



East Herts

**A vital safety net for
anyone in East Herts
who needs free,
independent, impartial
advice.**

Annual Report 2024-2025

A Message From Our Chief Executive Officer, Maxine Bromyard



It is a privilege to lead our fantastic organisation and I have enjoyed a busy year of funding applications, getting out and about in East Herts, organising the expansion and remodelling of our Contact Centres and introducing a new volunteer training model which is going from strength to strength.

You'll see from this report the incredible impact we make in East Hertfordshire, and this is all down to our amazing team of staff and volunteers who regularly go above and beyond what might be expected in their passion to support our clients.

This year has come with many challenges, particularly around funding, and we started the year with a recruitment freeze, voluntary reductions in staff hours and closing our service on a Friday. We have been overwhelmed with the generosity of the local community in coming together to support us – through our Crowdfunders, with additional funding to support our restructure work, grants from our Town and Parish Councils and County Councillor locality budgets and individual donors. This enabled us to avoid reducing our service hours any further, maintain our Contact Centres with expansion planned for 2025/26, and to make plans to secure our long-term sustainability.

Thank you to everyone who supports us, and to our extraordinary team of volunteers, staff and trustees for your passion and commitment to improving the lives of East Hertfordshire residents.

"No matter the challenge — large or small — we're committed to helping our clients move forward with confidence."

Key Achievements

With funding support from **Hertford Town Council, Bishop's Stortford Town Council, the Brazier Trust and Ware Charities**, we were able to complete a review of our service delivery, from the viewpoint of the client, to plan and implement a service restructure and to explore options for collaboration and merger with other Hertfordshire Citizens Advice offices.

As a result we:

- changed our Contact Centre model to offer more advice to our clients in person, using volunteer advisers, which freed up supervisor time to focus on quality, support and training;
- saw more clients at Contact Centres - **visits for the year were 788, up 23% on last year;**
- added the facility to answer client calls immediately on our MessageLine in addition to the existing voicemail option, which has been very popular;
- obtained funding from National Lottery for our Advice Service Manager post and restructure of the Advice team, freeing up CEO time for strategic planning;
- obtained funding from National Lottery to pilot a new volunteer adviser training model with our January cohort of seven trainees now all supporting clients;
- agreed in principle to explore a merger with three other Herts Citizens Advice offices.

New Endeavours

- After a successful pilot last year, we extended our working partnership with **Bishop's Stortford Food Bank**, obtaining an award from **Herts Community Foundation** to fund our adviser one day a week at the Food Bank. In 2024/25, together we helped **83 Food Bank clients by phone (48%) and in person (52%) with debt, benefits and housing issues, achieving financial gains of £157,000**. We were very proud to achieve our joint aims of reducing Food Bank dependence and improving people's lives.
- Our remote advice project, funded by **Aviva through Citizens Advice** was extended to **2 FTE as a result of our performance in year 1** – this helped us maintain our client numbers in 2024/25 despite closing the service one day a week.
- We partnered with **Carers in Hertfordshire and Citizens Advice North Herts** to deliver the Carer Money Matters project, funded by **Cadent through the Carers Trust** – delivering workshops and 1-1 benefits, debt, energy and income maximisation advice to unpaid carers throughout Hertfordshire.
- We trained volunteers as housing specialists, supporting clients with enquiries relating to eviction, disrepair and neighbour disputes.

- We secured funding from **HCF Frank Litchfield** to deliver financial capability in village halls in rural locations in East Hertfordshire.
- We supported **Josh Dean MP** with surgeries to help people claim **Pension Credit** giving access to the **Winter Fuel Payment**.

Challenges

- We started 2024/25 with a critical funding situation and had to take action to reduce costs – we asked for voluntary staff hour reductions, froze recruitment, sold our supervisor services to other Citizens Advice offices, and closed on Fridays. We produced an amazing film for our **Crowdfunder, which raised over £11,000**.
- While we have sufficient funding for 2025/26, we need to keep up our efforts to bring in funds for our core service, as otherwise we will have to reduce our service hours further and risk closure through using up our reserves. Maintaining our current service is the minimum we want to achieve, but we would like to build in scope for innovation and growth to offer more services to residents.
- The future remains uncertain while Local Government Reorganisation discussions continue; changes to the local authority will have a significant impact on our service and how we operate, so we are keeping a watching brief and have asked to be involved in the planning of the new authority.

Who we are and how we help

				
Free advice for everyone – on everything	Advocacy - Research & Campaigns	20 staff, 48 volunteers, 11 trustees	5 locations	1/4 East Herts clients from most deprived wards
				
Face to face advice	Advice by phone	Advice by email	Advice by webchat	Casework

Our Impact in 2024-2025

5,892 unique clients - slightly up on the previous year (5,798 / 1.62%).

Our clients raised 15,042 issues - down 8% on last year.

Debts written off - £411,449 compared to £196,225 last year (109.69%)



Disabled clients, or those with long-term health issues - 45% (up 3%).

Income gain - £3,094,431 compared to last year's £2,363,127 (nearly 31% increase).

Estimated value of the time given to help our clients - £631,011 up from £621,450 last year (1.54% increase).

How we have helped our clients



64% of clients helped by phone



30% of clients helped by email or webchat



3% of clients helped face to face

2024/25 Top Issues



Welfare Benefits 31% (up 3% on last year) - of which Universal Credit was 7%



Housing 13% (down 1% on last year)



Debt and financial capability 13% (up 1% on last year)



Employment 7% (up 1% on last year)



Legal 6% (same as last year)



Family 6% (down 1% on last year)



57% of our **debt clients** have a **disability** or long-term health condition (of these, **31%** have a **mental health** issue)



64% of our **housing clients** (where information recorded) were **single** and of these, **37%** had **dependent children**



For every £1 invested in Citizens Advice East Herts we generate at least:



Savings and Value to the Public Purse



£168,791 saved by local government through reducing homelessness



£18,910 saved by local government through reducing Council Tax arrears



£389,196 saved by the NHS through reducing use of mental health and GP services, and keeping people in work



£468,368 saved by local housing providers by preventing evictions



£11,078,213 in public value improving clients' wellbeing, family relationships and positive functioning

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

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

These figures are based on an approved Treasury model using the latest evidence and data from across the Citizens Advice network applied to our local service outcomes. The calculation is conservative and represents a minimum return on investment in our service. For more information, see <https://www.citizensadvice.org.uk/about-us/information/all-our-impact/>

Client Quotes

"I am very grateful for Citizens Advice help. It is very reassuring that when major problems in life crop up, there is an organisation which has people with very good knowledge who can help me to get things sorted. Citizens Advice is invaluable and has been a great help to me over the years."



"I cannot thank the adviser enough - she is an absolute professional with all I've needed help with - I can't say where I'd be without her input. Thank you is not a big enough word to express my heartfelt gratitude."

**Seven in ten clients told us their problem was solved following our advice.
Three in four clients said they could not have solved their problem without us.**

Donors and Supporters

We are very fortunate to receive funding from several sources:

- Local people
- Businesses
- Trusts
- Foundations
- County, District and Town Councils
- Other charitable givers

We are grateful to everyone who supports our work with financial and in-kind contributions and want to thank you all for enabling us to provide our free, confidential and impartial advice service to everyone who needs it in East Herts.

Thank you to everyone who gave to us this year. A few of our donors have told us why they support our work....



Mayor of Hertford 2024-25, Cllr Rachel Carter, chose us as one of her charities for the year 2024/25 - she said:

"My father was a volunteer for many years, and I know what an essential service it is. The support and advice it provides free of charge to all citizens on debt, benefits and all manner of other issues is invaluable.

"Its funding has recently been cut as councils come under financial pressure and it may have to reduce its hours. So, it was a no brainer, really, to choose this charity, which does so much for Hertford citizens."

Our Donors & Supporters – Thank You!



Bishop's Stortford Food Bank – partner – quote from Bill MacDonald (previous chair)

"For some time, we've been concerned that simply giving food is not enough, that more needed to be done to help people deal with the issues that have contributed to their food poverty in the first place.

"For that reason, we've been happy to enter into a partnership with East Herts Citizens Advice to provide an adviser at the food bank for our clients.

"Part-funded by Hertfordshire Community Foundation, the adviser is at the food bank every Thursday to offer free, confidential, face-to-face and telephone advice on issues such as debt, benefits, housing and more to help move people on from their difficult situations.

"Partnerships like this can really make a difference for people in difficult circumstances."

Our Donors & Supporters – Thank You!

**Cllrs David Jacobs and
Yvonne Estop**
East Herts District Council

"It is essential that everyone in East Herts is able to access advice when they need it. Citizens Advice offer support to those facing digital exclusion including those who struggle to access the EHC customer portal"

Cllr Calvin Horner
East Herts District Council

"I fully support your campaign as the work done by CAEH on behalf of the residents of East Herts is absolutely vital."

Cllr Alex Daar
East Herts District Council

"So good to see the amount of money being saved for clients who really need this support."

Cllr Sarah Hopewell
East Herts District Council

"Citizens Advice provides such an essential service."



Cllr Richard Townsend
East Herts District Council

"The expertise and experience of the Citizens Advice team are a daily "life-saver" and in my own attendance at the venues I am constantly astounded at the response, support and dedication to organise, guide and direct people often at their wits end, fearful and in desperate need."

Our Donors & Supporters – Thank You!

Rotary Club of Hertford Shires

"We are always very
impressed by the
work of Citizens
Advice."



Henry Smith Foundation

"Thank you for
providing a detailed
update on outcomes,
which continue to be
excellent and exceed
your projected targets
in many instances."

**HENRY SMITH
FOUNDATION**

Our Donors & Supporters – Thank You!



Crowdfunder Supporters:

“ The work CAB do is invaluable.”

“ Such a valuable service provided by a group of volunteers and staff who give up so much of their time and energy for people who really need it.”

“ Citizens Advice provides such an essential service, I’m keeping everything crossed that you reach the target needed.”

“ EH CA provides an essential service to thousands of people per year. Thank you EH CA.

“ Albury Parish Council would like to thank Citizen’s Advice East Herts for their support in East Herts.”

Donors & Supporters

Thanks to our generous **County, District, Parish and Town Councils** listed below who have supported Citizens Advice East Herts in 2024/25. As a local charity, it is fantastic to have your support. We hope our work makes your communities stronger and more resilient.

- Hertfordshire County Council
- East Herts District Council
- Uttlesford District Council
- Bishop's Stortford Town Council
- Buntingford Town Council
- Hertford Town Council
- Sawbridgeworth Town Council
- Ware Town Council
- Albury Parish Council
- Bayford Parish Council
- Benington Parish Council
- Broxton Parish Council
- Buckland & Chipping Parish Council
- Hunsdon Parish Council
- Little Berkhamsted Parish Council
- Stanstead Abbots Parish Council
- Stanstead St Margaret's Parish Council

Donors & Supporters

We have been fortunate to receive donations both for our **core work** and **projects** from the following supporters:

- Amwell Rotary
- Arnold Clark Automobiles Limited
- Aviva Community Fund
- Bishop's Stortford Food Bank
- Brazier Trust
- Breathe HR
- Carers in Hertfordshire (Cadent via Carers Trust)
- Citizens Advice Core Service Donation Funding (Aviva)
- Councillor Dave Willcocks (Quiz Night)
- Easyfundraising
- East Herts Lottery
- Equals Money
- Essex Community Foundation
- Friends of EHCAS
- Gilfrere Fund
- Graham Rowlandson Foundation (via Citizens Advice St Albans District)
- Henry Smith Foundation
- Hertford Rotary
- Hertford Shires Rotary
- Hertfordshire Community Foundation
- Inner Wheel Club of Ware
- Interact Club of Hockerill College
- Lucie and Steve Gallagher
- McMullen & Sons Mac's Hart Trust
- Mrs Smith & Mount Trust
- Shepherds of Hertford Estate Agents
- Stansted Airport Community Fund
- The National Lottery Awards for All
- Ware Charities
- As well as numerous donations from individuals

Donors & Supporters

We would also like to thank the following businesses for their **pro-bono work** for us.



Citizens Advice East Herts is an independent, trusted and well-known local charity, and a member of the **national Citizens Advice Network**.

We provide a free, independent and impartial advice and information service for anyone who needs it. East Hertfordshire is a large semi-rural district, and ensuring all residents can access quality advice is one of our top priorities.

Whatever the problem, no matter how big or small, we are here to help you find a way forward.

citizensadviceeastherts.org.uk

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Citizens Advice East Herts is an operating name of East Hertfordshire Citizens Advice Service.

Charity Registration Number 1083211. Company Limited by Guarantee. Registered Number 3982216 England. Authorised and Regulated by the Financial Conduct Authority FRN: 617594.

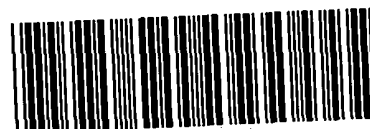
Registered office: The Manor House, High Street, Buntingford SG9 9AB

East Herts Citizens Advice Service
(A charitable company limited by guarantee)
REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

Registered Charity No: 1083211
Company No: 3982216

UNAUDITED

FRIDAY



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28/11/2025

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COMPANIES HOUSE

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Trustees and Directors for the year ended 31st March 2025

Tony Murphy	Chair
James Dowson	Secretary
Vacant *	Treasurer
Nicola Anderson	
Gary Cansick	
Natalie Edwards	Appointed 26 th April 2024
Barry Hunt	
Christine Gillham	
Jane Sartin	
Ballu Sesay	
Richard Smith**	Resigned 6 th November 2024
Rachael Williamson	

* Gary Cansick completed 6 years as Treasurer at the November AGM and the Board agreed the position should remain vacant (while a potential merger is considered), with Gary continuing to support the Board with finance matters.

** Richard Smith stepped down as trustee at the November AGM, but following discussions with the Chair, agreed to be co-opted back to the Board for support with ongoing projects including the merger discussions. This proposal was approved by the Board at the meeting on November 25th 2024.

Registered Office: The Manor House
High Street
Buntingford
Hertfordshire
SG9 9AB

Bankers: Barclays Bank Plc
10 North Street
Bishop's Stortford
Hertfordshire
CM23 2LH

Independent Examiners: Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham
WR11 7EU

Trustees' Report

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 March 2025 for the East Herts Citizens Advice Service, referred to in these statements as Citizens Advice East Herts.

The Directors act as Trustees for Citizens Advice East Herts, and are referred to as such throughout this report.

Legal and administrative information set out on page 2 forms a 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 for Charities (effective 1st January 2019).

1. Objects and policy

The objects of the Service are to ensure that individuals do not suffer through a lack of knowledge:

- of their rights and responsibilities;
- or of the service available to them;
- or through an inability to express their needs effectively;
- and, equally, to exercise a responsible influence on the development of social policies and services, both locally in each of its outlets, regionally and nationally.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Service's aims and objectives and in planning future activities and setting policy for the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

2. Organisation

A Board administers the charity and meets as required to fulfil its duties, a minimum of four times a year. The Board has established three sub-committees: Finance, Risk and Staffing and Personnel. Sub-committee meetings take place regularly and these are supplemented with additional working groups as required, with the Chief Executive (or another senior manager) in attendance. There are further meetings between Trustees and the Senior Leadership Team as required to cover day-to-day matters of finance and strategy.

3. How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice that people in our local community need for the problems they face and to improve the policies and practices that affect people's lives. We are an independent charity that provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. All our activities are undertaken to further our charitable purposes for the public benefit.

4. Review of activities and developments

About us

Citizens Advice East Herts provides free, confidential, non-judgemental and impartial advice. We are a member of the Citizens Advice network and an independent, trusted and well-known local charity. East Herts is a large, semi-rural district with limited transport links across the region, and partial digital connectivity with some areas not covered, so ensuring people can access quality phone advice is one of our top priorities.

Our staff and volunteers are local people - we are run by the community for the community. Many of our paid staff are previous volunteers or have "lived experience".

Our advice is delivered via phone, email, webchat and in person (including home visits). Our support is wide-reaching and includes providing advice on debt, benefits, housing, employment, relationships and utilities – hence we are best placed to help people manage the increase in the cost of living. No other organisation provides the wide-ranging, detailed and externally accredited advice that we offer.

People need different types of advice depending on their circumstances. Some are in financial distress; others have experienced personal difficulties. Many clients have mental health issues or learning disabilities and are often in crisis situations with complex problems that need in depth support.

We are currently staffed by 19 part-time and one full time paid employee (2023/24, 18 part-time and one full time paid employee) and 48 volunteers excluding trustees (2023/24, 52 volunteers). Our volunteers are the backbone of our organisation, giving us in the region of 18,550 hours of their time (2023/24, 14,600 hours) in the last year. They include young people looking for their first job, professionals who want to broaden their horizons and retired people who want to give something back to the community. We value equality and diversity and offer training and support to all.

We have a strong track record of working in partnership and we are a key partner on 'East Herts Frontline' – an online referral tool to help ensure that residents get timely access to the right level of assistance and support, do not need to repeat personal details and are not lost within a signposting system. In March 2025 there were 273 published services in East Herts, an increase of 67% on 2023-24. During 2024-25, we made 680 referrals to partners, down from 1003 in 2023-24. The decrease was in reduced referrals to Bishop's Stortford Food Bank, as we worked in partnership over the year, with an adviser at the Food Bank to support clients and reduce dependence on food vouchers. Food Banks remained the most popular destinations along with fuel support, law clinics and Christians Against Poverty (as we reduced our debt advice capacity due to funding restrictions). We received around 360 inward referrals, up 40% from 2023-24, with the main sources being social prescribers (36% of the total), Age UK, Healthy Hub, and referrals to our Herts-wide carers project, funded by Carers in Hertfordshire.

Why we're needed

Although East Herts is a relatively prosperous part of the country, it contains areas of relative deprivation and a disproportionate number of our clients come from these areas. Our clients are most likely to earn significantly less than the average East Herts resident, less likely to be in employment, more likely to be disabled or have a long-term health problem, and less likely to own their own home. Almost a quarter of our clients who live in East Herts come from the 5 most deprived East Herts wards (a similar figure to 2023/24) and some are disadvantaged by their rural location with poor transport links and less energy-efficient homes (East Herts is the most rural of all Herts districts). The Covid crisis showed just how vulnerable any of us can be to sudden life changes. In addition, the cost-of-living crisis is also highlighting fault lines in our society to which our clients are most exposed. They are in dire need of our advice to help them through these difficult times.

What we do

We understand the complexity of issues that affect people. We provide education and skills to help our clients understand their rights and responsibilities, and options for addressing their issues. Our advice on any subject can improve people's health, make a difference to their finances and make them more resilient. We aim to enable our clients to find a way forward by tailoring the advice we give to their individual needs.

In addition to our generalist advice service, we run projects, where funded by partners. Our specialist project areas in 2024/25 have included debt advice, homelessness prevention, crisis intervention, cost of living support, disability benefits, housing casework, home visiting, rural outreach and Hertfordshire-wide support for unpaid carers.

Last year we helped 5,892 people (slightly up from 5,799 in 2023/24), on a range of issues including benefits, debt, housing, employment and relationships, offering many multiple appointments as we worked holistically with them to improve their lives. Our advice is available to everyone, but significant numbers of clients come to us because they are vulnerable, facing hardship and unable to move forward without help.

We take our advice service direct to the community with weekly Contact Centres in Hertford, Bishop's Stortford, Ware and Buntingford. We continued our rural engagement project, running advice sessions in Village Halls and delivering financial inclusion workshops, and have obtained funding to continue this work in 2025/26. The workshops tackled lack of knowledge and confidence, financial hardship and digital exclusion, and aimed to reach those at risk of being excluded from involvement in society, including older people and socially isolated residents, particularly in rural areas with poor transport.

Research and campaigns

In addition to our advice services, we raise awareness of issues affecting our communities through our research and campaigns. Although we had reduced capacity for research work in 2024/25, we produced local research papers including:

Advice Needs Analysis 2024

Digital Exclusion Survey

Cost of Living Dashboard for East Herts (data updated quarterly)

We also worked with the Herts & Beds Cluster Group on digital inclusion, benefits appeals and housing, and supported National Citizens Advice on several national campaigns including cost of living, consumer rights, scams awareness, winter fuel support and changes to disability benefits.

We met with Josh Dean MP, shortly after his election and we worked together with him on a campaign to raise awareness of entitlement to Pension Credit. We also joined with Citizens Advice North Herts in discussions with Chris Hinchliffe MP, presenting issue trends across his constituency which is covered by both offices. We shared our concerns with both MPs about the proposed changes to benefits and an expected increase in child poverty.

We have started work on a housing research project, looking at common themes which are disrepair and mould, antisocial behaviour and lack of suitable flooring when tenants move into new properties. We will report on this work during 2025/26.

The difference we make

It is impossible to put a financial value on everything we do, but we've used the Citizens Advice Treasury-approved model to demonstrate our financial impact. Using this model, we calculate that in 2024/25 in East Herts we generated:

£15.6 million in public value (2023/24 £14.8 million) i.e. improved participation in society and productivity for the people we help, as well as our volunteers. That's £31.28 for every £1 invested (2023/24 £32.82)

£8.3 million in financial outcomes following advice (2023/24 £6.3 million) through writing off debts, issuing food vouchers, taking up benefits or compensation for consumer problems. That's £16.55 for every £1 invested (2023/24 £13.97 for every £1 invested)

£11.1 million in wider economic and social benefits through improvements to wellbeing and family relationships (2023/24 £10.5 million)

Client surveys during 24/25 indicated that 60% of clients reported mental health improvements, and 40% physical health improvements. 7 in 10 clients told us their problem was solved following advice, and 3 in 4 said they could not have solved their problem without us.

Our clients said:

"The staff were very helpful. Everything was explained with clear guidance of each step which I needed to take"

"A big thank you to all colleagues from this fantastic service who were extremely helpful, understanding and prompt in helping me"

"thanks so much I can't thank or praise you enough"

Our volunteers

Each volunteer receives training and ongoing support specific to their role. It takes approximately 18 months to train a Generalist Adviser and once trained they stay with us, on average, for 11 years. The average initial cost of training and recruiting a volunteer is £1,400 with an ongoing annual cost of approximately £300. Our commitment to valuing diversity and promoting equality means we can encourage individuals who might not otherwise volunteer.

Using the Citizens Advice Value of Volunteering calculator, the value to our service, our volunteers, the NHS and the economy is estimated at £631,011 for 2024/25. This value comprises time given by volunteers, improved life satisfaction, wellbeing and mental health for volunteers, reduction in need for NHS services and productivity gains due to volunteers' skill development.

Our volunteers said:

"I enjoy the challenge and working with like-minded people."

"I feel I can make a difference in an organisation that has people's wellbeing at its heart"

"I like contributing to the community, and learning new skills."

Our impact on clients

Statistics are important as they help us monitor our effectiveness and trends year on year, but they don't give the full picture. Every client is unique and has a story to tell, like Will (name changed) who is unable to work due to physical health issues resulting from an accident. We had helped him three years ago with debts that he had built up on credit cards while trying to manage on a low income. He was continuing to make token payments but was anxious that he would never be able to pay off the debts and that interest payments would increase. We established that he was receiving all the benefits that he was entitled to, and supported him to apply for a low rate water tariff and a grant from his energy supplier. Our debt adviser reviewed his case and suggested that he could apply for a Debt Relief Order. Will agreed this would be an appropriate way forward. We delayed the application for a month so that Will would not need to pay the £90 fee, which was abolished in the Budget. The Debt Relief Order was completed and approved, and Will's £25,000 in debts will be written off after 12 months. He told us that he was very apprehensive about seeking debt advice initially, but found that he was worrying needlessly as our adviser explained things clearly and without jargon, and eased his worries. He thanked her for helping him move forward with his life.

The future

Our core funding from East Herts Council has reduced by 56% in real terms since 2019 and our current grant of £120,000 only covers about a quarter of what it costs to run our four day a week service. At the start of 2024/25, our funding situation was critical and our reserves were running low. We reduced our costs with a recruitment freeze, voluntary staff hour reductions, and by closing our service on a Friday. This helped our financial situation but meant that our management team were more stretched than ever, taking on additional work and managing our limited resources.

Despite the challenges, we invested significant effort into crowdfunding, grant applications, fundraising events, and building networks—efforts that helped us close the year in a stable financial position. While we are proud of our success and deeply appreciative of the community's support, the constant drive for funding has increasingly pulled focus from our core mission: supporting the residents of East Herts. Finding new sources of funding is becoming more difficult, and the strain is growing.

Trustees continue to focus on sustainability rather than growth, considering the reduced level of core funding that we have available and the limited opportunities to generate income in our current form. We agreed on a realistic fundraising target of £40,000 pa for the next two years, which will allow us to maintain our current service, but there is no scope for innovation or growth to offer more services to residents. We are therefore seeking alternatives for long-term sustainability and will develop these during 2025/26.

Our Vision

Our Vision is to **Meet Client Needs – Now and in the Future**. We will achieve our vision through a single objective:

We will ensure that clients have access to the advice that they need

This objective aligns with the national Citizens Advice Living Strategy which aims to shape a society where people face far fewer problems; clients getting timely access to the advice they need will help to resolve their existing problems and prevent new problems from arising in the future.

For further information on what we do and the difference we make see our website –

www.citizensadviceeastherts.org.uk

5. Financial Position

The Independently Examined accounts of the Service are attached to this report and full details of the financial position are contained therein together with the Examiner's report to the Trustees. The Trustees have considered the level of operating costs and the cash flow. Core funding from East Herts Council has been received for 2024/25, and subsequently for 2025/26. The Trustees are satisfied that the Service's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course of business and accordingly the accounts have been drawn up on a going concern basis.

The accounts for 2017 showed for the first time an actuarial valuation of our share of the Herts County Council Local Government Pension Scheme deficit. This was a result of changes in accounting standards at the time, and the relationship with the Trustees of the HCC Pension Scheme had remained unchanged from 2008 when active membership of the pension scheme ceased and an annual contribution of £2,500 was agreed.

During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years. The Trustees believe this will prove to be a workable payment plan.

Reserves policy and risk management

Donations, grants and funds that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in general funds. It was decided, in respect of the current year and the previous year, not to designate funds as has sometimes been the case in the past, but to allow funds to remain flexible and be applied where most needed. The board has set a prudent and realistic budget for 2025/26 which will eat into reserves, whilst still maintaining adequate reserves for the operation of the Service. Having set such an 'across the board' budget, no funds had been specifically designated to projects this year. The Trustees set the level of reserves having regard to the committed forward spend of the organisation, with a contingency to allow for the orderly management of the organisation should it be faced with any adverse and unexpected event, keeping in mind also a minimum level of free reserves target of three to six months ongoing costs. The 2020/21 year experienced such an event of course with the effect of the Covid-19 pandemic. As a result, the objective continues. The Trustees confirm that risks continue to be reviewed on an ongoing basis and systems and procedures are brought into place in order to manage those risks.

6. Statement of Internal Control

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

7. Recruitment and training policy for new Trustees

Trustees are elected at the Annual General Meeting or are nominated by any associated member organisations or co-opted by the Committee members. The persons entitled to vote at the AGM in order to elect the Trustees are the Members of the association (up to 40). The induction and training of new Trustees is undertaken within the Service, as well as through the attendance at courses provided by national Citizens Advice.

The members of the charity are entitled to appoint the Trustees, who are required to retire at the fourth annual general meeting following the date they were last admitted as a member but may be readmitted.

8. Statement of disclosure of information to Independent Examiners

We, the Directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant audit information of which the company's Independent Examiners are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's Independent Examiners are aware of that information.

9. Independent Examiners

A resolution will be proposed at the Annual General Meeting that Montague Accounts be appointed Independent Examiners to the charity for the ensuing year.

This report has been prepared in accordance with the special provisions relating to small companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and therefore does not include a Strategic Report.

By order of the Trustees

3 November 2025



J Dowson
Company Secretary

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST HERTS CITIZENS ADVICE SERVICE FOR THE YEAR ENDED 31 MARCH 2025

I report to the Charity Trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 10 to 22.

Responsibilities and basis of report

As the Charity Trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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

Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a fully licenced member in practice with the Association of Accounting Technicians, and I am also an affiliated member of ACIE (Association of Charitable Independent Examiners), which is one of the listed bodies.

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

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

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



3 November 2025

Date

For and on behalf of

Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham, WR11 7EU

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

The notes on pages 14 to 22 form part of these accounts

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income and Endowments from:					
Donations and Legacies	2	38,988	1,250	40,238	18,437
Charitable Activities	3	153,410	305,218	458,628	441,492
Investment Income and Other	4	10,531	16,316	26,847	13,736
Total Income		202,929	322,783	525,712	473,665
Expenditure on:					
Charitable Activities	5	163,945	285,797	449,742	509,781
Exceptional item		-	-	-	36,162
Total Expenditure		163,945	285,797	449,742	545,943
Net Income/(Expenditure) for the financial year	6	38,984	36,986	75,970	(72,278)
Transfers between Funds		(2,239)	2,239	-	-
Net Movement in Funds	16	36,745	39,225	75,970	(72,278)
Reconciliation of Funds:					
Total funds brought forward at 1 April 2024		104,835	4,143	108,978	181,256
Total funds Carried Forward		141,580	43,368	184,948	108,978

BALANCE SHEET

	Note	Total Funds 31 March 2025 £	Total Funds 31 March 2024 £
Fixed Assets			
Equipment - cost		59,995	59,995
Equipment - depreciation		59,995	59,995
	10	-	-
Current Assets			
Debtors	11	4,980	5,681
Cash		267,830	236,520
		272,810	242,201
Liabilities			
Creditors - amounts falling due within one year	12	20,663	44,423
Net Current Assets		252,147	197,778
Creditors-Amts due after 1 yr	13	67,200	88,800
Net Assets		184,947	108,978
Funds of the Charity	14		
Restricted funds	15	43,368	4,143
Unrestricted funds		141,580	104,835
Designated funds		-	-
		184,948	108,978

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2024 and of its income and expenditure and application of resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard.

Approved by the Trustees on 3 November 2025 and signed and authorised for issue on their behalf by:



J Dowson
Company Secretary

STATEMENT OF CASH FLOWS

	Notes	2025 £	2024 £
Cash Flows from Operating activities:			
Net cash provided by operating activities	17	31,310	(95,656)
Cash Flows from investing activities:			
Net Cash provided by investing activities		31,310	(95,656)
Change in cash and cash equivalents in the reporting period		31,310	(95,656)
Cash and cash equivalents at the beginning of the reporting period		236,520	332,176
Change in cash and cash equivalents in the reporting period		31,310	95,656
Cash and cash equivalents at the end of the reporting period		267,830	236,520

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) 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 (FRS102) effective 1 January 2019 – Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

East Herts Citizens Advice Service meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The presentation currency of the financial statements is the Pound Sterling (£).

b) Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member (14) – (2024 – 16) of the charity.

c) Going Concern

The Trustees consider that there are no material uncertainties over the charity's ability to continue as a going concern and relies on annual grants from East Herts District Council and others, and that it shall receive sufficient funding to continue operating at least throughout 2026. The effect of Covid-19 caused a major consideration but the level of required stability and income that the Trustees are already aware will be in place for 2026, along with its reserves, and its ability to reduce costs and service levels should the need arise shall mean it is appropriate to draw up these financial statements on a going concern basis. Reductions in costs previously seen demonstrate this.

d) Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity, which the trustees have decided, at their discretion, to set aside to use for a specific purpose. Restricted funds are for work on specific projects being undertaken by the charity. Restricted funds are charged a proportion of management time and organisational costs.

e) Income

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

Where income has related expenditure (as with contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and gifts are recognised when receivable. In the event that a donation is subject to

fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

Income received in advance relating to the following year is deferred until the criteria for income recognition has been met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest paid by the financial institution concerned.

f) Donated goods and services

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use of the item is probable and that economic benefit can be measured reliably.

Donated professional services and facilities are included in income at the estimated value of the gift to the charity when received, based on the amount the charity would have been prepared to pay for these services or facilities had it been required to purchase them, with a corresponding entry in the appropriate expenditure heading for the same amount.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Support costs comprise those costs which are incurred directly in support of expenditure on advice and guidance and includes governance, finance, IT and HR. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Support costs are allocated to projects on a time basis.

h) Volunteers

The value of services provided by volunteers is not incorporated into these financial statements.

i) Fixed Assets

All fixed assets are capitalised at their historical purchase cost and depreciated on a straight line basis over 3 years. Individual assets are capitalised where their acquisition cost exceeds £1000.

j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

k) Cash at bank and in hand

Cash at bank and cash in hand included cash and short-term deposits with a maturity of twelve months or less.

l) Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that it is anticipated will be paid to settle the debt or at the amount received as advanced payments for the goods or services.

m) Pensions

The charity previously participated in the Hertfordshire County Council Pension Fund which is a funded scheme and the assets are held separately from those of the charity. The value of the charity's share of the assets and liabilities has been calculated by the Fund's actuaries and the methodology is set out in note 13. Full actuarial valuations have in the past been obtained triennially to be updated at each balance sheet date.

n) Taxation

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

o) Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are considered to be reasonable.

p) Financial Instruments

The Charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are valued at cost and investments at fair value which is their market value.

2 Donations & Legacies	Unrestricted	Restricted	Total	Total
	£	£	2025	2024
Lucie and Steve Gallagher less fees	10,403	-	10,403	-
Other Donations less fees	17,985	1,250	19,235	6,187
Value of gifts in kind and donated services	10,600	-	10,600	12,250
Total	38,988	1,250	40,238	18,437

3 Income from Charitable Activities	Unrestricted	Restricted	Total	Total
	£	£	2025	2024
East Herts Council	99,044	20,973	120,017	120,017
Citizens Advice	-	72,681	72,681	46,146
Henry Smith Foundation	-	51,200	51,200	25,200
Citizens Advice Stevenage (Crisis)	-	27,529	27,529	44,824
Ware Charities	-	25,035	25,035	19,582
Hertfordshire County Council	21,350	-	21,350	56,550
The National Lottery	-	18,643	18,643	68,538
Hertfordshire Community Foundation	-	14,579	14,579	25,651
Hertford Town Council	-	12,281	12,281	-
Carers in Hertfordshire Ltd	-	12,160	12,160	-
Bishop's Stortford Food Bank	-	11,761	11,761	2,012
AVIVA	10,941	-	10,941	-
Bishop's Stortford Town Council	-	10,000	10,000	-
Fundraising	18,354	-	18,354	5,888
Other	3,721	28,376	32,097	27,084
Total	153,410	305,218	458,628	441,492

4 Other Income	Unrestricted	Restricted	Total	Total
	£	£	2025	2024
Bank Interest	10,531	-	10,531	13,736
Other Income	-	16,316	16,316	-
Total	10,531	16,316	26,847	13,736

5 Charitable Activities Costs	Unrestricted £	Restricted £	Total 2025	Total 2024
Charitable activities	163,945	285,797	449,742	547,693
Total	163,945	285,797	449,742	547,693
Support costs				
Salaries/management	8,301	15,948	24,249	44,188
Governance	9,668	1,713	11,382	7,486
Other	1,100	79,522	80,622	28,036
Total	19,069	97,184	116,253	79,710

The methodology used to calculate and allocate support costs was changed during the financial year to be consistent with the recommended practice advised by National Citizens Advice. The result is that more costs have been categorised as support costs instead of direct costs.

6 Net Income/Expenditure	Unrestricted £	Restricted £	Total 2025	Total 2024
Net Income/Expenditure	38,984	36,986	75,970	(72,278)
Transfer between funds	(2,239)	2,239	-	-
Net movement in funds for the year	36,745	39,225	75,970	(72,278)
Total funds b/f at 1 April 2024	104,835	4,143	108,978	181,256
Total funds c/f at 31 March 2025	141,580	43,368	184,948	108,978

7 Information about Trustees, Directors and Employees

	2025 £	2024 £
Wages and salaries	339,829	405,205
Social Security costs	18,528	25,486
Pension costs	8,925	11,188
Total	367,282	441,879

Average monthly head count was 20 (2023/24: 22). Analysis of employees during the year was:

	2025 Actual Number	2024 Actual Number
Advice & Information Services	14	16
Support Services	6	6
Total	20	22

The charity trustees were not paid in the year (2023/2024: nil), neither were they reimbursed expenses during the year (2023/2024: nil).

There are no employees whose total employee benefits, including pension contributions, total over £60,000.

8	Comparative Statement of Financial Activities	Unrestricted £	Restricted £	Total 2024 £
	Income and Endowments from:			
	Donations and Legacies	17,437	1,000	18,437
	Charitable Activities	117,544	318,060	435,604
	Other - including Fundraising	17,834	1,790	19,624
	Total Income	152,815	320,850	473,665
	Resources expended			
	Charitable activities	181,038	328,743	509,781
	Exceptional item	36,162	-	36,162
	Total resources expended	217,200	328,743	545,943
	Net Income/(Expenditure) for the financial year	(64,385)	(7,893)	(72,278)
	Transfers between funds	(737)	737	-
	Net movements in Funds	(65,122)	(7,156)	(72,278)
	Reconciliation of Funds:			
	Total funds brought forward	169,957	11,299	181,256
	Total Funds carried forward	104,835	4,143	108,978

9 Commitments under operating leases

	2024/2025		2023/2024	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
0 to 1 year	3,436	-	6,900	-

10 Fixed assets

	Computer Equipment	Total £
Cost		
At start of the year	59,995	59,995
Additions	-	-
	59,995	59,995
Depreciation		
At start of the year	59,995	59,995
Annual Charge	-	-
	59,995	59,995
Net book value at the end of the year	-	-
<i>Net book value at the start of the year</i>	<i>-</i>	<i>-</i>

11 Debtors - amounts falling due within one year	2025	2024
	£	£
Accrued Income	1,444	5,563
Prepayments	2,707	118
Trade Debtors	829	-
Total	4,980	5,681

12 Creditors: Amounts falling due within one year	2025	2024
	£	£
Other Creditors	18,167	36,230
Accruals	2,497	1,864
Deferred Income	-	6,329
	20,663	44,423

Deferred income reconciliation:	2025	2024
	£	£
Balance brought forward	6,329	31,767
Amount released to the Statement of Financial Activities	(6,239)	(31,767)
Amount deferred in the year	-	6,329
Balance carried forward	-	6,329

Deferred income represents funds advanced for projects undertaken in the following year.

13 Pensions

The charity observes its obligations under auto-enrolment, and some employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contributions are restricted to a maximum of 6% of the employee's gross salary.

EHCAS participated in a defined benefit pension scheme operated by Hertfordshire County Council until 31 December 2008. There are no active members of the scheme and the Trustees had agreed with the Trustees of the pension scheme that the charity may continue to participate in the scheme, making payments of £2,500 per annum. EHCAS, being a ceased employer within the fund with an outstanding deficit, had been required to value the deficit on a Gilts (cessation) basis, a full review and actuarial valuation being completed triennially. The basis used for the more recent valuations however was Gilts with cessation mortality. Cessation mortality assumes a more prudent life expectancy - people will be expected to live longer, and pensions expected to be paid for longer, therefore a slightly increased liability.

During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years.

The resultant liability at 31st March 2025 of £67,200 is shown in these Accounts.

Given that this is now an absolute liability, no details of the underlying assets and liabilities need be disclosed here.

14 Summary of Funds	At 1 April 2024 £	Movement for the period £	At 31 March 2025 £
Restricted Funds:	4,143	39,225	43,368
Designated funds:	-	-	-
Unrestricted Funds:	104,835	36,745	141,580
Total:	108,978	75,970	184,948

15 Restricted Funds

	Balance Held at 31 March 2024 £	Incoming £	Outgoing £	Transfers £	Balance Held at 31 March 2025 £
Foodbank	-	12,249	(8,718)	-	3,531
Carers in Herts	892	12,160	(13,052)	-	-
Cost of Living Adviser CitA	168	72,625	(73,197)	404	-
Cost of Living Adviser (NHS)	-	3,175	(3,240)	65	-
Frank Litchfield	-	5,000	(545)	-	4,455
Gen Advice Other	-	27,921	(22,362)	-	5,559
Henry Smith	-	51,200	(51,200)	-	-
Restructure	-	30,000	(14,821)	-	15,179
Stroud CA -R	-	6,045	(6,136)	91	-
Welwyn CA -R	-	7,724	(7,823)	99	-
CLIENT FUNDS	-	1,703	(1,692)	-	11
Scams	-	1,666	(1,609)	-	57
Crisis Intervention	1,381	27,529	(28,910)	-	-
Disability Benefits	-	10,000	(10,218)	218	-
EHC Homeless	-	20,973	(22,098)	1,125	-
Other Casework	1,414	13,341	(14,990)	235	-
Awards For All	-	18,643	(4,162)	-	14,481
Training Other	288	829	(1,023)	-	94
Total	4,143	322,783	(285,797)	2,239	43,368

16 Movement in Funds

	At 1 April 2024 £	Incoming Resources £	Outgoing Resources £	Transfers	At 31 March 2025 £
Restricted Funds:					
Advice services	4,143	322,783	(285,797)	2,239	43,368
	4,143	322,783	(285,797)	2,239	43,368
Unrestricted Funds:					
Designated reserve fund	-	-	-	-	-
General fund	104,835	202,929	(163,945)	(2,239)	141,580
	104,835	202,929	(163,945)	(2,239)	141,580
Total Funds	108,978	525,712	(449,742)	-	184,948

17 Reconciliation of net income/(expenditure) to net cash flow from operating activities	2024/25	2023/24
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	75,970	(72,278)
Adjustments for:		
Depreciation Charges		
Decrease/(Increase) in debtors	701	(2,366)
Increase in creditors	(23,761)	(1,812)
Movement in pension liability	(21,600)	(19,200)
Net cash provided by / (used in) operating activities	31,310	(95,656)

18 Related party transactions

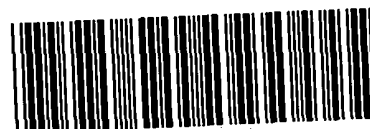
During the year, £6,000 (2023/2024: £9,000) was the deemed market value of services provided without charge by Tees Solicitors for legal work. James Dowson, a director of the company, is a partner of Tees. Also £3,500 (2023/2024: £650) was the deemed market value of services provided without charge by Mishcon de Reya for HR related advice. Nicola Anderson, a director of the company, was an employee of Mishcon de Reya during 2024/25. There are no other related parties to note.

East Herts Citizens Advice Service
(A charitable company limited by guarantee)
REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

Registered Charity No: 1083211
Company No: 3982216

UNAUDITED

FRIDAY



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28/11/2025

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COMPANIES HOUSE

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for the year ended 31st March 2025

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Trustees and Directors for the year ended 31st March 2025

Tony Murphy	Chair
James Dowson	Secretary
Vacant *	Treasurer
Nicola Anderson	
Gary Cansick	
Natalie Edwards	Appointed 26 th April 2024
Barry Hunt	
Christine Gillham	
Jane Sartin	
Ballu Sesay	
Richard Smith**	Resigned 6 th November 2024
Rachael Williamson	

* Gary Cansick completed 6 years as Treasurer at the November AGM and the Board agreed the position should remain vacant (while a potential merger is considered), with Gary continuing to support the Board with finance matters.

** Richard Smith stepped down as trustee at the November AGM, but following discussions with the Chair, agreed to be co-opted back to the Board for support with ongoing projects including the merger discussions. This proposal was approved by the Board at the meeting on November 25th 2024.

Registered Office: The Manor House
High Street
Buntingford
Hertfordshire
SG9 9AB

Bankers: Barclays Bank Plc
10 North Street
Bishop's Stortford
Hertfordshire
CM23 2LH

Independent Examiners: Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham
WR11 7EU

Trustees' Report

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 March 2025 for the East Herts Citizens Advice Service, referred to in these statements as Citizens Advice East Herts.

The Directors act as Trustees for Citizens Advice East Herts, and are referred to as such throughout this report.

Legal and administrative information set out on page 2 forms a 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 for Charities (effective 1st January 2019).

1. Objects and policy

The objects of the Service are to ensure that individuals do not suffer through a lack of knowledge:

- of their rights and responsibilities;
- or of the service available to them;
- or through an inability to express their needs effectively;
- and, equally, to exercise a responsible influence on the development of social policies and services, both locally in each of its outlets, regionally and nationally.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Service's aims and objectives and in planning future activities and setting policy for the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

2. Organisation

A Board administers the charity and meets as required to fulfil its duties, a minimum of four times a year. The Board has established three sub-committees: Finance, Risk and Staffing and Personnel. Sub-committee meetings take place regularly and these are supplemented with additional working groups as required, with the Chief Executive (or another senior manager) in attendance. There are further meetings between Trustees and the Senior Leadership Team as required to cover day-to-day matters of finance and strategy.

3. How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice that people in our local community need for the problems they face and to improve the policies and practices that affect people's lives. We are an independent charity that provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. All our activities are undertaken to further our charitable purposes for the public benefit.

4. Review of activities and developments

About us

Citizens Advice East Herts provides free, confidential, non-judgemental and impartial advice. We are a member of the Citizens Advice network and an independent, trusted and well-known local charity. East Herts is a large, semi-rural district with limited transport links across the region, and partial digital connectivity with some areas not covered, so ensuring people can access quality phone advice is one of our top priorities.

Our staff and volunteers are local people - we are run by the community for the community. Many of our paid staff are previous volunteers or have "lived experience".

Our advice is delivered via phone, email, webchat and in person (including home visits). Our support is wide-reaching and includes providing advice on debt, benefits, housing, employment, relationships and utilities – hence we are best placed to help people manage the increase in the cost of living. No other organisation provides the wide-ranging, detailed and externally accredited advice that we offer.

People need different types of advice depending on their circumstances. Some are in financial distress; others have experienced personal difficulties. Many clients have mental health issues or learning disabilities and are often in crisis situations with complex problems that need in depth support.

We are currently staffed by 19 part-time and one full time paid employee (2023/24, 18 part-time and one full time paid employee) and 48 volunteers excluding trustees (2023/24, 52 volunteers). Our volunteers are the backbone of our organisation, giving us in the region of 18,550 hours of their time (2023/24, 14,600 hours) in the last year. They include young people looking for their first job, professionals who want to broaden their horizons and retired people who want to give something back to the community. We value equality and diversity and offer training and support to all.

We have a strong track record of working in partnership and we are a key partner on 'East Herts Frontline' – an online referral tool to help ensure that residents get timely access to the right level of assistance and support, do not need to repeat personal details and are not lost within a signposting system. In March 2025 there were 273 published services in East Herts, an increase of 67% on 2023-24. During 2024-25, we made 680 referrals to partners, down from 1003 in 2023-24. The decrease was in reduced referrals to Bishop's Stortford Food Bank, as we worked in partnership over the year, with an adviser at the Food Bank to support clients and reduce dependence on food vouchers. Food Banks remained the most popular destinations along with fuel support, law clinics and Christians Against Poverty (as we reduced our debt advice capacity due to funding restrictions). We received around 360 inward referrals, up 40% from 2023-24, with the main sources being social prescribers (36% of the total), Age UK, Healthy Hub, and referrals to our Herts-wide carers project, funded by Carers in Hertfordshire.

Why we're needed

Although East Herts is a relatively prosperous part of the country, it contains areas of relative deprivation and a disproportionate number of our clients come from these areas. Our clients are most likely to earn significantly less than the average East Herts resident, less likely to be in employment, more likely to be disabled or have a long-term health problem, and less likely to own their own home. Almost a quarter of our clients who live in East Herts come from the 5 most deprived East Herts wards (a similar figure to 2023/24) and some are disadvantaged by their rural location with poor transport links and less energy-efficient homes (East Herts is the most rural of all Herts districts). The Covid crisis showed just how vulnerable any of us can be to sudden life changes. In addition, the cost-of-living crisis is also highlighting fault lines in our society to which our clients are most exposed. They are in dire need of our advice to help them through these difficult times.

What we do

We understand the complexity of issues that affect people. We provide education and skills to help our clients understand their rights and responsibilities, and options for addressing their issues. Our advice on any subject can improve people's health, make a difference to their finances and make them more resilient. We aim to enable our clients to find a way forward by tailoring the advice we give to their individual needs.

In addition to our generalist advice service, we run projects, where funded by partners. Our specialist project areas in 2024/25 have included debt advice, homelessness prevention, crisis intervention, cost of living support, disability benefits, housing casework, home visiting, rural outreach and Hertfordshire-wide support for unpaid carers.

Last year we helped 5,892 people (slightly up from 5,799 in 2023/24), on a range of issues including benefits, debt, housing, employment and relationships, offering many multiple appointments as we worked holistically with them to improve their lives. Our advice is available to everyone, but significant numbers of clients come to us because they are vulnerable, facing hardship and unable to move forward without help.

We take our advice service direct to the community with weekly Contact Centres in Hertford, Bishop's Stortford, Ware and Buntingford. We continued our rural engagement project, running advice sessions in Village Halls and delivering financial inclusion workshops, and have obtained funding to continue this work in 2025/26. The workshops tackled lack of knowledge and confidence, financial hardship and digital exclusion, and aimed to reach those at risk of being excluded from involvement in society, including older people and socially isolated residents, particularly in rural areas with poor transport.

Research and campaigns

In addition to our advice services, we raise awareness of issues affecting our communities through our research and campaigns. Although we had reduced capacity for research work in 2024/25, we produced local research papers including:

Advice Needs Analysis 2024

Digital Exclusion Survey

Cost of Living Dashboard for East Herts (data updated quarterly)

We also worked with the Herts & Beds Cluster Group on digital inclusion, benefits appeals and housing, and supported National Citizens Advice on several national campaigns including cost of living, consumer rights, scams awareness, winter fuel support and changes to disability benefits.

We met with Josh Dean MP, shortly after his election and we worked together with him on a campaign to raise awareness of entitlement to Pension Credit. We also joined with Citizens Advice North Herts in discussions with Chris Hinchliffe MP, presenting issue trends across his constituency which is covered by both offices. We shared our concerns with both MPs about the proposed changes to benefits and an expected increase in child poverty.

We have started work on a housing research project, looking at common themes which are disrepair and mould, antisocial behaviour and lack of suitable flooring when tenants move into new properties. We will report on this work during 2025/26.

The difference we make

It is impossible to put a financial value on everything we do, but we've used the Citizens Advice Treasury-approved model to demonstrate our financial impact. Using this model, we calculate that in 2024/25 in East Herts we generated:

£15.6 million in public value (2023/24 £14.8 million) i.e. improved participation in society and productivity for the people we help, as well as our volunteers. That's £31.28 for every £1 invested (2023/24 £32.82)

£8.3 million in financial outcomes following advice (2023/24 £6.3 million) through writing off debts, issuing food vouchers, taking up benefits or compensation for consumer problems. That's £16.55 for every £1 invested (2023/24 £13.97 for every £1 invested)

£11.1 million in wider economic and social benefits through improvements to wellbeing and family relationships (2023/24 £10.5 million)

Client surveys during 24/25 indicated that 60% of clients reported mental health improvements, and 40% physical health improvements. 7 in 10 clients told us their problem was solved following advice, and 3 in 4 said they could not have solved their problem without us.

Our clients said:

"The staff were very helpful. Everything was explained with clear guidance of each step which I needed to take"

"A big thank you to all colleagues from this fantastic service who were extremely helpful, understanding and prompt in helping me"

"thanks so much I can't thank or praise you enough"

Our volunteers

Each volunteer receives training and ongoing support specific to their role. It takes approximately 18 months to train a Generalist Adviser and once trained they stay with us, on average, for 11 years. The average initial cost of training and recruiting a volunteer is £1,400 with an ongoing annual cost of approximately £300. Our commitment to valuing diversity and promoting equality means we can encourage individuals who might not otherwise volunteer.

Using the Citizens Advice Value of Volunteering calculator, the value to our service, our volunteers, the NHS and the economy is estimated at £631,011 for 2024/25. This value comprises time given by volunteers, improved life satisfaction, wellbeing and mental health for volunteers, reduction in need for NHS services and productivity gains due to volunteers' skill development.

Our volunteers said:

"I enjoy the challenge and working with like-minded people."

"I feel I can make a difference in an organisation that has people's wellbeing at its heart"

"I like contributing to the community, and learning new skills."

Our impact on clients

Statistics are important as they help us monitor our effectiveness and trends year on year, but they don't give the full picture. Every client is unique and has a story to tell, like Will (name changed) who is unable to work due to physical health issues resulting from an accident. We had helped him three years ago with debts that he had built up on credit cards while trying to manage on a low income. He was continuing to make token payments but was anxious that he would never be able to pay off the debts and that interest payments would increase. We established that he was receiving all the benefits that he was entitled to, and supported him to apply for a low rate water tariff and a grant from his energy supplier. Our debt adviser reviewed his case and suggested that he could apply for a Debt Relief Order. Will agreed this would be an appropriate way forward. We delayed the application for a month so that Will would not need to pay the £90 fee, which was abolished in the Budget. The Debt Relief Order was completed and approved, and Will's £25,000 in debts will be written off after 12 months. He told us that he was very apprehensive about seeking debt advice initially, but found that he was worrying needlessly as our adviser explained things clearly and without jargon, and eased his worries. He thanked her for helping him move forward with his life.

The future

Our core funding from East Herts Council has reduced by 56% in real terms since 2019 and our current grant of £120,000 only covers about a quarter of what it costs to run our four day a week service. At the start of 2024/25, our funding situation was critical and our reserves were running low. We reduced our costs with a recruitment freeze, voluntary staff hour reductions, and by closing our service on a Friday. This helped our financial situation but meant that our management team were more stretched than ever, taking on additional work and managing our limited resources.

Despite the challenges, we invested significant effort into crowdfunding, grant applications, fundraising events, and building networks—efforts that helped us close the year in a stable financial position. While we are proud of our success and deeply appreciative of the community's support, the constant drive for funding has increasingly pulled focus from our core mission: supporting the residents of East Herts. Finding new sources of funding is becoming more difficult, and the strain is growing.

Trustees continue to focus on sustainability rather than growth, considering the reduced level of core funding that we have available and the limited opportunities to generate income in our current form. We agreed on a realistic fundraising target of £40,000 pa for the next two years, which will allow us to maintain our current service, but there is no scope for innovation or growth to offer more services to residents. We are therefore seeking alternatives for long-term sustainability and will develop these during 2025/26.

Our Vision

Our Vision is to **Meet Client Needs – Now and in the Future**. We will achieve our vision through a single objective:

We will ensure that clients have access to the advice that they need

This objective aligns with the national Citizens Advice Living Strategy which aims to shape a society where people face far fewer problems; clients getting timely access to the advice they need will help to resolve their existing problems and prevent new problems from arising in the future.

For further information on what we do and the difference we make see our website –

www.citizensadviceeastherts.org.uk

5. Financial Position

The Independently Examined accounts of the Service are attached to this report and full details of the financial position are contained therein together with the Examiner's report to the Trustees. The Trustees have considered the level of operating costs and the cash flow. Core funding from East Herts Council has been received for 2024/25, and subsequently for 2025/26. The Trustees are satisfied that the Service's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course of business and accordingly the accounts have been drawn up on a going concern basis.

The accounts for 2017 showed for the first time an actuarial valuation of our share of the Herts County Council Local Government Pension Scheme deficit. This was a result of changes in accounting standards at the time, and the relationship with the Trustees of the HCC Pension Scheme had remained unchanged from 2008 when active membership of the pension scheme ceased and an annual contribution of £2,500 was agreed.

During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years. The Trustees believe this will prove to be a workable payment plan.

Reserves policy and risk management

Donations, grants and funds that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in general funds. It was decided, in respect of the current year and the previous year, not to designate funds as has sometimes been the case in the past, but to allow funds to remain flexible and be applied where most needed. The board has set a prudent and realistic budget for 2025/26 which will eat into reserves, whilst still maintaining adequate reserves for the operation of the Service. Having set such an 'across the board' budget, no funds had been specifically designated to projects this year. The Trustees set the level of reserves having regard to the committed forward spend of the organisation, with a contingency to allow for the orderly management of the organisation should it be faced with any adverse and unexpected event, keeping in mind also a minimum level of free reserves target of three to six months ongoing costs. The 2020/21 year experienced such an event of course with the effect of the Covid-19 pandemic. As a result, the objective continues. The Trustees confirm that risks continue to be reviewed on an ongoing basis and systems and procedures are brought into place in order to manage those risks.

6. Statement of Internal Control

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

7. Recruitment and training policy for new Trustees

Trustees are elected at the Annual General Meeting or are nominated by any associated member organisations or co-opted by the Committee members. The persons entitled to vote at the AGM in order to elect the Trustees are the Members of the association (up to 40). The induction and training of new Trustees is undertaken within the Service, as well as through the attendance at courses provided by national Citizens Advice.

The members of the charity are entitled to appoint the Trustees, who are required to retire at the fourth annual general meeting following the date they were last admitted as a member but may be readmitted.

8. Statement of disclosure of information to Independent Examiners

We, the Directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant audit information of which the company's Independent Examiners are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's Independent Examiners are aware of that information.

9. Independent Examiners

A resolution will be proposed at the Annual General Meeting that Montague Accounts be appointed Independent Examiners to the charity for the ensuing year.

This report has been prepared in accordance with the special provisions relating to small companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and therefore does not include a Strategic Report.

By order of the Trustees

3 November 2025



J Dowson
Company Secretary

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST HERTS CITIZENS ADVICE SERVICE FOR THE YEAR ENDED 31 MARCH 2025

I report to the Charity Trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 10 to 22.

Responsibilities and basis of report

As the Charity Trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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

Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a fully licenced member in practice with the Association of Accounting Technicians, and I am also an affiliated member of ACIE (Association of Charitable Independent Examiners), which is one of the listed bodies.

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

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

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



3 November 2025

Date

For and on behalf of

Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham, WR11 7EU

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

The notes on pages 14 to 22 form part of these accounts

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income and Endowments from:					
Donations and Legacies	2	38,988	1,250	40,238	18,437
Charitable Activities	3	153,410	305,218	458,628	441,492
Investment Income and Other	4	10,531	16,316	26,847	13,736
Total Income		202,929	322,783	525,712	473,665
Expenditure on:					
Charitable Activities	5	163,945	285,797	449,742	509,781
Exceptional item		-	-	-	36,162
Total Expenditure		163,945	285,797	449,742	545,943
Net Income/(Expenditure) for the financial year	6	38,984	36,986	75,970	(72,278)
Transfers between Funds		(2,239)	2,239	-	-
Net Movement in Funds	16	36,745	39,225	75,970	(72,278)
Reconciliation of Funds:					
Total funds brought forward at 1 April 2024		104,835	4,143	108,978	181,256
Total funds Carried Forward		141,580	43,368	184,948	108,978

BALANCE SHEET

	Note	Total Funds 31 March 2025 £	Total Funds 31 March 2024 £
Fixed Assets			
Equipment - cost		59,995	59,995
Equipment - depreciation		59,995	59,995
	10	-	-
Current Assets			
Debtors	11	4,980	5,681
Cash		267,830	236,520
		272,810	242,201
Liabilities			
Creditors - amounts falling due within one year	12	20,663	44,423
Net Current Assets		252,147	197,778
Creditors-Amts due after 1 yr	13	67,200	88,800
Net Assets		184,947	108,978
Funds of the Charity	14		
Restricted funds	15	43,368	4,143
Unrestricted funds		141,580	104,835
Designated funds		-	-
		184,948	108,978

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2024 and of its income and expenditure and application of resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard.

Approved by the Trustees on 3 November 2025 and signed and authorised for issue on their behalf by:



J Dowson
Company Secretary

STATEMENT OF CASH FLOWS

	Notes	2025 £	2024 £
Cash Flows from Operating activities:			
Net cash provided by operating activities	17	31,310	(95,656)
Cash Flows from investing activities:			
Net Cash provided by investing activities		31,310	(95,656)
Change in cash and cash equivalents in the reporting period		31,310	(95,656)
Cash and cash equivalents at the beginning of the reporting period		236,520	332,176
Change in cash and cash equivalents in the reporting period		31,310	95,656
Cash and cash equivalents at the end of the reporting period		267,830	236,520

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) 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 (FRS102) effective 1 January 2019 – Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

East Herts Citizens Advice Service meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The presentation currency of the financial statements is the Pound Sterling (£).

b) Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member (14) – (2024 – 16) of the charity.

c) Going Concern

The Trustees consider that there are no material uncertainties over the charity's ability to continue as a going concern and relies on annual grants from East Herts District Council and others, and that it shall receive sufficient funding to continue operating at least throughout 2026. The effect of Covid-19 caused a major consideration but the level of required stability and income that the Trustees are already aware will be in place for 2026, along with its reserves, and its ability to reduce costs and service levels should the need arise shall mean it is appropriate to draw up these financial statements on a going concern basis. Reductions in costs previously seen demonstrate this.

d) Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity, which the trustees have decided, at their discretion, to set aside to use for a specific purpose. Restricted funds are for work on specific projects being undertaken by the charity. Restricted funds are charged a proportion of management time and organisational costs.

e) Income

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

Where income has related expenditure (as with contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and gifts are recognised when receivable. In the event that a donation is subject to

fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

Income received in advance relating to the following year is deferred until the criteria for income recognition has been met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest paid by the financial institution concerned.

f) Donated goods and services

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use of the item is probable and that economic benefit can be measured reliably.

Donated professional services and facilities are included in income at the estimated value of the gift to the charity when received, based on the amount the charity would have been prepared to pay for these services or facilities had it been required to purchase them, with a corresponding entry in the appropriate expenditure heading for the same amount.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Support costs comprise those costs which are incurred directly in support of expenditure on advice and guidance and includes governance, finance, IT and HR. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Support costs are allocated to projects on a time basis.

h) Volunteers

The value of services provided by volunteers is not incorporated into these financial statements.

i) Fixed Assets

All fixed assets are capitalised at their historical purchase cost and depreciated on a straight line basis over 3 years. Individual assets are capitalised where their acquisition cost exceeds £1000.

j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

k) Cash at bank and in hand

Cash at bank and cash in hand included cash and short-term deposits with a maturity of twelve months or less.

l) Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that it is anticipated will be paid to settle the debt or at the amount received as advanced payments for the goods or services.

m) Pensions

The charity previously participated in the Hertfordshire County Council Pension Fund which is a funded scheme and the assets are held separately from those of the charity. The value of the charity's share of the assets and liabilities has been calculated by the Fund's actuaries and the methodology is set out in note 13. Full actuarial valuations have in the past been obtained triennially to be updated at each balance sheet date.

n) Taxation

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

o) Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are considered to be reasonable.

p) Financial Instruments

The Charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are valued at cost and investments at fair value which is their market value.

2 Donations & Legacies	Unrestricted	Restricted	Total	Total
	£	£	2025	2024
Lucie and Steve Gallagher less fees	10,403	-	10,403	-
Other Donations less fees	17,985	1,250	19,235	6,187
Value of gifts in kind and donated services	10,600	-	10,600	12,250
Total	38,988	1,250	40,238	18,437

3 Income from Charitable Activities	Unrestricted	Restricted	Total	Total
	£	£	2025	2024
East Herts Council	99,044	20,973	120,017	120,017
Citizens Advice	-	72,681	72,681	46,146
Henry Smith Foundation	-	51,200	51,200	25,200
Citizens Advice Stevenage (Crisis)	-	27,529	27,529	44,824
Ware Charities	-	25,035	25,035	19,582
Hertfordshire County Council	21,350	-	21,350	56,550
The National Lottery	-	18,643	18,643	68,538
Hertfordshire Community Foundation	-	14,579	14,579	25,651
Hertford Town Council	-	12,281	12,281	-
Carers in Hertfordshire Ltd	-	12,160	12,160	-
Bishop's Stortford Food Bank	-	11,761	11,761	2,012
AVIVA	10,941	-	10,941	-
Bishop's Stortford Town Council	-	10,000	10,000	-
Fundraising	18,354	-	18,354	5,888
Other	3,721	28,376	32,097	27,084
Total	153,410	305,218	458,628	441,492

4 Other Income	Unrestricted	Restricted	Total	Total
	£	£	2025	2024
Bank Interest	10,531	-	10,531	13,736
Other Income	-	16,316	16,316	-
Total	10,531	16,316	26,847	13,736

5 Charitable Activities Costs	Unrestricted £	Restricted £	Total 2025	Total 2024
Charitable activities	163,945	285,797	449,742	547,693
Total	163,945	285,797	449,742	547,693
Support costs				
Salaries/management	8,301	15,948	24,249	44,188
Governance	9,668	1,713	11,382	7,486
Other	1,100	79,522	80,622	28,036
Total	19,069	97,184	116,253	79,710

The methodology used to calculate and allocate support costs was changed during the financial year to be consistent with the recommended practice advised by National Citizens Advice. The result is that more costs have been categorised as support costs instead of direct costs.

6 Net Income/Expenditure	Unrestricted £	Restricted £	Total 2025	Total 2024
Net Income/Expenditure	38,984	36,986	75,970	(72,278)
Transfer between funds	(2,239)	2,239	-	-
Net movement in funds for the year	36,745	39,225	75,970	(72,278)
Total funds b/f at 1 April 2024	104,835	4,143	108,978	181,256
Total funds c/f at 31 March 2025	141,580	43,368	184,948	108,978

7 Information about Trustees, Directors and Employees

	2025 £	2024 £
Wages and salaries	339,829	405,205
Social Security costs	18,528	25,486
Pension costs	8,925	11,188
Total	367,282	441,879

Average monthly head count was 20 (2023/24: 22). Analysis of employees during the year was:

	2025 Actual Number	2024 Actual Number
Advice & Information Services	14	16
Support Services	6	6
Total	20	22

The charity trustees were not paid in the year (2023/2024: nil), neither were they reimbursed expenses during the year (2023/2024: nil).

There are no employees whose total employee benefits, including pension contributions, total over £60,000.

8	Comparative Statement of Financial Activities	Unrestricted £	Restricted £	Total 2024 £
	Income and Endowments from:			
	Donations and Legacies	17,437	1,000	18,437
	Charitable Activities	117,544	318,060	435,604
	Other - including Fundraising	17,834	1,790	19,624
	Total Income	152,815	320,850	473,665
	Resources expended			
	Charitable activities	181,038	328,743	509,781
	Exceptional item	36,162	-	36,162
	Total resources expended	217,200	328,743	545,943
	Net Income/(Expenditure) for the financial year	(64,385)	(7,893)	(72,278)
	Transfers between funds	(737)	737	-
	Net movements in Funds	(65,122)	(7,156)	(72,278)
	Reconciliation of Funds:			
	Total funds brought forward	169,957	11,299	181,256
	Total Funds carried forward	104,835	4,143	108,978

9 Commitments under operating leases

	2024/2025		2023/2024	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
0 to 1 year	3,436	-	6,900	-

10 Fixed assets

	Computer Equipment	Total £
Cost		
At start of the year	59,995	59,995
Additions	-	-
	59,995	59,995
Depreciation		
At start of the year	59,995	59,995
Annual Charge	-	-
	59,995	59,995
Net book value at the end of the year	-	-
<i>Net book value at the start of the year</i>	<i>-</i>	<i>-</i>

11 Debtors - amounts falling due within one year	2025	2024
	£	£
Accrued Income	1,444	5,563
Prepayments	2,707	118
Trade Debtors	829	-
Total	4,980	5,681

12 Creditors: Amounts falling due within one year	2025	2024
	£	£
Other Creditors	18,167	36,230
Accruals	2,497	1,864
Deferred Income	-	6,329
	20,663	44,423

Deferred income reconciliation:	2025	2024
	£	£
Balance brought forward	6,329	31,767
Amount released to the Statement of Financial Activities	(6,239)	(31,767)
Amount deferred in the year	-	6,329
Balance carried forward	-	6,329

Deferred income represents funds advanced for projects undertaken in the following year.

13 Pensions

The charity observes its obligations under auto-enrolment, and some employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contributions are restricted to a maximum of 6% of the employee's gross salary.

EHCAS participated in a defined benefit pension scheme operated by Hertfordshire County Council until 31 December 2008. There are no active members of the scheme and the Trustees had agreed with the Trustees of the pension scheme that the charity may continue to participate in the scheme, making payments of £2,500 per annum. EHCAS, being a ceased employer within the fund with an outstanding deficit, had been required to value the deficit on a Gilts (cessation) basis, a full review and actuarial valuation being completed triennially. The basis used for the more recent valuations however was Gilts with cessation mortality. Cessation mortality assumes a more prudent life expectancy - people will be expected to live longer, and pensions expected to be paid for longer, therefore a slightly increased liability.

During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years.

The resultant liability at 31st March 2025 of £67,200 is shown in these Accounts.

Given that this is now an absolute liability, no details of the underlying assets and liabilities need be disclosed here.

14 Summary of Funds	At 1 April 2024 £	Movement for the period £	At 31 March 2025 £
Restricted Funds:	4,143	39,225	43,368
Designated funds:	-	-	-
Unrestricted Funds:	104,835	36,745	141,580
Total:	108,978	75,970	184,948

15 Restricted Funds

	Balance Held at 31 March 2024 £	Incoming £	Outgoing £	Transfers £	Balance Held at 31 March 2025 £
Foodbank	-	12,249	(8,718)	-	3,531
Carers in Herts	892	12,160	(13,052)	-	-
Cost of Living Adviser CitA	168	72,625	(73,197)	404	-
Cost of Living Adviser (NHS)	-	3,175	(3,240)	65	-
Frank Litchfield	-	5,000	(545)	-	4,455
Gen Advice Other	-	27,921	(22,362)	-	5,559
Henry Smith	-	51,200	(51,200)	-	-
Restructure	-	30,000	(14,821)	-	15,179
Stroud CA -R	-	6,045	(6,136)	91	-
Welwyn CA -R	-	7,724	(7,823)	99	-
CLIENT FUNDS	-	1,703	(1,692)	-	11
Scams	-	1,666	(1,609)	-	57
Crisis Intervention	1,381	27,529	(28,910)	-	-
Disability Benefits	-	10,000	(10,218)	218	-
EHC Homeless	-	20,973	(22,098)	1,125	-
Other Casework	1,414	13,341	(14,990)	235	-
Awards For All	-	18,643	(4,162)	-	14,481
Training Other	288	829	(1,023)	-	94
Total	4,143	322,783	(285,797)	2,239	43,368

16 Movement in Funds

	At 1 April 2024 £	Incoming Resources £	Outgoing Resources £	Transfers	At 31 March 2025 £
Restricted Funds:					
Advice services	4,143	322,783	(285,797)	2,239	43,368
	4,143	322,783	(285,797)	2,239	43,368
Unrestricted Funds:					
Designated reserve fund	-	-	-	-	-
General fund	104,835	202,929	(163,945)	(2,239)	141,580
	104,835	202,929	(163,945)	(2,239)	141,580
Total Funds	108,978	525,712	(449,742)	-	184,948

17 Reconciliation of net income/(expenditure) to net cash flow from operating activities	2024/25	2023/24
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	75,970	(72,278)
Adjustments for:		
Depreciation Charges		
Decrease/(Increase) in debtors	701	(2,366)
Increase in creditors	(23,761)	(1,812)
Movement in pension liability	(21,600)	(19,200)
Net cash provided by / (used in) operating activities	31,310	(95,656)

18 Related party transactions

During the year, £6,000 (2023/2024: £9,000) was the deemed market value of services provided without charge by Tees Solicitors for legal work. James Dowson, a director of the company, is a partner of Tees. Also £3,500 (2023/2024: £650) was the deemed market value of services provided without charge by Mishcon de Reya for HR related advice. Nicola Anderson, a director of the company, was an employee of Mishcon de Reya during 2024/25. There are no other related parties to note.