

Company number: 04249530
Charity number: 1091547

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)
(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

REDBRIDGE CITIZENS ADVICE BUREAU

(Company limited by guarantee no. 04249530, registered charity no. 1091547)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2025

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REDBRIDGE CITIZENS ADVICE BUREAU

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

For the year ended 31 March 2025

Trustees	Abirede Olapade – Chair Adesola Orimalade Bernard Hunter Dr Ebenezer Anjorin Royston Emmett Alan Jeffery Dr Cyril Onwubiko Alison Sheppard Nadia Qayum Mandy Roberts
Chief executive	Susanne Rauprich
Company Secretary	Susanne Rauprich
Registered name	Redbridge Citizens Advice Bureau
Operating name	Citizens Advice Redbridge
Charity reg. no.	1091547
Company reg. no.	04249530
Registered office	1st Floor Redbridge Central Library Clements Road Ilford Essex IG1 1EA
Independent Examiner	Charles Ssempijja, FCA NFP Accountants Ltd 3rd Floor, 86-90 Paul Street London EC2A 4NE
Bankers	Natwest Plc 50 Ilford Hill Essex IG1 2AT

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2025. Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's governing document, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. Constitution and governing document

Redbridge Citizens Advice Bureau is a registered charity and a company limited by guarantee. The registered name of the Charity is Redbridge Citizens Advice Bureau. However since 2015 the Charity has used the operating name of Citizens Advice Redbridge. The Charity was incorporated as a company limited by guarantee on 10 July 2001, company number 04249530. The charity's registration number is 1091547.

The charity is governed by its Memorandum and Articles of Association dated 10 July 2001, last amended June 2022.

The governance of the charity is the responsibility of the Trustees. Day to day management is by the CEO, who draws on the support and expertise of the highly experienced Board of Trustees as needed.

b. Method of appointment or election of Board of Trustees

Trustees are elected and co-opted under the terms of the Memorandum and Articles of Association. Regular reviews are held to identify any expertise gaps within the Board of Trustees and appointments are made where required to strengthen the Board of Trustees, subject to all trustees' approval.

When it is necessary to appoint new trustees, due to either a trustee stepping down or a gap in expertise in the board is identified, recruitment will be done via volunteer and trustee recruitment websites and services such as Reach Volunteering or the local volunteer bureau. Applicants will have the opportunity to meet the chief executive informally, and then undergo a formal interview process during which their application will be assessed against a trustee role description and person specification agreed by the board of trustees. If successful, they will be invited to attend a board meeting at which they will be co-opted with the view of being elected at the following AGM by members.

No other person or external body is entitled to appoint any trustees of the charity. The Trustees who served during the period and after the yearend are shown on page 1.

c. Policies adopted for the induction and training of Board of Trustees

The charity provides new trustees with an induction pack and mentoring from the Chair. The charity has limited resources for formal training of the trustee body. However, on-going training opportunities are announced to trustees when these become available pro bono.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

d. Related party relationships

The Charity has considered the disclosure requirements of the SORP for related party relationships. Citizens Advice Redbridge is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 6 to the accounts.

Trustees are required to disclose all relevant interests and register them with the Chair of Trustees and to withdraw from decisions where a conflict of interest arises.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

e. Remuneration policy for key management personnel

In line with our pay policy, the pay of the charity's Chief Executive is reviewed annually along with that of all staff, and normally increased in accordance with London local government pay rates, depending on affordability. The trustees also draw on their knowledge of the sector and common practice in other charities of similar size to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

f. Risk management

The Board of Trustees fully accepts its responsibilities for ensuring that the major risks to which the Charity is exposed are identified, and that there are systems and procedures in place to mitigate those risks.

The Charity is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks. A risk register is in place and is reviewed regularly.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

a. Purposes and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in the London Borough of Redbridge by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. Citizens Advice Redbridge achieves this through the provision of free, confidential, impartial and independent advice and information for the benefit of the local community. The organisation also undertakes research and campaigns to influence policy and decision-making, both nationally as part of the Citizens Advice network and locally within the borough. Through this work, we use the evidence gathered from our clients' experiences to highlight emerging issues, identify gaps in services, and advocate for fairer policies and practices. By sharing insight with local partners and decision-makers, we help shape improvements that make a lasting difference to people's lives.

REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

b. Principal activities

All of the organisation's activities focus on providing free, confidential, independent and impartial advice, information and counselling for members of the public. These are undertaken to further Citizens Advice Redbridge's charitable purposes for the public benefit.

Apart from the self-referral general advice service, Citizens Advice Redbridge delivers several targeted projects, sponsored as shown below:

- Employment Law Advice Project – funded by Trust for London (concluded February 2025)
- Health Inequalities Project (Advice on Prescription) – funded by NELFT (from October 2023)
- Cost of Living Crisis Prevention Project – funded by the Greater London Authority (GLA) via London Citizens Advice
- Foodbank Partnership Project – funded by the Trussell Trust
- Housing Advice Outreach Project – funded by London Borough of Redbridge
- Benefit and Debt Advice Service – funded by London Borough of Redbridge through the Household Support Fund (from October 2024)

c. Public benefit

The Board of Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

ACHIEVEMENTS AND PERFORMANCE: REVIEW OF ACTIVITIES FOR THE YEAR

In 2024/25, Citizens Advice Redbridge continued to experience high demand for advice services as residents grappled with the ongoing cost-of-living crisis. The complexity of issues increased, particularly around benefits, debt, and housing. During the year, the organisation supported over 4,800 residents through all service channels, dealing with more than 15,000 issues and achieving total income gains of £8.1 million for local people. This included outcomes from the new Benefit and Debt Advice Service, launched in October 2024, which alone supported 486 residents to secure £1,063,542 in financial gains and £71,208 in debts written off.

Most clients accessed the service through remote channels such as telephone and email, though in-person advice continued at key outreach locations and at Hub Central in Redbridge Central Library. The Adviceline freephone (0808 278 7872) remained a vital point of access for residents, supported by trained volunteers and a national overflow service to ensure continuity.

Of all clients supported, 58% identified as having a disability or long-term health condition, and 69% came from a minoritised ethnic background, reflecting the organisation's commitment to inclusion and equity. Women accounted for 60% of clients overall. Within the Benefit and Debt Advice Service, 71% of clients had a disability or long-term condition, and 61% identified as from Black, Asian, Mixed or Other ethnic backgrounds, underlining the programme's focus on equity and need.

The organisation's Research and Campaigns activity benefited from close collaboration with Citizens Advice Havering, strengthening its evidence base and contributing to both national campaigns and local advocacy efforts. Citizens Advice Redbridge also worked with the London cluster group to highlight systemic issues affecting residents across the region.

REDBRIDGE CITIZENS ADVICE BUREAU
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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

Volunteers remain at the heart of the organisation. During 2024/25, 36 volunteer advisers and 17 administrative or support volunteers contributed to service delivery, alongside 40 new volunteers in training. While recruitment and retention remain challenging as volunteers move on to employment, their commitment and professionalism underpin the organisation's continued success.

Key partnership achievements included the following:

- The Employment Law Advice Project, funded by Trust for London, concluded in February 2025. Over the course of the year, the project responded to 384 employment enquiries and provided in-depth casework to 84 clients, many of whom faced barriers to accessing justice elsewhere.
- The Benefit and Debt Advice Service, launched in October 2024 and funded by the London Borough of Redbridge through the Household Support Fund, provided vital financial resilience support to households struggling with hardship. Between October 2024 and March 2025, the service helped 377 clients resolve 1,018 issues and secure £1,301,812 in income gains, with £71,208 of debt written off. The project reached high proportions of clients with disabilities and from diverse ethnic backgrounds, demonstrating effective targeting of those most in need.
- The partnership with Redbridge Foodbank, supported by the Trussell Trust, strengthened further. Advisers supported 568 Foodbank clients, achieving £2,190,217 in financial gains – more than doubling our achievements from the previous year. The main issues raised were benefits, debt and housing, with many clients also seeking immigration and asylum advice.
- The Cost of Living Crisis Prevention Project, supported by the GLA and London Citizens Advice, entered its second year. Through the Advice First Aid programme, Citizens Advice Redbridge trained small community groups in advice principles and referral processes. Two advisers supported 1,046 residents, achieving almost £1.5million £1,449,692 in measurable financial outcomes.
- The Housing Advice Outreach Project, funded by the London Borough of Redbridge, provided specialist support to tenants at risk of financial hardship and homelessness. The project assisted 207 clients and achieved income gains of £1,181,132, illustrating the tremendous impact good advice can have. While the investment from LBR is modest in scale, its preventative impact on housing stability is significant.

Demand for crisis support, including food and fuel vouchers, continued to rise. Citizens Advice Redbridge remains a crucial safety net for residents in financial distress, ensuring no one is left without access to high-quality, impartial advice.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

FINANCIAL REVIEW

a. Summary

The statement of Financial Activities shows income of £587,530 for the year (2024 - £618,006). This year, the charity achieved net income of £20,666 (2024 - net income of £145,869).

At 31 March 2025, total funds were £243,994 of which £243,994 represented unrestricted reserves (2024 - £223,328). All of the charity expenditure is spent on its charitable activities.

b. Reserves Policy

The trustees believe that Citizens Advice Redbridge (CAR) should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen circumstances and financial risk. Trustees have taken into account the reliability and continuance of future funding, timing of cash flows and working capital requirements, cover for unplanned emergency works and potential liabilities to staff in the event of the closure of a particular activity.

Given the growth in income and expenditure, and to secure the future of services, trustees decided to set aside three months operating expenditure. For 2023-24, this equates £118,000.

The actual free reserves as at 31 March 2025 were £243,994. Citizens Advice Redbridge ended the financial year with reserves above the target range set by the Board of Trustees, providing a stable basis for ongoing operations.

Looking ahead to 2025/26, priorities include consolidating the Benefit and Debt Advice Service, strengthening collaboration with health and community partners, expanding digital access initiatives, and continuing to deliver high-quality advice that helps residents navigate financial and social challenges. The Board remains committed to ensuring that Citizens Advice Redbridge remains accessible, inclusive and responsive to the evolving needs of the community.

c. Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charitable company will have adequate resources to continue in operational existence for the foreseeable future.

TRUSTEES RESPONSIBILITIES

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

REDBRIDGE CITIZENS ADVICE BUREAU
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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In doing so the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Follow the methods and principles of the Charity SORP; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to 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 the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

PREPARATION OF THE REPORT

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

INFORMATION ASSURANCE STATEMENT

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

APPROVAL

This report was approved by the Trustees on 13 November 2023 and signed on its behalf by:

.....
Abirede Olapade
Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2025

I report on the accounts of the charity for the year ended 31 March 2025 set out on pages 10 to 22.

Respective responsibilities of the Trustees and examiner

As the trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

/Continued...

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2025

.../Continued

Departure from the 2008 Regulations

I understand that the financial statements have been prepared to give a 'true and fair' view, and have departed from the Charities (Accounts and Reports) Regulations 2008, only to the extent required to provide a 'true and fair view'. This departure has involved following SORP 2015 FRS102, rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 (SORP 2005), which is referred to in the exitent regulations, but has since been withdrawn.

Conclusion

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

Charles Ssempijja, FCA
NfP Accountants Ltd
Chartered Accountants
3rd Floor, 86-90 Paul Street
London
EC2A 4NE

Date:

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF FINANCIAL ACTIVITIES

(incorporating Income and Expenditure Account & Statement of Total Realised Gains and Losses)

For the year ended 31 March 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
INCOME FROM							
Donations, grants and legacies							
General donations		1,079	-	1,079	145,401	-	145,401
Charitable activities	2	111,026	472,029	583,055	120,728	318,813	439,541
Investment income: bank interest		3,096	-	3,096	1,736	-	1,736
Other income	3	300	-	300	31,328	-	31,328
TOTAL INCOME		115,501	472,029	587,530	299,193	318,813	618,006
EXPENDITURE ON:							
Charitable activities	4						
GP Outreach Project		-	-	-	-	24,500	24,500
Homes for Ukrainian Refugees		-	43,500	43,500	-	30,000	30,000
Employment Law Project		-	64,500	64,500	-	48,500	48,500
Housing Advice Project		-	31,000	31,000	31,000	-	31,000
Cost of Living Crisis Prevention Project		-	75,130	75,130	-	41,500	41,500
EUSS Project		-	-	-	-	3,828	3,828
Food Bank Advice Project		-	62,715	62,715	-	55,026	55,026
Volunteering Pathways Project		-	-	-	-	62,209	62,209
Propel		-	26,684	26,684	-	-	-
NHS Inequalities Project		-	108,910	108,910	-	53,250	53,250
General Advice		94,835	59,590	154,425	122,324	-	122,324
		94,835	472,029	566,864	153,324	318,813	472,137
TOTAL EXPENDITURE		94,835	472,029	566,864	153,324	318,813	472,137
Net income / (expenditure)		20,666	-	20,666	145,869	-	145,869
NET MOVEMENT IN FUNDS		20,666	-	20,666	145,869	-	145,869
RECONCILIATION OF FUNDS							
TOTAL FUNDS AT 1 APRIL 2024		223,328	-	223,328	77,459	-	77,459
TOTAL FUNDS AT 31 MARCH 2025		£ 243,994	£ Nil	£ 243,994	£ 223,328	£ Nil	£ 223,328

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU**(Operating as Citizens Advice Redbridge)****(Registered charity number 1091547, Registered company number 04249530)****STATEMENT OF FINANCIAL POSITION****As at 31 March 2025**

	Notes	£	2025 £	£	2024 £
CURRENT ASSETS					
Prepayments and other debtors	13	89,178		103,868	
Cash at bank and in hand		175,339		185,068	
		264,517		288,936	
CREDITORS: amounts falling due within one year					
	14	(20,523)		(65,608)	
NET CURRENT ASSETS			243,994		223,328
NET ASSETS			£ 243,994		£ 223,328
FUNDS					
Restricted funds	15		-		-
Unrestricted funds:					
General fund	15		243,994		223,328
TOTAL CHARITY FUNDS			£ 243,994		£ 223,328

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

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

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), taking advantage of the small entities provisions of Section 1A, and the Charities Act 2011.

The financial statements were approved, and authorised for issue, by the Trustees on 13 November 2023 and signed on their behalf by:-

ABIREDE OLAPADE, Chair

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF CASH FLOWS
For the year ended 31 March 2025

	2025		2024	
	£	£	£	£
Cash flows from operating activities				
Net income / (expenditure) for the year	20,666		145,869	
Add back depreciation	-		-	
		20,666		145,869
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	14,690		(17,205)	
Increase/(decrease) in creditors	(45,085)		9,482	
		(30,395)		(7,723)
Cash flows from investing activities				
Purchase of fixed assets		-		-
Cash flows from financing activities		-		-
Change in cash and cash equivalents in the year		(9,729)		138,146
Cash and cash equivalents at the beginning of the year		185,068		46,922
Cash and cash equivalents at the year end		175,339		185,068

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Reconciliation with previously Generally Accepted Accounting Practice (GAAP)

The trustees have not identified any opening balances or amounts in comparative income and expenditure that require to be restated in accordance with the requirements of FRS 102, on reconciliation of opening balances and net income / (expenditure), under FRS 102 compared to the balances, and net income / (expenditure) under previous GAAP. The transition date was 1 April 2014.

Public benefit entity

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

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Key judgements that the charity has made which have a significant effect on the accounts include estimating income and expenditure for the next 12 months.

Income

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

Income is only deferred when: The donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is considered all to relate to Charitable activities and includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity. The allocation of support and governance costs is analysed in note 4.

Tangible fixed assets and depreciation

Tangible fixed assets (excluding investments) are stated at cost less depreciation. Fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
London Borough of Redbridge:				
Strategic Partners Grant (core funding)	80,026	-	80,026	79,135
Citizens Advice:				
Core funding	-	-	-	10,593
London Borough of Redbridge:				
Debt advice	-	54,600	54,600	-
London Borough of Redbridge:				
Benefits maximisation	-	25,800	25,800	-
London Borough of Redbridge:				
Housing Advice Project	15,000	-	15,000	31,000
GLA (via subgrant from RCJ Advice):				
Cost of Living Crisis Prevention Project	-	75,130	75,130	40,500
London Borough of Redbridge:				
Homes for Ukrainian Refugees	-	43,500	43,500	30,000
NHS North East London ICB:				
NHS Inequalities Project	-	108,910	108,910	53,250
London Borough of Redbridge (via subgrant from the Home Office):				
EUSS Project	-	-	-	3,828
Redbridge Food Bank:				
Food Bank Advice Project	-	62,715	62,715	55,026
Citizens Advice Wandsworth:				
Crisis Prevention	-	-	-	1,000
Trust for London:				
Employment Law Project	-	64,500	64,500	48,500
National Lottery Community Fund:				
Pathways Project	-	-	-	62,209
City Bridge Trust:				
GP Outreach Project	-	-	-	24,500
London Borough of Redbridge:				
Outreach Project	16,000	-	16,000	-
Wandsworth Citizens Appeal:				
Propel	-	26,684	26,684	-
Trust for London:				
Community Resilience	-	10,190	10,190	-
	£ 111,026	£ 472,029	£ 583,055	£ 439,541

REDBRIDGE CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

3. OTHER INCOME

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
CEO support for Citizens Advice Havering	-	-	-	30,988
Other income sources	300	-	300	340
	<u>£ 300</u>	<u>£ Nil</u>	<u>£ 300</u>	<u>£ 31,328</u>

4. ANALYSIS OF EXPENDITURE

	Staff costs £	Direct costs £	Governance costs £	Support costs £	Total 2025 £	Total 2024 £
Charitable activities						
GP Outreach Project	-	-	-	-	-	24,500
Homes for Ukrainian Refugees	37,420	-	-	6,080	43,500	30,000
Volunteering Pathways Project	-	-	-	-	-	62,209
EUSS Project	-	-	-	-	-	3,828
Food Bank Advice Project	62,715	-	-	-	62,715	55,026
Employment Law Project	61,322	56	-	3,122	64,500	48,500
Housing Advice Project	30,748	152	-	100	31,000	31,000
Cost of Living Crisis Prevention Project	71,806	2,832	-	492	75,130	41,500
Propel	22,849	-	-	3,835	26,684	-
NHS Inequalities Project	106,157	-	-	2,753	108,910	53,250
General Advice	131,160	825	3,284	19,156	154,425	122,324
	<u>524,177</u>	<u>3,865</u>	<u>3,284</u>	<u>35,538</u>	<u>566,864</u>	<u>472,137</u>
Governance costs	-	3,284	(3,284)	-	-	-
Support costs	-	35,538	-	(35,538)	-	-
	<u>£ 524,177</u>	<u>£ 42,687</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 566,864</u>	<u>£ 472,137</u>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

Note 4 Continued: 2024

<i>Charitable activities</i>					
GP Outreach Project	24,131	-	-	369	24,500
Homes for Ukrainian Refugees	30,000	-	-	-	30,000
Volunteering Pathways Project	58,076	-	1,635	2,498	62,209
EUSS Project	738	3,090	-	-	3,828
Food Bank Advice Project	54,936	-	-	90	55,026
Employment Law Project	48,051	357	-	92	48,500
Housing Advice Project	30,577	-	-	423	31,000
Cost of Living Crisis Prevention Project	40,775	156	-	569	41,500
NHS Inequalities Project	42,834	-	1,635	8,781	53,250
General Advice	102,763	1,585	1,342	16,634	122,324
	<u>432,881</u>	<u>5,188</u>	<u>4,612</u>	<u>29,456</u>	<u>472,137</u>
<i>Governance costs</i>	-	4,612	(4,612)	-	-
<i>Support costs</i>	-	29,456	-	(29,456)	-
	<u>£ 432,881</u>	<u>£ 39,256</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 472,137</u>

Of the total expenditure of £566,864, £94,835 (2024 - £153,324) was unrestricted expenditure, and £472,029 (2024 - £318,813) was restricted expenditure.

5. NET INCOME / (EXPENDITURE)	2025	2024
	£	£
Net income / (expenditure) is stated after charging:-		
Independent Examination	<u>1,500</u>	<u>1,500</u>

6. TRUSTEES' REMUNERATION AND EXPENSES

During the year, no trustees were remunerated for their work as trustees or for any other work undertaken for the charity (2024 - the same). In addition, no trustees were reimbursed for out of pocket expenses incurred on behalf of the charity (2024 - the same).

7. RELATED PARTY TRANSACTIONS

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2025 (2024 - none).

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

8. STAFF COSTS AND NUMBERS

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Salary costs				
Wages and salaries	220,988	256,759	477,747	398,504
Social security costs	36,455	-	36,455	28,504
Pension costs	9,975	-	9,975	5,873
	<u>£ 267,418</u>	<u>£ 256,759</u>	<u>£ 524,177</u>	<u>£ 432,881</u>

The average weekly number of staff on a head count basis was 13 (2024 - 14).

The total employee benefits including pension contributions of the key management personnel were £59,743 (2024 - £51,275).

No employee earned more than £60,000, including benefits, during the year (2024 - the same).

9. GOVERNANCE COSTS

	2025 £	2024 £
Independent Examination	1,500	1,500
Trustees' meetings	960	1,720
Legal and professional costs	744	1,007
Other governance costs	80	385
	<u>£ 3,284</u>	<u>£ 4,612</u>

10. ANALYSIS OF SUPPORT COSTS

The amounts included in support costs, representing expenses of a general nature in support of the charity's activities and included in total expenses above, were as follows:-

	2025 £	2024 £
Other staffing & volunteer costs	5,980	2,172
Office costs	25,452	23,887
Premises costs	3,680	2,893
Other	426	504
	<u>£ 35,538</u>	<u>£ 29,456</u>

Support and governance costs are allocated to a particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

11. TANGIBLE FIXED ASSETS

	Computer equipment £	Fixtures & fittings £	Total £
Cost			
At 1 April 2024 and 31 March 2025	34,077	30,714	64,791
Depreciation			
At 1 April 2024	34,077	30,714	64,791
At 31 March 2025	34,077	30,714	64,791
Net book value			
At 31 March 2024	£ Nil	£ Nil	£ Nil
At 31 March 2025	£ Nil	£ Nil	£ Nil

12. CASH AT BANK AND IN HAND

	2025 £	2024 £
Current accounts	175,339	184,704
Term deposit accounts	-	10
Petty cash	-	354
	£ 175,339	£ 185,068

13. DEBTORS

	2025 £	2024 £
Due within one year		
Trade debtors	57,981	78,283
Prepayments	2,882	797
Accrued income	28,315	24,788
	£ 89,178	£ 103,868

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	<i>2024</i>
	£	£
Trade creditors	11,233	<i>3,015</i>
Social security and other taxes	566	<i>-</i>
Net wages control	(650)	<i>7</i>
Pension payable	5,111	<i>3,985</i>
Accruals	1,500	<i>1,500</i>
Other creditors	2,763	<i>2,477</i>
Deferred grant income	-	<i>54,624</i>
	£ 20,523	<i>£ 65,608</i>
<u>Deferred income</u>		
Balance at 1 April 2024	54,624	<i>34,067</i>
Amount released to incoming resources	(54,624)	<i>(34,067)</i>
Amount deferred in the year: grant for next financial year received in advance	-	<i>54,624</i>
Balance at 31 March 2025	£ Nil	<i>£ 54,624</i>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

15. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains/(losses) £	Carried Forward £
RESTRICTED FUNDS					
Trust for London					
Employment Law Project	-	64,500	(64,500)	-	-
NHS North London ICB					
NHS Inequalities	-	108,910	(108,910)	-	-
London Borough of Redbridge					
Benefit Maximising	-	25,800	(25,800)	-	-
London Borough of Redbridge					
Debt Advice	-	54,600	(54,600)	-	-
Redbridge Foodbank (via subgrant from The Trussell Trust)					
Foodbank Advice Project	-	62,715	(62,715)	-	-
Trust for London:					
Community Resilience Project	-	10,190	(10,190)	-	-
Citizens Advice Wandsworth					
Propel	-	26,684	(26,684)	-	-
GLA (via subgrant from RCJ Advice)					
Crisis Prevention	-	75,130	(75,130)	-	-
London Borough of Redbridge					
Homes for Ukrainian Refugees	-	43,500	(43,500)	-	-
	<u>£ Nil</u>	<u>£ 472,029</u>	<u>£ (472,029)</u>	<u>£ Nil</u>	<u>£ Nil</u>
SUMMARY OF FUNDS					
Unrestricted funds:-					
General Funds	223,328	115,501	(94,835)	-	243,994
Restricted Funds	-	472,029	(472,029)	-	-
	<u>£ 223,328</u>	<u>£ 587,530</u>	<u>£ (566,864)</u>	<u>£ Nil</u>	<u>£ 243,994</u>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Net current assets	-	243,994	-	243,994
	£ Nil	£ 243,994	£ Nil	£ 243,994

17. OPERATING LEASE COMMITMENTS

Annual commitment for operating leases:-

	Premises		Telephone	
	2025	2024	2025	2024
	£	£	£	£
- Not later than 1 year	-	-	-	1,411
- Later than 1 year and not later than 5 years	-	-	-	-
- Later than 5 years	-	-	-	-
	£ Nil	£ Nil	£ Nil	£ 1,411

Redbridge Citizens Advice Bureau

**Detailed statement of financial activities
For the year ended 31 March 2025**

The following information does not form part of the statutory accounts.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 March 2025

	Total Funds 2024/25 £	<i>Total Funds 2023/24 £</i>
INCOME FROM		
Gifts, donations and legacies		
General donations	1,079	145,401
Charitable activities		
London Borough of Redbridge: Strategic Partners Grant (core funding)	80,026	79,135
London Borough of Redbridge: Benefits maximisation	25,800	-
Citizens Advice: Core funding	-	10,593
London Borough of Redbridge: Debt advice	54,600	-
London Borough of Redbridge: Housing Advice Project	15,000	31,000
GLA (via subgrant from RCJ Advice): Cost of Living Crisis Prevention Project	75,130	40,500
London Borough of Redbridge: Homes for Ukrainian Refugees	43,500	30,000
NHS North East London ICB: NHS Inequalities Project	108,910	53,250
London Borough of Redbridge (via subgrant from the Home Office): EUSS Project	-	3,828
Redbridge Food Bank: Food Bank Advice Project	62,715	55,026
London Borough of Redbridge: Outreach Project	16,000	-
Citizens Advice Wandsworth: Crisis Prevention	-	1,000
Trust for London: Employment Law Project	64,500	48,500
National Lottery Community Fund: Pathways Project	-	62,209
City Bridge Trust: GP Outreach Project	-	24,500
Wandsworth Citizens Appeal: Propel	26,684	-
Trust for London: Community Resilience	10,190	-
	583,055	439,541
Bank interest received	3,096	1,736
Other income	300	31,328
TOTAL INCOME	587,530	618,006

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2025

	Total Funds	<i>Total Funds</i>
	2024/25	<i>2023/24</i>
	£	<i>£</i>
EXPENDITURE ON		
Wages, NI & Pension	524,177	<i>432,881</i>
Accounting and payroll service	12,343	<i>11,432</i>
Recruitment	-	<i>336</i>
Subsistence/Refreshments	1,523	<i>1,640</i>
Training	7,292	<i>493</i>
Travel	443	<i>143</i>
Volunteer expenses	114	<i>-</i>
Other staff & volunteer costs	-	<i>54</i>
Marketing	-	<i>-</i>
Rent and rates	1,564	<i>1,610</i>
Heat and light	-	<i>-</i>
Cleaning	2,205	<i>1,283</i>
Insurance	2,421	<i>2,327</i>
Telephone	2,833	<i>3,675</i>
Printing, postage, and stationery	271	<i>449</i>
Publications and subscriptions	5,869	<i>5,970</i>
Equipment maintenance, repairs, and renewals	1,734	<i>1,644</i>
Depreciation	-	<i>-</i>
Trustees' meetings	960	<i>1,720</i>
Bank charges	426	<i>402</i>
Publicity and promotion	-	<i>102</i>
Other governance costs	80	<i>385</i>
Independent examination	1,500	<i>1,500</i>
Legal and professional fees	744	<i>1,007</i>
Delivery Partners Expenses	-	<i>1,500</i>
Sundry expenses	365	<i>1,584</i>
TOTAL EXPENDITURE	566,864	<i>472,137</i>

Note: Sundry expenses include £7,000 in relation to the Charis grants vouchers and £30,833 refunded to Energy Saving Trust's unspent fuel vouchers. Delivery partner expenses relate to project expenses where delivery was shared and partly subcontracted.