

**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

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<b>Trustees</b>	J K Cushion P Whittle D Barnes N Milner Mr E Nabi Mr D J Bacon	(Appointed 1 April 2024)
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<b>Secretary</b>	D Barnes
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<b>Charity number</b>	1090600
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<b>Company number</b>	04344100
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<b>Registered office</b>	1 Church Road Southend-On-Sea Essex United Kingdom SS1 2AL
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<b>Auditor</b>	Azets Audit Services 7 - 8 Britannia Business Park Comet Way Southend-On-Sea Essex United Kingdom SS2 6GE
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<b>Bankers</b>	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
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# **SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

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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

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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 2025***

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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**

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**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**

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**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**

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**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.



**SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU**

**TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

***FOR THE YEAR ENDED 31 MARCH 2025***

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**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.

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**J K Cushion**

Trustee

Dated: .....

## **SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU**

### **STATEMENT OF TRUSTEES RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 MARCH 2025***

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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**

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##### **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**

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**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.

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## **SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU**

### **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

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

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##### **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**

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##### **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**

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

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

**BALANCE SHEET (CONTINUED)**

***AS AT 31 MARCH 2025***

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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 .....

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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**


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

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**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

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**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**

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**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.

**SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU****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**

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

**4 Investment income**

	<b>Unrestricted funds</b>	<b>Unrestricted funds</b>
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Interest receivable	<u>17,072</u>	<u>10,191</u>

**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
	<u>1,155,504</u>	<u>1,127,598</u>

**6 Raising funds**

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

**7 Support costs**

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

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:

	<b>2025</b>	<b>2024</b>
	<b>Number</b>	<b>Number</b>
Management / Administration	40	37

**Employment costs**

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

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

**10 Tangible fixed assets**

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

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.

**SOUTHEND ON SEA GUILD OF HELP AND CITIZENS ADVICE BUREAU****NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2025****11 Debtors**

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

**12 Creditors: amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Other creditors	8,761	18,533
Accruals and deferred income	169,975	159,655
	<u>178,736</u>	<u>178,188</u>

**13 Reserve position**

	<b>Current Year £</b>	<b>Previous Year £</b>	<b>% Increase (Decrease) %</b>
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	<b>101.5%</b>	<b>109.7%</b>	<b>(7.9%)</b>

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**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
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)
<b>Cash generated from operations</b>	<u>128,004</u>	<u>448,538</u>

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

***FOR THE YEAR ENDED 31 MARCH 2025***

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**15 Analysis of changes in net funds**

The charity had no debt during the year.