee benefits

Staff costs were as follows:

	2025 £	2024 £
Wages and salaries	1,175,389	1,086,338
Social security costs	119,418	109,122
Other pension costs	21,403	20,834
Redundancy payments	–	2,943
	<u>1,316,210</u>	<u>1,219,237</u>

One employee received remuneration between £60,000 to £70,000 during the year (2024 One).

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

11 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 34 (2024:33).

Staff are split across the activities of the charitable company as follows:

	2025 No.	2024 No.
Project and activity	32	31
Administration and support	2	2
	34	33

The average number of full and part time employees during the year was as follows:

	Full time equivalent		Head count	
	2025 No.	2024 No.	2025 No.	2024 No.
Full time	29	27	29	27
Part time	3	3	5	6
	32	30	34	33

12 Related party transactions

As shown on page 1 of this report one of our Trustees, who resigned during the year, was also a London Borough of Hackney Councillor. The wife of one of the Trustees is also a London Borough of Hackney Councillor and a London Assembly member. East End Citizens Advice Bureaux receives grants from London Borough of Hackney and in 2023/24 and 2024/25 it also received partnership grants, where it is not the lead partner organisation, from the Greater London Authority.

There are no related party transactions to disclose for 2025, other than the Trustee expenses shown in Note 9 of £Nil, (2024: £342).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

One (2024 one) of the daughters of the Chief Executive has been employed by the charity as the research, engagement and funding lead during the year and was paid remuneration of £46,734 (2024 £40,774) including employers national insurance and pension costs.

13 Taxation

The charitable company is exempt from corporation tax as all its income is from charitable activities and is applied for charitable purposes.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

14 Tangible fixed assets

	Fixtures and fittings £	Office equipment £	Computer equipment £	Total £
Cost or valuation				
At the start of the year	2,817	45,339	9,251	57,407
Additions in year	-	-	1,302	1,302
Disposals in year	-	-	-	-
At the end of the year	2,817	45,339	10,553	58,709
Depreciation				
At the start of the year	2,817	45,101	8,617	56,535
Charge for the year	-	237	246	483
Eliminated on disposal	-	-	-	-
At the end of the year	2,817	45,338	8,863	57,018
Net book value				
At the end of the year	-	1	1,690	1,691
At the start of the year	-	238	634	872

All of the above assets are used for charitable purposes.

15 Debtors

	2025 £	2024 £
Trade debtors	144,463	77,001
Prepayments	7,844	7,839
Grant and contract debtors	66,927	49,063
Other debtors	813	7,689
	220,047	141,592

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	64,553	26,048
Taxation and social security	53,716	43,310
Pension deficit liability	28,500	28,500
Other creditors	69,113	66,878
Accruals	77,264	78,846
Deferred income (see note 17 below)	63,071	89,429
	356,217	333,011

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

17 Deferred Income

Deferred income comprises amounts received in advance that are grants or contract payments attributable to specified future periods.

	2025 £	2024 £
Balance at the beginning of the year	89,429	99,419
Amount released to income in the year	(89,429)	(99,419)
Amount deferred in the year	63,071	89,429
Balance at the end of the year	63,071	89,429

18 Creditors: amounts falling due after one year

	2025 £	2024 £
Pension deficit reduction payments	273,861	303,983
	273,861	303,983

Creditors include amounts not wholly repayable within five years as follows:

	2025 £	2024 £
Pension deficit reduction payments repayable by instalments	239,790	266,006

19a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	1,303	–	388	1,691
Current assets	1,019,543	–	505,832	1,525,375
Current liabilities	(143,044)	(28,500)	(184,673)	(356,217)
Long term liabilities, defined benefit pension	–	(273,861)	–	(273,861)
Net assets at 31 March 2025	877,802	(302,361)	321,547	896,988

19b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	1	–	871	872
Current assets	964,745	–	430,506	1,395,251
Current liabilities	(96,014)	(28,500)	(208,497)	(333,011)
Defined benefit pension asset / (liability)	–	(303,983)	–	(303,983)
Net assets at 31 March 2024	868,732	(332,483)	222,880	759,129

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

20a Movements in funds (current year)

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Restricted funds:					
Hackney					
Bureau advice services	–	260,200	(214,573)	(4,618)	41,009
Advice in health settings	–	18,000	(17,439)	442	1,003
Homerton Hospital	–	6,000	(6,000)	–	–
Energy vouchers	1,005	70,000	(70,380)	–	625
Energy vouchers All 3 boroughs	238	–	(213)	–	25
National Lottery Community Fund – Crisis project	–	–	1,408	(388)	1,020
Big Energy Savings Network	–	–	7	(7)	–
Energy advice programme	–	16,556	(15,622)	(934)	–
Energy caseworker project	–	55,667	(55,739)	72	–
Energy warm homes discount	–	10,500	(11,332)	832	–
Hackney CVS food vouchers	22	5,000	(4,865)	–	157
Hackney Covid-19	–	–	8	(8)	–
Digital inclusion HMRC	–	–	142	(142)	–
Energy advice and empowerment	–	13,786	(4,424)	–	9,362
Gambling support services	–	–	265	(265)	–
Hackney Foodbank	–	2,156	(1,929)	–	227
Hackney Legal walk vouchers	22	–	(22)	–	–
Hackney NRPF voucher fund	103	–	(100)	–	3
Islamic Relief Cost of living advice	–	20,000	(18,572)	–	1,428
Kickstart	–	–	768	(768)	–
Money management service	–	–	–	–	–
Power Up	4,262	–	1,105	(1,105)	4,262
Schools project	6,423	58,400	(58,669)	(130)	6,024
Supervisor	–	–	319	(319)	–
Universal credit	–	–	2,778	(2,778)	–
Universal credit best practice	–	–	933	(158)	775
Welfare benefit and debt	–	82,000	(58,491)	(1,509)	22,000
Newham					
ARG Capital fund	65,962	–	(776)	–	65,186
National Lottery Community Fund Cost of living advice	–	–	–	–	–
National Lottery Community Fund Cost of living Energy and food vouchers	1,538	–	(1,535)	–	3
Citizens Advice Cost of living	–	–	–	–	–
Energy advice and empowerment	–	13,786	(4,289)	–	9,497
Greater London Authority Cost of living	638	104,618	(99,177)	421	6,500
Greater London Authority General advice	6,475	19,725	(17,096)	–	9,104
Power up	3,077	–	–	–	3,077
Specialist casework	–	114,286	(119,659)	5,373	–
Thames Water Trust Fund	289	40,000	(41,085)	796	–
Trust for London	17,379	104,133	(66,063)	–	55,449
Other	18,000	–	(24,876)	6,876	–
Tower Hamlets					
Bureau advice services	5,896	720,000	(736,580)	10,684	–
Council tax	22,904	–	–	–	22,904

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

20a Movements in funds (current year) (continued)

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Restricted funds:					
Tower Hamlets (continued)					
Energy vouchers	4,738	–	(4,738)	–	–
Local area partnership 2	3,066	–	–	–	3,066
Premises	5,000	–	–	–	5,000
Advice in health settings	10,067	–	–	–	10,067
Age Boosting Advice Project	–	30,000	(21,121)	–	8,879
Islamic Relief Cost of living	–	20,000	(20,094)	94	–
Employment solicitor	5,850	23,400	(28,369)	–	881
Energy advice and empowerment	–	13,786	(4,405)	–	9,381
Office equipment	550	–	–	–	550
Power Up	5,029	–	–	–	5,029
Royal London Hospital	20,350	25,468	(28,920)	–	16,898
Schools project	11,595	–	(11,654)	59	–
Video conferencing equipment	634	–	(246)	–	388
Volunteer training	1,768	–	–	–	1,768
Total restricted funds	222,880	1,847,467	(1,761,320)	12,520	321,547
Unrestricted funds:					
Designated funds					
Pension deficit fund	(332,483)	23,494	–	6,628	(302,361)
	(332,483)	23,494	–	6,628	(302,361)
General funds					
General funds	868,732	335,111	(306,893)	(19,148)	877,802
Total unrestricted funds	536,249	358,605	(306,893)	(12,520)	575,441
Total funds	759,129	2,206,072	(2,068,213)	–	896,988

The narrative to explain the purpose of each fund for each of the years' to 31 March 2025 and 2024 is given at the foot of the prior year note 20b below.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

20b Movements in funds (prior year)

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Restricted funds:					
Hackney					
Bureau advice services	-	260,000	(266,885)	6,885	-
Advice in health settings	730	15,000	(18,798)	3,068	-
Homerton Hospital	-	6,000	(6,000)	-	-
Energy vouchers	3,685	70,000	(72,680)	-	1,005
Energy vouchers All 3 boroughs	1,386	-	(1,148)	-	238
National Lottery Community					
Fund – Crisis project	-	-	-	-	-
Big Energy Savings Network	-	-	-	-	-
Energy advice programme	-	47,646	(51,441)	3,795	-
Energy caseworker project	-	-	-	-	-
Energy warm homes discount	-	-	-	-	-
Hackney CVS food vouchers	-	5,000	(4,978)	-	22
Hackney Covid-19	-	-	-	-	-
Digital inclusion HMRC	-	3,200	(3,632)	432	-
Energy advice and empowerment	-	-	-	-	-
Gambling support services	-	-	-	-	-
Hackney Foodbank	-	-	-	-	-
Hackney Legal walk vouchers	-	3,206	(3,184)	-	22
Hackney NRPF voucher fund	-	1,000	(897)	-	103
Islamic Relief Cost of living					
advice	-	-	-	-	-
Kickstart	-	-	-	-	-
Money management service	3,730	-	(3,730)	-	-
Power Up	4,262	-	-	-	4,262
Schools project	-	57,400	(50,977)	-	6,423
Supervisor	-	-	-	-	-
Universal credit help to claim	-	-	-	-	-
Universal credit best practice	-	-	-	-	-
Welfare benefit and debt	1,891	50,000	(63,221)	11,330	-
Newham					
ARG Capital fund	100,729	-	(34,767)	-	65,962
National Lottery Community					
Fund Cost of living advice	-	67,500	(73,894)	6,394	-
National Lottery Community					
Fund Cost of living Energy and					
food vouchers	-	7,500	(5,962)	-	1,538
Citizens Advice Cost of living	-	15,000	(15,044)	44	-
Energy advice and empowerment	-	-	-	-	-
Greater London Authority Cost of					
living	5,286	93,750	(100,113)	1,715	638
Greater London Authority					
General advice	7,165	19,008	(19,698)	-	6,475
Power Up	3,077	-	-	-	3,077
Specialist casework	-	85,714	(86,594)	880	-
Thames Water Trust Fund	-	20,000	(19,711)	-	289
Trust for London	6,934	27,800	(17,355)	-	17,379
Other	18,000	-	-	-	18,000
Tower Hamlets					
Bureau advice services	20,674	839,060	(855,855)	2,017	5,896
Council tax	22,904	-	-	-	22,904
Energy vouchers	23,372	-	(18,634)	-	4,738

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

20b Movements in funds (prior year) (continued)

	At 1 April £	Income £	Expenditure £	Transfers £	At 31 March £
Restricted funds:					
Tower Hamlets (continued)					
Local area partnership 2	3,066	–	–	–	3,066
Premises	5,000	–	–	–	5,000
Advice in health settings	10,067	–	–	–	10,067
Age Boosting Advice Project	–	–	–	–	–
Islamic Relief Cost of living	–	–	–	–	–
Employment solicitor	17,963	31,474	(43,587)	–	5,850
Energy advice and empowerment	–	–	–	–	–
Office equipment	228	1,500	(1,178)	–	550
Power Up	5,029	–	–	–	5,029
Royal London Hospital	18,359	24,726	(22,735)	–	20,350
Schools project	12,729	29,000	(30,134)	–	11,595
Video conferencing equipment	880	–	(246)	–	634
Volunteer training	1,768	–	–	–	1,768
Total restricted funds	298,914	1,780,484	(1,893,078)	36,560	222,880
Unrestricted funds:					
Designated funds					
Pension deficit fund	(298,995)	–	(48,272)	14,784	(332,483)
General funds					
General funds	839,434	329,914	(249,272)	(51,344)	868,732
Total unrestricted funds	540,439	329,914	(297,544)	(36,560)	536,249
Total funds	839,353	2,110,398	(2,190,622)	–	759,129

The narrative to explain the purpose of each fund is given at the foot of the note below.

Purpose of restricted funds

Hackney

Bureau advice services

This funding provides general information, advice, advocacy, casework and financial inclusion to the people of Hackney.

Advice in health settings and Homerton Hospital

This project provides general advice in GP surgeries in Hackney and Tower Hamlets and in the mental health unit of Homerton Hospital.

Energy vouchers

These projects, funded by the Household Support Fund, provided energy vouchers to those in need who had prepaid gas and electricity meters.

Energy vouchers – all 3 Boroughs

This project provided energy vouchers across all three boroughs.

20b Movements In funds (prior year) (continued)

Purpose of restricted funds

Hackney (continued)

National Lottery Community Fund – Crisis project

This project provided a holistic service to those in hardship crisis to resolve emergency problems and the underlying issues and to ensure that people are better able to improve their circumstances by providing digital and financial group training sessions and working with partner organisations to provide literacy, numeracy and language skills training, life coaching and employability training.

Big Energy Savings Network

This funding provided consumers with energy advice and information. It also provided training to frontline workers to support and advise consumers to be able to take action to reduce their energy costs.

Energy advice programme

This project provides one to one advice to clients in fuel poverty, or in a fuel poverty risk group at the CAB offices, at outreach locations, via home visits or telephone and webchat sessions.

Energy caseworker project

This project delivers specialist energy advice and income maximisation support to clients experiencing fuel poverty.

Energy warm homes discount

This project provides energy advice and information on the Warm Home Discount Scheme which provides a £150 discount on electricity bills for eligible low-income households.

Hackney CVS food vouchers

This funding provided supermarket vouchers for Hackney residents.

Hackney Covid-19

The Covid-19 project provided extra capacity to provide advice after the Covid-19 pandemic.

Digital Inclusion – HMRC

This funding assists clients to access HMRC's services digitally.

Energy advice and empowerment

This project, which is funded for two years from February 2025, provides high quality energy advice and education which is accessible beyond traditional routes, including via face to face at community outreach locations, telephone and home visits.

Gambling Support Services

The project delivered bespoke training and awareness-raising events to frontline staff in their region to provide improved identification and early intervention for individuals at risk of gambling related harm via online training sessions and presentations.

Hackney Foodbank

This project provides a full time generalist adviser working in the Foodbanks at various locations in Hackney.

Hackney Legal walk voucher fund

This fund was created from a sponsored walk by the legal community in Hackney to provide vouchers to Hackney residents in need.

Hackney NRPF voucher fund

This fund was designed to support people who had No Recourse to Public Funds.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

20b Movements in funds (prior year) (continued)

Purpose of restricted funds

Hackney (continued)

Islamic Relief Cost of living advice

This funding is designed to provide advice and access to financial support to individuals and families across our three boroughs in outreach locations so that the most vulnerable can reach us.

Kickstart

The Kickstart programme provided work opportunities for young people in our Hackney and Tower Hamlets office as IT support workers and telephone assessors.

Money management service

This project provides advice on money management.

Power Up project

The project aimed to embed digital into financial capability and money management support within the advice process and build upon the success of the Money Smart programme. The project trained Digital Money Coaches to support disadvantaged local resident on money management, debt and benefits advice to build their financial and digital confidence, and tested interventions at different touchpoints in the advice process. The project was spread over all three boroughs.

Schools project

This project provides general advice to carers of children in the school setting.

Supervisor

This project employed a volunteer supervisor to assist with the training and development of volunteers.

Universal credit help to claim

The funding was to provide assistance with the completion of universal credit forms by telephone and web chat and face to face meetings where possible.

Universal credit best practice lead

The Best Practice Lead gathered information and evidence on what was and wasn't working around Universal Credit and Universal Support and disseminated good practice in the East London area.

Welfare benefits and debt advice project

This funding is provided by three local charities to extend our work on debt and welfare benefits.

Newham

ARG Capital fund

This funding is to assist with the renovation of new premises in Newham.

National Lottery Community Fund – Cost of Living and energy and food vouchers

This project, based in Newham, was designed to provide cost of living advice across all our three boroughs. 10% of the fund was allocated to energy and supermarket vouchers which were given to clients.

Citizens Advice Cost of living advice

This project, funded by Citizens Advice was to provide advice on the cost of living crisis across all three Boroughs. The project was based at our Newham office.

Energy advice and empowerment

This project, which is funded for two years from February 2025, provides high quality energy advice and education which is accessible beyond traditional routes, including via face to face at community outreach locations, telephone and home visits.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

20b Movements in funds (prior year) (continued)

Purpose of restricted funds

Newham (continued)

Greater London Authority Cost of living advice

The funding provided by the Greater London Authority, via a partnership with Royal Courts of Justice CAB and since 1 October 2024 with London Citizens Advice, is to provide cost of living advice across all three boroughs. The project is based at our Newham office.

Greater London Authority General advice

This project, funded by the Greater London Authority, is to provide general advice in Newham via a partnership with Community Links.

Power Up project

The project aimed to embed digital into financial capability and money management support within the advice process and build upon the success of the Money Smart programme. The project trained Digital Money Coaches to support disadvantaged local resident on money management, debt and benefits advice to build their financial and digital confidence, and tested interventions at different touchpoints in the advice process. The project was spread over all three boroughs.

Specialist casework

This project provides specialist casework and support to improve access to early social welfare and family legal support and advice to enable clients to resolve problems as early as possible and avoid the need for court or tribunal proceedings where possible. If such hearings are necessary, it provides support in preparing for and attending them.

Thames Water

The project aims to assist residents of our three boroughs who owe money to Thames Water.

Trust for London

This funding is towards the costs of an employment rights advice service across our three boroughs.

Other

This fund has been created from rent provisions previously charged to Newham projects following a decision by the landlord not to charge rent. It has been used to cover the extra cost of employing two part time IT assistants to allow the IT manager to deal with the premises issues in Newham.

Tower Hamlets

Bureau advice services

This funding provides general information, advice, advocacy, casework and financial inclusion to the people of Tower Hamlets.

Council tax project

The council tax project was designed to assist Tower Hamlets residents, who were in arrears with their council tax, to reduce their debts.

Energy vouchers

This project provided energy vouchers to those in need who had prepaid gas and electricity meters.

Local area partnership 2

This funding provided general information, advice, advocacy, casework and financial inclusion to the people in some of the poorest wards in Tower Hamlets. This project is now included in the bureau advice services project.

Premises

The premises grant was to cover extra costs re Covid-19.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

20b Movements in funds (prior year) (continued)

Purpose of restricted funds

Tower Hamlets (continued)

Advice in health settings

This project provided general advice in GP surgeries in Tower Hamlets.

Age Boosting Advice Project

This three year project, which started in October 2024, is designed to provide advice to clients who are over 65 who find it difficult to access our offices to obtain advice. Advice is being provided by telephone and home visits. We are looking to extend this service to provide advice in Community settings in 2025/26. The project is based at our Tower Hamlets office but covers all three Boroughs.

Islamic Relief Cost of living advice

This funding is designed to provide advice and access to financial support to individuals and families across our three boroughs in outreach locations so that the most vulnerable can reach us.

Employment solicitor

This funding was to provide employment advice to those with little access to legal services in Tower Hamlets.

Energy advice and empowerment

This project, which is funded for two years from February 2025, provides high quality energy advice and education which is accessible beyond traditional routes, including via face to face at community outreach locations, telephone and home visits.

Office equipment

This funding was used to purchase a photocopier for the Tower Hamlets office.

Power Up project

The project aimed to embed digital into financial capability and money management support within the advice process and build upon the success of the Money Smart programme. The project trained Digital Money Coaches to support disadvantaged local residents on money management, debt and benefits advice to build their financial and digital confidence, and tested interventions at different touchpoints in the advice process. The project was spread over all three boroughs.

Royal London Hospital

This funding is to provide general advice to the patients of the renal and urology units of the Royal London hospital.

Schools project

This project provided general advice to carers of children in the primary school setting but came to an end in December 2024.

Video conferencing equipment

This funding was used to purchase video conferencing equipment to allow clients to access advice remotely from the Tower Hamlets office.

Volunteer training

The purpose of this funding was to provide volunteers with a better environment and experience by updating our training room and equipment and improving the outdoor space at the office.

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

20b Movements in funds (prior year) (continued)

Purpose of designated funds

Pension deficit fund

The pension deficit fund was established to recognise, as a participant in a multi-employer defined benefit pension scheme with a deficit reduction payment arrangement in place, the liability representing the present value of these future deficit reduction contributions following the introduction of charities SORP (FRS102). The value of this fund is equal to the corresponding liability within creditors. A transfer was made from general funds to the pension deficit fund representing the current year payment of the pension deficit less the unwinding of the discount.

Purpose of transfers between funds

The transfers from unrestricted funds to restricted funds are to cover shortfalls of funding on the projects. Transfers between offices between the same project are to match internal funding needs.

21 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2025 £	2024 £
Net income for the reporting period (as per the statement of financial activities)	137,859	(80,224)
Depreciation charges	483	1,287
Dividends, interest and rent from investments	(21,038)	(7,813)
(Increase)/decrease in debtors	(78,455)	42,511
Increase/(decrease) in creditors	(6,916)	47,292
Net cash provided by operating activities	31,933	3,053

22 Analysis of cash and cash equivalents

	At 1 April 2024 £	Cash flows £	Other changes £	At 31 March 2025 £
Cash at bank and in hand	1,253,659	51,669	-	1,305,328
Total cash and cash equivalents	1,253,659	51,669	-	1,305,328

23 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows

	Property		Equipment	
	2025 £	2024 £	2025 £	2024 £
Less than five years	-	-	-	-
	-	-	-	-

East End Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

24 Financial instruments	2025	2024
	£	£
The carrying amounts of the charity's financial instruments are as follows:		
Financial assets		
Cash of £1,305,328 (2024: £1,253,659) is held at face value.		
Debt instruments measured at amortised cost:		
Trade debtors	144,463	77,001
Grant and contract debtors	66,927	49,063
Other debtors	813	7,689
Total	212,203	133,753
Financial liabilities	2025	2024
	£	£
Liability instruments measured at amortised cost:		
Trade creditors	64,553	26,048
Accruals	77,264	78,846
Other creditors	69,113	66,878
Pension deficit reduction payments (within 1 year)	28,500	28,500
Pension deficit reduction payments (after 1 year)	273,861	303,983
Total	513,291	504,255

Interest on short term deposits amounted to £21,038 (2024: £7,813).

25 Pension commitments

East End Citizens Advice Bureau participated in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which was a defined benefit scheme. It operated in the UK and was closed on 31 March 2008. More than one employer participated in the scheme and East End Citizens Advice Bureaux is unable to identify its share of the underlying assets and liabilities in the scheme. It has been accounted for as a defined contribution scheme.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

The last full actuarial valuation of this scheme revealing a funding deficit of £53,536,000 was carried out as at 31 March 2022 and has been updated on an approximate basis to 31 March 2025 by a qualified actuary, independent of the scheme's sponsoring employers. The updated valuation showed a deficit on the scheme of £40,624,000 (2024 £46,488,000) using a discount rate of 5.8% (2024 4.9%).

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 10 years. The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

25 Pension commitments (continued)

The closed scheme has current and future pensioners. The employers will continue to make contributions to the scheme in future periods. The best estimate of the contributions are:-

a) Contributions by each employer in respect of expenses

The principal employer, the National Association of Citizens Advice Bureaux, NACAB, has agreed to pay amounts equal to the levy payments to the Pension Protection Fund. NACAB has also agreed to pay the management and administration expenses of the scheme. There is therefore no cost to EECABx to include in the charity's accounts.

b) Contributions by each employer in respect of the deficit

In accordance with the recovery plan following the 31 March 2022 actuarial valuation, the sponsoring employers will pay total annual contributions of £2,918,000 for fifteen and a half years from 1 April 2025 to 30 September 2040. East End CAB's share of this is currently £28,500 per annum. Future valuations may change these amounts. The total liability for these future payments, discounted to new present value, is included on the charity's balance sheet and a charge made to the SOFA annually to unwind the discount in line with the charity's accounting policies.

2. The charity participated in series three of the Pensions Trust Growth Plan, a scheme which has some attributes of a defined benefit scheme and some attributes of a defined contribution scheme. It is considered to be a defined benefit scheme. This has now been combined with the series four defined contribution scheme. Following a valuation at 30 September 2024 carried out by independent actuaries, it was estimated that the charity's share of the deficit in the plan at 30 September 2024 was £3,328 (2023 £3,037). This liability will only crystallise if the charity exits the series four plan and the charity does not anticipate this happening in the future. The charity is not required to participate in a recovery plan (make deficit reduction payments).
3. The charity operates two further pension schemes, both of which are defined contribution schemes for which the charity therefore has no further commitment beyond monthly contributions for employed staff.

26 Capital commitments

At the balance sheet date, the charity had no capital commitments other than those disclosed in these financial statements.

27 Contingent assets or liabilities

Since the balance sheet date we have been informed that we may be required to increase our payments to the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) defined benefit pension plan following the 2025 triennial valuation. The exact nature and amount of discounted payments, if any, will be determined in due course.

At the balance sheet date, the charity had no other contingent assets or liabilities other than those disclosed in these financial statements.

28 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.