

CITIZENS ADVICE COLCHESTER
TRUSTEES REPORT AND FINANCIAL STATEMENTS
For the Year Ended 31 March 2025

Company No. 04431673
Registered Charity No. 1097252

CITIZENS ADVICE COLCHESTER
Trustees Report and Financial Statements
For the Year Ended 31 March 2025

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CITIZENS ADVICE COLCHESTER TRUSTEES' AND DIRECTORS' REPORT For The Year Ended 31 March 2025

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and independently examined financial statements for the year ended 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name	Citizens Advice Colchester
Charity registration number:	1097252
Company registration number:	04431673

Authorised & regulated by the Financial Conduct Authority FRN: 617569

Registered office:	28 Middleborough COLCHESTER CO1 1TG
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Trustee Directors:	Mr L D Ramsay	Chair of Trustees
	Miss L C Tippet	Treasurer - Appointed 2 April 2024
	Mr D J Jarvis CBE	
	Mr S R Ede	
	Mr T M A Kerr	
	Miss A Roberts	

Company Secretary:	Mr S R Ede
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Senior management team:	Ms B A Perkins	Chief Officer
	Miss E B A Rice	Service Delivery Lead

Finance team:	Miss L Trukanaite	Finance Officer
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Independent Examiner:	Denmark Forrester Limited
	Office 12
	The Bentalls Centre
	Colchester Road
	Heybridge
	CM9 4GD

CITIZENS ADVICE COLCHESTER TRUSTEES' AND DIRECTORS' REPORT For The Year Ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Objectives

Citizens Advice Colchester (CAC) provides free, impartial, confidential help to the people of Colchester when they need it, in a form which works for them and enables them to handle future situations better themselves. We aim to influence the development of social policies and services, and to ensure that individuals do not suffer through a lack of knowledge or any inability to express their needs effectively.

Governing document

Citizens Advice Colchester is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. On 31st March 2025 the company had 32 members (2024: 32 members). CAC is governed by its Memorandum and Articles of Association as adopted on 26 July 2022.

Colchester Citizens Advice Bureau was incorporated as a company limited by guarantee on 3rd May 2002. The company commenced operation on 1 April 2004, at which date the assets and liabilities of the Colchester Citizens Advice Bureau (unincorporated association) were acquired.

In line with service wide changes and national re-branding, the term 'Bureau' was removed from the company name. The organisation formally changed its name by special resolution in February 2016 to Citizens Advice Colchester.

Organisational Structure

Citizens Advice Colchester is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAC and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum every two months or more frequently if necessary and delegate the day today operation of the organisation to senior management. There are several sub-committees, such as the finance sub-committee, and working groups are formed as required. The Trustee Board is independent from management. A register of members' interests is maintained online and is available to the public, on request.

Recruitment and appointment of trustees

Trustees, who are also Directors of the Company, are recruited for vacancies based on the necessary skills to complement the existing lead roles within the Board, and where possible the Board's profile reflects that of the community which it serves. Potential candidates are interviewed and attend a board meeting prior to being invited to join. The Trustee Board oversees the election process for Board appointments and at the first meeting after the Annual General Meeting the Board elects the Chairman, the Vice Chairman, and the Honorary Treasurer. The Board can co-opt a Councillor from Colchester City Council as an observer, if one is nominated by them. Through ongoing development and specific interventions, we aim to improve the effectiveness of the trustee board and the management team, which is paramount to ensure the charity is cost effective whilst fulfilling its obligations and seeking to meet the growing needs of its clients, local community, and stakeholders.

Trustee induction and training

At our 2025 AGM two trustees will be standing down, Mr. D J Jarvis CBE (former Chair) and Miss A Roberts. We would like to thank David for his commitment to Citizens Advice Colchester over many years - he led a review of the Board structure (introducing specialist 'portfolios'), worked with the Chief Officer to develop a client focused strategy and plan and represented us at Citizens Advice Essex (consortia). Abbi brought a fresh perspective and knowledge of the third sector in Colchester but now must leave due to a change in work commitments. However, we are pleased to welcome Cameron Banks-Murray (subject to AGM vote) who brings premises and strategy experience that will be welcome as we seek new premises and embed our revised strategy.

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. 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 COLCHESTER TRUSTEES' AND DIRECTORS' REPORT For The Year Ended 31 March 2025

Organisation Structure and related parties

Citizens Advice Colchester is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which ensures quality and consistency of advice by providing quarterly monitoring against a framework of standards and casework management. Operating policies are independently determined by the Trustee Board of CAC to fulfil its charitable objects and comply with national membership requirements.

The charity also co-operates and liaises with several other advisory services, local charities, and public service 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.

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 Strategy and plan and are reviewed at least annually.

The Senior Management Team (SMT) meet to review progress against targets, quality standards, client outcomes 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 implemented by the Chief Officer and the staff team. There are weekly volunteer briefings and SMT meetings, monthly team meetings for all colleagues and regular staff meetings - these ensure ongoing review and progress against targets, quality standards and client outcomes while enabling colleagues' contribution. There is an Annual General Meeting, which involves the staff team, trustee board, members, and other stakeholders.

Pay and Remuneration of Key Management Personnel

The trustees consider that the board of trustees and the SMT comprise the key leadership and management of the charity. All colleagues including the SMT are paid in accordance with national Citizens Advice ranges by reference to third sector salaries in Colchester. Proposed salary review budget and individual increases for all colleagues are reviewed by the finance committee and approved by the trustee board.

Key risks and Uncertainties

The Board of Trustees of Citizens Advice Colchester has a Risk Register and a Business Continuity Plan in place. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Trustee Board is continually monitoring and managing its risks, reviewing the risk register and ensuring action plans are in place to mitigate its key risks.

As an independent local charity, we are dependent on project and grant funding often following a competitive bidding process and these awards are often annual. This poses a risk to the continuity of core services and specialist advice plus the retention of experienced volunteers and expert staff. CAC continues to seek to diversify its funding sources while aligning these with our strategic priorities (based on local need). Internal risks are minimised by the implementation of procedures for authorisation and detailed records of all transactions and project income and expenditure to ensure performance as measured against targets, quality standards and client outcomes. These procedures are periodically reviewed to ensure we are both efficient and effective.

CITIZENS ADVICE COLCHESTER TRUSTEES' AND DIRECTORS' REPORT For The Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Objects

The charity's purpose, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Colchester by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are focused on:

- To provide the information, support and advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

Our service provides free, independent, impartial, confidential help to the people of Colchester when they need it, in a form which works for them and enables them to handle future situations better themselves.

We value diversity, promote equality and challenge discrimination.

Though the area of benefit refers to the whole community of Colchester, the local office focuses its activities on the City of Colchester and surrounds.

Ensuring our work delivers our aims and objectives

We review our aims, objectives and activities each year plus the strategy and plan to deliver these. The annual review seeks to examine our achievements, outcomes and learnings - to ensure that these are in line with our stated purpose, strategy and plan.

Our main objectives for the year have been developing our core services and specialist teams to meet local needs. Overarching principles include:

- Making sure our service delivery is cost effective and yet person centred.
- Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
- Diversifying our approach to funding to minimise the risks associated with holding reduced funding streams.
- Continued partnership working with other organisations to help develop initiatives to improve access to quality advice, information and support services.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Our Office at 28 Middleborough have been popular with clients and the team and we had plans to increase our space by a third to accommodate the growing team. Unfortunately, our landlord Lepra has decided to market the building and so we will be sourcing new premises. We are grateful to Lepra for their continued support and the notice given and hope to find suitable premises through our local authority, community and third sector contacts. In summary, we continue to demonstrate our Mission, Vision and Values (below) while delivering our strategic priorities.

CAC's Mission:

To support and empower the people of Colchester to deal with life's challenges.

CAC's Vision:

We will deliver free, impartial, confidential help to the people of Colchester when they need it, in a form which works for them and enables them to handle future situations better themselves.

CAC's Values:

Empathetic; Expansive; Evolutionary; Educating; Effective.

CITIZENS ADVICE COLCHESTER TRUSTEES' AND DIRECTORS' REPORT For The Year Ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

Bev Perkins (Chief Officer) has worked closely with our Service Delivery Lead to focus the team on delivery of the strategy and plan. We are proud to confirm that we have progressed our strategic priorities as follows:

1. Meet needs across nine core services (increased demand, renewed focus on Cost of living challenges):
 - Increased number of General Advisers.
 - Grants from Essex County Council and National Lottery Fund to support General Advice and Money and Debt Teams in addressing the cost-of-living crisis.
2. Focus on priority issues for Colchester (identified by local research):
 - Increased scope of specialist teams and caseworkers
 - Increased Third sector signposting, referrals and partnerships
3. Assist a diverse client pool, representative of Colchester residents:
 - a. from areas of deprivation.
 - b. with complex needs (multiple issues).
 - c. health or social challenges:
 - Increase outreach funded by North Essex Health & Wellbeing Alliance.
 - Extension of unique 'Social Prescriber ++' role.
4. Agree priorities with stakeholders (third party agencies and local authorities):
 - Consultation re 'Working Together' on shared issues.
 - Redefining CAC as strategic partners.

Advice and Information Services

We are very pleased to be able to report that we have continued to increase both our range of services and the number of clients we support - achieved through increased staff and volunteer numbers, developing new channels and building on our partnering arrangements.

We continued to build capacity in our team of volunteer General Advisers through recruitment, training and early contribution online and at outreach (with supervision). Our teams of suitably qualified, specialist caseworkers and social prescribers now support clients with issues such as benefits (maximising income), chronic health conditions (including Long Covid), cost-of-living (including energy, food and housing) and regulated money and debt advice.

We have enabled self-help through signposting by General Advisers and direct provision of information via our website (12,000 hits this year). The website also provides direct access to our benefits calculator and self-referral for these and other issues via the calculator and an online form. Clients can also access our services by (free)phone, email or at outreach.

We are Cyber Essentials certified, hold the Advice Quality Standard and we are registered with the Financial Conduct Authority to give money and debt advice.

Contribution of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and SMT recognise the tremendous contribution made by the charity's volunteers in providing information and support to clients (the backbone of our service) and staff who provide advice and advocacy. Throughout 2025 the service employed 15 paid workers (10.7 FTEs) (2024 - 14 paid workers, 9.65 FTEs), and 30 volunteers (2024: 30 volunteers) together delivering 13 (2024: 13) projects – including the 'core' service.

Volunteers represent the indispensable core of the service (nine common issues that Citizens Advice is known for, additional to specialist projects), without them there would not be a Citizens Advice Colchester service. The volunteers contribute, on average, 133 hours per week (2024: 124). This may be expressed as an annualised value of £115,428 (2024: £105,296). However, their value is inadequately expressed in monetary terms, as volunteers bring many skills to the service.

Citizens Advice Colchester are working hard to review our approach to attracting and keeping volunteers. It is our intention to consistently monitor our approach to training, to provide an accessible and welcoming place to volunteer.

CITIZENS ADVICE COLCHESTER TRUSTEES' AND DIRECTORS' REPORT For The Year Ended 31 March 2025

How our activities deliver public benefit

During the reporting year 5,418 clients (2024: 5,917) benefited from the services of Citizens Advice Colchester addressing 18,271 issues (2024: 16,714). We support people on any issues that they may face however our most common enquiry area is welfare benefits and tax credits which makes up a total of 16%, housing – 13% and debt – 12% of the total issues we have supported on. W

We have found that 'quick contacts' (where general advisers provide information or signpost) are slightly down but many of the 12,000 hits on our website access 'self-help' instead. Meanwhile, the proportion of face-to-face contact has increased to 8.8% (7.1% 2024) and the complexity of casework is reflected in the increase in issues - especially those requiring significant time e.g. PIP applications at 844 (598 2024) that can take, on average, three hours to complete.

In total the service negotiated on £573,599 worth of debt (2024: £133,454), rescheduling or reducing the debts to make peoples' lives more sustainable. The service generated a total of £1,397,847 (2024: £686,485) in additional income for its clients, primarily through our Income Maximisation projects. Clients continue to present with multiple problems and on average clients are presenting with 3 to 4 issues each (2024: 2 to 3 issues).

Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we invest in fundraising and continue to diversify our approach while ensuring that we are delivering the most cost-effective service we can. This isn't about simply cutting costs - it is about delivering efficient and effective (yet professional and empathetic) services that meet clients' needs – in line with our aims and objectives.

The complexity of the issues that clients are facing, and the additional challenges that clients are experiencing, places additional demands on the service. The support networks that were previously in place for people are changing and we therefore experience increased demand for existing services plus out-of-scope requests. More than 60% of our clients also have a disability or chronic health condition that impacts on their ability to address the issues they face. Also, many are socially or digitally isolated and where people are vulnerable, it is essential that we offer support in a person-centred way – often ongoing and/or face to face which is resource intensive.

External challenges

The cost-of-living crisis has impacted our organisation in three keyways. Firstly, increased demand as more people falls into deficit budgets - unable to meet their essential needs for accommodation, energy, food and travel. Secondly, the running costs to provide our core service has risen. Third, local authorities and government agencies are referring clients to us without commissioning or funding these services.

We serve communities facing severe challenges that have been exacerbated by the increased cost-of-living. Many of the clients we serve are either based in deprived areas or belong to groups that are disproportionately affected by the cost-of-living increases as their income is insufficient to meet their essential needs for accommodation, energy, food and travel plus the inflationary increases for each of these exceeded 'headline' inflation.

The cost-of-living crisis has therefore resulted in an increase in the demand for our services. Last year, we received 12,000 hits (2024: 10,000) on our website, 1,600 (2024: 1,500) completed enquiry forms and 704 (2024: 870) used our benefits calculator hosted on the website to help maximise their income (with the support of specialist caseworkers where required).

Rise in demand has meant we have had to take on new volunteers and staff allowing us to reach new and vulnerable people via extended channels i.e. website, out of hours phone service and increasing face to face outreach. In addition, we have expanded our Energy Team who specifically help low-income clients and families with young children to maximise their income (claiming any benefits due, benefitting from Energy providers schemes) and our Money and Debt Team to assist those struggling with negative budgets.

And finally, as ever, we are grateful to all our funders. Alongside our core general advice service, funded in part by Colchester City Council and Essex County Council, we have continued to deliver our successful partnership projects

CITIZENS ADVICE COLCHESTER TRUSTEES' AND DIRECTORS' REPORT For The Year Ended 31 March 2025

with British Gas Energy Trust, Colchester Borough Homes, Energy Redress Scheme, Ministry of Justice, NHS (ESNEFT), Trussell Trust and UK Power Networks.

FINANCIAL REVIEW

The availability of funding in the charity sector remains difficult in a period of austerity. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the increasing demand with significantly reduced funding resources.

In the year, the charity had a deficit of £154,410 (2024: surplus of £80,272) from a total income of £272,711 (2024: £467,393) and expenditure of £427,121 (2024: £387,121). At the year end the charity's total reserves stand at £299,034 (2024: £453,444) of which £277,733 (2024: £447,652) is unrestricted, £6,443 (2024: £5,792) is restricted and £14,858 - designated funds.

Principal Funding Sources

The total income for the year of £272,711 represents a net decrease of £194,682 compared to 2024 due to an end to funding to address cost-of-living crisis and some Essex wide projects.

We plan to review and refresh our strategy according to changes to our operating environment and informed by local demand for our services, social trends and data from our partners in the third sector. Funding will continue to be priority due to the uncertainty of annual funding and our Local Authority funding is approximately 7% of our operating costs. We will review our funding plan to increase direct fundraising, seek commissioning opportunities, strengthen bids and grant applications and diversify our funding base (while maintaining focus on local needs).

We have created new roles to support Communications and Research & Campaigns to raise our profile, inform bids and build strategic partnerships with those who share our values and priorities; and Money & Debt and Benefit Lead roles to support the Team in ensuring we maximise our support for those who are disproportionately affected by the cost-of-living crisis.

All our team (Volunteers and Staff) will be offered access to an Employee Assistance Programme and the PeopleSafe application to keep them safe when working alone, from home or at outreach.

We will seek for new premises that are accessible and safe for our clients, team and suppliers; sufficient to accommodate the growing team and new ways of working, to increase remote access online and by phone plus outreach for those clients who need to meet face to face.

The trustees extend their sincere gratitude to our funders this year – grants from Colchester City Council and Essex County Council and project funding from British Gas Energy Trust, Colchester Borough Homes, Energy Redress Scheme, Ministry of Justice, NHS (ESNEFT), Trussell Trust and UK Power Networks. Also, our delivery partners from elsewhere in Citizens Advice and in the third sector in Colchester.

Reserves Policy

We ensure that resources are available in each financial year to meet any reasonably foreseeable contingency and contractual commitments including salaries, accommodation, IT, communications, storage and legal expenses.

The trustees consider that it would be prudent to set aside an amount equivalent to three months operating expenditure. The value of this will be calculated using an average of three months running costs based on the current annual budget. This is reviewed on a quarterly basis. The reserves policy figure at the end of 2025 equates to £100,000. At the end of the financial year, the actual level of reserves (i.e. unrestricted funds less designated and fixed assets) totalled £273,649 (2024: £447,652).

CITIZENS ADVICE COLCHESTER TRUSTEES' AND DIRECTORS' REPORT For The Year Ended 31 March 2025

Going Concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

FUTURE PLAN

To support and empower the people of Colchester to deal with life's challenges

We will deliver free, impartial, confidential help to the people of Colchester when they need it, in a form which works for them and enables them to handle future situations better themselves.

During the year 2025-26 our focus will be to:

- ensure that we focus on local needs and prioritise clients in all that we do
- be inclusive and equitable with our colleagues and stakeholders
- work together to deliver maximum benefit to our clients, their families and communities
- find ways to innovate and deliver more with less while ensuring our unique or defining services are funded and therefore sustainable.

In line with overarching principles to:

- Make sure our service delivery is cost effective and person centred – focused on clients and local need.
- Continually review both the quality of advice and client experience - applying learnings to continually improve.
- Diversify our approach to funding to include opportunities for commissioned services and increased bids and grants (where these are aligned with our aims and priorities) to minimise the risks of a deficit budget.
- Continue innovation through partnership working and new channels to improve access to quality advice, information and support services.

Developing a sustainable service that meets the needs of our clients remains a priority of the trustee board for 2026. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we deliver a quality service that our clients expect and deserve.

During the year 2026 we will ensure that we focus on local needs and prioritise clients in all that we do. We will be inclusive and equitable with our colleagues and stakeholders, working together to deliver maximum benefit to our clients, their families and communities. We will find ways to innovate and deliver more with less while ensuring our unique or defining services are sustainable.

**CITIZENS ADVICE COLCHESTER
TRUSTEES' AND DIRECTORS' REPORT
For The Year Ended 31 March 2025**

STATEMENT OF TRUSTEES' AND DIRECTORS' RESPONSIBILITIES

The trustees, who are also directors 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).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the situation of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In these statements, the trustees are required to:

- select suitable accounting policies and apply them consistently.
- observe the methods and principles in the applicable Charities SORP.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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.

The annual report was approved by the trustees of the charity and signed on its behalf by:



.....
L D Ramsay
Chair of Trustees

Date: 01 July 2025

**CITIZENS ADVICE COLCHESTER
INDEPENDENT EXAMINER'S REPORT
For The Year Ended 31 March 2025**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE COLCHESTER

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Citizens Advice Colchester ('the charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company, you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the charitable 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 ICAEW.

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

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements 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 financial statements to be reached.



Date: 01 July 2025

Robert Easby FCA BFP
Chartered Accountant

Denmark Forrester Limited
Office 12 The Bentalls Centre
Colchester Road
Heybridge
Essex
CM9 4 GD

CITIZENS ADVICE COLCHESTER
STATEMENT OF FINANCIAL ACTIVITIES
Including income and expenditure account
For the year ended 31 March 2025

	Notes	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
		£	£	£	£	£	£	£
Income from:								
Donations and legacies	3	6,380	-	-	6,380	1,495	-	1,495
Charitable activities	4	38,288	215,711	-	253,999	71,312	389,279	460,591
Investments	5	5,688	-	-	5,688	5,277	-	5,277
Other	5	6,644	-	-	6,644	30	-	30
Total income		57,000	215,711	-	272,711	78,114	389,279	467,393
Expenditure on:								
Charitable activities	6	82,554	259,424	85,143	427,121	46,404	340,717	387,121
Total expenditure		82,554	259,424	85,143	427,121	46,404	340,717	387,121
Net income/(expenditure)		-25,554	-43,713	-85,143	-154,410	31,710	48,562	80,272
Transfers between funds		-144,236	44,236	100,000	-	113,875	-113,875	-
Net movement in funds		-169,790	523	14,857	-154,410	145,585	-65,313	80,272
Reconciliation of funds:								
Total funds b/f	15	447,652	5,792	-	453,444	302,067	71,105	373,172
Total funds c/f	15	277,733	6,443	14,858	299,034	447,652	5,792	453,444

The statement of financial activities includes all gains and losses in the year. All income and expenditure derive from continuing activities.

The notes on pages 16 to 26 form part of these financial statements.

CITIZENS ADVICE COLCHESTER
BALANCE SHEET
As at 31 March 2025

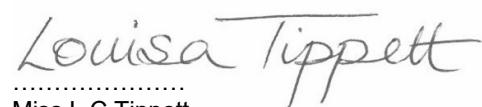
		2025	2024
	Notes	£	£
Fixed assets			
Tangible assets	11	4,084	-
Current assets			
Debtors	12	39,029	42,419
Cash at bank and in hand	18	279,867	430,996
		318,896	473,415
Liabilities			
Creditors: amounts falling due within one year	13	23,946	19,971
Net current assets		294,950	453,444
Creditors: amounts falling due after more than one year		-	-
Total net assets		299,034	453,444
Funds of the charity			
Unrestricted	15	277,733	447,652
Restricted funds	15	6,443	5,792
Designated funds	15	14,858	-
Total charity funds		299,034	453,444

These financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

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

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The financial statements were approved by the Board of Trustees and signed on their behalf by:



 Miss L C Tippet
 Treasurer

Date: 01 July 2025

The notes on pages 16 to 26 form part of these financial statements.

CITIZENS ADVICE COLCHESTER
CASH FLOW STATEMENT
For the year ended 31 March 2025

	Notes	2025	2024
		£	£
Cash flow from operating activities:			
Net cash provided by operating activities	17	-155,942	99,282
Cash flow from investing activities:			
Interest income	5	12,332	5,307
Purchase of tangible fixed assets		-7,519	-
Net cash provided by investing activities		4,813	5,307
Net cash provided by financing activities		-	-
Increase / (decrease) in cash and cash equivalents in the year		-151,129	104,589
Cash and cash equivalents at the beginning of the year		430,996	326,407
Cash and cash equivalents at the end of the year	18	279,867	430,996

The notes on pages 16 to 26 form part of these financial statements.

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

1 Accounting Policies

1.1 Basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. 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 on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Financial Instruments

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 the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise cash at bank and in hand and debtors excluding prepayments.

Financial liabilities held at amortised cost comprise creditors excluding deferred income and taxation payable. Financial liabilities that are provisions are held at fair value. No discounting has been applied on the basis that the periods over which amounts will be settled are such that any discounting would be immaterial.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors, or which have been raised by the charity for purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Income

All income is included in the statement of financial activities when the charity is entitled to the funds, and the amount can be measured with reasonable certainty. Income is deferred only when the charity must fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

1.5 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.

1.6 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

CITIZENS ADVICE COLCHESTER

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs include all those overhead costs of office accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

1.7 Operating leases

The charity classifies the short-term lease of property and equipment as short-term operating leases; the title to which remains with the lessor. Rental charges are charged on a straight-line basis over the term of the lease.

1.8 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Office equipment	50% on the straight-line method
Fixtures and fittings	50% on the straight-line method

1.9 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.

1.10 Cash at bank and in hand

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

1.11 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.

1.14 Pensions and retirement benefits

The charity makes contributions to defined contributions pension schemes. Contributions are charged to the statement of financial activities as they become payable in accordance with the rules of the schemes.

1.15 Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

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

1.16 Useful economic lives of tangible fixed assets

The annual depreciation charge for tangible fixed assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 11 for the carrying amount of the tangible fixed assets and note 1.8 for the useful economic lives for each class of asset.

2 Legal status of the charity

The company is limited by guarantee. The number of members at the end of the year was 32 (2024: 32). The liability of each member or persons ceasing to be members within one year of the company's winding up, towards payment of the company debts and liabilities, contracted before cessation of membership, and winding up expenses is limited to £1.

2.1 Taxation

As a charity, Citizens Advice Colchester is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

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

3 Donations and legacies

	Unrestricted	Restricted	Designated	Total 2025	Unrestricted	Restricted	Total 2024
	£	£	£	£	£	£	£
Donations and gifts	6,380	-	-	6,380	1,495	-	1,495

4 Income from charitable activities

Grant and contract income receivable for charitable activities	Unrestricted	Restricted	Designated	Total 2025	Unrestricted	Restricted	Total 2024
	£	£	£	£	£	£	£
General Advice:							
National Lottery Community Fund	-	-	-	-	71,312	-	71,312
Colchester City Council	20,000	-	-	20,000	-	20,000	20,000
Essex County Council	17,938	-	-	17,938	-	12,767	12,767
Community360	-	-	-	-	-	8,800	8,800
Nat Cita COL	-	-	-	-	-	15,000	15,000
CBH	-	25,000	-	25,000	-	25,000	25,000
Long Covid	-	33,325	-	33,325	-	73,797	73,797
Foodbank	-	46,000	-	46,000	-	49,000	49,000
The Lakes	-	-	-	-	-	9,259	9,259
NEA Grant	350			350			
Citizens Advice Essex consortium:							
-BGET	-	44,413	-	44,413	-	34,456	34,456
-Warm Start Plus	-	26,645	-	26,645	-	28,170	28,170
-Warm Homes	-	-	-	-	-	35,748	35,748
-UKPN FP	-	9,073	-	9,073	-	15,623	15,623
-UKPN CO	-	-	-	-	-	-	-
-MoJ Probation	-	24,812	-	24,812	-	-	-
-Homes for Ukraine	-	6,443	-	6,443	-	-	-
-ECC COL	-	-	-	-	-	62,608	62,608
- Warm Start	-	-	-	-	-	-949	-949
Total income from charitable activities	38,288	215,711	-	253,999	71,312	389,279	460,591

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

5 Investment income

	Unrestricted £	Restricted £	Designated £	Total 2025 £	Unrestricted £	Restricted £	Total 2024 £
Interest & investment income	5,688	-	-	5,688	5,277	-	5,277
Other	6,644	-	-	6,644	30	-	30
	12,332	-	-	12,332	5,307	-	5,307

6 Expenditure on charitable activities by fund

Charitable Activity	Unrestricted £	Restricted £	Designated £	Total 2025 £	Unrestricted £	Restricted £	Total 2024 £
General advisory services	82,554	259,424	85,143	427,121	46,404	340,717	387,121
	82,554	259,424	85,143	427,121	46,404	340,717	387,121

7 Net incoming resources for the year

	2025 £	2024 £
This is stated after charging:		
Independent examiners remuneration	1,476	1,200
Depreciation	3,435	1,866
Interest payable	-	-

8 Analysis of support costs

	Unrestricted £	Restricted £	Designated £	Total 2025 £	Unrestricted £	Restricted £	Total 2024 £
Staff costs	69,916	206,430	71,962	348,308	46,404	260,957	307,361
Premises	3,123	22,053	5,236	30,412	-	21,973	21,973
Communications and IT	2,413	11,113	2,648	16,174	-	21,471	21,471
General office	4,972	16,806	4,438	26,216	-	8,836	8,836
Finance costs	26	119	36	181	-	140	140
Audit	1,476	-	-	1,476	-	-	-
Legal & professional fees	-	-	-	-	-	20,260	20,260
Depreciation	481	2,267	687	3,435	-	1,866	1,866
Sundry	147	636	136	919	-	5,214	5,214
	82,554	259,424	85,143	427,121	46,404	340,717	387,121

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

9 Employees

	2025	2025	2024	2024
	Full Time	Head Count	Full Time	Head Count
	Equivalent		Equivalent	
The average number of employees analysed by function:				
Advice workers and support staff	9.3	13	7.65	11
Key management personnel	1.4	2	2	3
	-----	-----	-----	-----
Total	10.7	15	9.65	14
	-----	-----	-----	-----
		2025		2024
		£		£
Employment costs				
Wages and salaries		316,530		282,721
Employer's social security costs		20,459		16,633
Employer's contribution to defined contribution pension scheme		11,319		8,007
		-----		-----
		348,308		307,361
		-----		-----

No employee received remuneration amounting to more than £60,000 in the period (2024: None).

At the year-end date 15 (2024: 14) of the above employees participated in the defined contribution pension scheme. Contributions for the year, included in staff costs, totalled £11,319 (2024: £8,007).

10 Trustees

During the year no remuneration or benefits for services as a director/trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any trustee or to any person known to be connected with them. Expenses totalling £124 (2024: none) were paid to trustees during the year. Reimbursed expenses were paid to trustees totalling £1,430 (2024: £1,131).

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

11 Fixed Assets

	Office equipment £	Fixtures and fittings £	Total £
Cost			
At 31 March 2024	55,977	2,860	58,837
Additions	4,950	2,569	7,519
Disposals	-	-	-
	-----	-----	-----
At 31st March 2025	60,927	5,429	66,356
	-----	-----	-----
Depreciation			
At 31 March 2024	55,977	2,860	58,837
Charge for the year	2,472	963	3,435
	-----	-----	-----
At 31 March 2025	58,449	3,823	62,272
	-----	-----	-----
Net book value			
At 31 March 2025	2,478	1,606	4,084
	-----	-----	-----
At 31 March 2024	-	-	-
	-----	-----	-----

12 Debtors

	2025 £	2024 £
Prepayments	2,363	4,965
Trade debtors	36,666	37,454
	-----	-----
	39,029	42,419
	-----	-----

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	3,646	4,489
Accruals and deferred income	12,887	6,513
Social security and other taxes	7,413	5,927
Other creditors	-	3,042
	-----	-----
	23,946	19,971
	-----	-----

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

14 Lease commitments

At the balance sheet date, the charity had the following lease commitments falling due:

	2025 £	2024 £
Within one year	28,224	30,156
Between one and five years	-	-
After five years	-	-
	-----	-----
	28,224	30,156
	-----	-----

15a Movement in funds – current year

	Balance at 31st March 2024 £	Income £	Expenditure £	Transfers between funds £	Balance at 31st March 2025 £
Unrestricted funds					
General Funds	422,744	19,062	-19,837	-144,236	277,733
National Lottery Community Fund	24,908	-	-24,908	-	-
Colchester City Council	-	20,000	-20,000	-	-
Essex County Council	-	17,938	-17,938	-	-
	-----	-----	-----	-----	-----
Total Unrestricted funds	447,652	57,000	-82,683	-144,236	277,733
	-----	-----	-----	-----	-----
Designated Fund –Money & Debt & Benefit project	-	-	-85,142	100,000	14,858

Restricted funds					
CBH	-	25,000	-28,219	3,219	-
Long Covid	-	33,325	-36,205	2,880	-
Foodbank	-	46,000	-46,952	952	-
Citizens Advice Essex consortium:					
-BGET	-	44,413	-44,480	67	-
-Warm Start Plus	-	26,645	-33,903	7,258	-
-Warm Homes	-	-	-5,682	5,682	-
-UKPN FP	5,792	9,073	-26,906	12,041	-
-UKPN CO	-	-	-5,331	5,331	-
-MoJ Probation	-	24,812	-31,618	6,806	-
-Homes for Ukraine	-	6,443	-	-	6,443
	-----	-----	-----	-----	-----
Total Restricted funds	5,792	215,711	-344,438	144,236	6,443
	-----	-----	-----	-----	-----
Total funds	453,444	272,711	-427,121	0	299,034
	-----	-----	-----	-----	-----

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

15b Movement in funds – prior year

	Balance at 31st March 2023 £	Income £	Expenditure £	Transfers between funds £	Balance at 31st March 2024 £
Unrestricted funds					
General Funds	302,067	6,802	-	113,875	422,744
National Lottery Community Fund	-	71,312	-46,404	-	24,908
Total Unrestricted funds	302,067	78,114	-46,404	113,875	447,652
Restricted funds					
General Advice	-	41,567	-20,849	-20,718	-
CBH	13,283	25,000	-23,966	-14,317	-
MAPS	42,043	-	-	-42,043	-
The Lakes	7,001	9,259	-8,481	-7,779	-
Long Covid	3,695	73,797	-65,545	-11,947	-
Foodbank	137	49,000	-38,948	-10,189	-
Nat CitA COL	-	15,000	-17,442	2,442	-
Essex Citizens Advice consortium:					
-BGET	527	34,456	-41,092	6,109	-
-Warm Start Plus	-	28,170	-34,514	6,344	-
-Warm Homes	2,627	35,748	-26,390	-11,985	-
-UKPN FP	-	15,623	-9,831	-	5,792
-ECC COL	1,042	62,608	-53,659	-9,991	-
- Warm Start	750	-949	-	199	-
Total Restricted funds	71,105	404,902	-340,717	-113,875	5,792
Total Funds	373,172	483,016	-387,121	0	453,444

CITIZENS ADVICE COLCHESTER

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

16. Fund Descriptions

Designated Fund – Property, Equipment and Roles

Designated Funds are a subset of Reserves and within the Reserves Policy these are assigned to further our charitable objects as set out in our Articles of Association and reflected in our Strategic Priorities. In 2024-25 the Board designated the sum of £100,000 including Property, Equipment and Roles (salaries).

General Funds - Core

These are the accumulated unrestricted funds of the charity.

General Advice - Essex County Council and Colchester City Council

Local authority annual grant funding attributable to the direct costs of providing volunteer 'General Advisers' services, including basic overheads and training essential to their roles in delivering the nine core services which the CitA network provide to residents in Colchester this includes an Essex County Council grant for provision of general advice and a Colchester City Council Voluntary Welfare grant to strengthen Colchester communities and safeguard the vulnerable.

BGET Project

Provision of Money and Energy Advice by an Energy Adviser supporting vulnerable clients e.g. those using foodbanks. Funded by British Gas Energy Trust and administered by Citizens Advice Essex.

CB Homes Fund (CBH)

Provision of Money and Debt Advice to tenants referred by Colchester Borough Homes. Project is funded by Colchester Borough Homes.

Foodbank Project

Provision of face-to-face advice, support and information directly to clients at Colchester Foodbanks. Delivered via experienced Debt & Money and Benefits Advisers. Delivered in partnership with Colchester Foodbank and funded by Trussell Trust.

Homes for Ukraine project

This project aims to enhance the wellbeing of Ukrainian nationals and their families who have settled in Essex under the Homes for Ukraine scheme to support them with housing, employment, education, and community integration. The Grants Programme was launched and funded by Essex Community Foundation and administered by Citizens Advice Essex.

Long Covid Project

Provision of Social Prescribers to provide advice and support to patients diagnosed with Long Covid and referred by the Long Covid Unit in Colchester. To promote understanding of Long Covid symptoms and services available increasing access to these and to online information and support. Funded by the NHS ESNEFT and delivered by Colchester, Ipswich and West Suffolk local area Citizens Advice.

Ministry of Justice – Probation project

The Ministry of Justice's probation project aims to reshape the probation service in England and Wales by bringing it under a single, national framework while also incorporating external partners, which one of them is Citizens Advice Colchester. The range of services are offered, from financial advice to wellbeing support, help offenders navigate the social systems, find employment, and access support services, ultimately promoting rehabilitation and successful reintegration into society. Funded by The Ministry of Justice and administered by Citizens Advice Essex.

UKPN Project

Provision of in-depth fuel poverty alleviation and energy advice to clients in fuel poverty. Funded by UK Power Networks and administered by Citizens Advice Essex.

Warm Homes Project

Provision of specialist welfare benefits advice, income maximization, initial debt advice and energy efficiency advice delivered by an Energy Adviser. To improve the health and wellbeing of residents through the delivery of an advice service that addresses the needs of people living in cold homes. Funded by the Energy Redress Scheme and administered by Citizens Advice Essex.

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

Warm Start Plus Project

Provision of specialist welfare benefits advice, income maximization, initial debt advice and energy efficiency advice delivered by an Energy Adviser. To improve the health and wellbeing of local families with dependent children, 80% of clients are deemed fuel poor. Funded by the Energy Redress Scheme and administered by Citizens Advice Essex.

17 Reconciliation of cash flows from operating activities

	2025	2024
	£	£
Net (expenditure)/ income for the reporting period	-154,410	80,272
Add: Depreciation charge	3,435	1,866
Less: Interest income and other income	-12,332	-5,307
Decrease/(increase) in debtors	3,390	35,803
Increase /(decrease) in creditors	3,975	-13,352
	-----	-----
Net cash provided by (used in) operating activities	-155,942	99,282
	-----	-----

18 Analysis of cash and cash equivalents

	2025	2024
	£	£
Cash at bank and in hand	279,867	430,996
	-----	-----
Total cash and cash equivalents	279,867	430,996
	-----	-----

19 Analysis of net assets between funds

	Unrestricted	Restricted	Designated	Total 2025	Unrestricted	Restricted	Total 2024
	£	£	£	£	£	£	£
Tangible fixed assets	4,084	-	-	4,084	-	-	-
Current assets	297,595	6,443	14,858	318,896	467,623	5,792	473,415
Current liabilities	-23,946	-	-	-23,946	-19,971	-	-19,971
	-----	-----	-----	-----	-----	-----	-----
Total	277,733	6,443	14,858	299,034	447,652	5,792	453,444
	-----	-----	-----	-----	-----	-----	-----

20 Related Parties

There were no related party transactions during the year that require disclosure (2024: none). Essex Citizens Advice has disclosed David Jarvis and Lance Ramsey as being related parties.