

Company registration number: 04345160

Charity registration number: 1091777

# Citizens Advice Bureau Tendring

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Lambert Chapman LLP  
Heybridge Business Centre  
110 The Causeway  
Heybridge  
Maldon  
Essex  
CM9 4ND

## **Citizens Advice Bureau Tending**

### **Contents**

Reference and Administrative Details	1
Trustees' Report	2 to 8
Statement of Trustees' Responsibilities	9
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12 to 13
Statement of Cash Flows	14
Notes to the Financial Statements	15 to 27

## **Citizens Advice Bureau Tendring**

### **Reference and Administrative Details**

<b>Chairman</b>	T Parsons
<b>Trustees</b>	T Parsons R P Aldridge S Gray C D G Whitfield
<b>Secretary</b>	S Gray
<b>Charity Registration Number</b>	1091777
<b>Company Registration Number</b>	04345160
<b>Registered Office</b>	18 Carnarvon Road Clacton-on-Sea Essex CO15 6QF
<b>Independent Examiner</b>	Mark Pearson FCA Lambert Chapman LLP Heybridge Business Centre 110 The Causeway Heybridge Maldon Essex CM9 4ND

## **Citizens Advice Bureau Tendring**

### **Trustees' Report**

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2025.

#### **CHAIR'S REPORT**

Citizens Advice Tendring (CAT) continues to offer excellent value to our community and funders, with the local service we provide directly to our clients of key importance. We remain vigilant as to the needs of the community in Tendring and we work closely with partner organisations to identify need, working together to address this where possible. We continue to monitor and refine our activity data and client feedback to inform service requirements and developments, and to expand different channels of communication and web services. A volunteer recruitment programme remained in place to ensure a steady stream of new recruits were offered training and placements in our Advice Service, albeit that capacity to train new recruits is limited to the availability of suitably experienced staff. We are also able to respond to advice queries through our website, which also acts as a platform for applications for paid jobs and volunteer posts.

Our client contact numbers grew in 2024/25, partly due to the increased number of outreach sessions we established using the £120k pa National Lottery grant for that purpose. This provides valuable face to face contact, which client feedback confirms is very much valued by the residents of Tendring.

We were also very pleased that our Mental Health Hub Recovery programme and charity shop continued to deliver this unique service, providing support and opportunity to people in recovery from a mental health issue to return to the workplace. Participants continue to give very positive feedback about their experience on the programme and the opportunities and support it provides to them - in 2024/25, on leaving the scheme more than 70% of our scheme participants went on to paid employment, volunteering or other participative role. The success of the hub meant that we had the support of Essex County Council to extend the service into the Harwich area, which will be explored in 2025/6 and beyond, including the potential for partnership working with other related organisations.

Whilst celebrating our client and operational successes, our board activities in 2024/25 were characterised by the uncertainty of the transition from long-standing grant funding to a fully procured contractual process. This is the result of the introduction of the Subsidy Control Act 2022, which required Local Authorities to ensure best value when commissioning external services. Tendring District Council (TDC) had indicated for some time that advice services would move to a competitive procurement model, and we had been preparing for this change.

In January 2025, we were formally notified that our existing grant would conclude at the end of March 2025, although the timetable for the forthcoming procurement (expected to take several months) had not yet been confirmed. This presented considerable risks to the continuation of our organisation and services. However, in February 2025 TDC responded favourably to the level of public interest as well as that of our MPs, in the future of local advice services and announced a decision that a procurement would begin immediately and we would receive 50% of our grant funding for the 24/25 financial year to ensure we could participate in this.

The procurement commenced in the summer of 2025 and concluded in September with CAT emerging as the winning bidder, and subsequent award of a 3 year contract, for £100k pa. Whilst this provides the stability of a 3 year contract and funding, it does represent a reduction of just under a third of our previous grant levels. This presents a medium term financial risk, but manageable within existing resources whilst we explore other funding opportunities in 2025/26. It does also mean that we move to being a commissioned provider, with defined activity and quality standards that will characterise and inform how and where we deliver advice services going forward. We will work with our commissioners to manage the transition to the new service specification and informing the public of what this may mean for them.

## **Citizens Advice Bureau Tendring**

### **Trustees' Report**

As part of our wider long term financial strategy to reduce costs and mitigate risks, in 2024/5 CAT board made the decision to sell the CAT headquarters in Carnarvon Road, Clacton. The freehold is owned wholly by CAT, having been partly purchased for CAB (as it was then) through Lottery funding more than 20 years previously. The decision to sell was based on a number of factors, including that the ageing premises was no longer fit for the purposes we required, maintenance costs were high, and the capital could be put to more productive use elsewhere. Offers have been made to buy the building, and at the time of this report the Board is finalising plans for redeployment of the proceeds once a sale is completed.

Other funding and service opportunities will also continue to be explored, such as those available to us of as a participative member of Essex Citizens Advice Consortium (the chair of CAT is a trustee member of that board). This enables the opportunity to explore county wide projects and initiatives, as well as providing a valuable support network of experienced trustees and chief officers.

In terms of our service quality and governance, we continue to meet all 9 areas of Management and Regulatory Compliance, set by the National Citizens Advice (CitA) and audited annually. 2024/5 was year 2 of the 3 year rolling cycle of audit procedures, meaning a self administered audit which is subsequently measured through remote interview with the national office auditor. A number of minor recommendations were made for small changes to our processes and governance procedures, which were all noted by CitA as complete in August 2024/5. A full site audit is due for the 2025/6 audit.

#### **Objectives and activities**

##### ***Public benefit***

The Citizens Advice service provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality and challenge discrimination and harassment. We are here for everyone.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## **Citizens Advice Bureau Tendring**

### **Trustees' Report**

#### **Achievements and performance**

In 2024/25 we continued to deliver increased value from the funding we received. We made 11,845 contacts with local clients, presenting with a total of 19,882 different issues. Our main areas of advice continue to be benefits, housing and debt. The value of our benefits advice was £7,449,935. The value of debts written off was £495,086.

In addition, for every £1 invested in Citizens Advice Tendring, we generated £2.13 in fiscal benefits for the wider community. In terms of other benefits, such as reduction in health service demand, local authority homelessness services, and out-of-work benefits for our clients and volunteers we generated £10,544,817 in public value.

The value of donated volunteer hours was £242,901.

We supported 36 volunteers across the year in the mental health recovery programme in our community charity shop. Of all those volunteers who completed the programme 55% moved into paid work or self-employment. 27% moved into voluntary work or further education. 55% of leavers saw a reduction in benefits, linked to their increased economic activity. 100% reported an improvement in their wellbeing and confidence.

We believe that it is important for us to demonstrate that we continue to function effectively and offer excellent value in all the services we provide to our community. We use the feedback we receive from service users and our partner organisations to inform our research and campaign work.

#### **Financial review**

##### ***Policy on reserves***

A new reserves policy was agreed by the trustees in 2023 and the organisation's cash reserves remained in excess of the figure and more than the Charity Commission recommendations.

The total reserves of the charity at the balance sheet date was £595,522 (2024: £585,356). This includes restricted funds totalling £52,111 (2024: £71,909). Available reserves of the charity were £257,691.

##### ***Investment policy and objectives***

The trustees take the view that no monies should be risked, so all monies are held in UK bank accounts.

## **Citizens Advice Bureau Tendring**

### **Trustees' Report**

#### **Plans for future periods**

##### *Aims and key objectives for future periods*

Our service strategy is underpinned by the following principles:

- We will deliver the required service and operational changes required in the move from grant funding to a legally binding 3 year contract, ensuring we achieve the relevant performance indicators.
- The operational plans to deliver the above are being developed, including workforce, office use, IT requirements, etc.
- The Board will explore strategic opportunities to address the medium term financial risks and challenges, including how to best deploy our assets, notably redeploying the proceeds from the sale of Carnarvon Road.
- Our future focus will need to be on meeting the requirements of our funders and contractors rather than just servicing demand, particularly with the additional need to stretch resources.
- Within the confines of the above, and particularly by using the opportunities that our continued Lottery funding enables, we will strive to identify and ensure we continue to provide a service for those people who are harder to reach or be heard and seek out new opportunities to do this.
- We will continue to seek new funding for additional service delivery through focussed project streams; some of these projects may have a requirement for very specialist knowledge and likely to require targeted recruitment, training and updating of our much-valued staff and volunteers.
- We will continue to seek effective working partnerships and strive for integrated service delivery wherever possible.
- We will continue to seek out best practice and innovative ideas from elsewhere.
- We will maintain our focus on building sustainability and becoming a champion of equality as key aims.

## **Citizens Advice Bureau Tendring**

### **Trustees' Report**

#### **Trustees and officers**

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	T Parsons R P Aldridge S Gray C D G Whitfield L T M Holroyd (resigned 30 April 2024)
Chairman:	T Parsons
Secretary:	S Gray

#### **Structure, governance and management**

##### ***Nature of governing document***

The charity was formed as a company limited by guarantee on 24 December 2001. The full name of the charity is Citizens Advice Bureau Tendring and was registered with the Charity Commission on 24 December 2001. It is governed by its Memorandum and Articles of Association (last reviewed 2021).

##### ***Recruitment and appointment of trustees***

The charity is governed through a trustee board. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The trustees who have served during the year can be seen on page 1. None of the trustees has any beneficial interest in the company. All trustees are directors of the company.

##### ***Induction and training of trustees***

New trustees undertake an induction programme covering aspects such as 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. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.



## **Citizens Advice Bureau Tendring**

### **Trustees' Report**

#### ***Organisational structure***

Citizens Advice Tendring 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 Board of Directors to fulfil its charitable objects and comply with the national membership requirements.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the Chief Executive and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets.

There is an Annual General Meeting, which involves the staff team, trustee board, members, and other organisations.

#### ***Major risks and management of those risks***

The organisation has had a formal risk register since 2017, which is reviewed by the trustees as a regular agenda item at trustee Board meetings. In 2024/5 the four "red" risks were:

- Financial
- Procurement process, submitting the best possible bid
- HR – impact on our people/staff
- MH hub and shop – ensuring it was not impacted by the other risks, given the separate contractual delivery requirements and funding.

Each of these 4 areas were discussed at every board, with each having a named trustee lead dealing with interim detail. The level of each risk was downgraded at the end of the procurement process in October 2025, although not eliminated entirely and the trustee lead roles remain in place.

## Citizens Advice Bureau Tendring

### Trustees' Report

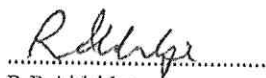
#### Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 26<sup>th</sup> January 2026 and signed on its behalf by:



.....  
T Parsons  
Chairman and trustee



.....  
R P Aldridge  
Trustee

## Citizens Advice Bureau Tendring

### Statement of Trustees' Responsibilities

The trustees (who are also the directors of Citizens Advice Bureau Tendring for the purposes 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 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 charitable company will continue in business.

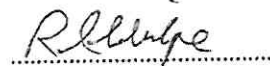
The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding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

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

Approved by the trustees of the charity on 24/1/26 and signed on its behalf by:



T Parsons  
Chairman and trustee



R P Aldridge  
Trustee

## **Citizens Advice Bureau Tendring**

### **Independent Examiner's Report to the trustees of Citizens Advice Bureau Tendring ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

#### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the 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 your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

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 confirm that I am qualified to undertake the examination because I am a member of, 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:

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

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

*Mark Pearson*

Mark Pearson FCA  
Lambert Chapman LLP  
Heybridge Business Centre  
110 The Causeway  
Heybridge  
Maldon  
Essex  
CM9 4ND

Date: *26<sup>th</sup> January 2026*

## Citizens Advice Bureau Tendring

### Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<b>Income and Endowments from:</b>					
Donations and legacies	3	3,495	-	3,495	2,133
Charitable activities	4	169,764	440,312	610,076	630,463
Other trading activities	5	55,951	-	55,951	51,373
Investment income	6	1,830	-	1,830	1,642
Other income	7	4,700	-	4,700	98
Total income		<u>235,740</u>	<u>440,312</u>	<u>676,052</u>	<u>685,709</u>
<b>Expenditure on:</b>					
Charitable activities	8	<u>(182,755)</u>	<u>(483,131)</u>	<u>(665,886)</u>	<u>(702,529)</u>
Total expenditure		<u>(182,755)</u>	<u>(483,131)</u>	<u>(665,886)</u>	<u>(702,529)</u>
Net income/(expenditure)		52,985	(42,819)	10,166	(16,820)
Transfers between funds		<u>(61,313)</u>	<u>61,313</u>	<u>-</u>	<u>-</u>
Net movement in funds		(8,328)	18,494	10,166	(16,820)
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>513,447</u>	<u>71,909</u>	<u>585,356</u>	<u>602,176</u>
Total funds carried forward	18	<u><u>505,119</u></u>	<u><u>90,403</u></u>	<u><u>595,522</u></u>	<u><u>585,356</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 18.

**Citizens Advice Bureau Tendring**  
**(Registration number: 04345160)**  
**Balance Sheet as at 31 March 2025**

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	14	285,720	293,605
<b>Current assets</b>			
Debtors	15	6,253	22,547
Cash at bank and in hand	16	365,875	372,614
		372,128	395,161
<b>Creditors: Amounts falling due within one year</b>	17	(62,326)	(103,410)
<b>Net current assets</b>		309,802	291,751
<b>Net assets</b>		595,522	585,356
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	18	90,403	71,909
<b>Unrestricted income funds</b>			
Unrestricted funds		505,119	513,447
<b>Total funds</b>	18	595,522	585,356

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**Directors' responsibilities:**

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The notes on pages 15 to 27 form an integral part of these financial statements.

Citizens Advice Bureau Tendring

(Registration number: 04345160)  
Balance Sheet as at 31 March 2025

The financial statements on pages 11 to 27 were approved by the trustees, and authorised for issue on  
26/1/2026 and signed on their behalf by:



T Parsons  
Chairman and trustee



R P Aldridge  
Trustee

The notes on pages 15 to 27 form an integral part of these financial statements.



## Citizens Advice Bureau Tendring

### Statement of Cash Flows for the Year Ended 31 March 2025

	2025 £	2024 £
<b>Cash flows from operating activities</b>		
Net cash income/(expenditure)	10,166	(16,820)
<b>Adjustments to cash flows from non-cash items</b>		
Depreciation	15,287	16,897
Investment income	(1,830)	(1,642)
Loss on disposal of tangible fixed assets	-	59
	<u>23,623</u>	<u>(1,506)</u>
<b>Working capital adjustments</b>		
Decrease/(increase) in debtors	16,295	(13,398)
(Decrease)/increase in creditors	<u>(41,084)</u>	<u>64,831</u>
Net cash flows from operating activities	<u>(1,166)</u>	<u>49,927</u>
<b>Cash flows from investing activities</b>		
Interest received	1,830	1,642
Acquisitions of tangible assets	<u>(7,403)</u>	<u>(5,242)</u>
Net cash flows from investing activities	<u>(5,573)</u>	<u>(3,600)</u>
Net (decrease)/increase in cash and cash equivalents	(6,739)	46,327
Cash and cash equivalents at 1 April	<u>372,614</u>	<u>326,287</u>
Cash and cash equivalents at 31 March	<u><u>365,875</u></u>	<u><u>372,614</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 15 to 27 form an integral part of these financial statements.



## **Citizens Advice Bureau Tendring**

### **Notes to the Financial Statements for the Year Ended 31 March 2025**

#### **1 Charity status**

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

18 Carnarvon Road  
Clacton-on-Sea  
Essex  
CO15 6QF

#### **2 Accounting policies**

##### **Summary of significant accounting policies and key accounting estimates**

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

##### **Statement of compliance**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

##### **Basis of preparation**

Citizens Advice Bureau Tendring meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### **Judgements**

Apart from those judgements involving estimations, no judgements have been made in the process of applying the entity's accounting policies that have a significant effect on the amounts recognised in the accounts.

##### **Key sources of estimation uncertainty**

There are no key assumptions concerning the future or other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

##### **Income and endowments**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

## **Citizens Advice Bureau Tendring**

### **Notes to the Financial Statements for the Year Ended 31 March 2025**

#### ***Donations and legacies***

Donations are recognised when the charity has been notified in writing of both the amount and settlement date.

#### ***Other trading activities***

Income from other trading activities includes shop income which is recognised on a receivable basis.

#### ***Investment income***

Investment income is recognised on a receivable basis.

#### ***Charitable activities***

Income from charitable activities including government grants relates to monies received from performance related grants which have conditions that specify the provision of a particular service to be provided by the charity. Income is recognised once the charity has entitlement, the income is probable and can be measured reliably.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including an independent examination, strategic management and trustees' meetings and reimbursed expenses.

#### **Taxation**

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

## **Citizens Advice Bureau Tendring**

### **Notes to the Financial Statements for the Year Ended 31 March 2025**

#### **Tangible fixed assets**

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Freehold property	2% reducing balance
Computer equipment	3 years straight line
Furniture and equipment	25% reducing balance
Integral features	2% reducing balance
Motor vehicles	25% reducing balance

#### **Research and development**

Research and development expenditure is written off as incurred.

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### **Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Trade creditors are recognised initially at the transaction price.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

## Citizens Advice Bureau Tendring

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and legacies;				
Donations from individuals	3,495	-	3,495	1,344
Gift aid reclaimed	-	-	-	789
	<u>3,495</u>	<u>-</u>	<u>3,495</u>	<u>2,133</u>

#### 4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Grants	12,134	260,312	272,446	370,419
Government grants	157,630	180,000	337,630	260,044
	<u>169,764</u>	<u>440,312</u>	<u>610,076</u>	<u>630,463</u>

#### 5 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £	Total 2024 £
Trading income;				
Shop income	55,951	-	55,951	51,062
Events income;				
Other events income	-	-	-	311
	<u>55,951</u>	<u>-</u>	<u>55,951</u>	<u>51,373</u>

#### 6 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Interest receivable and similar income;				
Interest receivable on bank deposits	1,830	-	1,830	1,642
	<u>1,830</u>	<u>-</u>	<u>1,830</u>	<u>1,642</u>

## Citizens Advice Bureau Tendring

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 7 Other income

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Other	4,700	-	4,700	98

#### 8 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
General advice	182,755	153,266	336,021	282,767
Mental health	-	197,354	197,354	173,766
Benefits and income advice	-	8,051	8,051	83,642
Energy advice	-	98,269	98,269	83,064
Business support	-	26,191	26,191	79,290
	<u>182,755</u>	<u>483,131</u>	<u>665,886</u>	<u>702,529</u>
<b>Total 2024</b>	<u>262,987</u>	<u>439,542</u>	<u>702,529</u>	

## Citizens Advice Bureau Tending

### Notes to the Financial Statements for the Year Ended 31 March 2025

	General advice £	Mental health £	Energy advice £	Benefits and income advice £	Business support £	Total 2025 £
<b>Direct costs (allocation basis)</b>						
Premises expenses	-	29,289	-	-	-	29,289
Office expenses	3,977	4,652	-	495	25	9,149
Governance costs	-	1,020	-	-	-	1,020
Wages and salaries	180,214	100,091	3,742	65,944	18,203	368,194
Staff and volunteer expenses	3,487	-	-	-	-	3,487
Other expenses	16,796	1,183	-	-	-	17,979
	<u>204,474</u>	<u>136,235</u>	<u>3,742</u>	<u>66,439</u>	<u>18,228</u>	<u>429,118</u>
<b>Support costs (apportionment basis)</b>						
Premises expenses - apportionment	7,241	3,384	222	1,762	438	13,047
Office expenses - apportionment	17,473	8,135	548	4,230	1,064	31,450
Governance costs - apportionment	2,344	1,330	15	639	177	4,505
Wages and salaries - Apportionment	100,963	46,268	3,387	24,328	6,078	181,024
Staff and volunteer expenses - apportionment	2,810	1,678	111	695	163	5,457
Other expenses - apportionment	716	324	26	176	43	1,285
	<u>131,547</u>	<u>61,119</u>	<u>4,309</u>	<u>31,830</u>	<u>7,963</u>	<u>236,768</u>
<b>Total expenditure on Charitable activities</b>	<u>336,021</u>	<u>197,354</u>	<u>8,051</u>	<u>98,269</u>	<u>26,191</u>	<u>665,886</u>

## Citizens Advice Bureau Tendring

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 9 Analysis of governance and support costs

##### Governance costs

	Total 2025 £	Total 2024 £
Independent examiner fees - Examination of the financial statements	3,335	3,400
Legal fees	1,620	2,225
Bookkeeping costs	570	1,355
	<u>5,525</u>	<u>6,980</u>

#### 10 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2025 £	2024 £
Loss on disposal of fixed assets held for the charity's own use	-	59
Depreciation of fixed assets	15,287	16,896
Independent examiner's fee	<u>3,335</u>	<u>3,400</u>

#### 11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

#### 12 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
<b>Staff costs during the year were:</b>		
Wages and salaries	507,313	533,991
Social security costs	33,316	33,298
Pension costs	8,589	9,579
	<u>549,218</u>	<u>576,868</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year was as follows:

	2025 No	2024 No
Average staff	<u>27</u>	<u>29</u>



## Citizens Advice Bureau Tendring

### Notes to the Financial Statements for the Year Ended 31 March 2025

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £159,813 (2024 - £190,356).

#### 13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 14 Tangible fixed assets

	Freehold property £	Furniture and equipment £	Motor vehicles £	Computer equipment £	Integral features £	Total £
<b>Cost</b>						
At 1 April 2024	384,392	19,085	-	100,886	28,515	532,878
Additions	-	1,161	4,650	1,591	-	7,402
At 31 March 2025	384,392	20,246	4,650	102,477	28,515	540,280
<b>Depreciation</b>						
At 1 April 2024	137,464	7,268	-	91,215	3,326	239,273
Charge for the year	4,938	3,191	484	6,170	504	15,287
At 31 March 2025	142,402	10,459	484	97,385	3,830	254,560
<b>Net book value</b>						
At 31 March 2025	241,990	9,787	4,166	5,092	24,685	285,720
At 31 March 2024	246,928	11,817	-	9,671	25,189	293,605

#### 15 Debtors

	2025 £	2024 £
Prepayments	1,016	682
Accrued income	5,237	21,865
	6,253	22,547



## Citizens Advice Bureau Tendring

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 16 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	659	1,036
Cash at bank	<u>365,216</u>	<u>371,578</u>
	<u>365,875</u>	<u>372,614</u>

#### 17 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	1,696	6,407
Other taxation and social security	7,717	8,608
Accruals	<u>52,913</u>	<u>88,395</u>
	<u>62,326</u>	<u>103,410</u>

#### 18 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
<b>Unrestricted funds</b>					
<i>General</i>					
Unrestricted	513,447	235,740	(182,755)	(61,313)	505,119
<b>Restricted funds</b>					
Mental Health Hub	11,763	129,000	(191,358)	50,595	-
Macmillan	13,156	62,850	(93,158)	17,152	-
Warm Homes	12,254	-	-	(12,254)	-
Postcode Places	9,166	-	-	(9,166)	-
ECF IT Officer	176	-	-	(176)	-
Warm Homes Plus	1,977	6,842	(8,052)	(767)	-
National Lottery Main Grant	2,265	120,695	(119,501)	-	3,459
CAB Cost of Living Grant	3,704	7,500	(21,192)	9,988	-
CAB Core Service Donation	17,448	10,375	(33,764)	5,941	-
IT Support	-	25,000	(5,000)	-	20,000
Foodbank Adviser	-	27,050	(5,110)	-	21,940
Mental Health Hub - Harwich	-	51,000	(5,996)	-	45,004
<b>Total restricted funds</b>	<u>71,909</u>	<u>440,312</u>	<u>(483,131)</u>	<u>61,313</u>	<u>90,403</u>
<b>Total funds</b>	<u>585,356</u>	<u>676,052</u>	<u>(665,886)</u>	<u>-</u>	<u>595,522</u>

## Citizens Advice Bureau Tendring

### Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>					
<i>General</i>					
Unrestricted	475,880	298,033	(262,987)	2,521	513,447
<b>Restricted</b>					
Money Advice Service	-	13,965	(21,557)	7,592	-
Mental Health Hub	-	122,557	(173,766)	62,972	11,763
British Gas Energy Trust	11,346	51,870	(58,118)	(5,098)	-
Macmillan	-	74,663	(61,507)	-	13,156
Warm Homes	-	25,972	(13,718)	-	12,254
Postcode Places	24,993	-	(15,827)	-	9,166
ECF IT Officer	19,985	-	(19,809)	-	176
Realising Ambitions	23,657	-	-	(23,657)	-
Feel Well	39,315	-	-	(39,315)	-
ECC Multiply	6,000	-	-	(6,000)	-
ECF Training	1,000	-	(1,000)	-	-
Warm Homes Plus	-	6,157	(4,180)	-	1,977
National Lottery Cost of Living	-	38,858	(38,858)	-	-
National Lottery Main Grant	-	8,368	(6,103)	-	2,265
Cadent	-	6,641	(7,626)	985	-
CAB Cost of Living Grant	-	7,500	(3,796)	-	3,704
CAB Core Service Donation	-	31,125	(13,677)	-	17,448
<b>Total restricted funds</b>	<u>126,296</u>	<u>387,676</u>	<u>(439,542)</u>	<u>(2,521)</u>	<u>71,909</u>
<b>Total funds</b>	<u>602,176</u>	<u>685,709</u>	<u>(702,529)</u>	<u>-</u>	<u>585,356</u>

## **Citizens Advice Bureau Tendring**

### **Notes to the Financial Statements for the Year Ended 31 March 2025**

#### **Purpose of Restricted and Designated Funds**

##### **Restricted**

1. Mental Health Hub - During the year, the Charity has received income from the following donors to carry out its Mental Health Hub:

Essex County Council - £36,000

Tendring District Council - £28,000

Police, Fire & Crime Commissioner (PFCC) - £25,000

SNEEICB Suffolk and North East Essex Integrated Care Board (SNEEICB) - £40,000

The Mental Health Hub provides targeted advice support for people with ill mental health. It also offers placements on an activity-based mental health recovery programme which includes volunteering in the on-site Citizens Advice Tendring charity shop.

2. Macmillan - The charity received income to provide specialist welfare benefits advice to help more people in Essex cope with the financial impact of a cancer diagnosis. It includes application for benefits and grants, challenge unfair or incorrect benefit decisions, as well as access other services including energy and debt advice.

3. Warm Homes - During the year, the Charity has recognised income from Citizens Advice Essex to carry out the Essex County Council's Warm Homes project. Our staff provide support to those clients in fuel poverty, helping them to maximise their income according to the individual's situation and needs. As a result of reviewing the fund balances, it has been identified that expenses were incorrectly allocated in the some cases, in previous years, to unrestricted instead of restricted funds. Warm homes was one of these funds and the charity can confirm that the grant has been fully spent and therefore a transfer between unrestricted and restricted has been recorded.

4. Postcode Places - The Charity received £24,993 in a previous year to fund the role of a new member of the Business Support team, to support the organisation expansion and specifically to help our outreach volunteer base expand and increase our reach into the community. The role provides administrative support in all areas including data collection, governance, and publicity. As a result of reviewing the fund balances, it has been identified that expenses were incorrectly allocated in the some cases, in previous years, to unrestricted instead of restricted funds. Postcode Places was one of these funds and the charity can confirm that the grant has been fully spent and therefore a transfer between unrestricted and restricted funds has been recorded.

5. ECF IT Officer - The Charity received £19,985 in a previous year to fund the role of digital support officer to improve the efficiency of the advice service for clients, staff and volunteers. There has been a focus on bringing systems up to date, supporting day to day IT issues and improving the cyber security of the organisation.

6. Warm Home Plus - Funding received to provide tailored energy and debt advice, working with key providers of family and children services via outreach locations, to support families in the greatest need within the Tendring district.

7. National Lottery Main Grant - The purpose of this project is to expand the advice service into the wider district by setting up outreaches within the various communities. The aim is to further our strategic priority of improving access to the services we offer geographically and according to need. These outreaches support more vulnerable clients than those who tend to contact us digitally or by phone. They help us to more effectively engage with local communities which is another of our key priorities.

8. CAB Cost of Living Grant - This funding was provided to support CA Tendring through the period of cost of living, enabling them to support or increase service delivery. The specific aim was to fund a training support officer who would help in the recruitment and training of new volunteer cohorts and therefore help a higher number of clients.

## Citizens Advice Bureau Tendring

### Notes to the Financial Statements for the Year Ended 31 March 2025

9. CAB Core Service Donation Funding - This funded general advice but with the specific aim to expand the remote service delivery, and with specific targets in place, such as a minimum of 60% of client contacts made over the phone. This supported our strategic priority of increasing accessibility to the service.

10. IT support - This funding was provided to continue the role of IT Officer which would support the staff and volunteers in digital skills development as well as the provision of secure and IT supported equipment. The second aim was to improve our IT security both in a practical sense (enforcement measures, Cyber Essentials accreditation) and awareness and training across our staff and volunteer base.

11. Foodbank Adviser - The charity received income to recruit a qualified welfare benefits adviser who would be based at the local foodbank. This project is to support The Trussell Trust in ensuring that people who access the food bank receive their full welfare benefit entitlement, and help to improve their financial resilience. The ultimate aim of the project is to support reduced reliance on emergency food support.

12. Mental Health Hub - Harwich - Following gap analysis and successful outcomes from our Clacton branch, the Mental Health Hub Harwich is a "test and learn" project funded by ECC, that seeks to replicate our programme into Harwich.

#### 19 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Tangible fixed assets	285,720	-	285,720
Current assets	231,211	140,917	372,128
Current liabilities	(11,812)	(50,514)	(62,326)
Total net assets	<u>505,119</u>	<u>90,403</u>	<u>595,522</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	293,605	-	293,605
Current assets	237,257	157,904	395,161
Current liabilities	(17,415)	(85,995)	(103,410)
Total net assets	<u>513,447</u>	<u>71,909</u>	<u>585,356</u>

## Citizens Advice Bureau Tendring

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 20 Analysis of net funds

	At 1 April 2024 £	Cash movement £	At 31 March 2025 £
Cash at bank and in hand	372,614	(6,738)	365,876
Net debt	372,614	(6,738)	365,876
	At 1 April 2023 £	Cash movement £	At 31 March 2024 £
Cash at bank and in hand	326,287	46,327	372,614
Net debt	326,287	46,327	372,614

#### 21 Related party transactions

There were no related party transactions in the year.