SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

England & Wales · Charity number 1090600

Details

Other names	SOUTHEND-ON-SEA CAB
Status	Registered
Legal form	Charitable company
Company number	04344100
Registered	2002-02-14
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Bureau 1 Church Road Southend-On-Sea SS1 2AL
Phone	01702456379
Email	enquiries@citizensadvicesouthend.org.uk
Website	www.citizensadvicesouthend.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN THE BOROUGH OF SOUTHEND ON SEA AND ELSEWHERE BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: We provide advice and information to the community of Southend-on-Sea and beyond

Classification

- **How:** Makes Grants To Individuals, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

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Geography

- **Area of benefit:** THE BOROUGH OF SOUTHEND ON SEA AND ELSEWHERE
- Southend-on-sea

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,493,072	£1,224,555	£1,656,879	40
2024-03-31	£1,446,820	£992,091	£1,438,362	37
2023-03-31	£871,826	£724,531	£983,633	29
2022-03-31	£718,813	£629,650	£836,338	28
2021-03-31	£663,096	£497,214	£747,175	21

Trustees

Name	Role	Appointed
Paula Whittle	Chair	2018-10-10
Daniel Bacon		2024-04-01
Ejaz Nabi		2023-09-03
Julie Kathleen Cushion		
Nigel Milner		2022-03-02

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SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

England & Wales - Charity number 1090600

Accounts

Draft Financial Statements

Charity registration number 1090600

Company registration number 04344100 (England and Wales)

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J K Cushion P Whittle D Barnes N Milner Mr E Nabi Mr D J Bacon (Appointed 1 April 2024)
Secretary	D Barnes
Charity number	1090600
Company number	04344100
Registered office	1 Church Road Southend-On-Sea Essex United Kingdom SS1 2AL
Auditor	Azets Audit Services 7 - 8 Britannia Business Park Comet Way Southend-On-Sea Essex United Kingdom SS2 6GE
Bankers	Lloyds Bank Plc 77 High Street Southend-On-Sea Essex United Kingdom SS1 1HT Metro Bank PLC G19 - G521, Victoria Business Centre 208 London Road Southend-On-Sea Essex United Kingdom SS1 2NG

LEGAL AND ADMINISTRATIVE INFORMATION

Barclays Bank Plc
127 High Street
Southend-On-Sea
Essex
United Kingdom
SS1 1LH

Charities Aid Foundation
25 Kings Hill Avenue
West Malling
Kent
ME14 4TA

Draft Financial Statements

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

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TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and “Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)” (as amended for accounting periods commencing from 1 January 2016)

Constitution

Southend on Sea Guild of Help and Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. Southend on Sea Guild of Help and Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

Southend on Sea Guild of Help and Citizens Advice Bureau was incorporated as a company limited by guarantee on 21 December 2001. The incorporated charity commenced operations on 1 April 2002 at which date the assets and liabilities of the unincorporated Southend on Sea Citizens Advice Bureau were acquired. Its objects and powers and other constitutional matters are set out in its Memorandum and Articles of Association.

Trustees

The trustees, who are also directors for the purpose of the Companies Act 2006, who served during the year, were:

- J K Cushion
- G P Robinson
- P Whittle
- D Barnes
- N Milner
- E Nabi
- D Bacon (Appointed 1 April 2024)

No trustees had any contract or arrangement of a material nature with the company during the year under review.

The Charity is required to have a minimum of four and maximum of eighteen trustees being either:

- Elected at the annual general meeting, and who shall hold office from the conclusion of that meeting, or
- Nominated by member organisations, or
- Co-opted by the Trustee Board.

providing that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

Objectives and activities
Objectives and activities for the benefit of the public

Public benefit

The Trustees confirm that they have referred to the guidelines contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in the planning of future activities.

Objects

The charity’s objects are to promote any charitable purpose for the benefit of the community in Southend on Sea and elsewhere by advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The principal activity of the charity is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Citizens Advice Southend aims to exercise a responsible influence on the development of social policies and services.

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Voluntary Help

The charity receives help and support in the form of voluntary assistance in advising the public. We estimate the social value of their help at over £3.15 million in respect of the current year.

Employee Involvement

An extensive range of communication and consultative arrangements are in place to help ensure that employees/ volunteers are kept fully informed about developments within the organisation.

Achievements and performance

New clients assisted are 21,029 and the numbers of issues dealt with are 74,715 and contacts made on behalf of clients 47,071.

2024/2025 was our third year for the contract Southend City Council in association with the Royal Association for the Deaf, with a further 2 years agreement in place with an option of a further five years. We continue to support outreach services across Southend, Westcliff, Eastwood, Shoebury, Leigh and other services within Southend such as Macmillan at Southend Hospital, Probation at the Southend Probation office and at the Civic Centre, which is incorporated within Southend City Council.

Our objectives set out for the financial year ending 2026 take account of local needs to ensure our quality assurance for the general and specialist advice is met by the relevant regulatory body.

Financial review

As a result of all the advice related activities a surplus of £218,517 has been achieved. All areas of existing activity continued during the year with the addition of a new advice contract with Lloyds Bank. All areas of activity made a positive contribution to Net Income apart from Immigration Advice Services for which new funding is being sought. The NatWest and Lloyds banking Group advice contract was significantly extended in April 2024 to 2025 with an increased income for the full financial year contributing to the financial surplus. Income from the Money Advice Service contract was in line with the previous years.

We are as ever extremely grateful to Southend City Council for their funding of our core advice service. This contract has been extended to March 2027 which gives considerable comfort in being able to continue our work for the foreseeable future.

On the basis of firm funding Agreements being in place for the forthcoming year the Trustees consider there are no going concern issues.

Reserves policy

The level of reserves at 31st March 2025 is set out in Note 14. Net current assets total £1,231,879 and are sufficient to cover 95% of annual operating expenditure.

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Plans for future periods
Our objectives for the future are the big 4 changes by 2026, these are:-
• Delivery of Advice
• Advocacy
• Sustainability and Resource Management
• Equality, diversity and inclusion & Culture

How to meet these objectives:-

Delivery of Advice Strategy
Objective:
Increase access to one-to-one advice, improve the efficiency and effectiveness of advice provision, and future-proof services to meet changing client needs.
How we will do this:
• **Increase advisor capacity** by recruiting and training both paid and volunteer advisors, and offering flexible scheduling options for clients.
• **Adopt digital and hybrid models** to extend reach via video, webchat, and remote services.
•**Streamline processes** through standardised tools, automated systems, and advisor skill development, especially in high-demand areas.
•**Enhance accessibility and inclusivity** through accessibility assessments, multichannel service delivery, and co-design with clients.

Advocacy
Objective:
Be a leading voice on issues such as Energy and the Cost of Living, and ensure our advocacy reflects the lived experiences of the communities we serve.
How we will do this:
•**Create feedback loops** between frontline advice and advocacy teams to inform priorities with real-time insights.
•**Publish evidence-based reports** to position the organisation as a thought leader on social justice issues.
•**Build partnerships** with community organisations and stakeholders to extend our influence.
•**Embed intersectionality** in all research and campaigns by collecting disaggregated data and engaging directly with marginalised groups.

Sustainability and Resources
Objective:
Strengthen long-term sustainability through improved financial planning, workforce flexibility, and resilient infrastructure.
How will we do this:
•**Conduct service cost analysis** and use data analytics to improve financial decision-making and plan for future demand.
•**Diversify income streams** through funding partnerships, grants, and exploring paid services where appropriate.
•**Develop a flexible workforce** through cross-training, staff wellbeing initiatives, and agile resource management systems.
•**Improve infrastructure and communications** to support strategic delivery and better align short- and long-term funding priorities.

Equality, Diversity, Inclusion & Culture
Objective:
Ensure services are inclusive, culturally sensitive, and accessible to all communities, while fostering a positive and progressive internal culture.
How will we do this:
•**Develop and implement a local EDI strategy** with measurable actions and regular progress updates.
•**Promote inclusive recruitment and retention** through fair hiring practices, staff development pathways, and safe peer support networks.
•**Invest in cultural awareness and sensitivity training** to build a respectful and inclusive workplace.
•**Leverage technology** to improve access and communication, ensuring all tools are user-friendly and accessible.
•**Encourage innovation and feedback** through staff engagement, open dialogue, and leadership modelling inclusive behaviours.

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an incorporated charity.

Organisational structure

The charity is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Chief Executive Officer. The Trustees carry the ultimate responsibility for the conduct of the charity and of ensuring that the charity satisfies its legal and contractual obligations. Trustees meet, at a minimum, four times a year and delegate the day-to-day operation of the organisation to senior management. A register of Trustees' interest is maintained at the registered office and is available to the public.

The charity is a member of Citizens Advice nationally, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. We also co-operate and liaise with a number of other advisory services, local charities and Council departments on behalf of clients.

Our operating name is Citizens Advice Southend.

Information Assurance - Statement of internal control

The Trustee Board has reviewed the approved information assurance strategy, having identified the risk presented by the significant amounts of client data held by the charity. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. We aim to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISDO 27000 series of standards.

Induction and training of new trustees

New Trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the Business Plan and recent financial performance of the charity. Prior to joining the board they are invited to attend a board meeting. New Trustees are encouraged to attend the induction training event provided by Citizens Advice to inform them about the national service. All Trustees are encouraged to attend appropriate training events where these would facilitate the undertaking of their role and are encouraged to sit in on client interviews to familiarise themselves with the issues concerning the day-to-day activities of the organisation.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

Risk management

The Trustees have examined the major risks which the charity faces and confirm that systems are being established so that the necessary steps can be taken to manage those risks. The Information Assurance Accounting Officer monitors the thorough risk assessment undertaken regularly to enable us to provide a safe and secure environment for staff, volunteers and clients and to protect the charity's assets. A report on this review and any issues identified is made at each meeting of the Trustee Board.

The risk assessment is contained within the Office Manual and reviewed as stated and as and when required by events or proposed service departments.

Should an emergency situation occur we would seek immediate relief, e.g. the use of alternative premises, from Southend Association of Voluntary Services and Southend on Sea Borough Council. We have a close working relationship with both Organisations. A Business Continuity Plan is in place.

Health and Safety matters are dealt with through the Office Services Manager. An annual audit of health and safety is undertaken. With the high level of IT use particular attention is given to workstations to ensure statutory requirements continue to be met.

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The Trustees report was approved by the Board of Trustees.

.....
J K Cushion
Trustee
Dated: .....

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees, who are also the directors of Southend on Sea Guild of Help and Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Opinion

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

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services .....

Chartered Accountants
Statutory Auditor

7 - 8 Britannia Business Park
Comet Way
Southend-On-Sea
Essex
United Kingdom
SS2 6GE

Azets Audit Services is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Voluntary income	**3**	320,496	-	320,496	309,030	-	309,030
Other trading activities	**5**	1,155,504	-	1,155,504	1,127,598	-	1,127,598
Investment income	**4**	17,072	-	17,072	10,191	-	10,191
Total income		1,493,072	-	1,493,072	1,446,819	-	1,446,819
Expenditure on:							
Raising funds	**6**	1,072,595	-	1,072,595	847,281	-	847,281
Charitable activities		151,960	-	151,960	144,739	70	144,809
Total expenditure		1,224,555	-	1,224,555	992,020	70	992,090
Net incoming resources before transfers		268,517	-	268,517	454,799	(70)	454,729
Net incoming resources before transfers		268,517	-	268,517	454,799	(70)	454,729
Gross transfers between funds		9,732	(9,732)	-	-	-	-
Net incoming/(outgoing) resources		278,249	(9,732)	268,517	454,799	(70)	454,729
Other recognised gains and losses							
Revaluation of tangible fixed assets		(50,000)	-	(50,000)	-	-	-
Net movement in funds		228,249	(9,732)	218,517	454,799	(70)	454,729
Fund balances at 1 April 2024		1,428,630	9,732	1,438,362	973,831	9,802	983,633
Fund balances at 31 March 2025		1,656,879	-	1,656,879	1,428,630	9,732	1,438,362

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**10**		425,000		350,000
Current assets					
Debtors	**11**	206,063		67,063	
Cash at bank and in hand		1,204,552		1,199,487	
		1,410,615		1,266,550	
Creditors: amounts falling due within one year	**12**	(178,736)		(178,188)	
Net current assets			1,231,879		1,088,362
Total assets less current liabilities			1,656,879		1,438,362
Income funds					
Restricted funds			-		9,732
Unrestricted funds					
General unrestricted funds		1,656,879		1,378,630	
Revaluation reserve		-		50,000	
			1,656,879		1,428,630
			1,656,879		1,438,362

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on .....

.....
J K Cushion
Trustee

Company Registration No. 04344100

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from operations	**14**		128,004		448,538
Investing activities					
Purchase of tangible fixed assets		(140,011)		-	
Investment income received		17,072		10,191	
Net cash (used in)/generated from investing activities			(122,939)		10,191
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			5,065		458,729
Cash and cash equivalents at beginning of year			1,199,487		740,758
Cash and cash equivalents at end of year			1,204,552		1,199,487

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Southend on Sea Guild of Help and Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 1 Church Road, Southend-On-Sea, Essex, SS1 2AL, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies **(Continued)**

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

- Costs of generating funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those incurred in the governance of the charity and are primarily associated with constitutional and statutory requirements.

1.6 Tangible fixed assets

The freehold property was revalued in February 2025 and the revised value will not be depreciated.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies **(Continued)**

1.11 Pensions

From 1st April 2010 the charity contributed to a money purchase pension scheme.

1.12 Legal status

Southend on Sea Guild of Help and Citizens Advice Bureau is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is limited to £1.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary income

	Unrestricted funds	Total
	2025	2024
	£	£
Donations/Fund raising	9,327	4,771
Grants from Southend Borough Council	230,865	230,450
Money Advice Service	80,304	92,217
	320,496	309,030

4 Investment income

	Unrestricted funds	**Unrestricted funds**
	2025	**2024**
	£	**£**
Interest receivable	17,072	10,191

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

5 Other trading activities

	2025	2024
	£	£
Legal aid agency/Immigration & probation services	161,582	175,952
NatWest/Lloyds	650,947	744,036
Advice Bureau contributions	1,234	2,771
Energy redress	24,197	-
Other fee earning activities	317,544	204,839
	1,155,504	1,127,598

6 Raising funds

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Fundraising and publicity		
Staff costs	1,072,595	847,281
	1,072,595	847,281

7 Support costs

	Support costs	Governance costs	2025	2024
	£	£	£	£
Auditors' remuneration	-	5,000	5,000	4,500
Annual General Meeting costs	-	483	483	816
	-	5,483	5,483	5,316
Analysed between				
Charitable activities	-	5,483	5,483	5,316

Governance costs includes payments to the auditors of £5,000 (2024- £4,500) for audit fees.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Trustees

There were no Trustees' expenses paid for the year ended 31st March 2025 nor for the year ended 31st March 2024.

Trustees' remuneration and benefits
There were no trustees' remuneration or other benefits for the year ended 31st March 2025 nor for the year ended 31st March 2024.

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Management / Administration	40	37

Employment costs	2025 £	2024 £
Wages and salaries	983,854	780,381
Social security costs	76,845	57,805
Other pension costs	11,896	9,095
	1,072,595	847,281

There were no employees whose annual remuneration was more than £60,000.

10 Tangible fixed assets

	Land and buildings £
Cost or valuation	
At 1 April 2024	350,000
Additions	140,011
Revaluation	(65,011)
At 31 March 2025	425,000
Carrying amount	
At 31 March 2025	425,000
At 31 March 2024	350,000

Land and buildings with a carrying amount of £350,000 were revalued in February 2025 by Wheeldon & Deacon Chartered Surveyors, independent valuers not connected with the charity on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties. The revised valuation is £425,000. During the year to 31 March 2025, £140,001 was expensed on the building. The difference between the increased valuation of £75,000 and the expenditure has resulted in a loss of £65,011, £50,000 of which has been deducted from reserves and £15,011 of which has been recognised as an impairment loss in the Statement of Financial Position.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

11 Debtors

	2025	2024
Amounts falling due within one year:	**£**	**£**
Other debtors	189,816	53,883
Prepayments and accrued income	16,247	13,180
	206,063	67,063

12 Creditors: amounts falling due within one year

	2025	2024
	£	**£**
Other creditors	8,761	18,533
Accruals and deferred income	169,975	159,655
	178,736	178,188

13 Reserve position

	Current Year	Previous Year	% Increase (Decrease)
	£	**£**	**%**
Unrestricted funds (excluding property)	1,231,880	1,078,630	14.2%
Restricted funds	-	9,732	-
Total funds (excluding property)	1,231,880	1,088,362	13.1%
% Reserve to annual operating expenditure	**101.5%**	**109.7%**	**(7.9%)**

The level of reserves the Charity needs is estimated to be 50% of annual operating expenditure. This takes account of the costs of redundancy should it be necessary to dispose of the business, the level of reserves needed to satisfy contractual commitments, and the estimated cash flow needs of the charity.

14 Cash generated from operations

	2025	2024
	£	**£**
Surplus for the year	268,517	454,729
Adjustments for:		
Investment income recognised in statement of financial activities	(17,072)	(10,191)
Depreciation and impairment of tangible fixed assets	15,011	-
Movements in working capital:		
(Increase)/decrease in debtors	(139,000)	13,013
Increase/(decrease) in creditors	548	(9,013)
Cash generated from operations	128,004	448,538

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Analysis of changes in net funds

The charity had no debt during the year.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

England & Wales - Charity number 1090600

Accounts

Charity registration number 1090600

Company registration number 04344100 (England and Wales)

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J K Cushion	
	G P Robinson	
	P Whittle	
	D Barnes	
	N Milner	
	Mr E Nabi	(Appointed 29 August 2023)
	Mr D J Bacon	(Appointed 1 April 2024)
Secretary	D Barnes	
Charity number	1090600	
Company number	04344100	
Registered office	1 Church Road Southend-On-Sea Essex United Kingdom SS1 2AL	
Auditor	Azets Audit Services 7 - 8 Britannia Business Park Comet Way Southend-On-Sea Essex United Kingdom SS2 6GE	
Bankers	Lloyds Bank Plc 77 High Street Southend-On-Sea Essex United Kingdom SS1 1HT	
	Metro Bank PLC G19 - G521, Victoria Business Centre 208 London Road Southend-On-Sea Essex United Kingdom SS1 2NG	

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Barclays Bank Plc
127 High Street
Southend-On-Sea
Essex
United Kingdom
SS1 1LH

Charities Aid Foundation
25 Kings Hill Avenue
West Malling
Kent
ME14 4TA

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

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SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Constitution

Southend on Sea Guild of Help and Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. Southend on Sea Guild of Help and Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

Southend on Sea Guild of Help and Citizens Advice Bureau was incorporated as a company limited by guarantee on 21 December 2001. The incorporated charity commenced operations on 1 April 2002 at which date the assets and liabilities of the unincorporated Southend on Sea Citizens Advice Bureau were acquired. Its objects and powers and other constitutional matters are set out in its Memorandum and Articles of Association.

Trustees

The trustees, who are also directors for the purpose of the Companies Act 2006, who served during the year, were:

- J K Cushion
- G P Robinson
- P Whittle
- D Barnes
- S Abrahams (resigned 8 June 2023)
- N Milner
- E Nabi (Appointed 29 August 2023)
- D Bacon (Appointed 1 April 2024)

No trustees had any contract or arrangement of a material nature with the company during the year under review.

The Charity is required to have a minimum of four and maximum of eighteen trustees being either:

- Elected at the annual general meeting, and who shall hold office from the conclusion of that meeting, or
- Nominated by member organisations, or
- Co-opted by the Trustee Board.

providing that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

Objectives and activities
Objectives and activities for the benefit of the public

Public benefit

The Trustees confirm that they have referred to the guidelines contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in the planning of future activities.

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Southend on Sea and elsewhere by advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The principal activity of the charity is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Citizens Advice Southend aims to exercise a responsible influence on the development of social policies and services.

Voluntary Help

The charity receives help and support in the form of voluntary assistance in advising the public. We estimate the value of help at over £425,000 in respect of the current year.

Employee Involvement

An extensive range of communication and consultative arrangements are in place to help ensure that employees/ volunteers are kept fully informed about developments within the organisation.

Achievements and performance
New clients assisted are 18,074 and the numbers of issues dealt with are 45,624 and contacts made on behalf of clients 41,119.

2023/2024 was our second year for the contract Southend City Council in association with the Royal Association for the Deaf, with a further 3 years agreement in place with an option of a further five years. We continue to support outreach services across Southend, Westcliff, Eastwood, Shoebury and other services within Southend such as Macmillan at Southend Hospital and at the Civic Centre, which is incorporated within our new contract with Southend City Council.

Our objectives set out for the financial year ending 2025 take account of local needs to ensure our quality assurance for the general and specialist advice is met by the relevant regulatory body.

Financial review

Due to the significant expansion of existing projects ,particularly in work carried out for the financial services sector,a surplus of £454,729 has been achieved compared to £147,295 for the previous financial year. Net Assets now amount to £1,438,362. All main areas of activity showed a surplus for the year after salary and overhead costs other than in respect of work carried out by our Immigration team for which new funding is being sourced. The Legal Services department continued to show a surplus largely as a result of Lottery funding.

The Lloyds and Natwest contracts were significantly extended during the year and made a significant contribution to the surplus. The staffing levels involved on these projects has involved the renting of additional temporary office space. During the year significant improvements have been made to the the Church Street premises as part of an ongoing project to improve facilities and in due course to provide additional office space.

We are as ever extremely grateful to Southend City Council for their ongoing funding of our core advice service. As stated last year this contract has been extended to March 2027 which gives comfort in being able to carry out our most essential core work for the foreseeable future.

On the basis of the current situation and our Budget for the year to 31st March 2025 the Trustees consider there are no going concern issues.

Reserves policy

The level of reserves at 31st March 2024 is set out in Note 14. Net current assets total £1,088,362 and are sufficient to cover 109% of annual operating expenditure.

Plans for future periods

Our objectives for the future are the big 5 changes by 2025, these are:-

- Strengthen the delivery of Advice and Support through face to face and on various digital platforms;
- Advocacy to increase the organisation's influence on policy, public awareness, and community support to drive systemic change;
- Sustainability and Resource Management to develop strategies that ensure long term effectiveness and growth while managing resources.
- Culture Review & Technology integration by fostering a forward-thinking internal culture that embraces technological advancements and continuous improvement.
- Equality, diversity and inclusion by evolving needs of local communities to create a more inclusive and equitable organisation.

How to meet these objectives:-

Advice

- Expand digital outreach by leveraging social media, websites, and mobile apps.
- Train staff in digital communication tools to ensure they can deliver advice effectively online.
- Regularly gather feedback from users to continually refine both face-to-face and digital services.

Advocacy

- Build stronger relationships with stakeholders, including policymakers, community leaders, and the media.
- Create campaigns that highlight key issues and mobilize community support.
- Utilise data and case studies from your services to inform and support advocacy efforts.
- Ensure that advocacy efforts are aligned with the needs and experiences of the communities we serve.

Sustainability

- Conduct a comprehensive review of current resources to identify areas for optimisation.
- Explore new funding sources and partnerships to diversify income streams.
- Implement green initiatives to reduce the environmental footprint of your operations.
- Invest in staff development to build capacity and ensure that resources are used efficiently.

Culture

- Conduct an internal culture audit to identify areas needing change.
- Introduce new technologies that streamline operations and improve communication.
- Encourage a culture of innovation where staff are empowered to suggest and implement new ideas.

EDI

- Develop targeted strategies to recruit, retain, and support a diverse workforce.
- Regularly assess the effectiveness of EDI initiatives and make necessary adjustments.

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an incorporated charity.

Organisational structure

The charity is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Chief Executive Officer. The Trustees carry the ultimate responsibility for the conduct of the charity and of ensuring that the charity satisfies its legal and contractual obligations. Trustees meet, at a minimum, four times a year and delegate the day-to-day operation of the organisation to senior management. A register of Trustees' interest is maintained at the registered office and is available to the public.

The charity is a member of Citizens Advice nationally, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. We also co-operate and liaise with a number of other advisory services, local charities and Council departments on behalf of clients.

Our operating name is Citizens Advice Southend.

Information Assurance - Statement of internal control
The Trustee Board has reviewed the approved information assurance strategy, having identified the risk presented by the significant amounts of client data held by the charity. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. We aim to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISDO 27000 series of standards.

Induction and training of new trustees
New Trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the Business Plan and recent financial performance of the charity. Prior to joining the board they are invited to attend a board meeting. New Trustees are encouraged to attend the induction training event provided by Citizens Advice to inform them about the national service. All Trustees are encouraged to attend appropriate training events where these would facilitate the undertaking of their role and are encouraged to sit in on client interviews to familiarise themselves with the issues concerning the day-to-day activities of the organisation.

Auditor
In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

Risk management
The Trustees have examined the major risks which the charity faces and confirm that systems are being established so that the necessary steps can be taken to manage those risks. The Information Assurance Accounting Officer monitors the thorough risk assessment undertaken regularly to enable us to provide a safe and secure environment for staff, volunteers and clients and to protect the charity's assets. A report on this review and any issues identified is made at each meeting of the Trustee Board.

The risk assessment is contained within the Office Manual and reviewed as stated and as and when required by events or proposed service departments.

Should an emergency situation occur we would seek immediate relief, e.g. the use of alternative premises, from Southend Association of Voluntary Services and Southend on Sea Borough Council. We have a close working relationship with both Organisations. A Business Continuity Plan is in place.

Health and Safety matters are dealt with through the Office Services Manager. An annual audit of health and safety is undertaken. With the high level of IT use particular attention is given to workstations to ensure statutory requirements continue to be met.

Disclosure of information to auditor
Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The Trustees report was approved by the Board of Trustees.

.....
G P Robinson
Trustee
Dated: 16/09/2024

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees, who are also the directors of Southend on Sea Guild of Help and Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Southend on Sea Guild of Help and Citizens Advice Bureau (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Azets Audit Services

3/10/2024

Chartered Accountants
Statutory Auditor

7 - 8 Britannia Business Park
Comet Way
Southend-On-Sea
Essex
United Kingdom
SS2 6GE

Azets Audit Services is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Voluntary income	3	309,030	-	309,030	338,723	1,120	339,843
Other trading activities	5	1,127,599	-	1,127,599	530,734	-	530,734
Investment income	4	10,191	-	10,191	1,249	-	1,249
Total income		1,446,820	-	1,446,820	870,706	1,120	871,826
Expenditure on:							
Raising funds	6	847,281	-	847,281	572,279	-	572,279
Charitable activities		144,740	70	144,810	151,758	494	152,252
Total expenditure		992,021	70	992,091	724,037	494	724,531
Net incoming/(outgoing) resources before transfers		454,799	(70)	454,729	146,669	626	147,295
Net income/(expenditure) for the year/ Net movement in funds		454,799	(70)	454,729	146,669	626	147,295
Fund balances at 1 April 2023		973,831	9,802	983,633	827,162	9,176	836,338
Fund balances at 31 March 2024		1,428,630	9,732	1,438,362	973,831	9,802	983,633

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	**10**		350,000		350,000
Current assets					
Debtors	**11**	67,063		80,076	
Cash at bank and in hand		1,199,487		740,758	
		1,266,550		820,834	
Creditors: amounts falling due within one year	**12**	(178,188)		(187,201)	
Net current assets			1,088,362		633,633
Total assets less current liabilities			1,438,362		983,633
Income funds					
Restricted funds	**13**		9,732		9,802
Unrestricted funds					
General unrestricted funds		1,378,630		923,831	
Revaluation reserve		50,000		50,000	
			1,428,630		973,831
			1,438,362		983,633

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2024

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 16/09/2024

.....

G P Robinson
Trustee

Company Registration No. 04344100

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash generated from operations	**15**		448,538		188,134
Investing activities					
Investment income received		10,191		1,249	
Net cash generated from investing activities			10,191		1,249
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			458,729		189,383
Cash and cash equivalents at beginning of year			740,758		551,375
Cash and cash equivalents at end of year			1,199,487		740,758

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Southend on Sea Guild of Help and Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 1 Church Road, Southend-On-Sea, Essex, SS1 2AL, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

- Costs of generating funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those incurred in the governance of the charity and are primarily associated with constitutional and statutory requirements.

1.6 Tangible fixed assets

The freehold property was revalued on 15 January 2020 and the revised value will not be depreciated.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1 Accounting policies **(Continued)**

1.11 Pensions

From 1st April 2010 the charity contributed to a money purchase pension scheme.

1.12 Legal status

Southend on Sea Guild of Help and Citizens Advice Bureau is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is limited to £1.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary income

	Unrestricted funds	Restricted funds	Total	Total
	2024	2024	2024	2023
	£	£	£	£
Donations/Fund raising	4,771	-	4,771	11,447
Grants from Southend Borough Council	230,450	-	230,450	236,179
Money Advice Service	73,809	-	73,809	92,217
	309,030	-	309,030	339,843
For the year ended 31 March 2023	338,723	1,120		339,843

4 Investment income

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Interest receivable	10,191	1,249

5 Other trading activities

	2024	2023
	£	£
Legal aid agency	120,201	151,780
Immigration advice	16,923	43,952
NatWest/Lloyds	744,036	249,871
Advice Bureau contributions	2,771	2,526
Energy redress	38,829	-
Other fee earning activities	204,839	82,605
	1,127,599	530,734

6 Raising funds

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Fundraising and publicity		
Staff costs	847,281	572,279
	847,281	572,279

7 Support costs

	Support costs	Governance costs	2024	2023
	£	£	£	£
Auditors' remuneration	-	4,500	4,500	3,500
Annual General Meeting costs	-	816	816	278
	-	5,316	5,316	3,778
Analysed between				
Charitable activities	-	5,316	5,316	3,778

Governance costs includes payments to the auditors of £4,500 (2023- £3,500) for audit fees.

8 Trustees

There were no Trustees' expenses paid for the year ended 31st March 2024 nor for the year ended 31st March 2023.

Trustees' remuneration and benefits
There were no trustees' remuneration or other benefits for the year ended 31st March 2024 nor for the year ended 31st March 2023.

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Management / Administration	37	29

Employment costs	2024 £	2023 £
Wages and salaries	780,381	525,214
Social security costs	57,805	39,267
Other pension costs	9,095	7,798
	847,281	572,279

There were no employees whose annual remuneration was more than £60,000.

10 Tangible fixed assets

	Land and buildings £
Cost or valuation	
At 1 April 2023	350,000
At 31 March 2024	350,000
Carrying amount	
At 31 March 2024	350,000
At 31 March 2023	350,000

Land and buildings with a carrying amount of £350,000 were revalued at 15 January 2020 by Sorrell Chartered Surveyors, independent valuers not connected with the charity on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties. The building will be revalued at the end of 2024 after significant alterations may have taken place.

11 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Other debtors	53,883	72,276
Prepayments and accrued income	13,180	7,800
	67,063	80,076

12 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other creditors	18,533	22,199
Accruals and deferred income	159,655	165,002
	178,188	187,201

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds				
	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 1 April 2023	Resources expended	Balance at 31 March 2024
	£	£	£	£	£	£
Restricted funds	9,176	1,120	(494)	9,802	(70)	9,732

14 Reserve position

	Current Year	Previous Year	% Increase (Decrease)
	£	£	%
Unrestricted funds (excluding property)	1,078,630	623,831	73.0%
Restricted funds	9,732	9,802	-0.7%
Total funds (excluding property)	1,088,362	633,633	71.8%
% Reserve to annual operating expenditure	**109.7%**	**87.5%**	

The level of reserves the Charity needs is estimated to be 50% of annual operating expenditure. This takes account of the costs of redundancy should it be necessary to dispose of the business, the level of reserves needed to satisfy contractual commitments, and the estimated cash flow needs of the charity.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

15	Cash generated from operations	2024 £	2023 £
	Surplus for the year	454,729	147,295
	Adjustments for:		
	Investment income recognised in statement of financial activities	(10,191)	(1,249)
	Movements in working capital:		
	Decrease/(increase) in debtors	13,013	(41,034)
	(Decrease)/increase in creditors	(9,013)	83,122
	Cash generated from operations	448,538	188,134

16 Analysis of changes in net funds

The charity had no debt during the year.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

England & Wales - Charity number 1090600

Accounts

Charity registration number 1090600

Company registration number 04344100 (England and Wales)

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J K Cushion G P Robinson P Whittle D Barnes N Milner Mr E Nabi (Appointed 29 August 2023)
Secretary	D Barnes
Charity number	1090600
Company number	04344100
Registered office	1 Church Road Southend-On-Sea Essex United Kingdom SS1 2AL
Auditor	Azets Audit Services 1 Nelson Street Southend-On-Sea Essex United Kingdom SS1 1EG
Bankers	Lloyds Bank Plc 77 High Street Southend-On-Sea Essex United Kingdom SS1 1HT Metro Bank PLC G19 - G521, Victoria Business Centre 208 London Road Southend-On-Sea Essex United Kingdom SS1 2NG Barclays Bank Plc 127 High Street Southend-On-Sea Essex United Kingdom SS1 1LH Charities Aid Foundation 25 Kings Hill Avenue West Malling Kent ME14 4TA

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

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SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Constitution

Southend on Sea Guild of Help and Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. Southend on Sea Guild of Help and Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

Southend on Sea Guild of Help and Citizens Advice Bureau was incorporated as a company limited by guarantee on 21 December 2001. The incorporated charity commenced operations on 1 April 2002 at which date the assets and liabilities of the unincorporated Southend on Sea Citizens Advice Bureau were acquired. Its objects and powers and other constitutional matters are set out in its Memorandum and Articles of Association.

Trustees

The trustees, who are also directors for the purpose of the Companies Act 2006, who served during the year, were:

- J K Cushion
- G P Robinson
- P L Stepney (resigned 19 October 2022)
- P Whittle
- D Barnes
- S Abrahams (resigned 8 June 2023)
- E Raffan (resigned 3 October 2022)
- N Milner
- A Gershlick (resigned 3 January 2023)

No trustees had any contract or arrangement of a material nature with the company during the year under review.

The Charity is required to have a minimum of four and maximum of eighteen trustees being either:

- Elected at the annual general meeting, and who shall hold office from the conclusion of that meeting, or
- Nominated by member organisations, or
- Co-opted by the Trustee Board.

providing that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

Objectives and activities
Objectives and activities for the benefit of the public

Public benefit

The Trustees confirm that they have referred to the guidelines contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in the planning of future activities.

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Southend on Sea and elsewhere by advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The principal activity of the charity is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Citizens Advice Southend aims to exercise a responsible influence on the development of social policies and services.

Voluntary Help

The charity receives help and support in the form of voluntary assistance in advising the public. We estimate the value of help at over £425,000 in respect of the current year.

Employee Involvement

An extensive range of communication and consultative arrangements are in place to help ensure that employees/ volunteers are kept fully informed about developments within the organisation.

Achievements and performance
Clients assisted are 12,270 and the numbers of issues dealt with are 32,795 and contacts made on behalf of clients 28,795.

2022/2023 was our first year for the contract with Southend City Council in association with the Royal Association for the Deaf, with a further 4 years agreement in place with an option for a further five years. We continue to support outreach services across Southend, Westcliff, Shoebury and other services within Southend such as Macmillan at Southend Hospital and at the Civic Centre, which is incorporated within our new contract with Southend City Council.

Our objectives set out for the financial year ending 2023 take account of local needs to ensure our quality assurance for the general and specialist advice is met by the relevant regulatory body.

Financial review
As a result of all the advice related activities a surplus of £147,295 for the year has been achieved.

All areas of existing activity continued during the year with the addition of a new advice contract with Lloyds Bank. All areas of activity made a positive contribution to net income apart from Immigration Advice Services for which new funding is being sought. The NatWest debt advice contract was significantly extended in August 2024 with an increased income for the full financial year contributing to the financial surplus. Income from the Money Advice Service contract was in line with the previous years.

We are as ever extremely grateful to Southend City Council for their funding of our core advice service. This contract has been extended to March 2027 which gives considerable comfort in being able to continue our work for the foreseeable future.

On the basis of firm funding Agreements being in place for the forthcoming year the Trustees consider there are no going concern issues.

Reserves policy
The level of reserves held at 31st March 2023 is set out in Note 14. Net current assets of £633,633 are sufficient to cover 87% of annual operating expenditure.

Plans for future periods
Our objectives for the future are the big 5 changes by 2024, these are:-
• Strengthen the delivery of Advice and Support through face to face and on various digital platforms;
• Develop our technology to reach the wider community;
• Strengthen our Research & Campaigns approach;
• Become more sustainable and focus on effectiveness and development;
• Equality, diversity and inclusion by adapting to the local changing needs to achieve greater opportunities within our organisation.

How to meet these objectives:-
• The above objectives will be achieved by reviewing our service delivery model and that we meet the needs of all our delivery channels; face to face service, Adviceline, our digital offer (webchat, email and video conferencing) and reaching out to the community. We will continue to develop our services to ensure that they are accessible and relevant to a diverse range of people, including those at greater risk of disadvantage, detriment or harm.
• Continue to deliver research and campaign work to tackle the underlying causes of our clients problems by developing and testing practical solutions alongside advocating for policy change.
• Continue to review our ongoing financial position by collaborative working and put forward proposals for partnership working and stay focused on working with existing funders and supporters of our services, whilst exploring new sources of income.
• We will deliver an even more compelling, high value for money offer to funders of our services by providing more outreach services.
• Maintain the appropriate balance of paid staff, trained Volunteer Advisers/Assessors with sufficient supervisory capacity to meet the need.
• Review management and administrative structure against change.
• Develop and implement a new equality strategy tailored to local needs and build a culture that is collaborative, innovative and inclusive that adapts to the changing needs of our clients.
• To ensure our quality assurance system for both general and specialist advice meet the standards by the required regulatory body.

Structure, governance and management
Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes an incorporated charity.

Organisational structure
The charity is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Manager. The Trustees carry the ultimate responsibility for the conduct of the charity and of ensuring that the charity satisfies its legal and contractual obligations. Trustees meet, at a minimum, four times a year and delegate the day-to-day operation of the organisation to senior management. A register of Trustees' interest is maintained at the registered office and is available to the public.

The charity is a member of Citizens Advice nationally, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. We also co-operate and liaise with a number of other advisory services, local charities and Council departments on behalf of clients.

Our operating name is Citizens Advice Southend.

Information Assurance - Statement of internal control
The Trustee Board has reviewed the approved information assurance strategy, having identified the risk presented by the significant amounts of client data held by the charity. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. We aim to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISDO 27000 series of standards.

Induction and training of new trustees

New Trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the Business Plan and recent financial performance of the charity. Prior to joining the board they are invited to attend a board meeting. New Trustees are encouraged to attend the induction training event provided by Citizens Advice to inform them about the national service. All Trustees are encouraged to attend appropriate training events where these would facilitate the undertaking of their role and are encouraged to sit in on client interviews to familiarise themselves with the issues concerning the day-to-day activities of the organisation.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

Risk management

The Trustees have examined the major risks which the charity faces and confirm that systems are being established so that the necessary steps can be taken to manage those risks. The Information Assurance Accounting Officer monitors the thorough risk assessment undertaken regularly to enable us to provide a safe and secure environment for staff, volunteers and clients and to protect the charity's assets. A report on this review and any issues identified is made at each meeting of the Trustee Board.

The risk assessment is contained within the Office Manual and reviewed as stated and as and when required by events or proposed service departments.

Should an emergency situation occur we would seek immediate relief, e.g. the use of alternative premises, from Southend Association of Voluntary Services and Southend on Sea Borough Council. We have a close working relationship with both Organisations. A Business Continuity Plan is in place.

Health and Safety matters are dealt with through the Office Services Manager. An annual audit of health and safety is undertaken. With the high level of IT use particular attention is given to workstations to ensure statutory requirements continue to be met.

The Trustees report was approved by the Board of Trustees.

.....

G P Robinson

Trustee

Dated: ..... 12th OCTOBER 2023

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees, who are also the directors of Southend on Sea Guild of Help and Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Southend on Sea Guild of Help and Citizens Advice Bureau (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Azets Audit Services

16/10/2023

Chartered Accountants
Statutory Auditor

1 Nelson Street
Southend-On-Sea
Essex
United Kingdom
SS1 1EG

Azets Audit Services is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Voluntary income	3	338,723	1,120	339,843	255,487	80,153	335,640
Other trading activities	5	530,734	-	530,734	382,896	-	382,896
Investment income	4	1,249	-	1,249	277	-	277
Total income		870,706	1,120	871,826	638,660	80,153	718,813
Expenditure on:							
Raising funds	6	572,279	-	572,279	488,148	53,685	541,833
Charitable activities		151,758	494	152,252	78,707	9,110	87,817
Total expenditure		724,037	494	724,531	566,855	62,795	629,650
Net incoming resources before transfers		146,669	626	147,295	71,805	17,358	89,163
Gross transfers between funds		-	-	-	14,403	(14,403)	-
Net income for the year/ Net movement in funds		146,669	626	147,295	86,208	2,955	89,163
Fund balances at 1 April 2022		827,162	9,176	836,338	740,954	6,221	747,175
Fund balances at 31 March 2023		973,831	9,802	983,633	827,162	9,176	836,338

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	10		350,000		350,000
Current assets					
Debtors	11	80,076		39,042	
Cash at bank and in hand		740,758		551,375	
		820,834		590,417	
Creditors: amounts falling due within one year	12	(187,201)		(104,079)	
Net current assets			633,633		486,338
Total assets less current liabilities			983,633		836,338
Income funds					
Restricted funds	13		9,802		9,176
Unrestricted funds					
General unrestricted funds		923,831		777,162	
Revaluation reserve		50,000		50,000	
			973,831		827,162
			983,633		836,338

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2023

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 12 OCTOBER 2023

.....
G P Robinson
Trustee

Company Registration No. 04344100

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash generated from operations	15		188,134		188,769
Investing activities					
Investment income received		1,249		277	
Net cash generated from investing activities			1,249		277
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			189,383		189,046
Cash and cash equivalents at beginning of year			551,375		362,329
Cash and cash equivalents at end of year			740,758		551,375

1 Accounting policies

Charity information

Southend on Sea Guild of Help and Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 1 Church Road, Southend-On-Sea, Essex, SS1 2AL, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

- Costs of generating funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those incurred in the governance of the charity and are primarily associated with constitutional and statutory requirements.

1.6 Tangible fixed assets

The freehold property was revalued on 15 January 2020 and the revised value will not be depreciated.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1 Accounting policies **(Continued)**

1.11 Pensions

From 1st April 2010 the charity contributed to a money purchase pension scheme.

1.12 Legal status

Southend on Sea Guild of Help and Citizens Advice Bureau is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is limited to £1.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary income

	Unrestricted funds	Restricted funds	Total	Total
	2023	2023	2023	2022
	£	£	£	£
Donations/Fund raising	10,327	1,120	11,447	13,125
Legacies	-	-	-	7,225
Grants from Southend Borough Council	236,179	-	236,179	238,245
Money Advice Service	92,217	-	92,217	77,045
	338,723	1,120	339,843	335,640
For the year ended 31 March 2022	255,487	80,153		335,640

4 Investment income

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Interest receivable	1,249	277

5 Other trading activities

	2023	2022
	£	£
Legal aid agency	125,713	40,231
Universal credit	-	48,285
Immigration advice	43,952	70,850
NatWest/Lloyds	249,871	134,000
Advice Bureau contributions	2,526	1,649
Energy redress	26,067	-
Other fee earning activities	82,605	87,881
	530,734	382,896

6 Raising funds

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2023	2022	2022	2022
	£	£	£	£
Fundraising and publicity				
Staff costs	572,279	488,148	53,685	541,833
	572,279	488,148	53,685	541,833

7 Support costs

	Support costs	Governance costs	2023	2022
	£	£	£	£
Auditors' remuneration	-	3,500	3,500	3,050
Annual General Meeting costs	-	278	278	1,610
	-	3,778	3,778	4,660
Analysed between				
Charitable activities	-	3,778	3,778	4,660

Governance costs includes payments to the auditors of £3,500 (2022- £3,050) for audit fees.

8 Trustees

There were no Trustees' expenses paid for the year ended 31st March 2023 nor for the year ended 31st March 2022.

Trustees' remuneration and benefits
There were no trustees' remuneration or other benefits for the year ended 31st March 2023 nor for the year ended 31st March 2022.

9 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Management / Administration	29	28

Employment costs	2023 £	2022 £
Wages and salaries	525,214	505,747
Social security costs	39,267	30,847
Other pension costs	7,798	5,239
	572,279	541,833

There were no employees whose annual remuneration was more than £60,000.

10 Tangible fixed assets

	Land and buildings £
Cost or valuation	
At 1 April 2022	350,000
At 31 March 2023	350,000
Carrying amount	
At 31 March 2023	350,000
At 31 March 2022	350,000

Land and buildings with a carrying amount of £350,000 were revalued at 15 January 2020 by Sorrell Chartered Surveyors, independent valuers not connected with the charity on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties. The building will be revalued at the end of 2023 after significant alterations have taken place.

11 Debtors

Amounts falling due within one year:	2023 £	2022 £
Other debtors	72,276	35,422
Prepayments and accrued income	7,800	3,620
	80,076	39,042

12 Creditors: amounts falling due within one year

	2023 £	2022 £
Other creditors	22,199	13,910
Accruals and deferred income	165,002	90,169
	187,201	104,079

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 31 March 2023
	£	£	£	£	£	£	£	£
Restricted funds	6,221	60,153	(62,795)	(14,403)	9,176	1,120	(494)	9,802

14 Reserve position

	Current Year £	Previous Year £	% Increase (Decrease) %
Unrestricted funds (excluding property)	623,381	477,162	30.6%
Restricted funds	9,802	9,176	6.8%
Total funds (excluding property)	633,633	486,338	30.3%
% Reserve to annual operating expenditure	**87.5%**	**79.2%**	

The level of reserves the Charity needs is estimated to be 50% of annual operating expenditure. This takes account of the costs of redundancy should it be necessary to dispose of the business, the level of reserves needed to satisfy contractual commitments, and the estimated cash flow needs of the charity.

15 Cash generated from operations

	2023 £	2022 £
Surplus for the year	147,295	89,163
Adjustments for:		
Investment income recognised in statement of financial activities	(1,249)	(277)
Movements in working capital:		
(Increase)/decrease in debtors	(41,034)	43,736
Increase in creditors	83,122	56,147
Cash generated from operations	188,134	188,769

16 Analysis of changes in net funds

The charity had no debt during the year.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

England & Wales - Charity number 1090600

Accounts

Charity Registration No. 1090600

Company Registration No. 04344100 (England and Wales)

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J K Cushion	
	G P Robinson	
	P L Stepney	
	P Whittle	
	D Barnes	
	S Abrahams	
	N Milner	(Appointed 2 March 2022)
	A Gershlick	(Appointed 2 March 2022)
	E Raffan	(Appointed 30 September 2021)
Secretary	D Barnes	
Charity number	1090600	
Company number	04344100	
Registered office	1 Church Road Southend-On-Sea Essex United Kingdom SS1 2AL	
Auditor	Azets Audit Services 1 Nelson Street Southend-On-Sea Essex United Kingdom SS1 1EG	
Bankers	Lloyds Bank Plc 77 High Street Southend-On-Sea Essex United Kingdom SS1 1HT	
	Metro Bank PLC G19 - G521, Victoria Business Centre 208 London Road Southend-On-Sea Essex United Kingdom SS1 2NG	

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Barclays Bank Plc
127 High Street
Southend-On-Sea
Essex
United Kingdom
SS1 1LH

Charities Aid Foundation
25 Kings Hill Avenue
West Malling
Kent
ME14 4TA

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

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SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Constitution

Southend on Sea Guild of Help and Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. Southend on Sea Guild of Help and Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

Southend on Sea Guild of Help and Citizens Advice Bureau was incorporated as a company limited by guarantee on 21 December 2001. The incorporated charity commenced operations on 1 April 2002 at which date the assets and liabilities of the unincorporated Southend on Sea Citizens Advice Bureau were acquired. Its objects and powers and other constitutional matters are set out in its Memorandum and Articles of Association.

Trustees

The trustees, who are also directors for the purpose of the Companies Act 2006, who served during the year, were:

- J K Cushion
- G P Robinson
- P L Stepney
- P Whittle
- D Barnes
- S Abrahams
- E Raffan (appointed 30/09/2021)
- N Milner (appointed 02/03/2022)
- A Gershlick (appointed 02/03/2022)

No trustees had any contract or arrangement of a material nature with the company during the year under review.

The Charity is required to have a minimum of four and maximum of eighteen trustees being either:

- Elected at the annual general meeting, and who shall hold office from the conclusion of that meeting, or
- Nominated by member organisations, or
- Co-opted by the Trustee Board.

providing that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

Objectives and activities
Objectives and activities for the benefit of the public

Public benefit

The Trustees confirm that they have referred to the guidelines contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in the planning of future activities.

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Southend on Sea and elsewhere by advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The principal activity of the charity is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Citizens Advice Southend aims to exercise a responsible influence on the development of social policies and services.

Voluntary Help

The charity receives help and support in the form of voluntary assistance in advising the public. We estimate the value of help at over £350,000 in respect of the current year.

Employee Involvement

An extensive range of communication and consultative arrangements are in place to help ensure that employees/volunteers are kept fully informed about developments within the organisation.

Achievements and performance
Clients assisted are 10,107 and the numbers of issues dealt with are 26,082 and contacts made on behalf of clients 25,988.

2021/2022 was the fourth year for the service level agreement with Southend City Council in association with the Royal Association for the Deaf. We have signed a further 5 year agreement with Southend City Council with an option of a further five years. We continue to support outreach services across Southend, Westcliff, Shoebury and other services within Southend such as Macmillan at Southend Hospital and at the Civic Centre, which is incorporated within our new contract with Southend City Council.

Our objectives set out for the financial year ending 2022 take account of local needs to ensure our quality assurance for the general and specialist advice is met by the relevant regulatory body.

Financial review

As a result of all the advice related activities a surplus of £89,163 for the year has been achieved.

The main areas of activity were in line with the previous year. The Legal Services Department was in receipt of significant new National Lottery Funding from December 2021. The NatWest debt advice contract was significantly extended in August 2020 with an increased income for the full financial year contributing to the financial surplus. Income from the Money Advice Service contract was in line with the previous years whilst this was the last year of our Universal Credit contract.

We are as ever extremely grateful to Southend City Council for funding our core service.

The Trustees are very pleased to report that funding from the Council has been extended to March 2027.

On the basis of firm funding Agreements being in place for the forthcoming year the Trustees consider there are no going concern issues.

Reserves policy

The level of total reserves held at 31 March 2022 is set out in note 14. Net current assets of £486,338 are sufficient to cover over nine months of annual operating expenses.

Plans for future periods

Our objectives for the future are the big 5 changes by 2022, these are:-
We will continue to deliver the highest standards of advice and support;
We will invest in technology to become more accessible and flexible;
We will influence change through our research and campaigning work.
We will be sustainable and effective;
We will continue to be even stronger and responsive champions for Equality, Diversity and Inclusion;

How to meet these objectives:-
The above objectives will be achieved by reviewing our service delivery model and that we meet the needs of all our delivery channels; face to face service, Adviceline, our digital offer (webchat, email and video conferencing) and reaching out to the community. We will continue to develop our services to ensure that they are accessible and relevant to a diverse range of people, including those at greater risk of disadvantage, detriment or harm.
Continue to deliver research and campaign work to tackle the underlying causes of our clients problems by developing and testing practical solutions alongside advocating for policy change.
Continue to review our ongoing financial position by collaborative working and put forward proposals for partnership working and stay focused on working with existing funders and supporters of our services, whilst exploring new sources of income.
We will deliver an even more compelling, high value for money offer to funders of our services by providing more outreach services.
Maintain the appropriate balance of paid staff, trained Volunteer Advisers/Assessors with sufficient supervisory capacity to meet the need.
Review management and administrative structure against change.
Develop and implement a new equality strategy tailored to local needs and build a culture that is collaborative, innovative and inclusive that adapts to the changing needs of our clients.
To ensure our quality assurance system for both general and specialist advice meet the standards by the required regulatory body.

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an incorporated charity.

Organisational structure

The charity is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Manager. The Trustees carry the ultimate responsibility for the conduct of the charity and of ensuring that the charity satisfies its legal and contractual obligations. Trustees meet, at a minimum, four times a year and delegate the day-to-day operation of the organisation to senior management. A register of Trustees' interest is maintained at the registered office and is available to the public.

The charity is a member of Citizens Advice nationally, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. We also co-operate and liaise with a number of other advisory services, local charities and Council departments on behalf of clients.

Our operating name is Citizens Advice Southend.

Information Assurance - Statement of internal control

The Trustee Board has reviewed the approved information assurance strategy, having identified the risk presented by the significant amounts of client data held by the charity. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. We aim to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISDO 27000 series of standards.

Induction and training of new trustees

New Trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the Business Plan and recent financial performance of the charity. Prior to joining the board they are invited to attend a board meeting. New Trustees are encouraged to attend the induction training event provided by Citizens Advice to inform them about the national service. All Trustees are encouraged to attend appropriate training events where these would facilitate the undertaking of their role and are encouraged to sit in on client interviews to familiarise themselves with the issues concerning the day-to-day activities of the organisation.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

Risk management

The Trustees have examined the major risks which the charity faces and confirm that systems are being established so that the necessary steps can be taken to manage those risks. The Information Assurance Accounting Officer monitors the thorough risk assessment undertaken regularly to enable us to provide a safe and secure environment for staff, volunteers and clients and to protect the charity's assets. A report on this review and any issues identified is made at each meeting of the Trustee Board.

The risk assessment is contained within the Office Manual and reviewed as stated and as and when required by events or proposed service departments.

Should an emergency situation occur we would seek immediate relief, e.g. the use of alternative premises, from Southend Association of Voluntary Services and Southend on Sea Borough Council. We have a close working relationship with both Organisations. A Business Continuity Plan is in place.

Health and Safety matters are dealt with through the Office Services Manager. An annual audit of health and safety is undertaken. With the high level of IT use particular attention is given to workstations to ensure statutory requirements continue to be met.

The Trustees report was approved by the Board of Trustees.

G P Robinson
Trustee
Dated: 17 October 2022

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees, who are also the directors of Southend on Sea Guild of Help and Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Southend on Sea Guild of Help and Citizens Advice Bureau (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Use of our report
This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Azets Audit Services

17 October 2022

Chartered Accountants
Statutory Auditor

1 Nelson Street
Southend-On-Sea
Essex
United Kingdom
SS1 1EG

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Azets Audit Services is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income from:							
Voluntary income	3	255,487	80,153	335,640	246,919	85,543	332,462
Other trading activities	4	382,896	-	382,896	330,634	-	330,634
Investment income	5	277	-	277	-	-	-
Total income		638,660	80,153	718,813	577,553	85,543	663,096
Expenditure on:							
Raising funds	6	488,148	53,685	541,833	361,509	50,340	411,849
Charitable activities		78,707	9,110	87,817	74,390	10,975	85,365
Total resources expended		566,855	62,795	629,650	435,899	61,315	497,214
Net incoming resources before transfers		71,805	17,358	89,163	141,654	24,228	165,882
Gross transfers between funds		14,403	(14,403)	-	23,583	(23,583)	-
Net income for the year/ Net movement in funds		86,208	2,955	89,163	165,237	645	165,882
Fund balances at 1 April 2021		740,954	6,221	747,175	575,717	5,576	581,293
Fund balances at 31 March 2022		827,162	9,176	836,338	740,954	6,221	747,175

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	**10**		350,000		350,000
Current assets					
Debtors	**11**	39,042		82,778	
Cash at bank and in hand		551,375		362,329	
		590,417		445,107	
Creditors: amounts falling due within one year	**12**	(104,079)		(47,932)	
Net current assets			486,338		397,175
Total assets less current liabilities			836,338		747,175
Income funds					
Restricted funds	**13**		9,176		6,221
Unrestricted funds					
General unrestricted funds		777,162		690,954	
Revaluation reserve		50,000		50,000	
			827,162		740,954
			836,338		747,175

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2022

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 17 October 2022

G P Robinson
Trustee

Company Registration No. 04344100

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities					
Cash generated from operations	**15**		188,769		165,738
Investing activities					
Investment income received		277		-	
Net cash generated from/(used in) investing activities			277		-
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			189,046		165,738
Cash and cash equivalents at beginning of year			362,329		196,591
Cash and cash equivalents at end of year			551,375		362,329

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Southend on Sea Guild of Help and Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 1 Church Road, Southend-On-Sea, Essex, SS1 2AL, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

- Costs of generating funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those incurred in the governance of the charity and are primarily associated with constitutional and statutory requirements.

1.6 Tangible fixed assets

The freehold property was revalued on 15 January 2020 and the revised value will not be depreciated.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

1 Accounting policies (Continued)

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Pensions

From 1st April 2010 the charity contributed to a money purchase pension scheme.

1.12 Legal status

Southend on Sea Guild of Help and Citizens Advice Bureau is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is limited to £1.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary income

	Unrestricted funds	Restricted funds	Total	Total
	2022	2022	2022	2021
	£	£	£	£
Donations/Fund raising	10,017	3,108	13,125	8,643
Legacies	7,225	-	7,225	-
Grants from Southend Borough Council	238,245	-	238,245	238,164
Money Advice Service	-	77,045	77,045	83,655
Tax on gift aid	-	-	-	2,000
	255,487	80,153	335,640	332,462
For the year ended 31 March 2021	246,919	85,543		332,462

4 Other trading activities

	2022	2021
	£	£
Legal aid agency	40,231	74,686
Universal credit	48,285	52,703
Immigration advice	70,850	51,695
NatWest	134,000	85,333
Advice Bureau contributions	1,649	723
Energy redress	41,806	-
Other fee earning activities	46,075	40,494
Business support grant	-	25,000
	382,896	330,634

5 Investment income

	Unrestricted funds	Total
	2022	2021
	£	£
Interest receivable	277	-

6 Raising funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Fundraising and publicity						
Staff costs	488,148	53,685	541,833	361,509	50,340	411,849
	488,148	53,685	541,833	361,509	50,340	411,849

7 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Auditors' remuneration	-	3,050	3,050	-	3,000	3,000
Annual General Meeting costs	-	1,610	1,610	-	905	905
	-	4,660	4,660	-	3,905	3,905
Analysed between						
Charitable activities	-	4,660	4,660	-	3,905	3,905

Governance costs includes payments to the auditors of £3,050 (2021- £3,000) for audit fees.

8 Trustees

There were no Trustees' expenses paid for the year ended 31st March 2022 nor for the year ended 31st March 2021.

Trustees' remuneration and benefits
There were no trustees' remuneration or other benefits for the year ended 31st March 2022 nor for the year ended 31st March 2021.

9 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Management / Administration	28	21

Employment costs

	2022 £	2021 £
Wages and salaries	505,747	382,821
Social security costs	30,847	24,109
Other pension costs	5,239	4,919
	541,833	411,849

There were no employees whose annual remuneration was £60,000 or more.

10 Tangible fixed assets

	£
Cost or valuation	
At 1 April 2021	350,000
At 31 March 2022	350,000
Carrying amount	
At 31 March 2022	350,000
At 31 March 2021	350,000

Land and buildings with a carrying amount of £350,000 were revalued at 15 January 2020 by Sorrell Chartered Surveyors, independent valuers not connected with the charity on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

11 Debtors

Amounts falling due within one year:	**2022** **£**	**2021** **£**
Other debtors	35,422	79,965
Prepayments and accrued income	3,620	2,813
	39,042	82,778

12 Creditors: amounts falling due within one year

	2022 **£**	**2021** **£**
Other creditors	13,910	6,647
Accruals and deferred income	90,169	41,285
	104,079	47,932

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds				Movement in funds			
	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 31 March 2022
	£	£	£	£	£	£	£	£	£
Restricted funds	5,576	85,543	(61,315)	(23,583)	6,221	80,153	(62,795)	(14,403)	9,176

14 Reserve position

	Current Year £	Previous Year £	% Increase (Decrease) %
Unrestricted funds (excluding property)	477,162	390,954	22%
Restricted funds	9,176	6,221	47.5%
Total funds (excluding property)	486,338	397,175	22.4%
% Reserve to annual operating expenditure	**79.2%**	**79.9%**	

The level of reserves the Charity needs is estimated to be 50% of annual operating expenditure. This takes account of the costs of redundancy should it be necessary to dispose of the business, the level of reserves needed to satisfy contractual commitments, and the estimated cash flow needs of the charity.

15 Cash generated from operations

	2022 £	2021 £
Surplus for the year	89,163	165,882
Adjustments for:		
Investment income recognised in statement of financial activities	(277)	-
Movements in working capital:		
Decrease/(increase) in debtors	43,736	(12,359)
Increase in creditors	56,147	12,215
Cash generated from operations	188,769	165,738

16 Analysis of changes in net funds

The charity had no debt during the year.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

England & Wales - Charity number 1090600

Accounts

Charity Registration No. 1090600

Company Registration No. 04344100 (England and Wales)

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J K Cushion Mr G P Robinson Mr P L Stepney Mrs P Whittle Mr D Barnes
Secretary	Mr D Barnes
Charity number	1090600
Company number	04344100
Registered office	1 Church Road Southend-On-Sea Essex United Kingdom SS1 2AL
Auditor	Azets Audit Services 1 Nelson Street Southend-On-Sea Essex United Kingdom SS1 1EG
Bankers	Lloyds Bank Plc 77 High Street Southend-On-Sea Essex United Kingdom SS1 1HT Metro Bank PLC G19 - G521, Victoria Business Centre 208 London Road Southend-On-Sea Essex United Kingdom SS1 2NG Barclays Bank Plc 127 High Street Southend-On-Sea Essex United Kingdom SS1 1LH

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

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SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Constitution

Southend on Sea Guild of Help and Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. Southend on Sea Guild of Help and Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

Southend on Sea Guild of Help and Citizens Advice Bureau was incorporated as a company limited by guarantee on 21 December 2001. The incorporated charity commenced operations on 1 April 2002 at which date the assets and liabilities of the unincorporated Southend on Sea Citizens Advice Bureau were acquired. Its objects and powers and other constitutional matters are set out in its Memorandum and Articles of Association.

Trustees

The trustees, who are also directors for the purpose of the Companies Act 2006, who served during the year, were:

- F L Colwell (resigned 19/05/2020)
- J K Cushion
- G P Robinson
- P L Stepney
- J T Vernon Smith (resigned 24/11/2020)
- A Williams (resigned 24/11/2020)
- S J Buckley (resigned 21/05/2021)
- P Whittle
- L Lucking (resigned 21/04/2021)
- D Barnes
- S Abrahams (appointed 19/5/20)

No trustees had any contract or arrangement of a material nature with the company during the year under review.

The Charity is required to have a minimum of four and maximum of eighteen trustees being either:

- Elected at the annual general meeting, and who shall hold office from the conclusion of that meeting, or
- Nominated by member organisations, or
- Co-opted by the Trustee Board.

providing that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

Objectives and activities
Objectives and activities for the benefit of the public

Public benefit

The Trustees confirm that they have referred to the guidelines contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in the planning of future activities.

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Southend on Sea and elsewhere by advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The principal activity of the charity is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Citizens Advice Southend aims to exercise a responsible influence on the development of social policies and services.

Voluntary Help

The charity receives help and support in the form of voluntary assistance in advising the public. We estimate the value of help at over £400,000 in respect of the current year.

Employee Involvement

An extensive range of communication and consultative arrangements are in place to help ensure that employees/volunteers are kept fully informed about developments within the organisation.

Achievements and performance
Clients assisted are 5948 and the numbers of issues dealt with are 14,602 and contacts made on behalf of clients 16,234.

2020/2021 was the third year for the 3 year service level agreement with Southend Borough Council in association with the Royal Association for the Deaf, with a further 1 years extension to go until 2022. We continue to support Shoebury and Southend HUB which is also incorporated with the service level agreement with Southend Borough Council, which has been extended to other services within Southend such as Macmillan at Southend Hospital.

Our objectives set out for the financial year ending 2021 take account of local needs to ensure our quality assurance for the general and specialist advice is met by the relevant regulatory body.

Financial review
As a result of all advice related activities in the year a surplus of £165,882 has been achieved. Significant new project funding has been received from the National Lottery for our Legal Services Team to expand their Housing work and funding from the EU Settlement has been received to enable us to expand our Immigration Services activities. In addition the existing contract for Debt Advice from NatWest Bank has been significantly increased and extended.

Other ongoing funding has continued at previous levels such as the Money Advice Service and Universal Credit.
We are as ever grateful to Southend Borough Council for their funding of our core services to the local community.

As a result of the financial situation at 31st March 2021,together with the ongoing profitably into the new financial year, the Trustees consider that there are no going concern issues.

Reserves policy
The level of total reserves is set out in Note 14.Net current assets of £397,175 are sufficient to cover approximately 80 % of annual operating expenses.

Plans for future periods
Our objectives for the future are the big 5 changes by 2021, these are:-
Strengthen the delivery of Advice and Support through digital means;
Develop our technology to reach the wider community;
Strengthen our Research & Campaigns approach;
Become more sustainable and focus on development;
Equality, diversity and inclusion by adapting to the local changing needs to achieve greater opportunities within our organisation.

How to meet these objectives:-
The above objectives will be achieved by reviewing our service delivery model and that we meet the needs of all our delivery channels; face to face service, Adviceline, our digital offer (webchat, email and video conferencing) and reaching out to the community. We will continue to develop our services to ensure that they are accessible and relevant to a diverse range of people, including those at greater risk of disadvantage, detriment or harm.
Continue to deliver research and campaign work to tackle the underlying causes of our clients problems by developing and testing practical solutions alongside advocating for policy change.
Continue to review our ongoing financial position by collaborative working and put forward proposals for partnership working and stay focused on working with existing funders and supporters of our services, whilst exploring new sources of income.
We will deliver an even more compelling, high value for money offer to funders of our services by providing more outreach services.
Maintain the appropriate balance of paid staff, trained Volunteer Advisers/Assessors with sufficient supervisory capacity to meet the need.
Review management and administrative structure against change.
Develop and implement a new equality strategy tailored to local needs and build a culture that is collaborative, innovative and inclusive that adapts to the changing needs of our clients.
To ensure our quality assurance system for both general and specialist advice meet the standards by the required regulatory body.

Structure, governance and management
Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes an incorporated charity.

Organisational structure
The charity is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Manager. The Trustees carry the ultimate responsibility for the conduct of the charity and of ensuring that the charity satisfies its legal and contractual obligations. Trustees meet, at a minimum, four times a year and delegate the day-to-day operation of the organisation to senior management. A register of Trustees' interest is maintained at the registered office and is available to the public.

The charity is a member of Citizens Advice nationally, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. We also co-operate and liaise with a number of other advisory services, local charities and Council departments on behalf of clients.

Our operating name is Citizens Advice Southend.

Information Assurance - Statement of internal control
The Trustee Board has reviewed the approved information assurance strategy, having identified the risk presented by the significant amounts of client data held by the charity. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. We aim to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISDO 27000 series of standards.

Induction and training of new trustees
New Trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the Business Plan and recent financial performance of the charity. Prior to joining the board they are invited to attend a board meeting. New Trustees are encouraged to attend the induction training event provided by Citizens Advice to inform them about the national service. All Trustees are encouraged to attend appropriate training events where these would facilitate the undertaking of their role and are encouraged to sit in on client interviews to familiarise themselves with the issues concerning the day-to-day activities of the organisation.

Auditor
In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

Risk management
The Trustees have examined the major risks which the charity faces and confirm that systems are being established so that the necessary steps can be taken to manage those risks. The Information Assurance Accounting Officer monitors the thorough risk assessment undertaken regularly to enable us to provide a safe and secure environment for staff, volunteers and clients and to protect the charity's assets. A report on this review and any issues identified is made at each meeting of the Trustee Board.

The risk assessment is contained within the Office Manual and reviewed as stated and as and when required by events or proposed service departments.

Should an emergency situation occur we would seek immediate relief, e.g. the use of alternative premises, from Southend Association of Voluntary Services and Southend on Sea Borough Council. We have a close working relationship with both Organisations. A Business Continuity Plan is in place.

Health and Safety matters are dealt with through the Office Services Manager. An annual audit of health and safety is undertaken. With the high level of IT use particular attention is given to workstations to ensure statutory requirements continue to be met.

The Trustees report was approved by the Board of Trustees.

Mr G P Robinson
Trustee
Dated: 13 September 2021

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2021

The Trustees, who are also the directors of Southend on Sea Guild of Help and Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Southend on Sea Guild of Help and Citizens Advice Bureau (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Use of our report
This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Azets Audit Services

13/09/2021

Chartered Accountants
Statutory Auditor

1 Nelson Street
Southend-On-Sea
Essex
United Kingdom
SS1 1EG

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

Azets Audit Services is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income from:							
Voluntary income	3	246,919	85,543	332,462	252,588	54,559	307,147
Other trading activities	4	330,634	-	330,634	147,967	-	147,967
Investment income	5	-	-	-	1,061	-	1,061
Total income		577,553	85,543	663,096	401,616	54,559	456,175
Expenditure on:							
Raising funds	6	361,509	50,340	411,849	318,361	40,512	358,873
Charitable activities		74,390	10,975	85,365	74,985	11,637	86,622
Total resources expended		435,899	61,315	497,214	393,346	52,149	445,495
Net incoming resources before transfers		141,654	24,228	165,882	8,270	2,410	10,680
Gross transfers between funds		23,583	(23,583)	-	38,052	(38,052)	-
Net incoming resources		165,237	645	165,882	46,322	(35,642)	10,680
Other recognised gains and losses							
Revaluation of tangible fixed assets		-	-	-	50,000	-	50,000
Net movement in funds		165,237	645	165,882	96,322	(35,642)	60,680
Fund balances at 1 April 2020		575,717	5,576	581,293	479,395	41,218	520,613
Fund balances at 31 March 2021		740,954	6,221	747,175	575,717	5,576	581,293

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	**10**		350,000		350,000
Current assets					
Debtors	**11**	82,778		70,419	
Cash at bank and in hand		362,329		196,591	
		445,107		267,010	
Creditors: amounts falling due within one year	**12**	(47,932)		(35,717)	
Net current assets			397,175		231,293
Total assets less current liabilities			747,175		581,293
Income funds					
Restricted funds	**13**		6,221		5,576
Unrestricted funds					
General unrestricted funds		690,954		525,717	
Revaluation reserve		50,000		50,000	
			740,954		575,717
			747,175		581,293

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2021

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for ensuring that the charity 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 the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 13 September 2021

Mr G P Robinson
Trustee

Company Registration No. 04344100

SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	14		165,738		(28,867)
Investing activities					
Investment income received		-		1,061	
Net cash (used in)/generated from investing activities			-		1,061
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			165,738		(27,806)
Cash and cash equivalents at beginning of year			196,591		224,397
Cash and cash equivalents at end of year			362,329		196,591

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Charity information

Southend on Sea Guild of Help and Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 1 Church Road, Southend-On-Sea, Essex, SS1 2AL, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

- Costs of generating funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those incurred in the governance of the charity and are primarily associated with constitutional and statutory requirements.

1.6 Tangible fixed assets

The freehold property was revalued on 15 January 2020 and the revised value will not be depreciated.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

1 Accounting policies (Continued)

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Pensions

From 1st April 2010 the charity contributed to a money purchase pension scheme.

1.12 Legal status

Southend on Sea Guild of Help and Citizens Advice Bureau is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is limited to £1.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary income

	Unrestricted funds	Restricted funds	Total	Total
	2021	2021	2021	2020
	£	£	£	£
Donations/Fund raising	6,755	1,888	8,643	10,389
Legacies	-	-	-	5,000
Grants from Southend Borough Council	238,164	-	238,164	238,207
Money Advice Service	-	83,655	83,655	51,551
Tax on gift aid	2,000	-	2,000	2,000
	246,919	85,543	332,462	307,147
For the year ended 31 March 2020	252,588	54,559		307,147

4 Other trading activities

	2021	2020
	£	£
Legal aid agency	74,686	35,896
Universal credit	52,703	46,745
Immigration advice	51,695	13,842
NatWest	85,333	44,000
Advice Bureau contributions	723	3,866
Other fee earning activities	40,494	3,618
Business support grant	25,000	-
	330,634	147,967

5 Investment income

	Total	Unrestricted funds
	2021	2020
	£	£
Interest receivable	-	1,061

6 Raising funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Fundraising and publicity						
Staff costs	361,509	50,340	411,849	318,361	40,512	358,873
	361,509	50,340	411,849	318,361	40,512	358,873

7 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Auditors' remuneration	-	3,000	3,000	-	2,750	2,750
Annual General Meeting costs	-	905	905	-	846	846
	-	3,905	3,905	-	3,596	3,596
Analysed between Charitable activities	-	3,905	3,905	-	3,596	3,596

Governance costs includes payments to the auditors of £3,000 (2020- £2,750) for audit fees.

8 Trustees

There were no Trustees' expenses paid for the year ended 31st March 2021 nor for the year ended 31st March 2020.

Trustees' remuneration and benefits
There were no trustees' remuneration or other benefits for the year ended 31st March 2021 nor for the year ended 31st March 2020.

9 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Management / Administration	21	18

Employment costs	2021 £	2020 £
Wages and salaries	382,821	329,476
Social security costs	24,109	22,727
Other pension costs	4,919	6,670
	411,849	358,873

There were no employees whose annual remuneration was £60,000 or more.

10 Tangible fixed assets

	£
Cost or valuation	
At 1 April 2020	350,000
At 31 March 2021	350,000
Carrying amount	
At 31 March 2021	350,000
At 31 March 2020	350,000

Land and buildings with a carrying amount of £350,000 were revalued at 15 January 2020 by Sorrell Chartered Surveyors, independent valuers not connected with the charity on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

11 Debtors

	2021	2020
Amounts falling due within one year:	£	£
Other debtors	2,813	7,647
Prepayments and accrued income	79,965	62,772
	82,778	70,419

12 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other creditors	6,647	1,988
Accruals and deferred income	41,285	33,729
	47,932	35,717

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds					Movement in funds			
	Balance at 1 April 2019	Incoming resources	Resources expended	Transfers	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	Balance at 31 March 2021
	£	£	£	£	£	£	£	£	£
Restricted funds	41,218	54,559	(52,149)	(38,052)	5,576	85,543	(61,315)	(23,583)	6,221

14	**Cash generated from operations**	**2021**	**2020**
		£	**£**
	Surplus for the year	165,882	10,680
	Adjustments for:		
	Investment income recognised in statement of financial activities	-	(1,061)
	Movements in working capital:		
	(Increase) in debtors	(12,359)	(51,435)
	Increase in creditors	12,215	12,949
	Cash generated from/(absorbed by) operations	165,738	(28,867)

15 **Analysis of changes in net funds**

The charity had no debt during the year.