Citizens Advice Braintree & South Essex Limited

England & Wales · Charity number 1113231

Details

Other names	BASILDON BILLERICAY AND WICKFORD CITIZENS ADVICE SERVICE LTD, BASILDON BOROUGH CITIZENS ADVICE BUREAU LTD, BASILDON DISTRICT CITIZENS ADVICE LTD, CITIZENS ADVICE BASILDON AND THURROCK LIMITED, Citizens Advice South Essex Limited
Status	Registered
Legal form	Charitable company
Company number	05596895
Registered	2006-03-10
Register	View on the Charity Commission register

Contact

Address	Citizens Advice The Basildon Centre St. Martins Square Basildon Essex SS14 1DL
Phone	01277358081
Email	info@cabse.org.uk
Website	www.cabse.org.uk

Activities

Objects: The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the local authority areas of Basildon, Braintree, Brentwood, Castle Point, Rochford, Thurrock and surrounding areas

Activities: To provide free, impartial and confidential advice and information to our clients on a range of issues that may include debt, welfare benefits, housing, employment, health and relationships.

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** BASILDON, BRAINTREE, BRENTWOOD, CASTLE POINT, ROCHFORD, THURROCK AND SURROUNDING AREAS.
- Essex
- Thurrock

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,529,062	£1,586,241	£508,979	53
2024-03-31	£1,423,580	£1,477,788	£566,158	66
2023-03-31	£1,050,482	£1,142,124	£455,931	44
2022-03-31	£1,194,945	£1,113,818	£558,223	38
2021-03-31	£999,384	£956,319	£443,644	35

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Trustees

Name	Role	Appointed
Stuart Robert Freel	Chair	2019-03-13
BRETT SAINTY		2018-05-09
Derek Wotton		2023-10-01
Jayne Anita Ainsworth		2022-11-23
John William Gerald Evans		2021-08-25
Lynn Talbot		2016-10-12
Mark Fenn		2020-03-25
Oluwatoyin Bolanle Odunlami		2023-01-09
Tamasin Anne Curtis		2024-01-17
Thomas Francis Harrison		2019-03-13
William Jones		2020-03-25

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Citizens Advice Braintree & South Essex Limited

England & Wales - Charity number 1113231

Accounts

Docusign Envelope ID: 87EA1D3D-DB84-4372-A50E-D27A9E32FFED

Company Registration No. **05596895** (England and Wales)

Charity No: 1113231

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

FOR

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED

(formerly Citizens Advice South Essex Limited)

BRAINTREE & SOUTH ESSEX

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The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of Citizens Advice Braintree & South Essex Limited (the company) for the year ended 31 March 2025. The Trustees confirm that the Annual Report and financial statements of the company comply with current statutory requirements, the requirements of the company's governing document and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to· charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Name of charity
Citizens Advice Braintree & South Essex Limited

Registered company number
05596895 (England and Wales)

Registered charity number
1113231

Registered office & operational address

The Basildon Centre
St Martin's Square
Basildon
Essex
SS141DL

Trustees & Company Directors

S Freel	- Chair
J Ainsworth	- Vice Chair
T Harrison	- Vice Chair
W Jones	- Treasurer
B Sainty	- Trustee
D Wotton	- Trustee
J Evans	- Trustee
L Talbot	- Trustee
M Binning	- Trustee (resigned 4th February 2025)
M Fenn	- Trustee
O Odunlami	- Trustee
R Rackham	-Trustee
T Curtis	-Trustee

Company Secretary
K Kentish

Principal Staff

K Kentish	- Chief Executive
K Rayner	- Senior Service Manager
R Cabrelli	- Executive Officer Business Development
S Murray	- Executive Officer Operations

Auditor

Smith & Goulding Limited
4 Southport Road
Chorley
Lancashire
PR7 ILD

Primary Bankers

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4TA

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is governed by its Memorandum and Articles of Association Model 2021. It is a company limited by guarantee, as defined by the Companies Act 2006.

Mergers history

Citizens Advice Braintree & South Essex (previously Citizens Advice South Essex) was formed following three recent mergers. The first between Citizens Advice Basildon and Citizens Advice Thurrock on 1 April 2018 to create Citizens Advice Basildon & Thurrock. The second merger took place on the 1 April 2019 between Citizens Advice Basildon & Thurrock, Citizens Advice Brentwood and Citizens Advice Rochford & Rayleigh to create Citizens Advice South Essex. The third merger took place on the 1st of October 2023 between Citizens Advice South Essex and Citizens Advice Braintree, Halstead & Witham to create Citizens Advice Braintree & South Essex covering Basildon, Billericay, Braintree, Brentwood, Castle Point, Halstead, Rayleigh, Rochford, Thurrock, Wickford and Witham

Organisation and the appointment and training of Trustees

The charity is managed by a board of Trustees, whose composition is detailed at the front of this document. Trustees meet at least quarterly and delegate the day-to-day operation of the organisation to The Senior Management Team, which is led by Kathryn Kentish, the CEO.

The Trustee Board has two committees, the Finance Committee and Business Development Committee, both committees meet quarterly prior to the full quarterly Trustee Board meeting.

Wherever possible, Trustees are drawn from the local community and are selected to ensure the board has a full range of management skills. No other persons or bodies external to the charity are entitled to appoint persons to the Board of Trustees.

Newly appointed Trustees are provided with a comprehensive induction to the charity which includes training courses and mentoring by established Trustees.

The Trustees of Citizens Advice Braintree & South Essex Limited conduct regular appraisals to evaluate the performance of the Trustee Board. National Citizens Advice, our membership organisation, reviews and evaluates the annual appraisal of Citizens Advice Braintree & South Essex Limited as part of our annual leadership assessment.

Organisational structure

Citizens Advice Braintree & South Essex Limited is governed by its Trustee Board/Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of the charity and for ensuring that it satisfies its legal and contractual obligations. The Board of Trustees is independent of management.

Related Parties

The charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards of advice and casework management. Operating policies are independently determined by the Board of Trustees of the charity in order to fulfil its charitable objects and comply with the national membership requirements.

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

Citizens Advice Braintree & South Essex also works in direct partnership with local Citizens Advice in Essex and Citizens Advice Essex, the consortia of Essex Local Citizens Advice.

Risk management

The Directors recognise that any major risks to which the Charity is exposed need to be reviewed and systems put in place to mitigate those risks. The charity maintains a formal risk register which is continually monitored and reviewed quarterly by the Trustees to ensure that all significant issues are being actively managed and mitigated. This includes seeking to diversify its funding sources.

Internal risks are minimised by defined procedures for the authorisation of all transactions and obligations which ensure consistent quality of delivery for all operational aspects. The charity's systems and procedures are regularly reviewed by Citizens Advice as a condition of continued membership.

Compliance Statement

Citizens Advice Braintree & South Essex is committed to ensuring the security and protection of the personal information that we process, and to provide a compliant and consistent approach to data protection.

An information assurance management team exists to ensure the confidentiality. Integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of GDPR and Data Protection Law.

Citizens Advice Braintree & South Essex takes the privacy and security of individuals and their personal information very seriously.

Our principles for processing personal information are:

- We will process all personal information fairly and lawfully
- We will only process personal information for specified and lawful purposes
- Where practical, we will keep personal information up to date
- We will not keep personal information for longer than is necessary

Data Subjects' Rights

- At Citizens Advice Braintree & South Essex, an individual can request information about:
- What personal information we hold about an individual
- The categories of personal information we collect from an individual
- The purposes of collecting and processing personal information from an individual
- How long we plan to keep the personal information
- The process to have inaccurate or incomplete personal information corrected or completed
- Where applicable, the process for requesting erasure of the personal information or for restricting the processing of personal information in accordance with data protection laws, as well as to object to any direct marketing from us

Our compliance plan

Here is an overview of the steps that we are taking to ensure compliance with GDPR and data protection:

- We have established procedures and policies to restrict processing of personal information
- We follow national Citizens Advice model procedures for data breaches and incident responses
- We have and regularly review our Data Protection Policy, Data Retention Policy and Privacy Policy

OBJECTIVES AND ACTIVITIES

Aims, objectives, strategies and activities

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the local authority areas of Basildon, Braintree, Brentwood, Castle Point, Rochford, Thurrock and surrounding areas.

Ensuring our work delivers our aims

The charity reviews its aims, objectives and activities each year. The review looks at the advice needs of the local community and seeks to ensure our resources are aligned with their needs. The review also helps the charity ensure their aims, objectives and activities remain focused on the stated purpose. The charity has referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing its aims and objectives and planning future activities.

Public benefit

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

How our activities deliver public benefit

Citizens Advice Braintree & South Essex Limited meets its charitable objectives by providing free, confidential, impartial and independent advice and information for the benefit of the local community. The charity also seeks to influence the development of social policies and works to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. It is particularly focused on the most vulnerable in our society who find it hardest to access official support.

In addition to the continuing provision of high quality advisory services another key objective is to maintain service provision in line with the Service Level Agreements arranged with local authorities and other funders.

Equality, Diversity & Inclusion

Citizens Advice Braintree & South Essex makes equality and diversity an integral part of our service, we continue to ensure the service is open to all individuals and groups, to reduce discrimination and promote inclusion.

Contribution from volunteers

The Charity receives help and support in the form of voluntary assistance in advising the public and administering the Charity. 119 volunteers contributed their time to the charity during the year (2024: 118).

Law Clinic

To improve the availability of legal advice the South Essex Law Clinic launched in April 2021 as a satellite service to Citizens Advice Braintree & South Essex. With thanks to volunteer solicitors from Bowling & Co, Hattons, Palmers, Penmans, Rayden and Sternberg Reed Solicitors, we provide one free telephone appointment for a maximum of 30 minutes with a Solicitor to anyone, 18 or older, who lives and/or works within the council areas of:

- Basildon
- Brentwood
- Castle Point
- Rochford
- Thurrock

464 local residents benefited from legal advice from our Law Clinic in 2025 (2024: 390).

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In the year ended 31 March 2025, our team of volunteers and paid staff gave confidential information, advice and guidance to 18,165 (2024:16,622) unique clients. This figure has been calculated in a different way to previous years, running the C6 Tableau report on our Casebook system just once covering the whole year. We monitor client volumes monthly using the same C6 report. In some of the previous years we have added together all 12 monthly reports to report our annual total, using the 12 monthly reports for 2024/25 our unique client volume for the year ending 31st of March 2025 was 21,823 (2023 19,789). By running the same report annually, we can see up to 3,658 (2024:5,201) clients needed support with complex enquiries and required support either more than once in 2024/25 or over several months.

Services are delivered through multiple channels including:

- Face to face in key locations in the local authority areas of Basildon, Braintree, Brentwood, Castle Point, Rochford and Thurrock,
- Webchat on our national website
- Telephone on our Freephone Adviceline
- Email on our local and national websites
- Referrals in on Essex Frontline

The trustees are very grateful to the volunteers and staff who dealt with the many challenges brought about by the huge demand for our service and continued to deliver a high quality and much needed service for the local community.

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During the year, Citizens Advice Braintree & South Essex Limited received funding from the following statutory and non-statutory organisations:

Access to Justice Foundation
Aviva
Basildon Borough Council
Basildon Foodbank
Braintree District Council
Braintree Foodbank
Brentwood Council
British Gas Energy Trust
Cadent
Castle Point Council
DWP Help to Claim (through the National Citizens Advice)
Energy Redress Scheme
Essex Community Fund
Essex County Council
Ford Motor Company
Independent Age
Macmillan
National Citizens Advice
Ministry of Justice
Money & Pensions Services
Rochford Council
Rosca Trust
The National Lottery
Thurrock Council
Trussell Trust
UK Power Network
Witham Town Council

Trustees are extremely grateful for the support the charity received from each of the above supporters, together with the donations received from our smaller donors and fundraisers who are equally important to the continuation of our good work.

Fundraising activities

Total income for the year was £1,529,062 (2024: 1,423,580). Increased income over the last couple of years is due in part to the merger between Citizens Advice South Essex and Citizens Advice Braintree, Halstead & Witham on the 1st of October 2023.

Investment activities

Citizens Advice Braintree & South Essex held interest bearing deposit accounts with CAF Bank, United Trust Bank and Flagstone Platform.

All funds are held by UK licensed banks covered by the FSCS deposit Protection scheme.

Factors affecting the achievement of objectives

The charity understands the financial pressures experienced by its major supporters and has taken active measures to seek additional sources of funding. In addition, the Charity continues to develop through recent mergers to create a more efficient organisation where management is streamlined to enable more funding to go towards frontline client services. The Trustees continue to apply for further funding where available.

The Charity derives the bulk of its revenue from a number of key donors as listed above. Some funds flow through National Citizens Advice by way of distributions from central Government and some funds flow through Citizens Advice Essex (the consortia of Local Citizens Advice in Essex). The Charity is not dependent on any single donor and, in the unlikely event that one withdrew, could continue as a going concern. Additionally, the Charity continues to seek, and obtain, supplementary project based finance from other sources.

FINANCIAL REVIEW

Financial position

On 1st of October 2023 Citizens Advice South Essex merged with Citizens Advice Braintree, Halstead & Witham (CABHW) and formed Citizens Advice Braintree & South Essex (CABSE) following a formal approval of the two charities on 23 September 2023. As part of the merger, CABHW discharged all its commitments and transferred its fixed assets at book value and the residual cash of £150,489 to CABSE, of which £150,083 was unrestricted and £406 was restricted, and has been earmarked as such in these financial statements.

As required by the charity SORP, these financial statements have been produced merging both the charities' activities for both the accounting years 2024 and 2023.

Incoming resources for the year were £1,529,062 (2024: £1,423,580), of this £81,313 (2024 - £106,522) related to unrestricted projects and £1,447,749 (2024: £1,317,058) related to restricted projects. Outgoing resources for the year were £1,586,241, of which £50,891 (2024: 69,084) related to unrestricted activities and £1,535,350 (2024: £1,408,704) related to restricted activities.

The charity made deficit for the year of £57,179 (2024: deficit £54,208). As at 31 March 2025, total reserves were £508,979 (2024: £566,158) of which £485,781 (2024: 539,378) represent unrestricted funds and £23,198 (2024: £26,780) represented restricted funds.

In line with FRS102 requirements, the above information includes both the merged charities.

Reserves policy

The Trustees of Citizens Advice Braintree & South Essex Limited seek to ensure that general reserves are available to meet any reasonably foreseeable contingency. Citizens Advice Braintree & South Essex Limited maintains a projection of income for at least 2 years ahead and seeks to ensure that this continues to be derived from as wide a variety of sources as possible. Citizens Advice Braintree & South Essex Limited will take appropriate steps to ensure that at no time within this period would the cessation of one or more funding streams prevent the continued provision of a best value advice service.

The Trustees have determined that free reserves should be maintained to cover costs that would be required to minimise the impact on clients and to cover legal obligations should a significant reduction in income arise. Reserves should cover 3 months running cost. In addition, unrestricted funds may be designated from time to time for purposes determined by the trustees. Funds designated are:

- £57,432 forecast deficit for 2025/26 - helping to improve service delivery for local clients

Restricted funds are earmarked by the funder and cannot be used for the general purposes of the charity.

The assessment is that this policy requires free reserves of £417,800 (2024: £369,447). Free reserves at 31 March 2025 are £465,106, which meets the requirement under this policy. This reserves policy is monitored and reviewed by the trustees annually.

Funds in deficit

No funds were in deficit at the balance sheet date.

Investment policy and objectives

Due to the size of the charity and its cash flow requirements, all funds are held on deposit, in furtherance of its objects, and for no other purpose. The charity has the power to invest the monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time be imposed or required by law.

TRUSTEES' RESPONSIBILITIES STATEMENT IN RELATION TO THE FINANCIAL STATEMENTS

The Trustees (who are also directors of Citizens Advice Braintree & South Essex Limited for the purposes of company law) are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the Charities SORP 2019 (FRS 102);
- 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;
- prepare the financial statements on a going concern bases unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the Board of Trustees

DocuSigned by:
079267BB4F2D44C...

S Freel - Chair of the Trustees

25 November 2025

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Independent Auditors' Report to the Trustees of Citizens Advice Braintree & South Essex Limited

Opinion

We have audited the financial statements of Citizens Advice Braintree & South Essex Limited (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, Balance Sheet, Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements

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Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 6, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and

- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative or potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect that those that arise from error as they may involve deliberate concealment or collusion.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew Simm BSc, FCA
Senior Statutory Auditor
For and on behalf of Smith & Goulding Limited
Chartered Accountants and Registered Auditors
4 Southport Road
Chorley
PR7 1LB

12 DECEMBER 2025

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025 (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNTS)

	Notes	Unrestricted funds	Restricted funds	Total funds for year to 31 March 2025	Total Funds for year to 31 March 2024
		£	£	£	£
Income from:					
Donations and legacies	3	3,640	-	3,640	2,945
Investment income	4	15,093	-	15,093	11,618
Charitable activities	5,15	60,580	1,447,749	1,508,329	1,409,017
Other income		2,000	-	2,000	-
Total income		81,313	1,447,749	1,529,062	1,423,580
Expenditure on:					
Charitable activities	6,15	50,891	1,535,350	1,586,241	1,477,788
Total expenditure		50,981	1,535,350	1,586,141	1,477,788
Net (expenditure)/income before transfers		30,422	(87,601)	(57,179)	(54,208)
Transfers between funds	15	(84,019)	84,019		
		(53,597)	(3,582)	(57,179)	(54,208)
(Losses)/Gains on investment assets		-	-	-	(3,380)
Net movement in funds		(53,597)	(3,582)	(57,179)	(57,588)
Reconciliation of funds					
Total funds brought forward		539,378	26,780	566,158	623,746
Total funds carried forward		485,781	23,198	508,979	566,158

The notes on pages 16 to 29 form part of these financial statements.

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CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
BALANCE SHEET AS AT 31 MARCH 2025

	Notes	£	2025 £	£	2024 £
Fixed assets					
Tangible assets	11		20,675		24,861
Investments	12		-		-
			20,675		24,861
Current assets					
Debtors	13	64,924		125,118	
Cash at bank and in hand		566,415		474,316	
		631,339		599,434	
Current liabilities					
Creditors falling due within one year	14	(143,035)		(58,137)	
Net current assets			488,304		541,297
Net Assets			508,979		566,158
Funds of the charity:	16				
General fund					
Balance brough forward		347,739		511,706	
(Deficit)/Surplus for the year		30,422		37,438	
Transfers between funds		(84,019)		(73,886)	
Net funds undesignated/(designated)		134,207		(124,139)	
		428,349		351,119	
Loss in investment value		-		(3,380)	
			428,349		347,739
Designated funds			57,432		191,639
			485,781		539,378
Restricted funds					
Balance brough forward		26,780		44,540	
(Deficit)/surplus for the year		(87,601)		(91,646)	
Transfers between funds		84,019		73,886	
			23,198		26,780
Total charity funds			508,979		566,158

The notes on pages 16 to 29 form part of these financial statements.

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

The financial statements were approved by the Board of Trustees on 25 November, 2025 and were signed on its behalf by:

DocuSigned by:
079267BB4F2D44C...

S Freel - Chair of the Trustees

Signed by:
C8B024C4A2624B9...

W Jones - Treasurer

Company Registration Number: 05596895

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CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025	2024
		£	£
Cash flows from operating activities			
Net income/(expenses) for the year		(57,179)	(57,588)
Adjustment to cash flows from non-cash items			
Depreciation		11,442	13,232
Investment Income	4	(15,093)	(11,618)
Loss on investment assets		-	3,380
		(60,830)	(52,594)
Working capital adjustments			
Decrease/(increase) in debtors	13	60,194	(24,911)
(Decrease)/increase in creditors	14	84,898	(29,116)
Net cash flows from operating activities		84,262	(106,621)
Cash flows from investing activities			
Interest receivable and similar income	4	15,093	11,618
Purchase of tangible fixed assets	11	(7,256)	(9,990)
Sale of investments	12	-	159,267
Net cash flows from investing activities		7,837	160,895
Net increase/(decrease) in cash and cash equivalents		92,099	54,274
Cash and cash equivalents at 1 April 2024		474,316	420,042
Cash and cash equivalents at 31 March 2025		**566,415**	**474,316**
Cash and cash equivalents consists of:			
Cash at bank and in hand		566,415	474,316
Cash and cash equivalents at 31 March 2025		**566,415**	**474,316**

All cash flows are derived from continuing operations during the above two periods. The notes on pages 16 to 29 form part of these financial statements.

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1. ACCOUNTING POLICIES

Basis of preparation of financial statements

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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Accounting Practice.

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

Citizens Advice Braintree & South Essex Limited 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.

Preparation of the accounts on a going concern basis

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Income

Contract income is included as incoming resources in the period to which it relates.

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

Bank interest is included in the income and expenditure account on receipt.

Other income, including donations, gifts and covenants are included as they were received.

Donated services and facilities

Donated services and donated facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time the charity receives is not recognised and refer to the Trustees' report for more information about their contribution.

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 allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes.

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

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ACCOUNTING POLICIES - CONTINUED

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred 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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements for the charity and include audit fees and cost linked to the strategic management of the charity.

Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis such as staff time dedicated to each activity.

Taxation

The Charity is exempt from corporation tax on its charitable activities.

Tangible fixed assets

Tangible fixed assets are initially recorded at cost and depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Leasehold improvements	20% on cost
Fixtures and fittings	25% on cost
Computer equipment	25% on cost

Fixed asset investments

Fixed asset investments are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments and accrued income comprise payments made in advance relating to the following year and income relating to the current year, which will not be invoiced until after the balance sheet date.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term liquid investments with a maturity of up to 12 months from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

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

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pensions

Employees of the charity are entitled to join a defined contribution money purchase scheme. The charity contribution is restricted to the contributions disclosed in note 9. There were no outstanding contributions at the year end.

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2. JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

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

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

3. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted fund	Restricted fund	Total funds 2025	Total funds 2024
	£	£	£	£
Donations - general	3,640	-	3,640	2,945
	3,640	-	3,640	2,945
Totals 2024	*1,445*	*1,500*	*2,945*	

4. INVESTMENT INCOME

	Unrestricted fund	Restricted fund	Total fund 2025	Total fund 2024
	£	£	£	£
Deposit account interest	15,093	-	15,093	11,618
	15,093	-	15,093	11,618
Totals 2024	*11,618*	-	*11,618*	

5. INCOME FROM CHARITABLE ACTIVITIES - 2025

	Note	Unrestricted funds	Restricted funds	Total 2025	Total 2024
		£	£	£	£
Local Authority	15	49,660	631,770	681,430	697,803
National Citizens Advice	15	-	492,770	492,770	423,782
Citizens Advice Essex	15	-	264,489	264,489	268,232
ATJF		-	11,537	11,537	-
ECF Ukrainian		-	5,063	5,063	-
Trussell Trust		-	25,654	25,654	-
TNL Community Fund		-	13,333	13,333	-
Ford Motor Company		8,580	-	8,580	8,800
Charles French - Disability Outreach		-	-	-	10,000
Arnold Clark		1,500	-	1,500	-
Rosca Trust		-	1,333	1,333	-
Other grants - less than £1,000		840	1,800	2,640	400
Total		**60,580**	**1,447,749**	**1,508,329**	**1,409,017**

5.a INCOME FROM CHARITABLE ACTIVITIES - 2024

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Local Authority	15	54,659	643,144	697,803
National Citizens Advice	15	30,000	393,782	423,782
Citizens Advice Essex	15	-	268,232	268,232
Ford Motor Company		8,800	-	8 800
Charles French - Disability Outreach		-	10,000	10,000
Other grants - less than £1,000		-	400	400
Total		**93,459**	**1,315,558**	**1,409,017**

6. COST OF CHARITABLE ACTIVITIES BY FUND - 2025

	Note	Unrestricted fund	Restricted fund	Total 2025	Total 2024
Local Authority	15	41,310	660,203	701,513	708,712
National Citizens Advice	15	-	519,044	519,044	452,386
Citizens' Advice Essex	15	-	276,602	276,602	283,911
Out of Hours - CABSE		-	10,317	10,317	-
ATJF		-	10,899	10,899	-
ECF Ukrainian		-	4,668	4,668	-
Trussell Trust		-	28,941	28 941	-
TNL Community Fund		-	14,337	14,337	-
Ford Motor Company		7,241	-	7,241	8,874
Charles French - Disability Outreach		-	-	-	23,458
Arnold Clark		1,500	-	1,500	-
Rosca Trust		-	1,288	1,288	-
Other restricted projects		-	7251	7,251	-
Other grants - less than £1,000 each		840	1,800	2,640	447
Total		**50,891**	**1,535,350**	**1,586,241**	**1,477,788**
Of which					
Charitable activities		41,501	1,392,505	1,434,006	1,322,039
Support costs		9,390	142,845	152,235	155,749
Total		**50,891**	**1,535,350**	**1,586,241**	**1,477,788**

6.a COST OF CHARITABLE ACTIVITIES BY FUND – 2024

	Note	Unrestricted fund £	Restricted fund £	Total 2024
Local Authority	15	26,962	681,750	708,712
National Citizens Advice	15	30,848	421,538	452,386
Citizens' Advice Essex	15	2,400	281,511	283,911
Ford Motor Company		8,874	-	8,874
Charles French - Disability Outreach		-	23,458	23,458
Other grants - less than £1,000 each		-	447	447
Total		**69,084**	**1,408,704**	**1,477,788**
Of which				
Charitable activities		56,858	1,265,181	1,322,039
Support		12,226	143,523	155,749
Total		**69,084**	**1,408,704**	**1,477,788**

6.b COST OF CHARITABLE ACTIVITIES BY TYPE - 2025

	Note	Direct costs	Support costs	Total 2025	Total 2024
		£	£	£	£
Client related		7,710	-	7,710	5,541
Staff salaries		1,210,188	101,791	1,311,979	1,223,564
Staff & volunteer other		22,416	2,491	24,907	13,488
Office		138,438	24,430	162,868	133,232
Premises		53,494	5,944	59,438	64,361
Governance costs	6.d	-	17,383	17,383	10,166
Other costs		1,760	196	1,956	27,436
Total		**1,434,006**	**152,235**	**1,586,241**	**1,477,788**
Of which					
Unrestricted		39,885	11,006	50,891	69,084
Restricted		1,394,121	141,229	1,535,350	1,408,704
Total		**1,434,006**	**152,235**	**1,586,241**	**1,477,788**

6.c COST OF CHARITABLE ACTIVITIES BY TYPE – 2024

	Note	Direct costs	Support costs	Total 2024
		£	£	£
Client related		5,541	-	5,541
Staff salaries		1,130,015	93,549	1,223,564
Staff & volunteer other costs		5,110	8,378	13,488
Office		109,120	24,112	133,232
Premises		53,724	10,637	64,361
Governance costs	6.d	-	10,166	10,166
Other costs		18 529	8,907	27,436
Total		**1,322,039**	**155,749**	**1,477,788**
Of which				
Unrestricted		56,857	12,227	69,084
Restricted		1,265,182	143,522	1,408,704
Total		**1,322,039**	**155,749**	**1,477,788**

6.d GOVERNANCE

	2025	2024
Audit and assurance	17,383	10,166

The support costs have been allocated based on the percentage of staff and volunteer time relating to the activities during the year.

7. NET (EXPENDITURE)/INCOME

This is stated after charging:

	2025	2024
	£	£
Depreciation	11,442	13,232
Other operating leases	1	1

The charity operates under 3 licenses to occupy and 1 lease.

8. TRUSTEES' REMUNERATION AND BENEFITS

No trustees (directors) received any remuneration, benefits or expenses for the year ended 31 March 2025 (2024: nil).

9. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	1,170,763	1,107,370
Employers' National Insurance	85,963	71,686
Pension costs	55,253	44,508
	1,311,979	1,223,564

The total employee benefits paid to the charity's key management personnel for the year ended 31 March 2025 was £203,008 (2024: £232,805).

The average number of employees, analysed by function, was:

	2024 Average	2024 Full time equivalent	2024 Average	2024 Full time equivalent
Provision of advice and support	46	40	59	44
Management and administration of charity	7	6	7	6
	53	46	66	50

No employee received remuneration of more than £60,000 during the year (2024: Nil).

Citizens Advice South Essex merged with Citizens Advice Braintree, Halstead & Witham on 01 October 2023, forming Citizens Advice Braintree & South Essex. Eligible staff from Citizens Advice Braintree, Halstead & Witham moved over to the merged charity under a TUPE agreement.

10. AUDITORS' REMUNERATION

The auditors' remuneration paid in the year ending 31 March 2025 was £6,000 (2024: £6,000)

11. TANGIBLE FIXED ASSETS

	Leasehold Improvements	Fixtures and Fittings	Computer Equipment	Totals
	£	£	£	£
COST				
At 1 April 2024	30,000	70,865	92,872	193,737
Additions	-	-	7,256	7,256
At 31 March 2025	30,000	70,865	100,128	200,993
DEPRECIATION				
At 1 April 2024	30,000	68,526	70,350	168,876
Charge for the year	-	1,265	10,177	11,442
At 31 March 2025	30,000	69,791	80,527	180,318
NET BOOK VALUE				
At 31 March 2025	-	1,074	19,601	20,675
At 31 March 2024	-	2,339	22,522	24,861

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12. INVESTMENTS

	2025	2024
Listed investments	£	£
Market value at 1 April 2024	-	162,647
Loss on revaluation	-	(3,380)
Sale of investments	-	(159,267)
Market value at 31 March 2025	-	-

The invest portfolio was closed and funds transferred to the charity's deposit account

	2025	2024
Investments at fair value comprised	£	£
Equities	-	-
Fixed interest securities	-	-
Alternatives	-	-
Cash held within the investment portfolio	-	-
Total	-	-

13. Debtors

	2025	2024
	£	£
Prepayments	4,996	4,231
Debtors and accrued income	59,928	120,887
	64,924	125,118

14. Creditors

Amounts falling due within one year	2025	2024
	£	£
Trade creditors	11,432	7,855
Taxation and social security	22,347	20,994
Accruals and deferred income	102,124	23,604
Other creditors	7,132	5,684
	143,035	58,137

MOVEMENT IN DEFERRED INCOME IS AS FOLLOWS:

	2025	2024
	£	£
Deferred income brough forward	11,933	33,333
Released in year	(11,933)	(33,333)
Income deferred	78,749	11,933
Deferred income carried forward	78,749	11,933

Deferred income as at 31st March 2025 relates to income received in 2024/25, which related to performance obligations in 2025/26.

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15. ANALYSIS OF NET CURRENT ASSETS BETWEEN FUNDS AND MOVEMENT OF FUNDS FOR THE 24 MONTHS FROM 01/04/2023 TO 31/03/2025

	Balance	Movement in resources			Balance	Movement in resources			Balance
	31/03/2023	Income	Expenses	Transfers	31/03/2024	Income	Expenses	Transfers	31/03/2024
Restricted funds	£	£	£	£	£	£	£	£	£
Basildon B Council - Core services	22,743	209,100	(225,038)	-	6,805	209,210	(211,276)	-	4,739
Braintree D Council - Core services	15,200	106,639	(102,414)	-	19,425	105,987	(119,039)	-	6,373
Braintree DC & Witham TC - Money & Pension	-	30,000	(43,910)	13,910	-	25,000	(26,373)	1,373	-
Braintree DC – Cost of living	-	-	-	-	-	4,999	(4,131)	(868)	-
Brentwood B Council - Core services	-	59,000	(60,213)	1,213	-	84,127	(85,764)	1,637	-
Brentwood Community Fund - Outreach	-	3,333	(6,974)	3,641	-	-	(-)	-	-
Rochford D Council - Core services	-	70,000	(71,081)	1,081	-	80,310	(83,830)	3,520	-
Castle Point B Council Canvey Island - Core ser's	-	17,622	(20,226)	2,604	-	18,803	(21,363)	2,560	-
Thurrock VSDF - Core services	-	70,000	(72,574)	2.574	-	100,000	(103,895)	3,895	-
Essex C Council - Out of Hours	-	70,783	(73,520)	2,737	-	-	-	-	-
Essex C Council - Multiply	6,000	6,667	(5,800)	(6,867)	-	3,333	(4,532)	1,199	-
National CA - Help to Claim	-	164,283	(187,109)	22,826	-	220,407	(221,464)	1,057	-
National CA - Help to Claim – IT setup grant	-	-	-	-	-	5,000	-	(5,000)	-
National CA - Money & Pension Advice	-	182,886	(185,416)	2,530	-	181,600	(187,996)	6,396	-
National CA - Cost of Living	-	31,125	(30,461)	(664)	-	65,708	(76,973)	11,265	-
National CA - Energy Advice	-	15,488	(18,552)	3,064	-	20,055	(32,611)	12,556	-
CA Essex - British Gas Energy Trust	-	33,759	(34,690)	931	-	42,392	(43,597)	1,205	-
CA Essex - Warm Homes	-	79,801	(89,747)	9,946	-	-	-	-	-
CA Essex - Warm Start	-	24,785	(25,938)	1,153	-	21,253	(24,717)	3,464	-
CA Essex - Household Support	-	8,875	(8,460)	(415)	-	16,876	(5,020)	-	11,856
CA Essex - Macmillan Welfare	-	60,336	(61,210)	874	-	64,857	(70,707)	5,850	-
CA Essex - cadent	-	12,550	(14,794)	2,244	-	21,995	(24,607)	2,612	-
CA Essex - IncomeWise 65+	-	12,737	(12,034)	(703)	-	16,471	(21,501)	5,030	-
CA Essex - UK Power Network	-	21,639	(20,896)	(743)	-	26,350	(28,869)	2,519	-
CA Essex - Probation	-	13,750	(13,742)	(8)	-	39,548	(42,986)	3,438	-
CA Essex - AVIVA	-	-	-	-	-	14,746	(14,599)	(147)	-
Restricted funds – balance carried forward	43,943	1,305,158	(1,384,799)	61,928	26,230	1,389,027	(1,455,850)	63,561	22,968

15. ANALYSIS OF NET CURRENT ASSETS BETWEEN FUNDS AND MOVEMENT OF FUNDS FOR THE 24 MONTHS FROM 01/04/2023 TO 31/03/2025 - CONTINUED

	Balance	Movement in resources			Balance	Movement in resources			Balance
	31/03/2023	Income	Expenses	Transfers	31/03/2024	Income	Expenses	Transfers	31/03/2025
Restricted funds – balance brought forward	43,943	1,305,158	(1,384,799)	61,928	26,230	1,389,027	(1,455,850)	63,561	22,968
Access to Justice Foundation	-	-	-	-	-	11,538	(10,898)	(640)	-
ECF Ukraine	-	-	-	-	-	5,064	(4,668)	(396)	-
National Lottery Community Fund	-	-	-	-	-	13,333	(14,337)	1,004	-
Rosca Trust	-	-	-	-	-	1,333	(1,288)	(45)	-
Trussell Trust - Basildon	-	-	-	-	-	4,348	(7,254)	2,906	-
Trussell Trust Braintree	-	-	-	-	-	21,306	(21,687)	381	-
Out of Hours – CABSE initiative	-	-	-	-	-		(10,317)	10,317	-
Charles French - Disability Outreach	-	11,500	(23,458)	11,958	-	-	-	-	-
Other grants - less than £1,000 each	597	400	(447)	-	550	1,800	(2,120)	-	230
Other restricted expenditure	-	-	-	-	-		(6,931)	6,931	-
Total restricted funds	44,540	1,317,058	(1,408,704)	73,886	26780	1,447,749	(1,535,350)	84,019	23,198
Unrestricted funds	579,206	106,522	(69,084)	(77266)	539,378	81,313	(50,891)	84,019)	485,781
Movement in investments	-	-	(3,380)	3,380	-	-	-	-	-
Unrestricted funds after movem't in investment	579,206	106,522	(72,464)	(73,886)	539,378	81,313	(50,891)	(84,019)	485,781
Total funds	623,746	1,423,580	(1,481,168)	-	566,158	1,529,062	(1,586,241)	-	508,979

Unrestricted funds as at 31 March 2025 include £57,432 of designated funds (2024:£191,639)

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15. ANALYSIS OF NET CURRENT ASSETS BETWEEN FUNDS AND MOVEMENT OF FUNDS FOR THE 24 MONTHS FROM 01/04/2023 TO 31/03/2025 - CONTINUED

PURPOSES OF RESTRICTED FUNDS

ACCESS to Justice Foundation

Funding from the Access to Justice Foundation to improve access to pro bono legal advice with our South Essex Law Clinic

Basildon Borough Council - Core Services

Funding to provide a free and impartial information, advice and a specialist welfare rights service to those who live within the Basildon Borough.

Braintree District Council -Core Services

Funding to provide a free and impartial information, advice and guidance service to those that live within Braintree District.

Braintree District Hardship Fund

Funding to support local Braintree district residents who are struggling financially.

Braintree DC and Witham TC - Money and Pensions Advice

Funding to provide money, pensions and debt advice sessions to residents in the Braintree and Witham area.

Brentwood Borough Council - Core Services

Funding to provide a free and impartial information, advice and guidance service to those that live within Brentwood Borough.

Brentwood Community Fund - Outreach

Funding to provide an outreach at the Foyer in Warley, providing information and advice for local residents.

Castle Point Council - Universal Credit

Funding to provide advice to support universal credit claimants who live in Castle Point.

Charles French - Disability Outreach

Funding to provide a welfare benefits outreach service in Braintree Borough.

Citizens Advice Essex - British Gas Energy Trust

Funding to provide information, advice and guidance to Basildon Borough Food Bank users, focusing on the energy advice and maximising income.

Citizens Advice Essex - AVIVA

Funding from Aviva to deal with referrals direct from Aviva staff and National Adviceline incoming phone calls.

Citizens Advice Essex - Cadent

Funding to provide information, advice and guidance to Braintree Borough residents focusing on energy advice and maximising income.

Citizens Advice Essex - IncomeWise 65+

Funding to provide information, advice and guidance to people living in the south of Essex, focusing on maximising income.

Citizens Advice Essex - Macmillan
Funding to provide welfare benefits advice to local people who have a cancer diagnosis.

Citizens Advice Essex - Probation
Funding to provide information, advice and guidance to male probationers living in Basildon and Thurrock, with a focus on improving finances, welfare benefits and debt advice.

Citizens Advice Essex - UK Power Networks
Funding to provide energy saving information and advice to local residents.

Citizens Advice Essex - Warm Start

Funding to employ a Family Energy Advice Worker as part of the Energy Redress Fund for families who live in the south of Essex including Thurrock.

ECF - Ukraine

Funding from Essex Community Foundation to provide our holistic advice service to anyone from Ukraine living in the local authority areas of Basildon, Braintree and Castle Point

Essex County Council - Household Support Fund

Funding to support households during winter in the most need with food, energy and water bills as well as being used to support households with essential costs related to those items and with wider essential costs. Funding for the local authority areas of Basildon, Braintree, Brentwood, Castle Point & Rochford.

Essex County Council - Out of Hours

Funding to provide an extended telephone service until 8pm Mondays to Fridays.

Essex County Council - Multiply

Funding to promote and refer local residents so they benefit from Adult Numeracy training.

Help to Claim

Part of the national service, to support people with their initial claim for Universal Credit.

Help to Claim – Set Up grant

Grant given to purchase IT equipment, which was spent during the year.

National Citizens Advice Cost of Living Pot 2

Funding to deliver information, advice and guidance by telephone to help local residents struggling with the cost of living.

National Citizens Advice - Energy Advice

Funding to provide energy saving information and advice to local residents.

National Citizens Advice - Money and Pensions Service

Funding to provide money, pensions and debt advice sessions to the residents of the South of Essex.

National Lottery – Community fund

Funding from the National Lottery Community Fund to provide an outreach in Canvey Island

Rochford District Council-Core Services

Funding to provide a free and impartial information, advice and guidance service to those living within Rochford District.

Rosca Trust

Funding to help support our outreach on Canvey Island

Thurrock VSDF - Core Services

Funding to provide a free and impartial information, advice and guidance service to those who live within the Thurrock Borough.

Trussell Trust – Basildon

Funding from Trussell Trust and Basildon Foodbank to provide an outreach advice service at Basildon Foodbank sites in Basildon town centre and Vange.

Trussell Trust – Braintree

Funding from Trussell Trust and Braintree Foodbank to provide an outreach advice service at multiple Braintree Foodbank centres.

16. (a) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted	Restricted	**Total**
	£	£	£
Fixed assets	20,675	-	20,675
Current assets – debtors	249	64,675	64,924
Current assets - cash at bank and in hand	467,409	99,006	566,415
Current liabilities – creditors	(2,552)	(140,483)	(143,035)
Total net assets	485,781	23,198	508,979

16. (b) ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted	Restricted	**Total**
	£	£	£
Fixed assets	24,861	-	24,861
Current assets - debtors	4,231	120,887	125,118
Current assets - cash at bank and in hand	512,329	(38,013)	474,316
Current liabilities - creditors	(2,043)	(56,094)	(58,137)
Total net assets	539,378	26,780	566,158

17. FINANCIAL COMMITMENTS OBLIGATIONS UNDER LEASES

The charity rents premises from Basildon Council, Brentwood Council, Wick Community Association, Thurrock Council for Voluntary Services and Witham Public Hall Trust. For SORP FRS102 purposes the valuation of these rentals are shown as rental costs to the charity. All known outstanding liabilities have been recognised in these accounts.

At 31st March 2025 the company had commitments under non-cancellable operating leases as follows:-

Land and building leases which expire:	2025 £	2024 £
Within one year	1	1
Between two and five years	4	4
Over five years	10	10
	15	15

Total operating lease payments for the year were £1 (2024: £1). The charity has 3 licenses to occupy.

OBLIGATIONS UNDER DEFINED CONTRIBUTION PENSION

At the year end, £6,956 (2024: £5,683) of contributions were outstanding and included within creditors.

18. LEGAL STATUS OF CHARITY

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members as at 31 March 2025 was 12 (2024:13).

19. CONTROL

The charity is controlled by its Trustees/Directors.

20. FUNDS HELD AS AGENT

No balances were held as agent as at 31 March 2025 (2024: nil).

21. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025 (2024: nil).

22. MERGER DURING THE FINANCIAL YEAR ENDING 31 MARCH 2024

On the 1st of October 2023 Citizens Advice South Essex and Citizens Advice Braintree, Halstead & Witham merged to create Citizens Advice Braintree & South Essex covering Basildon, Billericay, Braintree, Brentwood, Castle Point, Halstead, Rayleigh, Rochford, Thurrock, Wickford and Witham.

Both charities involved in the merger share common objectives to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the local authority areas.

During the merger the CitA grants totaling £15,000 received by Citizens Advice Braintree, Halstead & Witham were reclassified as unrestricted to match the treatment of the grants in Citizens Advice South Essex. The core funding of Citizens Advice Braintree, Halstead & Witham totaling £53,320 were also classified as restricted, whereby in the individual accounts they had been treated as unrestricted.

The detailed financial data of both charities pre-merger and post-merger along with the aggregated totals is given in notes 23 and 24

23. ANALYSIS OF PRINCIPLE SoFA COMPONENTS OF THE MERGER BETWEEN CITIZENS ADVICE SOUTH ESSEX (CASE) AND CITIZENS ADVICE BRAINTREE, HALSTEAD & WITHAM (CABHW)

	Pre-merger (CASE)	Pre-merger (CABHW)	Post merger (CABSE)	**Total 2024**
	£	£	£	£
Total Income	544,765	133,378	745,437	1,423,580
Total Expenditure	(585,109)	(150,704)	(741,975)	(1,477,788)
Net income/(expenditure)	(40,344)	(17,326)	3,462	(54,208)
Other gains/(losses)	(3,380)	-	-	(3,380)
Net movement in funds	(43,724)	(17,326)	3,462	(57,588)

24. ANALYSIS OF NET ASSETS AT THE DATE OF MERGER

	CASE	CABHW	**Total**
	£	£	£
Net assets	415,588	150,489	566,077
Represented by:			
Unrestricted funds	384,934	134,883	519,817
Restricted funds	30,654	15,606	46,260
Total funds	15,588	150,489	566,077

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25. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024 (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted funds	Restricted funds	Total funds 2024	Total Funds 2023 (restated)
		£	£	£	£
Income from:					
Donations and legacies	3	1,445	1,500	2,945	7,891
Investments	4	11,618		11,618	2.950
Charitable activities (restated)	5,15	93,459	1,315,558	1,409,017	1,280,426
Total income		106,522	1,317,058	1,423,580	1,291,267
Expenditure on:					
Charitable activities (restated)	6,15	69,084	1,408,704	1,477,788	1,396,415
Total expenditure		69,084	1,408,704	1,477,788	1,396,415
Net (expenditure)/income before transfers		**37,438**	**(91,646)**	**(54,208)**	**(105,148)**
Transfers between funds	15	**(73,886)**	**73,886**		
		(36,448)	**(17,760)**	**(54,208)**	**(105,148)**
Gains / losses on investment assets		(3,380)		(3,380)	(10,650)
Net (expenditure) / income for the year		**(39,828)**	**(17,760)**	**(57,588)**	**(115,798)**
Reconciliation of funds					
Total funds brought forward		579.206	44,540	623,746	739,544
Total funds carried forward		539,378	26,780	566,158	623,746

Citizens Advice Braintree & South Essex Limited

England & Wales - Charity number 1113231

Accounts

Company Registration No. 05596895 (England and Wales)
Charity No: 1113231

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

FOR

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED

(formerly Citizens Advice South Essex Limited)

citizens advice

BRAINTREE & SOUTH ESSEX

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
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FOR THE YEAR ENDED 31 MARCH 2024

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CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
REPORT OF THE TRUSTEES (INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of Citizens Advice Braintree & South Essex Limited (the company) for the year ended 31 March 2024. The Trustees confirm that the Annual Report and financial statements of the company comply with current statutory requirements, the requirements of the company's governing document and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to· charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Name of charity
Citizens Advice Braintree & South Essex Limited

Registered company number
05596895 (England and Wales)

Registered charity number
1113231

Registered office & operational address
The Basildon Centre
St Martin's Square
Basildon
Essex
SS14 1DL

Trustees & Company Directors
S Freel – Chair
J Ainsworth – Vice Chair
T Harrison – Vice Chair
W Jones - Treasurer
B Sainty - Trustee
D Wotton – Trustee (Appointed 1st October 2023)
J Bendall – Trustee (Resigned 9th February 2024)
J Evans – Trustee
L Talbot - Trustee
M Binning - Trustee
M Fenn – Trustee
N McLeod – Trustee (Appointed 01 October 2023; Resigned 22nd February 2024)
O Odunlami - Trustee
P Cunliffe-Jones – Trustee (Resigned 7th September 2023)
R Gregory-Trustee (Resigned 31st October 2023
R Rackham -Trustee
T Curtis – Trustee (Appointed 17th January 2024)

Company Secretary
K Kentish

Principal Staff
K Kentish – Chief Executive
K Rayner – Senior Service Manager
R Cabrelli – Executive Officer Business Development
S Murray – Executive Officer Operations

Auditor
Smith & Goulding Limited

4 Southport Road
Chorley
Lancashire
PR7 1LD

Primary Bankers
CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4TA

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is governed by its Memorandum and Articles of Association Model 2021. It is a company limited by guarantee, as defined by the Companies Act 2006.

Mergers history
Citizens Advice Braintree & South Essex (previously Citizens Advice South Essex) was formed following three recent mergers. The first between Citizens Advice Basildon and Citizens Advice Thurrock on 1 April 2018 to create Citizens Advice Basildon & Thurrock. The second merger took place on the 1 April 2019 between Citizens Advice Basildon & Thurrock, Citizens Advice Brentwood and Citizens Advice Rochford & Rayleigh to create Citizens Advice South Essex. The third merger took place on the 1st of October 2023 between Citizens Advice South Essex and Citizens Advice Braintree, Halstead & Witham to create Citizens Advice Braintree & South Essex covering Basildon, Billericay, Braintree, Brentwood, Castle Point, Halstead, Rayleigh, Rochford, Thurrock, Wickford and Witham

Organisation and appointment and training of Trustees
The charity is managed by a board of Trustees, whose composition is detailed at the front of this document. Trustees meet at least quarterly and delegate the day-to-day operation of the organisation to The Senior Management Team, which is led by Kathryn Kentish the CEO.

The Trustee Board has two committees, the Finance Committee and Business Development Committee, both committees meet quarterly prior to the full quarterly Trustee Board meeting.

Wherever possible, Trustees are drawn from the local community and are selected to ensure the board has a full range of management skills. No other persons or bodies external to the charity are entitled to appoint persons to the Board of Trustees.

Newly appointed Trustees are provided with a comprehensive induction to the charity which includes training courses and mentoring by established Trustees.

The Trustees of Citizens Advice Braintree & South Essex Limited conduct regular appraisals to evaluate the performance of the Trustee Board. National Citizens Advice, our membership organisation, reviews and evaluates the annual appraisal of Citizens Advice Braintree & South Essex Limited as part of our annual leadership assessment.

Organisational structure
Citizens Advice Braintree & South Essex Limited is governed by its Trustee Board/Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of the charity and for ensuring that it satisfies its legal and contractual obligations. The Board of Trustees is independent of management.

Related Parties
The charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards of advice and casework management. Operating policies are independently determined by the Board of Trustees of the charity in order to fulfil its charitable objects and comply with the national membership requirements.

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

Citizens Advice Braintree and South Essex also works in direct partnership with local Citizens Advice in Essex and Citizens Advice Essex, the consortia of Essex Local Citizens Advice.

Risk management
The Directors recognise that any major risks to which the Charity is exposed need to be reviewed and systems put in place to mitigate those risks. The charity maintains a formal risk register which is continually monitored and reviewed quarterly by the Trustees to ensure that all significant issues are being actively managed and mitigated. This includes seeking to diversify its funding sources.

Internal risks are minimised by defined procedures for the authorisation of all transactions and obligations and which ensure consistent quality of delivery for all operational aspects. The charity's systems and procedures are regularly reviewed by Citizens Advice as a condition of continued membership.

Compliance Statement
Citizens Advice Braintree & South Essex is committed to ensuring the security and protection of the personal information that we process, and to provide a complaint and consistent approach to data protection.

An information assurance management team exists to ensure the confidentiality. Integrity and availability of all personal and sensitive data is maintained to a level which is complaint with the requirements of GDPR and Data Protection Law.

Our principles
Citizens Advice Braintree & South Essex takes the privacy and security of individuals and their personal information very seriously.

Our principles for processing personal information are:

- We will process all personal information fairly and lawfully
- We will only process personal information for specified and lawful purposes
- Where practical, we will keep personal information up to date
- We will not keep personal information for longer than is necessary

Data Subjects' Rights
At Citizens Advice Braintree & South Essex, an individual can request information about:

- What personal information we hold about an individual
- The categories of personal information we collect from an individual
- The purposes of collecting and processing personal information from an individual
- How long we plan to keep the personal information
- The process to have inaccurate or incomplete personal information corrected or completed
- Where applicable, the process for requesting erasure of the personal information or for restricting the processing of personal information in accordance with data protection laws, as well as to object to any direct marketing from us

Our compliance plan

Here is an overview of the steps that we are taking to ensure compliance with GDPR and data protection:

- We have established procedures and policies to restrict processing of personal information
- We follow national Citizens Advice model procedures for data breaches and incident responses
- We have and regularly review our Data Protection Policy, Data Retention Policy and Privacy Policy

OBJECTIVES AND ACTIVITIES

Aims, objectives, strategies and activities

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the local authority areas of Basildon, Braintree, Brentwood, Castle Point, Rochford, Thurrock and surrounding areas.

Ensuring our work delivers our aims

The charity reviews its aims, objectives and activities each year. The review looks at the advice needs of the local community and seeks to ensure our resources are aligned with their needs. The review also helps the charity ensure their aims, objectives and activities remain focused on the stated purpose. The charity has referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing its aims and objectives and planning future activities.

Public benefit

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

How our activities deliver public benefit

Citizens Advice Braintree & South Essex Limited meets its charitable objectives by providing free, confidential, impartial and independent advice and information for the benefit of the local community. The charity also seeks to influence the development of social policies and works to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. It is particularly focused on the most vulnerable in our society who find it hardest to access official support.

In addition to the continuing provision of high quality advisory services another key objective is to maintain service provision in line with the Service Level Agreements arranged with local authorities and other funders.

Equality, Diversity & Inclusion

Citizens Advice Braintree and South Essex makes equality and diversity an integral part of our service, we continue to ensure the service is open to all individuals and groups, to reduce discrimination and promote inclusion.

Contribution from volunteers

The Charity receives help and support in the form of voluntary assistance in advising the public and administering the Charity.

118 volunteers contributed their time to the charity during the year (2023: 93).

Law Clinic

To improve the availability of legal advice the South Essex Law Clinic launched in April 2021 as a satellite service to Citizens Advice Braintree & South Essex. With thanks to volunteer solicitors from Bowling & Co, Hattons, Palmers, Penmans, Rayden and Sternberg Reed Solicitors, we provide one free telephone appointment for a maximum of 30 minutes with a Solicitor to anyone, 18 or older, who lives and/or works within the council areas of:

- Basildon
- Brentwood

- Castle Point
- Rochford
- Thurrock

390 local residents benefited from legal advice from our Law Clinic in 2024 (2023: 424).

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In the year ended 31 March 2024, our team of volunteers and paid staff gave confidential information, advice and guidance to 16,622 unique clients. This figure has been calculated in a different way to previous years, running the C6 Tableau report on our Casebook system just once covering the whole year. We monitor client volumes monthly using the same C6 report. In previous years we have added together all 12 monthly reports to report our annual total, using the 12 monthly reports for 2023/24 our unique client volume for the year ending 31st of March 2024 was 21,823 (2023 19,789). By running the same report annually, we can see up to 5,201 clients needed support with complex enquiries and required support either more than once in 2023/24 or over several months.

Services are delivered through multiple channels including:

- Face to face in key locations in the local authority areas of Basildon, Braintree, Brentwood, Castle Point, Rochford and Thurrock,
- Webchat on our national website
- Telephone on our Freephone Adviceline
- Email on our local and national websites
- Referrals in on Essex Frontline

The trustees are very grateful to the volunteers and staff who dealt with the many challenges brought about by the increased demand for our service and continued to deliver a high quality and much needed service for the local community.

During the year, Citizens Advice Braintree & South Essex Limited received funding from the following statutory and non-statutory organisations:

Affordable Warmth Solutions
Basildon Borough Council
Braintree Council
Brentwood Council
Brentwood Community Fund
British Gas Energy Trust
Cadent
Castle Point Council
Charles S French Charitable Trust
Citizens Advice Essex
DWP Help to Claim (through the National Citizens Advice)
Energy Redress
Essex County Council
Ford Motor Company
Macmillan
Money & Pensions Services
National Citizens Advice
Rochford Council
Thurrock Council
UK Power Network
University of Essex
Witham Town Council

The Trustees are extremely grateful for the support the charity received from each of the above supporters, together with the donations received from our smaller donors and fundraisers who are equally important to the continuation of our good work.

Fundraising activities
Total income for the year was £1,423,580 (2023: 1,291,267). Increased income is due in part to the merger between Citizens Advice South Essex and Citizens Advice Braintree, Halstead & Witham on the 1st of October 2023.

Investment activities
Citizens Advice Braintree & South Essex holds interest bearing deposit accounts with CAF Bank, United Trust Bank and Flagstone Platform. Funds were also held for part of the year with Aberdeen which generated a small in year investment loss.

All funds are held by UK licensed banks covered by the FSCS deposit Protection scheme.

Factors affecting the achievement of objectives
The charity understands the financial pressures experienced by its major supporters and has taken active measures to seek additional sources of funding. In addition, the Charity continues to develop through recent mergers to create a more efficient organisation where management is streamlined to enable more funding to go towards frontline client services. The Trustees continue to apply for further funding where available.

The Charity derives the bulk of its revenue from a number of key donors as listed above. Some funds flow through National Citizens Advice by way of distributions from central Government and some funds flow through Citizens Advice Essex (the consortia of Local Citizens Advice in Essex). The Charity is not dependent on any single donor and, in the unlikely event that one withdrew, could continue as a going concern. Additionally, the Charity continues to seek, and obtain, supplementary project based finance from other sources.

FINANCIAL REVIEW

Financial position
On 1st of October 2023 Citizens Advice South Essex merged with Citizens Advice Braintree, Halstead & Witham (CABHW) and formed Citizens Advice Braintree & South Essex (CABSE) following a formal approval of the two charities on 23 September 2023. As part of the merger, CABHW discharged all its commitments and transferred its fixed assets at book value and the residual cash of £150,489 to CABSE, of which £150,083 was unrestricted and £406 was restricted, and has been earmarked as such in these financial statements.

As required by the charity SORP, these financial statements have been produced merging both the charities' activities for both the accounting years 2024 and 2023.

Incoming resources for the year were £1,423,580 (2023: £1,291,267), of this £106,522 (2023 - £77,187 - restated) related to unrestricted projects and £1,317,058 (2023: £1,214,080 - restated) related to restricted projects. Outgoing resources for the year were £1,477,788, of which £69,084 (2023: 58,424 - restated) related to unrestricted activities and £1,408,704 (2023: 1,337,991 - restated) related to restricted activities. Value of investment reduced by £3,380 (2023: £10,650) during the year. All investments were sold during the year.

The charity made deficit for the year of £54,208 (2023: deficit £105,148). At 31 March 2024, total reserves were £566,158 (2023: £623,746) of which £539,378 (2023: 579,206) represent unrestricted funds and £26,780 (2023: £44,540) represented restricted funds.

In line with FRS102 requirements, the above information includes both the merged charities.

Reserves policy
The Trustees of Citizens Advice Braintree & South Essex Limited seek to ensure that general reserves are available to meet any reasonably foreseeable contingency. Citizens Advice Braintree & South Essex Limited maintains a projection of income for at least 2 years ahead and seeks to ensure that this continues to be derived from as wide a variety of sources as possible. Citizens Advice Braintree & South Essex Limited will take appropriate steps to ensure that at no time within this period would the cessation of one or more funding streams prevent the continued provision of a best value advice service.

The Trustees have determined that free reserves should be maintained to cover costs that would be required to minimise the impact on clients and to cover legal obligations should a significant reduction in income arise. Reserves should cover 3 months running cost. In addition, unrestricted funds may be designated from time to time for purposes determined by the trustees. These funds will not form part of free reserves. Funds designated are:

- £37,767 forecast deficit for 2024/25 – helping to improve service delivery for local clients
- £83,872 forecast deficit for 2025/26
- £70,000 towards redundancy costs, improved service delivery and maternity leave cover

Total Designated funds £191,639

Restricted funds are earmarked by the funder and cannot be used for the general purposes of the charity.

The assessment is that this policy requires free reserves of £369,447. Free reserves at 31 March 2024 are £322,878, which does not meet the requirement under this policy. This reserves policy is monitored and reviewed by the trustees annually.

Funds in deficit
No funds were in deficit at the balance sheet date.

Investment policy and objectives
Due to the size of the charity and its cash flow requirements, all funds are held on deposit, in furtherance of its objects, and for no other purpose. The charity has the power to invest the monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time be imposed or required by law.

TRUSTEES' RESPONSIBILITIES STATEMENT IN RELATION TO THE FINANCIAL STATEMENTS
The Trustees (who are also directors of Citizens Advice Braintree & South Essex Limited for the purposes of company law) are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the Charities SORP 2019 (FRS 102);
- 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;
- prepare the financial statements on a going concern bases unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at

any time the financial position of the charitable company and enable them to ensure 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the Board of Trustees

Stuart Freel

S Freel – Chair of the Trustees
20 November 2024

Independent Auditors' Report to the Trustees of Citizens Advice Braintree & South Essex Limited

Opinion

We have audited the financial statements of Citizens Advice Braintree & South Essex Limited (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, Balance Sheet, Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 6, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained

alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative or potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect that those that arise from error as they may involve deliberate concealment or collusion.

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

Other Matters

On the 1st of October 2023 Citizens Advice South Essex and Citizens Advice Braintree, Halstead & Witham merged to create Citizens Advice Braintree & South Essex. As such the 2023 comparative information for Citizens Advice Braintree, Halstead & Witham has been incorporated into that of Citizens Advice South Essex. The 2023 financial information for Citizens Advice Braintree, Halstead & Witham was not subject to an audit. As such the 2023 comparative information contains data to which we are unable to verify the truth and fairness. The detailed split of the unaudited financial information can be seen in notes 23 and 24 in the accounts.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew Simm

Andrew Simm BSc FCA
Senior Statutory Auditor
For and on behalf of Smith & Goulding Limited
Chartered Accountants and Registered Auditors
4 Southport Road
Chorley
PR7 1LD

21 JANUARY 2025

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024

		Year ended 31 March 2024			2023
	Notes	Unrestricted funds	Restricted funds	Total funds	Total Funds (restated)
		£	£	£	£
Income from:					
Donations and legacies	**3**	1,445	1,500	2,945	7,891
Investment income	**4**	11,618	-	11,618	2,950
Charitable activities	**5,15**	93,459	1,315,558	1,409,017	1,280,426
Total income		106,522	1,317,058	1,423,580	1,291,267
Expenditure on:					
Charitable activities	**6,15**	69,084	1,408,704	1,477,788	1,396,415
Total expenditure		69,084	1,408,704	1,477,788	1,396,415
Net (expenditure)/income before transfers		37,438	(91,646)	(54,208)	(105,148)
Transfers between funds	**15**	(73,886)	73,886	-	-
		(36,448)	(17,760)	(54,208)	(105,148)
Gains/losses on investment assets		(3,380)	-	(3,380)	(10,650)
Net movement in funds		(39,828)	(17,760)	(57,588)	(115,798)
Reconciliation of funds					
Total funds brought forward		579,206	44,540	623,746	739,544
Total funds carried forward		539,378	26,780	566,158	623,746

The notes on pages 16 to 30 form part of these financial statements.

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2024

	Notes		2024		2023 (restated)
		£	£	£	£
Fixed assets					
Tangible assets	**11**		24,861		28,103
Investments	**12**		-		162,647
			24,861		190,750
Current assets					
Debtors	**13**	125,118		100,207	
Cash at bank and in hand		474,316		420,042	
		599,434		520,249	
Current liabilities					
Creditors falling due within one year	**14**	(58,137)		(87,253)	
Net current assets			541,297		432,996
Net Assets			566,158		623,746
Funds of the charity:	**16**				
General fund					
Balance brough forward		511,706		593,044	
(Deficit)/Surplus for the year		37,438		18,763	
Transfers between funds		(73,886)		(89,451)	
Net funds designated		124,139)		-	
		351,119		522,356	
Loss in investment value		(3,380)		(10,650)	
			347,739		511,706
Designated funds			191,639		67,500
			539,378		579,206
Restricted funds					
Balance brough forward		44,540		79,000	
(Deficit)/surplus for the year		(91,646)		(123,911)	
Transfers between funds		73,886		89,451	
			26,780		44,540
Total charity funds			566,158		623,746

The notes on pages 16 to 30 form part of these financial statements.

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

The financial statements were approved by the Board of Trustees on 20 November 2024 and were signed on its behalf by:

Stuart Freel
S Freel – Chair of the Trustees

Bill Jones
Bill Jones (Jan 15, 2025 11:11 GMT)
W Jones - Treasurer

Company Registration Number: 05596895

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2024

	Notes	2024	2023
		£	£
Cash flows from operating activities			
Net income/(expenses) for the year		(57,588)	(115,798)
Adjustment to cash flows from non-cash items			
Depreciation		13,232	14,055
Investment Income	4	(11,618)	(2,950)
Loss on investment assets		3,380	10,650
		(52,594)	(94,043)
Working capital adjustments			
(Increase) in debtors	13	(24,911)	(7,343)
(Decrease)/increase in creditors	14	(29,116)	33,944
Net cash flows from operating activities		106,621	67,442
Cash flows from investing activities			
Interest receivable and similar income	4	11,618	2,950
Purchase of tangible fixed assets	11	(9,990)	(1,600)
Sale of investments	12	159,267	-
Net cash flows from investing activities		160,895	1,350
Net increase/(decrease) in cash and cash equivalents		54,274	(66,092)
Cash and cash equivalents at 1 April 2023		420,042	486,134
Cash and cash equivalents at 31 March 2024		**474,316**	**420,042**
Cash and cash equivalents consists of:			
Cash at bank and in hand		474,316	420,042
Cash and cash equivalents at 31 March 2024		**474,316**	**420,042**

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

The notes on pages 15 to 28 form part of these financial statements.

1. ACCOUNTING POLICIES

Basis of preparation of financial statements
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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Accounting Practice.

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

Citizens Advice Braintree & South Essex Limited 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.

On 1st October 2023, the activities and assets of Citizens Advice Braintree Halstead and Witham were transferred to the charity following formal approval of a merger between the two charities on 23 September 2023. The accounts have therefore been presented on the basis that the charities have always been combined in accordance with the charity SORP.

Preparation of the accounts on a going concern basis
The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Income
Contract income is included as incoming resources in the period to which it relates.

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

Bank interest is included in the income and expenditure account on receipt.

Other income, including donations, gifts and covenants are included as they were received.

Donated services and facilities
Donated services and donated facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time the charity receives is not recognised and refer to the Trustees' report for more information about their contribution.

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 allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes.

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

1. ACCOUNTING POLICIES (CONTINUED)

Expenditure
Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred 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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements for the charity and include audit fees and cost linked to the strategic management of the charity.

Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis such as staff time dedicated to each activity.

Taxation
The Charity is exempt from corporation tax on its charitable activities.

Tangible fixed assets
Tangible fixed assets are initially recorded at cost and depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Leasehold improvements	- 20% on cost
Fixtures and fittings	- 25% on cost
Computer equipment	- 25% on cost

Fixed asset investments
Fixed asset investments are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments and accrued income comprise payments made in advance relating to the following year and income relating to the current year, which will not be invoiced until after the balance sheet date.

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

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

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

1. ACCOUNTING POLICIES (CONTINUED)

Pensions
Employees of the charity are entitled to join a defined contribution money purchase scheme. The charity contribution is restricted to the contributions disclosed in note 10. There were no outstanding contributions at the year end.

2. JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

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

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

3. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	Total funds 2024	Total funds 2023
	£	£	£	£
Donations - general	1,445	1,500	2,945	7,891
	1,445	1,500	2,945	7,891
Totals 2023	*7,181*	*710*	*7,891*	

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total funds 2024	Total funds 2023
	£	£	£	£
Deposit account interest	11,618	-	11,618	2,950
	11,618	-	11,618	2,950
Totals 2023	*2,950*	-	*2,950*	

5. INCOME FROM CHARITABLE ACTIVITIES -2024

		Unrestricted funds	Restricted funds	Total 2024	Total 2023 Restated
		£	£	£	£
Local Authority	15	54,659	643,144	697,803	651,289
National Citizens Advice	15	30,000	393,782	423,782	346,355
Citizens Advice Essex	15	-	268,232	268,232	256,320
Sanctuary Housing Association		-	-	-	750
Ford Motor Company		8,800	-	8,800	-
Charles French – Disability Outreach		-	10,000	10,000	18,737
Dept Work & Pensions – Kick Start					6,307
Other grants – less than £1,000		-	400	400	668
Total		**93,459**	**1,315,558**	**1,409,017**	**1,280,426**

5.a INCOME FROM CHARITABLE ACTIVITIES – 2023 (restated)

	Note	Unrestricted funds	Restricted funds	Total Funds
		£	£	£
Local Authority	15	52,428	598,861	651,289
National Citizens Advice	15	-	346,355	346,355
Citizens Advice Essex	15	7,003	249,317	256,320
Sanctuary Housing Association		750	-	750
Ford Motor Company		-	-	-
Charles French – Disability Outreach		-	18,737	18,737
DWP – Kick Start		6,307		6,307
Other grants – less than £1,000		568	100	668
Total		**67,056**	**1,213,370**	**1,280,426**

6. COST OF CHARITABLE ACTIVITIES BY FUND

	Note	Unrestricted fund	Restricted fund	2024 Total	2023 Total Restated
		£	£	£	£
Local Authority	15	26,962	681,750	708,712	684,798
National Citizens Advice	15	30,848	421,538	452,386	379,151
Citizens' Advice Essex	15	2,400	281,511	283,911	291,662
Ford Motor Company		8,874	-	8,874	-
Charles French - Disability Outreach		-	23,458	23,458	40,341
Other grants - less than £1,000 each		-	447	447	463
Total		69,084	1,408,704	1,477,788	1,396,415
Of which					
Charitable activities		56,858	1,265,181	1,322,039	1,214,650
Support costs		12,226	143,523	155,749	181,765
Total		**69,084**	**1,408,704**	**1,477,788**	**1,396,415**

6.a COST OF CHARITABLE ACTIVITIES BY FUND – 2023 (restated)

	Note	Unrestricted fund £	Restricted fund £	Total 2023 £
Local Authority	15	57,106	626,374	683,480
National Citizens Advice	15	-	379,151	379,151
Citizens' Advice Essex	15	-	291,662	291,662
Ford Motor Company		-	-	-
Charles French - Disability Outreach		-	40,341	40,341
Other grants - less than £1,000 each		1,318	463	1,781
Total		58,424	1,337,991	1,396,415
Of which				
Charitable activities		55,339	1,159,311	1,214,650
Support		3,085	178,680	181,765
Total		**58,424**	**1,337,991**	**1,396,415**

6.b COST OF CHARITABLE ACTIVITIES BY TYPE

	Note	Direct costs £	Support costs £	Total 2024 £	Total 2023 Restated £
Client related		5,541	-	5,541	735
Staff salaries		1,130,015	93,549	1,223,564	1,152,765
Staff & volunteer		5,110	8,378	13,488	30,309
Office		109,120	24,112	133,232	133,275
Premises		53,724	10,637	64,361	55,744
Governance costs	6.c	-	10,166	10,166	9,581
Other costs		18,529	8,907	27,436	14,006
Total		1,322,039	155,749	1,477,788	1,396,415
Of which					
Unrestricted		56,857	12,227	69,084	58,424
Restricted		1,265,182	143,522	1,408,704	1,337,991
Total		1,322,039	155,749	1,477,788	1,396,415

COST OF CHARITABLE ACTIVITIES BY TYPE – 2023 (restated)

	Note	Direct costs £	Support costs £	Total 2023 £
Client related		735	-	735
Staff salaries		1,021,964	130,801	1,152,765
Staff & volunteer		27,863	2,446	30,309
Office		111,710	21,565	133,275
Premises		44,427	11,317	55,744
Governance costs	6.c	-	9,581	9,581
Other costs		7,951	6,055	14,006
Total		1,214,650	181,765	1,396,415

6.b COST OF CHARITABLE ACTIVITIES BY TYPE – 2023 – restated – CONTINUED

	Direct costs	Support costs	Total 2023
Of which			
Unrestricted	55,339	3,085	58,424
Restricted	1,159,311	178,680	1,337,991
Total	1,214,650	181,765	1,396,415

6.c Governance costs	2024	2023
Audit and assurance	10,166	9,581

The support costs have been allocated based on the percentage of staff and volunteer time relating to the activities during the year.

7. INCOME FOR THE YEAR

Net resources are stated after charging:

	2024 £	2023 £
Depreciation	13,232	14,055
Other operating leases (restated for 2023)	1	1

The charity operates under 3 licenses to occupy and 1 lease.

8. TRUSTEES' REMUNERATION AND BENEFITS

No trustees (directors) received any remuneration, benefits or expenses for the year ended 31 March 2024 (2023: nil).

9. STAFF COSTS

	2024 £	2023 £
Wages and salaries	1,107,370	1,052,037
Employers National Insurance	71,686	72,432
Pension costs	44,508	28,296
	1,223,564	1,152,765

The total employee benefits paid to the charity's key management personnel for the year ended 31 March 2024 was £232,805 (2023: £240,793).

The average number of employees, analysed by function, was:

	2024 Average	2024 Full time equivalent	2023 Average	2023 Full time equivalent
Provision of advice and support	59	44	50	38
Management and administration of charity	7	6	7	6
	66	50	57	44

No employee received remuneration of more than £60,000 during the year (2023: Nil).

Citizens Advice South Essex merged with Citizens Advice Braintree, Halstead & Witham on 01 October 2023, forming Citizens Advice Braintree & South Essex. Eligible staff from Citizens Advice Braintree, Halstead & Witham moved over to the merged charity under a TUPE agreement.

10. AUDITORS' REMUNERATION

The auditors' remuneration paid in the year to 31 March 2024 was £6,000 (2023: £4,320)

11. TANGIBLE FIXED ASSETS

	Leasehold Improvements £	Fixtures and Fittings £	Computer Equipment £	Totals £
COST				
At 1 April 2023	30,000	70,865	82,882	183,747
Additions			9,990	9,990
Disposals/transfer	-	-	-	-
At 31 March 2024	30,000	70,865	92,872	193,737
DEPRECIATION				
At 1 April 2023	30,000	68,204	57,440	155,644
Charge for the year		322	12,910	13,232
On disposals/transfer	-	-	-	-
At 31 March 2024	30,000	68,526	70,350	168,876
NET BOOK VALUE				
At 31 March 2024	-	2,339	22,522	24,861
At 31 March 2023	-	2,661	25,442	28,103

12. INVESTMENTS

Listed investments	2024 £	2023 £
Market value at 1 April 2023	162,647	173,297
Loss on revaluation	(3,380)	(10,650)
Sale of investments	(159,267)	-
Market value at 31 March 2024	-	162,647

The invest portfolio was closed and funds transferred to the charity's deposit account

	2024	2023

	£	£
Investments at fair value		
Comprised:		
Equities	-	53,318
Fixed interest securities	-	37,161
Alternatives	-	58,811
Cash held within the investment portfolio	-	13,357
Total	-	162,647

13.

	2024	2023
	£	£
Prepayments	4,231	3,900
Debtors and accrued income	120,887	96,307
	125,118	100,207

14.

	2024	2023
	£	£
Trade creditors	7,855	-
Taxation and social security	20,994	23,534
Accruals and deferred income	23,604	58,457
Other creditors	5,684	5,262
	58,137	87,253

	2024	2023
	£	£
Deferred income brough forward	33,333	-
Released in year	(33,333)	-
Income deferred	11,933	33,333
Deferred income carried forward	11,933	33,333

15. ANALYSIS OF NET CURRENT ASSETS BETWEEN FUNDS AND MOVEMENT OF FUNDS FOR THE 24 MONTHS FROM 01/04/2022 TO 31/03/2024

	Balance 31/03/2022	Movement in resources Income	Expenses	Transfers	Balance 31/03/2023	Movement in resources Income	Expenses	Transfers	Balance 31/03/2024
Restricted funds (restated)	£	£	£	£	£	£	£	£	£
Basildon B Council - Core services	46,714	209,100	(233,071)	-	22,743	209,100	(225,038)	-	6,805
Braintree B Council - Core services	-	112,239	(97,039)	-	15,200	106,639	(102,414)	-	19,425
Braintree B C & Witham T C - Money & Pension Adv	-	30,000	(39,993)	9,993	-	30,000	(43,910)	13,910	-
Brentwood B Council - Core services	-	70,000	(70,591)	591	-	59,000	(60,213)	1,213	-
Brentwood Community Fund - Outreach	-	1,667	(2,233)	566	-	3,333	(6,974)	3,641	-
Rochford D Council - Core services	-	70,000	(69,309)	(691)	-	70,000	(71,081)	1,081	-
Castle Point B Council Canvey Island - Core services	-	15,900	(20,938)	5,038	-	17,622	(20,226)	2,604	-
Thurrock VSDF - Core services	500	54,287	(64,099)	9,312	-	70,000	(72,574)	2.574	-
Essex C Council – Out of Hours	-	19,668	(19,159)	(509)	-	70,783	(73,520)	2,737	-
Essex C Council - Multiply	-	16,000	(9,942)	(58)	6,000	6,667	(5,800)	(6,867)	-
National CA - Help to Claim	-	160,133	(174,912)	14,779	-	164,283	(187,109)	22,826	-
National CA - Money & Pension Advice	-	176,122	(194,032)	17,910	-	182,886	(185,416)	2,530	-
National CA - Cost of Living	-	-	-	-	-	31,125	(30,461)	(664)	-
National CA - Energy Advice	-	10,100	(10,207)	107	-	15,488	(18,552)	3,064	-
CA Essex - Contain Outbreak Management Fund	29,810	58,786	(88,357)	(239)	-	-	-	-	-
CA Essex - British Gas Energy Trust	-	8,123	(8,123)	-	-	33,759	(34,690)	931	-
CA Essex - Warm Homes	-	108,562	(118,240)	9,678	-	79,801	(89,747)	9,946	-
CA Essex - Warm Start	-	16,651	(18,734)	2,083	-	24,785	(25,938)	1,153	-
CA Essex - Household Support	1,215	31,497	(32,740)	28	-	8,875	(8,460)	(415)	-
CA Essex - Macmillan Welfare	-	25,698	(25,468)	(230)	-	60,336	(61,210)	874	-
CA Essex - Cadent	-	-	-	-	-	12,550	(14,794)	2,244	-
CA Essex - IncomeWise 65+	-	-	-	-	-	12,737	(12,034)	(703)	-
CA Essex - UK Power Network	-	-	-	-	-	21,639	(20,896)	(743)	-
CA Essex - Probation	-	-	-	-	-	13,750	(13,742)	(8)	-
Disability Outreach	118	18,737	(40,341)	21,486	-	11,500	(23,458)	11,958	-
Other grants – less than £1,000 each	643	810	(463)	(393)	597	400	(447)	-	550
Total restricted funds	**79,000**	**1,214,080**	**(1,337,991)**	**89,451**	**44,540**	**1,317,058**	**(1,408,704)**	**73,886**	**26,780**
Unrestricted fund (restated)	660,544	77,187	(58,424)	(100,101)	579,206	106,522	(69,084)	(77,266)	539,378
Movement in investment	-	-	(10,650)	10,650	-	-	(3,380)	3,380	-
Unrestricted funds after investment movem't	**660,544**	**77,187**	**(69,074)**	**(89,451)**	**579,206**	**106,522**	**(72,464)**	**(73,886)**	**539,378**
Total Funds	**739,544**	**1,291,267**	**(1,407,065)**	**-**	**623,746**	**1,423,580**	**(1,481,168)**	**-**	**566,158**

15. ANALYSIS OF NET CURRENT ASSETS BETWEEN FUNDS AND MOVEMENT OF FUNDS FOR THE 24 MONTHS FROM 01/04/2022 TO 31/03/2024 – CONTINUED

The following income and associated costs have been restated for 2023, due to changes to their classification from unrestricted to restricted:

- Brentwood BC – Core services – reclassified as restricted in line with funder stipulation.
- Rochford DC – Core services - reclassified as restricted in line with funder stipulation.

The following income and associated costs have been restated to maintain consistency in allocating like grants within the same categories.

- CitA Adviceline grant has been treated as unrestricted (Braintree, Halstead and Witham had treated this grant as restricted).
- Braintree BC grant has been treated as restricted in line with other local authority core grants to the area where the grant have been given specifically to (Braintree, Halstead and Witham had treated this grant as unrestricted).

PURPOSES OF RESTRICTED FUNDS

Basildon Borough Council – Core Services
Funding to provide a free and impartial information, advice and a specialist welfare rights service to those who live within the Basildon Borough.

Braintree Borough Council -Core Services
Funding to provide a free and impartial information, advice and guidance service to those that live within Braintree District.

Braintree Hardship Fund
Funding to support local Braintree residents who are struggling financially.

Braintree BC and Witham TC - Money and Pensions Advice
Funding to provide money, pensions and debt advice sessions to the residents in the Braintree and Witham area.

Brentwood Borough Council – Core Services
Funding to provide a free and impartial information, advice and guidance service to those that live within Brentwood Borough.

Brentwood Community Fund – Outreach
Funding to provide an outreach at the Foyer in Warley, providing information and advice for local residents.

Castle Point Council – Universal Credit
Funding to provide advice to support universal credit claimants who live in Castle Point.

Charles French – Disability Outreach
Funding to provide a welfare benefits outreach service in Braintree Borough.

Citizens Advice Essex – British Gas Energy Trust
Funding to provide information, advice and guidance to Basildon Borough Food Bank users, focusing on the energy advice and maximising income.

Citizens Advice Essex – Cadent
Funding to provide information, advice and guidance to Braintree Borough residents focusing on energy advice and maximising income.

Citizens Advice Essex – IncomeWise 65+
Funding to provide information, advice and guidance to people living in the south of Essex, focusing on maximising income.

15. ANALYSIS OF NET CURRENT ASSETS BETWEEN FUNDS AND MOVEMENT OF FUNDS FOR THE 24 MONTHS FROM 01/04/2022 TO 31/03/2024 – CONTINUED

Citizens Advice Essex – Macmillan
Funding to provide welfare benefits advice to local people who have a cancer diagnosis.

Citizens Advice Essex – Probation
Funding to provide information, advice and guidance to male probationers living in Basildon and Thurrock, with a focus on improving finances, welfare benefits and debt advice.

Citizens Advice Essex – UK Power Networks
Funding to provide energy saving information and advice to local residents.

Citizens Advice Essex - Warm Homes
Funding for the provision of services and activities required under the Warm Home Fund for residents who live in Basildon, Braintree, Brentwood, Castle Point & Rochford.

Citizens Advice Essex - Warm Start
Funding to employ a Family Energy Advice Worker as part of the Energy Redress Fund for families who live in the south of Essex including Thurrock. .

Essex County Council – Household Support Fund
Funding to support households during winter in the most need with food, energy and water bills as well as being used to support households with essential costs related to those items and with wider essential costs. Funding for the local authority areas of Basildon, Braintree, Brentwood, Castle Point & Rochford.

Essex County Council – Out of Hours
Funding to provide an extended telephone service until 8pm Mondays to Fridays.

Essex County Council – Multiply
Funding to promote and refer local residents so they benefit from Adult Numeracy training.

Help to Claim
Part of the national service, to support people with their initial claim for Universal Credit.

National Citizens Advice Cost of Living Pot 1
Two projects providing information, advice and guidance to local residents struggling with the cost of living in Thurrock and Braintree

National Citizens Advice Cost of Living Pot 2
Funding to deliver information, advice and guidance by telephone to help local residents struggling with the cost of living.

National Citizens Advice – Energy Advice
Funding to provide energy saving information and advice to local residents.

National Citizens Advice - Money and Pensions Service
Funding to provide money, pensions and debt advice sessions to the residents of the South of Essex.

Rochford District Council – Core Services
Funding to provide a free and impartial information, advice and guidance service to those living within Rochford District.

Sanctuary Housing Association
Funding to provide Smart Money budgeting sessions for residents in the Rochford district.

Thurrock VSDF – Core Services
Funding to provide a free and impartial information, advice and guidance service to those who live within the Thurrock Borough.

16. (a) ANALYSIS OF NET ASSETS BETWEEN FUNDS

	20: 4		
	Unr stricted	Restricted	**Total**
	£	**£**	**£**
Fixed assets	24,861	-	24,861
Current assets – debtors	4,231	120,887	125,118
Current assets – cash at bank and in hand	512,329	(38,013)	474,316
Current liabilities - creditors	(2,043)	(56,094)	(58,137)
Total net assets	539,378	26,780	566,158

16. (b) ANALYSIS OF NET ASSETS BETWEEN FUNDS – PRIOR YEAR

	202		
	Unre stricted	Restricted	**Total**
	£	**£**	**£**
Fixed assets	190,750	-	190,750
Current assets – debtors	100,207	-	100,207
Current assets – cash at bank and in hand	375,502	44,540	420,042
Current liabilities - creditors	(87,253)	-	(87,253)
Total net assets	579,206	44,540	623,746

17. FINANCIAL COMMITMENTS

OBLIGATIONS UNDER LEASES

The charity rents premises from Basildon Council, Brentwood Council, Wick Community Association, Thurrock Council for Voluntary Services and Witham Public Hall Trust. For SORP FRS102 purposes the valuation of these rentals are shown as rental costs to the charity. All known outstanding liabilities have been recognised in these accounts.

At 31st March 2024 the company had commitments under non-cancellable operating leases as follows:-

	2024	2023 restated
Land and building leases which expire:	£	£
Within one year	1	920
Between two and five years	4	4
Over five years	10	11
	15	935

Total operating lease payments for the year were £1 (2023- £1). The charity has 3 licenses to occupy.

OBLIGATIONS UNDER DEFINED CONTRIBUTION PENSION

At the year end, £5,683 (2023: £3,944) of contributions were outstanding and included within creditors.

18. LEGAL STATUS OF CHARITY

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members as at the 31 March 2024 was 13 (2023:14).

19. CONTROL

The charity is controlled by its Trustees/Directors.

20. FUNDS HELD AS AGENT

No balances were held as agent as at 31 March 2024 (2023: nil).

21. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024 (23: nil).

22. MERGER IN THE FINANCIAL YEAR

On the 1st of October 2023 Citizens Advice South Essex and Citizens Advice Braintree, Halstead & Witham merged to create Citizens Advice Braintree & South Essex covering Basildon, Billericay, Braintree, Brentwood, Castle Point, Halstead, Rayleigh, Rochford, Thurrock, Wickford and Witham.

Both charities involved in the merger share common objectives to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the local authority areas.

During the merger the CitA grants totalling £15,000 received by Citizens Advice Braintree, Halstead & Witham were reclassified as unrestricted to match the treatment of the grants in Citizens Advice South Essex. The core funding of Citizens Advice Braintree, Halstead & Witham totalling £53,320 were also classified as restricted, whereby in the individual accounts they had been treated as unrestricted.

The detailed financial data of both charities pre-merger and post-merger along with the aggregated totals is displayed in notes 23 and 24

23. ANALYSIS OF PRINCIPLE SoFA COMPONENTS OF THE MERGER BETWEEN CITIZENS ADVICE SOUTH ESSEX (CASE) AND CITIZENS ADVICE BRAINTREE, HALSTEAD & WITHAM (CABHW)

Current reporting period	Pre-merger CASE	Pre-merger CABHW	Post merger (CABSE)	**Total 2024**
	£	**£**	**£**	**£**
Total Income	544,765	133,378	745,437	1,423,580
Total Expenditure	(585,109)	(150,704)	(741,975)	(1,477,788)
Net income/(expenditure)	(40,344)	(17,326)	3,462	(54,208)
Other gains/(losses)	(3,380)	-	-	(3,380)
Net movement in funds	(43,724)	(17,326)	3,462	(57,588)

Previous reporting period	CASE	CABHW	**Total 2023**
	£	**£**	**£**
Total Income	1,050,482	240,785	1,291,267
Total Expenditure	(1,142,124)	(254,291)	(1,396,415)
Net income/(expenditure)	(91,642)	(13,506)	(105,148)
Other gains/(losses)	(10,650)	-	(10,650)
Net movement in funds	(102,292)	(13,506)	(115,798)

24. ANALYSIS OF NET ASSETS AT THE DATE OF MERGER

	CASE	CABHW	**Total**
	£	**£**	**£**
Net assets	415,588	150,489	566,077
Represented by:			
Unrestricted funds	384,934	134,883	519,817
Designated funds	-	-	-
Restricted funds	30,654	15,606	46,260
Total funds	415,588	150,489	566,077

25. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023 (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

	Notes	Year ended 31 March 2023 Unrestricted funds	Restricted funds	Total funds	2022 Total Funds
		£	£	£	£
Income from:					
Donations and legacies	**3**	7,181	710	7,891	8,864
Investments	**4**	2,950	-	2,950	606
Charitable activities (restated)	**5,15**	67,056	1,213,370	1,280,426	1,482,193
Total income		77,187	1,214,080	1,291,267	1,491,663
Expenditure on:					
Charitable activities (restated)	**6,15**	58,424	1,337,991	1,396,415	1,374,362
Total expenditure		58,424	1,337,991	1,396,415	1,374,362
Net (expenditure) / income before transfers		18,763	(123,911)	(105,148)	117,301
Transfers between funds	**15**	(89,451)	89,451	-	-
		(70,688)	(34,460)	(105,148)	117,301
Gains / losses on investment assets		(10,650)	-	(10,650)	(1,703)
Net (expenditure) / income for the year		(81,338)	(34,460)	(115,798)	115,598
Reconciliation of funds					
Total funds brought forward		660,544	79,000	739,544	623,946
Total funds carried forward		579,206	44,540	623,746	739,544

Citizens Advice Braintree & South Essex Limited

England & Wales - Charity number 1113231

Accounts

Company Registration No. 05596895 (England and Wales)
Charity No: 1113231

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

FOR

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED

(PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)

citizens advice Braintree & South Essex

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
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FOR THE YEAR ENDED 31 MARCH 2023

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CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of Citizens Advice Braintree & South Essex Limited (the company) for the year ended 31 March 2023. The Trustees confirm that the Annual Report and financial statements of the company comply with current statutory requirements, the requirements of the company's governing document and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Name of charity
Citizens Advice Braintree & South Essex Limited (previously Citizens Advice South Essex Limited)

Registered company number
05596895 (England and Wales)

Registered charity number
1113231

Registered office & operational address
The Basildon Centre
St Martin's Square
Basildon
Essex
SS14 1DL

Trustees & Company Directors
A Hunter – Chair (Resigned 30 June 2022)
L Talbot – Trustee
B Sainty – Trustee
P Cunliffe-Jones – Trustee
S Freel – Chair
T Harrison – Trustee
R Rackham – Trustee
M Fenn – Trustee
W Jones – Treasurer
J Evans – Trustee (Appointed 25 August 2021)
J Ainsworth – Trustee (Appointed 23 November 2022)
M Binning – Trustee (Appointed 23 November 2022)
J Bendall – Trustee (Appointed 9 January 2023)
R Gregory – Trustee (Appointed 9 January 2023)
O Odunlami – Trustee (Appointed 9 January 2023)

Company Secretary
K Kentish

Principal Staff
K Kentish – CEO

Auditor
Smith & Goulding Limited
4 Southport Road
Chorley
Lancashire
PR7 1LD

Bankers
CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4TA

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a private Limited company, Limited by guarantee, as defined by the Companies Act 2006.

Mergers history
Citizens Advice Braintree & South Essex (previously Citizens Advice South Essex) was formed following two mergers. The first between Citizens Advice Basildon and Citizens Advice Thurrock on 1 April 2018 to create Citizens Advice Basildon & Thurrock. The second merger took place on the 1 April 2019 between Citizens Advice Basildon & Thurrock, Citizens Advice Brentwood and Citizens Advice Rochford & Rayleigh to create Citizens Advice South Essex (now Citizens Advice Braintree & South Essex) covering Basildon, Billericay, Brentwood, Castle Point, Rayleigh, Rochford, Thurrock and Wickford.

Organisation and appointment and training of Trustees
The charity is managed by a board of Trustees, whose composition is detailed at the front of this document. Trustees meet at least quarterly and delegate the day-to-day operation of the organisation to senior management, which is led by Kathryn Kentish the CEO.

Wherever possible, Trustees are drawn from the local community and are selected to ensure the board has a full range of management skills. No other persons or bodies external to the charity are entitled to appoint persons to the Board of Trustees.

Newly appointed Trustees are provided with a comprehensive induction to the charity through the provision of training courses and mentoring by established Trustees.

The Trustees of Citizens Advice Braintree & South Essex Limited conduct an appraisal annually to evaluate the performance of the Trustee Board. National Citizens Advice, our membership organisation, reviews and evaluates the annual appraisal of Citizens Advice Braintree & South Essex Limited as part of our annual leadership assessment.

Organisational structure
Citizens Advice Braintree & South Essex Limited is governed by its Trustee Board/Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of the charity and for ensuring that it satisfies its legal and contractual obligations. The Board of Trustees is independent of management.

Related Parties

The charity 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. Operating policies are independently determined by the Board of Trustees of the charity in order to fulfil its charitable objects and comply with the national membership requirements.

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

Risk management

The charity maintains a formal risk register which is regularly reviewed by the Trustees to ensure that all significant issues are being actively managed and mitigated. This includes seeking to diversify funding as far as possible.

Internal risks are minimised by defined procedures for the authorisation of all transactions and obligations and which ensure consistent quality of delivery for all operational aspects. The charity's systems and procedures are regularly reviewed by Citizens Advice as a condition of continued membership.

OBJECTIVES AND ACTIVITIES

Aims, objectives, strategies and activities

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the local authority areas of Basildon, Brentwood, Castle Point, Rochford, Thurrock and surrounding areas.

Ensuring our work delivers our aims

The charity reviews its aims, objectives and activities each year. The review looks at the advice needs of the local community and seeks to ensure our resources are aligned with their needs. The review also helps the charity ensure their aims, objectives and activities remain focused on the stated purpose. The charity has referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing its aims and objectives and planning future activities.

Public benefit

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

How our activities deliver public benefit

Citizens Advice Braintree & South Essex Limited meets its charitable objectives by providing free, confidential, impartial and independent advice and information for the benefit of the local community. The charity also seeks to influence the development of social policies and works to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. It is particularly focused on the most vulnerable in our society who find it hardest to access official support.

In addition to the continuing provision of high quality advisory services another key objective is to maintain service provision in line with the Service Level Agreements arranged with local authorities and other funders.

Contribution from volunteers

The Charity receives help and support in the form of voluntary assistance in advising the public and administering the Charity.

93 volunteers contributed their time to the charity during the year (2022: 110).

Law Clinic

To improve the availability of legal advice the South Essex Law Clinic launched in April 2021 as a satellite service to Citizens Advice Braintree & South Essex Limited. With thanks to volunteer solicitors from Bowling & Co, Hattons, Palmers, Penmans, Rayden and Sternberg Reed Solicitors, we provide one free telephone appointment for a maximum of 30 minutes with a Solicitor to anyone, 18 or older, who lives and/or works within the council areas of:

- Basildon
- Brentwood
- Castle Point
- Rochford
- Thurrock

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In the year ended 31 March 2023, our team of volunteers and paid staff gave confidential information, advice and guidance to 19,789 (2022: 16,078) clients. This increase reflects the increased demand for our service partly due to the Cost of Living and Energy crisis.

Services are delivered through multiple channels including face to face in key locations across the South of Essex, by telephone on Adviceline our freephone service and by email.

The trustees are very grateful to the volunteers and staff including specialist debt, welfare rights and housing advisers who dealt with the many challenges brought about by the increased demand for our service and continued to deliver a high quality and much needed service for the local community.

During the year, Citizens Advice Braintree & South Essex Limited received funding from the following statutory and non-statutory organisations:

Basildon Borough Council
Brentwood Council
Brentwood Community Fund
British Gas Energy Trust
Castle Point Council
Citizens Advice Essex
DWP Help to Claim
Essex County Council
Macmillan
Money & Pensions Services
National Citizens Advice
Rochford and Rayleigh Council
Talisman Charitable Trust
Thurrock Voluntary Sector Development Fund

The Trustees are extremely grateful for the support the charity received from each of the above supporters, together with the donations received from our smaller donors and fundraisers who are equally important to the continuation of our good work.

Fundraising activities
Total income for the year was £1,050,482.

Investment activities
Currently, with the exception of an amount invested through Platform Securities LLP and set out in note 14 to the accounts, the majority of the cash and bank balances are held in interest bearing deposits with CAF Bank and Shawbrook Bank.

Factors affecting the achievement of objectives
The charity understands the financial pressures experienced by its major supporters, and has taken active measures to seek additional sources of funding. The Trustees continue to apply for further funding where available.

FUTURE PERIODS
The Charity derives the bulk of its revenue from a number of key donors as listed above. Some funds flow through National Citizens Advice by way of distributions from central Government. The Charity is not dependent on any single donor and, in the unlikely event that one withdrew, could continue as a going concern. Additionally, the Charity continues to seek, and obtain, supplementary project based finance from other sources. Following successful previous mergers Citizens Advice South Essex plans to merge with Citizens Advice Braintree, Halstead & Witham on the 1st of October 2023 to create Citizens Advice Braintree & South Essex.

FINANCIAL REVIEW

Financial position
Incoming resources in the year were £1,050,482 (2022: £1,194,945). Of this £860,761 (2022: £1,024,596) related to project restricted activities.

The net of expenditure over income for the year was £102,292 (2022: £79,424 surplus). At 31 March 2023, total reserves were £455,931 (2022: £558,223 as restated) of which £22,743 (2022: £53,236) represented restricted funds.

Reserves policy

The Trustees of Citizens Advice Braintree & South Essex Limited seek to ensure that general reserves are available to meet any reasonably foreseeable contingency. Citizens Advice Braintree & South Essex Limited maintains a projection of income for at least 2 years ahead and seeks to ensure that this continues to be derived from as wide a variety of sources as possible. Citizens Advice Braintree & South Essex Limited will take appropriate steps to ensure that at no time within this period would the cessation of one or more funding streams prevent the continued provision of a best value advice service.

The Trustees have determined that free reserves should be maintained to cover costs that would be required to minimise the impact on clients and to cover legal obligations should a significant reduction in income arise. Costs should cover 3 months running cost. In addition, unrestricted funds may be designated from time to time for purposes determined by the trustees. These funds will not form part of free reserves. Restricted funds are restricted by the funder and cannot be used for the general purposes of Citizens Advice Braintree & South Essex Limited.

The assessment is that this policy requires free reserves of £294,529. Free reserves at 31 March 2023 are estimated to be £433,188, which exceeds the requirement under this policy.
This reserves policy is monitored and reviewed by the trustees annually.

Funds in deficit
No funds were in deficit at the balance sheet date.

Investment policy and objectives
Due to the size of the charity and its cash flow requirements, all funds are held on deposit or in low-risk investments, in furtherance of its objects, and for no other purpose. The charity has the power to invest the monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

TRUSTEES' RESPONSIBILITIES STATEMENT IN RELATION TO THE FINANCIAL STATEMENTS
The Trustees (who are also directors of Citizens Advice Braintree & South Essex Limited for the purposes of company law) are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the Charities SORP 2019 (FRS 102);
- 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;
- prepare the financial statements on a going concern bases unless it is inappropriate to presume that the Charity will continue in business.

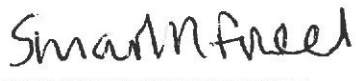
The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the Board of Trustees



S Freel – Chair of the Trustees

16 November 2023

Independent Auditors' Report to the Trustees of Citizens Advice Braintree & South Essex Limited

Opinion

We have audited the financial statements of Citizens Advice Braintree & South Essex Limited (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, Balance Sheet, Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

Responsibilities of trustees
As explained more fully in the trustees' responsibilities statement set out on page 6, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;

- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative or potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect that those that arise from error as they may involve deliberate concealment or collusion.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Simon Worswick

Simon J Worswick BA FCA
Senior Statutory Auditor
For and on behalf of Smith & Goulding Limited
Chartered Accountants and Registered Auditors
4 Southport Road
Chorley
Lancashire
PR7 1LD

27 November 2023

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Year ended 31 March 2023 Unrestricted funds	Restricted funds	Total funds	Year ended 31 March 2022 Total Funds
		£	£	£	£
Income from:					
Donations and legacies	**3**	3,742	-	3,742	1,203
Investments	**4**	1,695	-	1,695	577
Charitable activities	**5**	184,284	860,761	1,045,045	1,193,165
Total income		189,721	860,761	1,050,482	1,194,945
Expenditure on:					
Charitable activities	**6,7**	198,424	943,700	1,142,124	1,113,818
Total expenditure		198,424	943,700	1,142,124	1,113,818
Gains / losses on investment assets		(10,650)	-	(10,650)	(1,703)
Net income / (expenditure) before transfers		(19,353)	(82,939)	(102,292)	79,424
Transfers between funds		(52,446)	52,446	-	-
Net income / (expenditure) for the year		(71,799)	(30,493)	(102,292)	79,424
Reconciliation of funds					
Total funds brought forward		504,987	53,236	558,223	478,799
Total funds carried forward		433,188	22,743	455,931	558,223

The accompanying notes form part of these financial statements.

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds	Restricted funds	2023 Total Funds	2022 Total Funds
		£	£	£	£
Fixed assets					
Tangible assets	**13**	28,103	-	28,103	40,558
Investments	**14**	162,647	-	162,647	173,297
		190,750		190,750	213,855
Current assets					
Debtors	**15**	77,142	-	77,142	69,911
Cash at bank and in hand		233,316	22,743	256,059	325,528
		310,458	22,743	333,201	395,439
Liabilities					
Creditors falling due within one year	**16**	68,020	-	68,020	51,071
Net current assets		501,208	22,743	523,951	344,368
Total assets less current liabilities		433,188	22,743	455,931	558,223
Net assets		433,188	22,743	455,931	558,223
Funds of the charity:	**17**				
Unrestricted funds:					
General funds				433,188	504,987
Restricted funds				22,743	53,236
Total charity funds				455,931	558,223

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

The Trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees on 16 November 2023 and were signed on its behalf by:

S Freel – Chair of the Trustees

W Jones - Treasurer

Company Registration Number: 05596895

The accompanying notes form part of these financial statements.

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2023

	Notes	2023	2022
		£	£
Cash flows from operating activities			
Net income for the year		(102,292)	79,424
Adjustment to cash flows from non-cash items			
Depreciation		14,055	21,207
Investment Income	**4**	(1,695)	(577)
Loss on investment assets		10,650	1,703
		23,010	101,757
Working capital adjustments			
(Increase) in debtors	**15**	(7,231)	(38,234)
(Decrease) in creditors	**16**	16,949	(26,014)
Net cash flows from operating activities		9,718	37,509
Cash flows from investing activities			
Interest receivable and similar income	**4**	1,695	577
Purchase of tangible fixed assets	**13**	(1,600)	(22,111)
Purchase of investments	**14**	-	(175,000)
Net cash flows from investing activities		95	(196,534)
Cash flows from financing activities			
Repayment of borrowing		-	-
Net cash flows from financing activities		-	-
Net (decrease) / increase in cash and cash equivalents		(69,469)	(159,025)
Cash and cash equivalents at 1 April		325,528	484,553
Cash and cash equivalents at 31 March		256,059	325,528
Cash and cash equivalents consists of:			
Cash at bank and in hand		256,059	325,528
Cash and cash equivalents at 31 March		256,059	325,528

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

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Accounting Practice.

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

Citizens Advice Braintree & South Essex Limited 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.

Preparation of the accounts on a going concern basis

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Income

Contract income is included as incoming resources in the period to which it relates.

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

Bank interest is included in the income and expenditure account on receipt.

Other income, including donations, gifts and covenants are included as they were received.

Donated services and facilities

Donated services and donated facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time the charity receives is not recognised and refer to the Trustees' report for more information about their contribution.

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 allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes.

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

1. ACCOUNTING POLICIES (CONTINUED)

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred 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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements for the charity and include audit fees and cost linked to the strategic management of the charity.

Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis such as staff time dedicated to each activity.

Taxation

The Charity is exempt from corporation tax on its charitable activities.

Tangible fixed assets

Tangible fixed assets are initially recorded at cost and depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Leasehold improvements	- 20% on cost
Fixtures and fittings	- 25% on cost
Computer equipment	- 25% on cost

Fixed asset investments

Fixed asset investments are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments and accrued income comprise payments made in advance relating to the following year and income relating to the current year, which will not be invoiced until after the balance sheet date.

Cash at bank and in hand

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

1. ACCOUNTING POLICIES (CONTINUED)

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.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pensions
Employees of the charity are entitled to join a defined contribution money purchase scheme. The charity contribution is restricted to the contributions disclosed in note 10. There were no outstanding contributions at the year end.

2. JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

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

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

3. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
	£	£	£	£
Donations - general	3,742	-	3,742	1,203
	3,742	-	3,742	1,203

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
	£	£	£	£
Deposit account interest	1,695	-	1,695	577
	1,695	-	1,695	577

5. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Basildon Borough Council – Core Services	14,474	209,100	223,574	205,000
Brentwood Borough Council – Core Services	73,163	-	73,163	59,000
Brentwood Borough Council - Covid	-	-	-	1,000
Brentwood Community Fund - Outreach	-	1,667	1,667	-
British Gas Energy Trust	-	8,123	8,123	-
Castle Point	9,163	15,900	25,063	22,204
Citizens Advice Essex – Contain Management Outbreak Fund	-	43,138	43,138	186,862
Citizens Advice Essex – Energy Advice Programme	-	10,100	10,100	-
Citizens Advice Essex – Volunteer Recruitment	-	-	-	1
Citizens Advice Essex – Warm Homes	-	78,577	78,577	71,436
Citizens Advice Essex – Warm Start		16,651	16,651	21,990
Essex County Council – Core Services	-	-	-	30,268
Essex County Council – Covid-19 Recovery Fund	-	-	-	19,415
Essex County Council – Household Support Fund	7,003	31,497	38,500	66,665
Essex County Council – Out of Hours	-	19,668	19,668	-
Help to Claim	-	160,133	160,133	167,770
HTC – Dip Checks	-	-	-	801
Macmillan Welfare Benefits	-	25,698	25,698	-
Mayflower Rotary Club	-	-	-	1,500
Money and Pensions Service	-	176,122	176,122	173,873
Multiply	-	10,000	10,000	
National Citizens Advice – BEIS Softphones	-	-	-	420
National Citizens Advice – BEIS – Remote Working	-	-	-	24,000
National Citizens Advice – Windrush Compensation Scheme	-	-	-	390
Rochford and Rayleigh – Core Services	79,163	-	79,163	75,000
Rayleigh Town Council	-	-	-	1,000
Sanctuary Housing Association	750	-	750	250
Talisman Charitable Trust	-	-	-	800
	183,716	806,374	990,090	1,129,645

5. INCOME FROM CHARITABLE ACTIVITIES (CONTINUED)

	Unrestricted funds	Restricted funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Thurrock VSDF - Core Services	-	54,287	54,287	53,060
Universal Credit Best Practice Lead	-	-	-	10,460
Other	568	100	668	-
	184,284	860,761	1,045,045	1,193,165

SUMMARY:

	Total Funds 2023	Total Funds 2022
	£	£
Contract income	129,000	134,000
Grants	916,045	1,059,165
	1,045,045	1,193,165

6. COST OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds	Restricted funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Basildon Borough Council – Core Services	706	233,071	240,407	184,538
Brentwood Borough Council – Core Services	126,826	-	126,826	36,274
Brentwood Borough Council – Covid	-	-	-	1,000
Brentwood Community Fund - Outreach	-	2,233	2,233	-
British Gas Energy Trust	-	8,123	8,123	-
Castle Point	1,583	25,938	27,521	22,204
Citizens Advice Essex – Contain Management Outbreak Fund	-	38,921	38,921	180,840
Citizens Advice Essex – Energy Advice Programme	-	10,207	10,207	-
Citizens Advice Essex – Volunteer Recruitment	-	-	-	1
Citizens Advice Essex – Warm Homes	-	82,336	82,336	71,970
Citizens Advice Essex – Warm Start	-	18,734	18,734	21,990
Essex County Council – Core Services	-	-	-	8,774
Essex County Council – Covid-19 Recovery Fund	-	-	-	19,415
Essex County Council – Household Support Fund	-	31,525	31,525	66,665
Essex County Council – Out of Hours	-	19,159	19,159	
Help to Claim	-	174,912	174,912	167,770
HTC – Dip Checks	-	-	-	801
Macmillan Welfare Benefits	-	25,468	25,468	-
Mayflower Rotary Club	-	-	-	1,500
Money and Pensions Service	-	194,032	194,032	173,873
Multiply	-	9,942	9,942	-
National Citizens Advice – BEIS Softphones	-	-	-	420
National Citizens Advice – BEIS – Remote Working	-	-	-	21,903
National Citizens Advice – Windrush Compensation Scheme	-	-	-	390
Rochford and Rayleigh – Core Services	69,309	-	69,309	68,420
Rayleigh Town Council	-	-	-	1,000
Sanctuary Housing Association	-	-	-	250
	198,424	874,601	1,079,655	1,049,998

6. COST OF CHARITABLE ACTIVITIES BY FUND TYPE (CONTINUED)

	Unrestricted funds	Restricted funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Talisman Charitable Trust	-	-	-	800
Thurrock VSDF - Core Services	-	69,099	69,099	52,560
Universal Credit Best Practice Lead				10,460
Other	-	-	-	-
	198,424	943,700	1,142,124	1,113,818

7. COST OF CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	2023	2022
	£	£
Staff Costs	920,321	802,020
Partner Costs	-	68,795
Rent	30,950	34,695
Rates	4,382	13,849
Light & Heat	894	596
IT and Communication Costs	51,462	87,424
Postage & Stationery	7,145	4,662
Advertising	1,370	5,971
Training & Recruitment Costs	2,998	1,861
Staff and Volunteer Expenses	22,179	14,367
Publications & Subscriptions	19,790	12,723
Legal & Professional Fees	4,861	-
Depreciation	13,494	20,649
Bank Charges	118	161
Sundry	1,856	852
	1,081,820	1,068,625
Support costs (see note 8)	51,936	37,715
Governance costs (see note 8)	8,368	7,478
	1,142,124	1,113,818
Analysis by fund		
Unrestricted	198,424	117,769
Restricted	943,700	996,049
	1,142,124	1,113,818

8. SUPPORT & GOVERNANCE COSTS

Support costs	**2023**	**2022**
	£	**£**
Staff Costs	38,274	21,695
Rent	1,287	938
Rates	182	375
Light & Heat	37	16
IT and Communication Costs	2,140	2,364
Postage & Stationery	297	126
Legal & Professional Fees	5,040	4,660
Depreciation	561	558
Bookkeeping and payroll	1,773	1,257
Cleaning, Repairs and maintenance	2,345	5,726
	51,936	37,715

Governance costs	**2023**	**2022**
	£	**£**
Audit and accountancy fees	8,368	6,900
AGM Expenses	-	578
	8,368	7,478

The support and governance costs have been allocated based on the percentage staff time relating to support and governance activities during the year.

9. INCOME FOR THE YEAR

Net resources are stated after charging:

	2023	**2022**
	£	**£**
Depreciation	14,055	21,207
Other operating leases	13,927	17,824

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or benefits for the year ended 31 March 2023, nor for the year ended 31 March 2022.

Trustees' expenses

There were £nil Trustees' expenses paid during the year ended 31 March 2023 (2022: £nil).

11. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	867,228	750,000
Employers National Insurance	66,378	54,858
Pension costs	24,989	18,857
	958,595	823,715

The total employee benefits paid to the charity's key management personnel for the year ended 31 March 2023 was £171,922 (2022: £153,337).

The average monthly number of employees during the year was as follows:

	2022	2021
Provision of advice and support	38	32
Management and administration of charity	6	6
	44	38

The vast majority of employees were part time.

No employee received remuneration of more than £60,000 during the year (2022: Nil).

12. AUDITORS' REMUNERATION

The auditors' remuneration paid in the year to 31 March 2023 was £4,320 (2022: £4,140)

13. TANGIBLE FIXED ASSETS

	Leasehold Improvements £	Fixtures and Fittings £	Computer Equipment £	Totals £
COST				
At 1 April 2022	30,000	20,095	81,282	131,377
Additions	-	-	1,600	1,600
Disposals	-	-	-	-
At 31 March 2023	30,000	20,095	82,882	132,977
DEPRECIATION				
At 1 April 2022	30,000	16,170	44,649	90,819
Charge for the year	-	1,264	12,791	14,055
On disposals	-	-	-	-
At 31 March 2023	30,000	17,434	57,440	104,874
NET BOOK VALUE				
At 31 March 2023	-	2,661	25,442	28,103
At 31 March 2022	-	3,925	36,633	40,558

14. FIXED ASSET INVESTMENTS

	2023	2022
	£	£
Listed investments		
Market value at 1 April 2022	173,297	-
Additions at cost	-	175,000
Loss on revaluation	(10,650)	(1,703)
Market value at 31 March 2023	162,647	173,297

	2023	2022
	£	£
Investments at fair value Comprised:		
Equities	53,318	87,197
Fixed interest securities	37,161	60,131
Alternatives	58,811	-
Cash held within the investment portfolio	13,357	-
Total	162,647	173,297

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Prepayments and accrued income	77,142	69,911
	77,142	69,911

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Taxation and social security	23,534	18,379
Other creditors	4,749	3,624
Accruals and deferred income	39,737	29,068
	68,020	51,071

17. MOVEMENT IN FUNDS

	At 1 April 2022	Net movement in funds	At 31 March 2023
	£	£	£
UNRESTRICTED FUNDS			
General fund	504,987	(71,799)	433,188
Designated fund	-	-	-
	504,987	(71,799)	433,188
RESTRICTED FUNDS			
Basildon Borough Council – Core Services	46,714	(23,971)	22,743
Brentwood Community Fund - Outreach	-	-	-
British Gas Energy Trust	-	-	-
Castle Point Council – Universal Credit	-	-	-
Citizens Advice Essex – Contain Management Outbreak Fund	6,022	(6,022)	-
Citizens Advice Essex – Energy Advice Programme	-	-	-
Citizens Advice Essex - Warm Homes	-	-	-
Citizens Advice Essex - Warm Start	-	-	-
Essex County Council – Household Support Fund	-	-	-
Essex County Council – Out Of Hours	-	-	-
Help to Claim	-	-	-
Macmillan Welfare Benefits	-	-	-
Money and Pensions Service	-	-	-
Multiply	-	-	-
Thurrock VSDF – Core Services	500	(500)	-
Other	-	-	-
	53,236	(30,493)	22,743
TOTAL FUNDS	**558,223**	**(102,292)**	**455,931**

17. MOVEMENTS IN FUNDS (CONTINUED)

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Losses on investment assets	Transfers	Movement in funds
	£	£	£	£	£
UNRESTRICTED FUNDS					
General fund	189,721	198,424	10,650	(52,446)	(71,799)
Designated fund	-	-	-	-	-
	189,721	198,424	10,650	(52,446)	(71,799)
RESTRICTED FUNDS					
Basildon Borough Council – Core Services	209,100	233,071	-	-	(23,971)
Brentwood Community Fund - Outreach	1,667	2,233	-	566	-
British Gas Energy Trust	8,123	8,123	-	-	-
Castle Point Council – Universal Credit	15,900	25,938	-	10,038	-
Citizens Advice Essex – Contain Management Outbreak Fund	43,138	38,921	-	(10,239)	(6,022)
Citizens Advice Essex – Energy Advice Programme	10,100	10,207		107	-
Citizens Advice Essex - Warm Homes	78,577	82,336	-	3,759	-
Citizens Advice Essex - Warm Start	16,651	18,734	-	2,083	-
Essex County Council – Household Support Fund	31,497	31,525	-	28	-
Essex County Council – Out Of Hours	19,668	19,159	-	(509)	-
Help to Claim	160,133	174,912	-	14,779	-
Macmillan Welfare Benefits	25,698	25,468	-	(230)	-
Money and Pensions Service	176,122	194,032	-	17,910	-
Multiply	10,000	9,942		(58)	-
Thurrock VSDF – Core Services	54,287	69,099	-	14,312	(500)
Other	100	-	-	(100)	-
	860,761	943,700	-	52,446	(30,493)
TOTAL FUNDS	1,050,482	1,142,124	10,650	-	(102,292)

17. MOVEMENTS IN FUNDS (CONTINUED)

Comparatives for movement in funds:

	At 1 April 2021 As Restated	Net movement in funds	At 31 March 2022
	£	£	£
UNRESTRICTED FUNDS			
General fund	452,547	52,440	504,987
Designated fund	-	-	-
	452,547	52,440	504,987
RESTRICTED FUNDS			
Basildon Borough Council – Core Services	26,252	20,462	46,714
Castle Point Council – Universal Credit	-	-	-
Citizens Advice Essex – Contain Management Outbreak Fund	-	6,022	6,022
Citizens Advice Essex - Volunteer Recruitment	-	-	-
Citizens Advice Essex - Warm Homes	-	-	-
Citizens Advice Essex - Warm Start	-	-	-
Essex County Council – Covid-19 Recovery Fund	-	-	-
Essex County Council – Household Support Fund	-	-	-
Help to Claim	-	-	-
Money and Pensions Service	-	-	-
National Citizens Advice - BEIS - Covid-19 Softphones	-	-	-
National Citizens Advice - BEIS - Remote Working	-	-	-
National Citizens Advice – Windrush Compensation Scheme	-	-	-
Sanctuary Housing Association	-	-	-
Talisman Charitable Trust	-	-	-
Thurrock VSDF – Core Services	-	500	500
Universal Credit Best Practice Lead	-	-	-
	26,252	26,984	53,236
TOTAL FUNDS	**478,799**	**79,424**	**558,223**

17. MOVEMENTS IN FUNDS (CONTINUED)

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Losses on investment assets	Transfers	Movement in funds
	£	£	£	£	£
UNRESTRICTED FUNDS					
General fund	170,349	117,769	1,703	1,563	52,440
Designated fund	-	-	-	-	-
	170,349	117,769	1,703	1,563	52,440
RESTRICTED FUNDS					
Basildon Borough Council – Core Services	205,000	184,538	-	-	20,462
Castle Point Council – Universal Credit	22,204	22,204	-	-	-
Citizens Advice Essex – Contain Management Outbreak Fund	186,862	180,840	-	-	6,022
Citizens Advice Essex - Volunteer Recruitment	1	1	-	-	-
Citizens Advice Essex - Warm Homes	71,436	71,970	-	534	-
Citizens Advice Essex - Warm Start	21,990	21,990	-	-	-
Essex County Council – Covid-19 Recovery Fund	19,415	19,415	-	-	-
Essex County Council – Household Support Fund	66,665	66,665	-	-	-
Help to Claim	167,770	167,770	-	-	-
Money and Pensions Service	173,873	173,873	-	-	-
National Citizens Advice - BEIS - Covid-19 Softphones	420	420	-	-	-
National Citizens Advice - BEIS - Remote Working	24,000	21,903	-	(2,097)	-
National Citizens Advice – Windrush Compensation Scheme	390	390	-	-	-
Sanctuary Housing Association	250	250	-	-	-
Talisman Charitable Trust	800	800	-	-	-
Thurrock VSDF – Core Services	53,060	52,560	-	-	500
Universal Credit Best Practice Lead	10,460	10,460	-	-	-
	1,024,596	996,049	-	(1,563)	26,984
TOTAL FUNDS	1,194,945	1,113,818	1,703	-	79,424

18. PURPOSES OF RESTRICTED FUNDS

Basildon Borough Council – Core Services
Funding to provide a free and impartial information, advice and a specialist welfare rights service to those who live within the Basildon Borough.

Castle Point Council – Universal Credit
Funding to provide advice to support universal credit claimants who live in Castle Point.

Citizens Advice Essex – Contain Management Outbreak Fund
Funding to help reduce the spread of coronavirus and support local public health.

Citizens Advice Essex - Warm Homes
Funding for the provision of services and activities required under the Warm Home Fund for residents who live in Basildon, Brentwood, Castle Point & Rochford.

Citizens Advice Essex - Warm Start
Funding to employ a Family Energy Advice Worker as part of the Energy Redress Fund for families who live in Thurrock.

Essex County Council – Covid-19 Recovery Fund
Funding to recruit and train volunteers, test video software and increase core service capacity in Basildon, Brentwood, Castle Point & Rochford.

Essex County Council – Household Support Fund
Funding to support households during winter in the most need with food, energy and water bills as well as being used to support households with essential costs related to those items and with wider essential costs.

Help to Claim
Funding to mobilise a project to provide front line support to Universal Credit claimants in South Essex.

Money and Pensions Service
Funding to provide money, pensions and debt advice sessions to the residents of South Essex.

National Citizens Advice - BEIS - Covid-19 Softphones
Funding to enable the service to increase capacity to respond to the immediate demand for advice arising from Covid-19 in a cost effective manner by making a switch from using mobile phones to using softphones.

National Citizens Advice - BEIS - Remote Working
Funding for IT hardware to support home working.

National Citizens Advice – Windrush Compensation Scheme
Funding to provide assistance with Windrush Compensation Scheme claim form completion.

Sanctuary Housing Association
Funding to provide Smart Money budgeting sessions for residents in the Rochford district.

Talisman Charitable Trust
Grant payment for a client's bankruptcy fee.

Thurrock VSDF – Core Services
Funding to provide a free and impartial information, advice and guidance service to those who live within the Thurrock Borough.

Universal Credit Best Practice Lead
Funding research to guide best practice for Citizens Advice Essex to support Universal Credit applicants.

19. LEGAL STATUS OF CHARITY

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members as at the 31 March 2023 was 14.

20. CONTROL

The charity is controlled by its Trustees/Directors.

21. FUNDS HELD AS AGENT

No balances were held as agent as at 31 March 2023.

The following funds were received and paid by the charity as agent as at 31 March 2022:

	£
Rayleigh, Rochford and District AVS – Winter Warmth	
Family Support	2,000
	2,000

22. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

23. POST BALANCE SHEET EVENT

On the 1st October 2023 Citizens Advice South Essex Limited merged with Citizens Advice Braintree, Halstead & Witham and renamed as Citizens Advice Braintree & South Essex Limited.

23. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022 (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

	Year ended 31 March 2022		
	Unrestricted funds	Restricted funds	Total Funds
	£	£	£
Income from:			
Donations and legacies	1,203	-	1,203
Investments	577	-	577
Charitable activities	168,569	1,024,596	1,193,165
Total income	170,349	1,024,596	1,194,945
Expenditure on:			
Charitable activities	117,769	996,049	1,113,818
Total expenditure	117,769	996,049	1,113,818
Gains / losses on investment assets	(1,703)	-	(1,703)
Net income / (expenditure) before transfers	50,877	28,547	79,424
Transfers between funds	1,563	(1,563)	-
Net income / (expenditure) for the year	52,440	26,984	79,424
Reconciliation of funds			
Total funds brought forward	452,547	26,252	478,799
Total funds carried forward	504,987	53,236	558,223

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	2023	2022
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	3,742	1,203
Investment income		
Deposit account interest	1,695	577
Incoming resources from charitable activities		
Grants	1,045,045	1,193,165
Total incoming resources	1,050,482	1,194,945
RESOURCES EXPENDED		
Charitable activities		
Wages	933,606	804,858
Partner costs	-	68,795
Rent	32,237	35,633
Rates, water and insurance	4,564	14,224
Light and heat	931	612
Telephone	33,691	33,232
Postage and stationery	7,442	4,788
Advertising	1,370	5,971
Sundries	1,856	852
Computer costs	19,911	56,556
Staff recruitment costs	1,814	1,075
Staff training	1,184	786
Staff and volunteer travel and subsistence	683	1,566
Staff and volunteer expenses	20,898	12,801
Staff and volunteer other costs	598	-
Publications and subscriptions	7,509	4,874
CA central charge	12,281	7,849
Legal and professional fees	9,901	4,660
Bookkeeping and payroll	1,773	1,257
Cleaning, repairs and maintenance	2,345	5,726
Bank charges	118	161
Pension costs	24,989	18,857
AGM expenses	-	578
Depreciation	14,055	21,207
	1,133,756	1,106,918

	2023	2022
	£	£
Governance Costs		
Audit and accountancy fees	8,368	6,900
	8,368	6,900
Total resources expended	1,142,124	1,113,818
Gains / (losses) on investment assets	(10,650)	(1,703)
Net income/(expenditure)	**(102,292)**	**79,424**

Citizens Advice Braintree & South Essex Limited

England & Wales - Charity number 1113231

Accounts

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Company Registration No. 05596895 (England and Wales)
Charity No: 1113231

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

FOR

CITIZENS ADVICE SOUTH ESSEX LIMITED

citizens advice South Essex

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CITIZENS ADVICE SOUTH ESSEX LIMITED
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FOR THE YEAR ENDED 31 MARCH 2022

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CITIZENS ADVICE SOUTH ESSEX LIMITED
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of Citizens Advice South Essex Limited (the company) for the year ended 31 March 2022. The Trustees confirm that the Annual Report and financial statements of the company comply with current statutory requirements, the requirements of the company's governing document and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Name of charity
Citizens Advice South Essex Limited

Registered company number
05596895 (England and Wales)

Registered charity number
1113231

Registered office & operational address
The Basildon Centre
St Martin's Square
Basildon
Essex
SS14 1DL

Trustees & Company Directors
A Hunter – Chair (Resigned 30 June 2022)
L Talbot – Trustee
B Sainty – Trustee
P Cunliffe-Jones – Trustee
S Freel – Chair
T Harrison – Trustee
M Lazell – Treasurer (Resigned 31 March 2022)
R Rackham – Trustee
M Fenn – Trustee
W Jones – Treasurer
J Evans – Trustee (Appointed 25 August 2021)

Company Secretary
K Kentish

Principal Staff
K Kentish – CEO

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Auditor
Smith & Goulding Limited
2 Southport Road
Chorley
Lancashire
PR7 1LB

Bankers
CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4TA

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a private Limited company, Limited by guarantee, as defined by the Companies Act 2006.

Mergers history
Citizens Advice South Essex was formed following two mergers. The first between Citizens Advice Basildon and Citizens Advice Thurrock on 1 April 2018 to create Citizens Advice Basildon & Thurrock. The second merger took place on the 1 April 2019 between Citizens Advice Basildon & Thurrock, Citizens Advice Brentwood and Citizens Advice Rochford & Rayleigh to create Citizens Advice South Essex covering Basildon, Billericay, Brentwood, Castle Point, Rayleigh, Rochford, Thurrock and Wickford.

Organisation and appointment and training of Trustees
The charity is managed by a board of Trustees, whose composition is detailed at the front of this document. Trustees meet at least quarterly and delegate the day-to-day operation of the organisation to senior management, which is led by Kathryn Kentish the CEO.

Wherever possible, Trustees are drawn from the local community and are selected to ensure the board has a full range of management skills. An Elections Committee, made up of Trustees, and chaired by the Chair is established to oversee elections for Board appointments. A separate process agreed by the Board of Trustees is followed for the election of the Chair. No other persons or bodies external to the charity are entitled to appoint persons to the Board of Trustees.

Newly appointed Trustees are provided with a comprehensive induction to the charity through the provision of training courses and mentoring by established Trustees.

The Trustees of Citizens Advice South Essex conduct an appraisal annually to evaluate the performance of the Trustee Board. National Citizens Advice, our membership organisation, reviews and evaluates the annual appraisal of Citizens Advice South Essex as part of our annual leadership assessment.

Organisational structure
Citizens Advice South Essex Limited is governed by its Trustee Board/Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of the charity and for ensuring that it satisfies its legal and contractual obligations. The Board of Trustees is independent of management.

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Related Parties

The charity 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. Operating policies are independently determined by the Board of Trustees of the charity in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and local authority 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.

Risk management

The charity maintains a formal risk register which is regularly reviewed by the Trustees to ensure that all significant issues are being actively managed and mitigated. This includes seeking to diversify funding as far as possible.

Internal risks are minimised by defined procedures for the authorisation of all transactions and obligations and which ensure consistent quality of delivery for all operational aspects. The charity's systems and procedures are regularly reviewed by Citizens Advice as a condition of continued membership.

OBJECTIVES AND ACTIVITIES

Aims, objectives, strategies and activities

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the local authority areas of Basildon, Brentwood, Castle Point, Rochford, Thurrock and surrounding areas.

Ensuring our work delivers our aims

The charity reviews its aims, objectives and activities each year. The review looks at the advice needs of the local community and seeks to ensure our resources are aligned with their needs. The review also helps the charity ensure their aims, objectives and activities remain focused on the stated purpose. The charity has referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing its aims and objectives and planning future activities.

Public benefit

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

How our activities deliver public benefit

Citizens Advice South Essex Limited meets its charitable objectives by providing free, confidential, impartial and independent advice and information for the benefit of the local community. The charity also seeks to influence the development of social policies and works to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. It is particularly focused on the most vulnerable in our society who find it hardest to access official support.

In addition to the continuing provision of high quality advisory services another key objective is to maintain service provision in line with the Service Level Agreements arranged with local authorities and other funders.

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Contribution from volunteers

The Charity receives help and support in the form of voluntary assistance in advising the public and administering the Charity.

110 volunteers contributed their time to the charity during the year (2021: 100).

Law Clinic

To improve the availability of legal advice the South Essex Law Clinic launched in April 2021 as a satellite service to Citizens Advice South Essex. With thanks to volunteer solicitors from Bowling & Co, Hattons, Palmers, Penmans, Rayden and Sternberg Reed Solicitors, we provide one free telephone appointment for a maximum of 30 minutes with a Solicitor to anyone, 18 or older, who lives and/or works within the council areas of:

- Basildon
- Brentwood
- Castle Point
- Rochford
- Thurrock

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In the year ended 31 March 2022, our team of volunteers and paid staff gave confidential information, advice and guidance to 16,078 (2021: 17,996) clients. This decrease is due to the on-going effects of the Covid-19 pandemic.

Prior to Covid-19, services were delivered primarily face to face from our offices in Basildon, Billericay, Brentwood, Rayleigh, Rochford, Thurrock and Wickford. On-going Covid-19 restrictions, especially in the first half of 2021 required Citizens Advice South Essex to adopt a significantly different service delivery strategy. During 2021 Adviceline remained our primary channel while we sought to gradually reopen face to face sites in Basildon, Brentwood, Rayleigh, Rochford and Thurrock. The face to face service seeks to support the most vulnerable in our community especially where they cannot be assisted via digital channels.

The trustees are very grateful to the volunteers and staff including specialist debt advisers and specialist welfare rights advisers who dealt with the many challenges brought about by the pandemic and continued to deliver a high quality and much needed service for the local community.

During the year, Citizens Advice South Essex Limited received funding from the following statutory and non-statutory organisations:

Basildon Borough Council
Brentwood Council
Castle Point Council
Citizens Advice Essex
DWP Help to Claim
Essex Community Fund
Essex County Council
Mayflower Rotary Club
Money & Pensions Services
National Citizens Advice
Rochford and Rayleigh Council
Talisman Charitable Trust
Thurrock Voluntary Sector Development Fund

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The Trustees are extremely grateful for the support the charity received from each of the above supporters, together with the donations received from our smaller donors and fundraisers who are equally important to the continuation of our good work.

Fundraising activities
Total income for the year was £1,194,945.

Investment activities
Currently, with the exception of an amount invested through Platform Securities LLP and set out in note 14 to the accounts, the majority of the cash and bank balances are held in interest bearing deposits with CAF Bank and Shawbrook Bank.

Factors affecting the achievement of objectives
The charity understands the financial pressures experienced by its major supporters, and has taken active measures to seek additional sources of funding. The Trustees continue to apply for further funding where available.

FUTURE PERIODS
The Charity derives the bulk of its revenue from a number of key donors as listed above. Some funds flow through National Citizens Advice by way of distributions from central Government. The Charity is not dependent on any single donor and, in the unlikely event that one withdrew, could continue as a going concern. Additionally, the Charity continues to seek, and obtain, supplementary project-based finance from other sources.

FINANCIAL REVIEW

Financial position
Incoming resources in the year were £1,194,945 (2021: £999,384). Of this £1,024,596 (2021: £791,463) related to project restricted activities.

The surplus of income over expenditure for the year was £79,424 (2021: £63,834 as restated). At 31 March 2022, total reserves were £558,223 (2021: £478,799 as restated) of which £53,236 (2021: £26,252) represented restricted funds.

Reserves policy
The Trustees of Citizens Advice South Essex Limited seek to ensure that general reserves are available to meet any reasonably foreseeable contingency. The charity maintains a projection of income for at least 3 years ahead and seeks to ensure that this continues to be derived from as wide a variety of sources as possible. The Trustees will take appropriate steps to ensure that at no time within this period would the cessation of one or more funding streams prevent the continued provision of a best value advice service.

The Trustees have determined that free reserves should be maintained to cover costs that would be required to minimise the impact on clients and to cover legal obligations should a significant reduction in income arise. Costs should cover at least the following elements, although the total exposure is limited on the basis that any scaling down of operations would be managed to minimise the impact on costs:

- Contractual and regulatory commitments such as redundancy costs and premises lease costs;
- Fixed assets net of any material disposal value;
- Four months' normal operating costs excluding costs directly attributable to projects which are covered by funding sources on those projects;

In addition, unrestricted funds may be designated from time to time for purposes determined by the Trustees. These funds will not form part of free reserves.

Restricted funds are restricted by the funder and cannot be used for the general purposes of the charity.

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The assessment is that this policy requires free reserves of £211,000. Free reserves as at 31 March 2022 were £504,987, which exceeds the requirement under this policy.

This reserves policy is monitored and reviewed by the Trustees annually.

Funds in deficit
No funds were in deficit at the balance sheet date.

Investment policy and objectives
Due to the size of the charity and its cash flow requirements, all funds are held on deposit or in low-risk investments, in furtherance of its objects, and for no other purpose. The charity has the power to invest the monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

TRUSTEES' RESPONSIBILITIES STATEMENT IN RELATION TO THE FINANCIAL STATEMENTS
The Trustees (who are also directors of Citizens Advice South Essex Limited for the purposes of company law) are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the Charities SORP 2019 (FRS 102);
- 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;
- prepare the financial statements on a going concern bases unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

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This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the Board of Trustees

Stuart Freel

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S Freel – Chair of the Trustees

DocuSigned by:

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10/26/2022

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Independent Auditors' Report to the Trustees of Citizens Advice South Essex Limited

Opinion

We have audited the financial statements of Citizens Advice South Essex Limited (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, Balance Sheet, Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

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Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

Responsibilities of trustees
As explained more fully in the trustees' responsibilities statement set out on page 6, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;

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- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative or potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect that those that arise from error as they may involve deliberate concealment or collusion.

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

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Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Simon Worswick

Simon J Worswick FCA
Senior Statutory Auditor
For and on behalf of Smith & Goulding Limited
Chartered Accountants and Registered Auditors
2 Southport Road
Chorley
Lancashire
PR7 1LB

31 October 2022

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CITIZENS ADVICE SOUTH ESSEX LIMITED
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Year ended 31 March 2022 Unrestricted funds	Restricted funds	Total funds	Year ended 31 March 2021 Total Funds As Restated
		£	£	£	£
Income from:					
Donations and legacies	**3**	1,203	-	1,203	4,061
Investments	**4**	577	-	577	1,234
Charitable activities	**5**	168,569	1,024,596	1,193,165	994,089
Total income		170,349	1,024,596	1,194,945	999,384
Expenditure on:					
Charitable activities	**6,7**	117,769	996,049	1,113,818	935,550
Total expenditure		117,769	996,049	1,113,818	935,550
Gains / losses on investment assets		(1,703)	-	(1,703)	-
Net income / (expenditure) before transfers		50,877	28,547	79,424	63,834
Transfers between funds		1,563	(1,563)	-	-
Net income / (expenditure) for the year		52,440	26,984	79,424	63,834
Reconciliation of funds					
Total funds brought forward		452,547	26,252	478,799	414,965
Total funds carried forward		504,987	53,236	558,223	478,799

The accompanying notes form part of these financial statements.

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CITIZENS ADVICE SOUTH ESSEX LIMITED
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds	Restricted funds	2022 Total Funds	2021 Total Funds As Restated
		£	£	£	£
Fixed assets					
Tangible assets	**13**	40,558	-	40,558	39,655
Investments	**14**	173,297	-	173,297	-
		213,855	-	213,855	39,655
Current assets					
Debtors	**15**	69,911	-	69,911	31,677
Cash at bank and in hand		272,292	53,236	325,528	484,553
		342,203	53,236	395,439	516,230
Liabilities					
Creditors falling due within one year	**16**	51,071	-	51,071	77,086
Net current assets		291,132	53,236	344,368	439,144
Total assets less current liabilities		504,897	53,236	558,223	478,799
Net assets		504,897	53,236	558,223	478,799
Funds of the charity:	**17**				
Unrestricted funds:					
General funds				504,987	452,547
Restricted funds				53,236	26,252
Total charity funds				558,223	478,799

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

The Trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees on 10/27/2022 and were signed on its behalf by:

DocuSigned by:
079267BB4F2D44C...

S Freel – Chair of the Trustees

DocuSigned by:
Bill Jones
9AC32F85887A4EF...

W Jones - Treasurer

Company Registration Number: 05596895

The accompanying notes form part of these financial statements.

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CITIZENS ADVICE SOUTH ESSEX LIMITED
STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2022

	Notes	2022	2021 As Restated
		£	£
Cash flows from operating activities			
Net income for the year		79,424	63,834
Adjustment to cash flows from non-cash items			
Depreciation		21,207	16,285
Investment Income	4	(577)	(1,234)
Loss on investment assets		1,703	-
		101,757	78,885
Working capital adjustments			
(Increase) in debtors	15	(38,234)	(11,177)
(Decrease) in creditors	16	(26,014)	(12,770)
Net cash flows from operating activities		37,509	54,938
Cash flows from investing activities			
Interest receivable and similar income	4	577	1,234
Purchase of tangible fixed assets	13	(22,111)	(31,051)
Purchase of investments	14	(175,000)	-
Net cash flows from investing activities		(196,534)	(29,817)
Cash flows from financing activities			
Repayment of borrowing		-	-
Net cash flows from financing activities		-	-
Net (decrease) / increase in cash and cash equivalents		(159,025)	25,121
Cash and cash equivalents at 1 April		484,553	459,432
Cash and cash equivalents at 31 March		325,528	484,553
Cash and cash equivalents consists of:			
Cash at bank and in hand		325,528	484,553
Cash and cash equivalents at 31 March		325,528	484,553

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

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1. ACCOUNTING POLICIES

Basis of preparation of financial statements

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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Accounting Practice.

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

Citizens Advice South Essex Limited 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.

Preparation of the accounts on a going concern basis

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Income

Contract income is included as incoming resources in the period to which it relates.

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

Bank interest is included in the income and expenditure account on receipt.

Other income, including donations, gifts and covenants are included as they were received.

Donated services and facilities

Donated services and donated facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time the charity receives is not recognised and refer to the Trustees' report for more information about their contribution.

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 allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes.

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

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1. ACCOUNTING POLICIES (CONTINUED)

Expenditure
Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred 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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements for the charity and include audit fees and cost linked to the strategic management of the charity.

Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis such as staff time dedicated to each activity.

Taxation
The Charity is exempt from corporation tax on its charitable activities.

Tangible fixed assets
Tangible fixed assets are initially recorded at cost and depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Leasehold improvements	-	20% on cost
Fixtures and fittings	-	25% on cost
Computer equipment	-	25% on cost

Fixed asset investments
Fixed asset investments are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments and accrued income comprise payments made in advance relating to the following year and income relating to the current year, which will not be invoiced until after the balance sheet date.

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

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1. ACCOUNTING POLICIES (CONTINUED)

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.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pensions
Employees of the charity are entitled to join a defined contribution money purchase scheme. The charity contribution is restricted to the contributions disclosed in note 10. There were no outstanding contributions at the year end.

2. JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

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

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

3. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	Total funds 2022	Total funds 2021
	£	£	£	£
Donations - general	1,203	-	1,203	4,061
	1,203	-	1,203	4,061

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total funds 2022	Total funds 2021
	£	£	£	£
Deposit account interest	577	-	577	1,234
	577	-	577	1,234

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5. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Basildon Borough Council – Core Services	-	205,000	205,000	205,000
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	-	-	-	10,150
Brentwood Borough Council – Core Services	59,000	-	59,000	59,000
Brentwood Borough Council - Covid	1,000	-	1,000	-
Castle Point	-	22,204	22,204	15,500
CitA – Energy Advice Programme	-	-	-	1,440
Citizens Advice Chelmsford – Suicide fund	-	-	-	9,555
Citizens Advice Essex – Contain Management Outbreak Fund	-	186,862	186,862	-
Citizens Advice Essex – Emergency Fuel Scheme	-	-	-	4,029
Citizens Advice Essex – Fuel Admin	-	-	-	4,348
Citizens Advice Essex - Management Support	-	-	-	3,000
Citizens Advice Essex – Volunteer Recruitment	-	1	1	3,637
Citizens Advice Essex – Warm Homes	-	71,436	71,436	49,577
Citizens Advice Essex – Warm Start	-	21,990	21,990	5,833
Essex Community Fund – IT	-	-	-	14,256
Essex Community Fund –Volunteer Recruitment – Tina Cantrello Fund	-	-	-	4,940
Essex County Council – Core Services	30,268	-	30,268	36,653
Essex County Council – Covid-19 Recovery Fund	-	19,415	19,415	59,540
Essex County Council – Household Support Fund	-	66,665	66,665	-
Essex University - Intern	-	-	-	3,800
Ford Motor Company	-	-	-	1,000
Help to Claim	-	167,770	167,770	159,879
HTC – Dip Checks	801	-	801	801
Mayflower Rotary Club	1,500	-	1,500	9,000
Money and Pensions Service	-	173,873	173,873	186,091
National Citizens Advice – BEIS Softphones	-	420	420	1,300
National Citizens Advice – BEIS – Remote Working	-	24,000	24,000	11,600
National Citizens Advice – Windrush Compensation Scheme	-	390	390	-
Rochford and Rayleigh – Core Services	75,000	-	75,000	70,000
Rayleigh Town Council	1,000	-	1,000	-

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Sanctuary Housing Association	-	250	250	-
Talisman Charitable Trust	-	800	800	680
Thurrock VSDF - Core Services	-	53,060	53,060	53,020
Universal Credit Best Practice Lead	-	10,460	10,460	10,460
	168,569	1,024,596	1,193,165	994,089

SUMMARY:

	Total Funds 2022 £	Total Funds 2021 £
Contract income	134,000	129,000
Grants	1,059,165	865,089
	1,193,165	994,089

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6. COST OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds	Restricted funds	Total Funds 2022	Total Funds 2021 As Restated
	£	£	£	£
Basildon Borough Council – Core Services	-	184,538	184,538	178,748
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	-	-	-	10,150
Brentwood Borough Council – Core Services	36,274	-	36,274	59,000
Brentwood Borough Council – Covid	1,000	-	1,000	-
Castle Point	-	22,204	22,204	15,500
CitA – Energy Advice Programme	-	-	-	1,440
Citizens Advice Chelmsford – Suicide fund	-	-	-	9,555
Citizens Advice Essex – Contain Management Outbreak Fund	-	180,840	180,840	-
Citizens Advice Essex – Emergency Fuel Scheme	-	-	-	4,029
Citizens Advice Essex – Fuel Admin	-	-	-	4,348
Citizens Advice Essex - Management Support	-	-	-	3,000
Citizens Advice Essex – Volunteer Recruitment	-	1	1	3,637
Citizens Advice Essex – Warm Homes	-	71,970	71,970	49,577
Citizens Advice Essex – Warm Start	-	21,990	21,990	5,833
Essex Community Fund – IT	-	-	-	14,256
Essex Community Fund –Volunteer Recruitment – Tina Cantrello Fund	-	-	-	4,940
Essex County Council – Core Services	8,774	-	8,774	36,653
Essex County Council – Covid-19 Recovery Fund	-	19,415	19,415	59,540
Essex County Council – Household Support Fund	-	66,665	66,665	-
Essex University - Intern	-	-	-	3,800
Ford Motor Company	-	-	-	1,000
Help to Claim	-	167,770	167,770	159,879
HTC – Dip Checks	801	-	801	801
Mayflower Rotary Club	1,500	-	1,500	9,000
Money and Pensions Service	-	173,873	173,873	186,091
National Citizens Advice – BEIS Softphones	-	420	420	1,300
National Citizens Advice – BEIS – Remote Working	-	21,903	21,903	11,600
National Citizens Advice – Windrush Compensation Scheme	-	390	390	-
Rochford and Rayleigh – Core				

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Services	68,420	-	68,420	70,000
Rayleigh Town Council	1,000	-	1,000	-
Sanctuary Housing Association	-	250	250	-
South Essex General Funds	-	-	-	(32,287)
Talisman Charitable Trust	-	800	800	680
Thurrock VSDF - Core Services	-	52,560	52,560	53,020
Universal Credit Best Practice Lead	-	10,460	10,460	10,460
	117,769	996,049	1,113,818	935,550

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7. COST OF CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Unrestricted funds	Restricted funds	Total funds 2022	Total funds 2021 As Restated
	£	£	£	£
General Advisory Services	117,769	996,049	1,113,818	935,550
	117,769	996,049	1,113,818	935,550

8. GOVERNANCE COSTS

	Unrestricted funds	Restricted funds	Total funds 2022	Total funds 2021
	£	£	£	£
Audit and accountancy fees	6,900	-	6,900	2,880
	6,900	-	6,900	2,880

9. INCOME FOR THE YEAR

Net resources are stated after charging:

	2022	2021 As Restated
	£	£
Depreciation	21,207	16,285
Other operating leases	17,824	34,475

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or benefits for the year ended 31 March 2022, nor for the year ended 31 March 2021.

Trustees' expenses

There were £nil Trustees' expenses paid during the year ended 31 March 2022 (2021: £nil).

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11. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	750,000	657,023
Employers National Insurance	54,858	47,558
Pension costs	18,857	12,592
	823,715	717,173

The total employee benefits paid to the charity's key management personnel for the year ended 31 March 2022 was £153,337 (2021: £148,107).

The average monthly number of employees during the year was as follows:

	2022	2021
Provision of advice and support	32	29
Management and administration of charity	6	6
	38	35

The vast majority of employees were part time.

No employee received remuneration of more than £60,000 during the year (2021: Nil).

12. AUDITORS' REMUNERATION

The auditors' remuneration paid in the year to 31 March 2022 was £4,140 (2021: Independent Examiner £2,880)

13. TANGIBLE FIXED ASSETS

	Leasehold Improvements	Fixtures and Fittings	Computer Equipment	Totals
	£	£	£	£
COST				
At 1 April 2021	30,000	109,799	60,463	200,262
Additions	-	1,291	20,820	22,111
Disposals	-	(90,995)	-	(90,995)
At 31 March 2022	30,000	20,095	81,282	131,377
DEPRECIATION				
At 1 April 2021 – as restated	25,500	105,686	29,421	160,607
Charge for the year	4,500	1,479	15,228	21,207
On disposals	-	(90,995)	-	(90,995)
At 31 March 2022	30,000	16,170	44,649	90,819
NET BOOK VALUE				
At 31 March 2022	-	3,925	36,633	40,558
At 31 March 2021 – as restated	4,500	4,113	31,042	39,655

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14. FIXED ASSET INVESTMENTS

	2022	2021
	£	£
Listed investments		
Market value at 1 April 2021	-	-
Additions at cost	175,000	-
Loss on revaluation	(1,703)	-
Market value at 31 March 2022	173,297	-

	2022	2021
	£	£
Investments at fair value Comprised:		
Equities	87,197	-
Fixed interest securities	60,131	-
Cash held within the investment portfolio	25,969	-
Total	173,297	-

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021 As restated
	£	£
Prepayments and accrued income	69,911	31,677
	69,911	31,677

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021 As restated
	£	£
Taxation and social security	18,379	-
Other creditors	3,624	2,534
Accruals and deferred income	29,068	74,552
	51,071	77,086

The prior year debtors and creditors have been restated to exclude an internal balance.

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17. MOVEMENT IN FUNDS

	At 1 April 2021 As Restated	Net movement in funds	At 31 March 2022
	£	£	£
UNRESTRICTED FUNDS			
General fund	452,547	52,440	504,987
Designated fund	-	-	-
	452,547	52,440	504,987
RESTRICTED FUNDS			
Basildon Borough Council – Core Services	26,252	20,462	46,714
Castle Point Council – Universal Credit	-	-	-
Citizens Advice Essex – Contain Management Outbreak Fund	-	6,022	6,022
Citizens Advice Essex - Volunteer Recruitment	-	-	-
Citizens Advice Essex - Warm Homes	-	-	-
Citizens Advice Essex - Warm Start	-	-	-
Essex County Council – Covid-19 Recovery Fund	-	-	-
Essex County Council – Household Support Fund	-	-	-
Help to Claim	-	-	-
Money and Pensions Service	-	-	-
National Citizens Advice - BEIS - Covid-19 Softphones	-	-	-
National Citizens Advice - BEIS - Remote Working	-	-	-
National Citizens Advice – Windrush Compensation Scheme	-	-	-
Sanctuary Housing Association	-	-	-
Talisman Charitable Trust	-	-	-
Thurrock VSDF – Core Services	-	500	500
Universal Credit Best Practice Lead	-	-	-
	26,252	26,984	53,236
TOTAL FUNDS	**478,799**	**79,424**	**558,223**

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17. MOVEMENTS IN FUNDS (CONTINUED)

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Losses on investment assets	Transfers	Movement in funds
	£	£	£	£	£
UNRESTRICTED FUNDS					
General fund	170,349	117,769	1,703	1,563	52,440
Designated fund	-	-	-	-	-
	170,349	117,769	1,703	1,563	52,440
RESTRICTED FUNDS					
Basildon Borough Council – Core Services	205,000	184,538	-	-	20,462
Castle Point Council – Universal Credit	22,204	22,204	-	-	-
Citizens Advice Essex – Contain Management Outbreak Fund	186,862	180,840	-	-	6,022
Citizens Advice Essex - Volunteer Recruitment	1	1	-	-	-
Citizens Advice Essex - Warm Homes	71,436	71,970	-	534	-
Citizens Advice Essex - Warm Start	21,990	21,990	-	-	-
Essex County Council – Covid-19 Recovery Fund	19,415	19,415	-	-	-
Essex County Council – Household Support Fund	66,665	66,665	-	-	-
Help to Claim	167,770	167,770	-	-	-
Money and Pensions Service	173,873	173,873	-	-	-
National Citizens Advice - BEIS - Covid-19 Softphones	420	420	-	-	-
National Citizens Advice - BEIS - Remote Working	24,000	21,903	-	(2,097)	-
National Citizens Advice – Windrush Compensation Scheme	390	390	-	-	-
Sanctuary Housing Association	250	250	-	-	-
Talisman Charitable Trust	800	800	-	-	-
Thurrock VSDF – Core Services	53,060	52,560	-	-	500
Universal Credit Best Practice Lead	10,460	10,460	-	-	-
	1,024,596	996,049	-	(1,563)	26,984
TOTAL FUNDS	1,194,945	1,113,818	1,703	-	79,424

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17. MOVEMENTS IN FUNDS (CONTINUED)

Comparatives for movement in funds

	At 1 April 2020 As Restated £	Net movement in funds £	At 31 March 2021 As Restated £
UNRESTRICTED FUNDS			
General fund	344,965	107,582	452,547
Designated fund	70,000	(70,000)	-
	414,965	37,582	452,547
RESTRICTED FUNDS			
Basildon Borough Council – Core Services	-	26,252	26,252
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	-	-	-
Castle Point Council – Universal Credit	-	-	-
Citizens Advice Essex - Volunteer Recruitment	-	-	-
Citizens Advice Essex - Warm Homes	-	-	-
Citizens Advice Essex - Warm Start	-	-	-
Essex Community Fund – IT	-	-	-
Essex Community Fund - Volunteer Recruitment - Tina Cantrello Fund	-	-	-
Essex County Council – Covid-19 Recovery Fund	-	-	-
Help to Claim	-	-	-
Money and Pensions Service	-	-	-
National Citizens Advice - BEIS - Covid-19 Softphones	-	-	-
National Citizens Advice - BEIS - Remote Working	-	-	-
Talisman Charitable Trust	-	-	-
Thurrock VSDF – Core Services	-	-	-
Universal Credit Best Practice Lead	-	-	-
	-	26,252	26,252
TOTAL FUNDS	**414,965**	**63,834**	**478,799**

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17. MOVEMENTS IN FUNDS (CONTINUED)

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended As Restated	Transfers	Movement in funds As Restated
	£	£	£	£
UNRESTRICTED FUNDS				
General fund	207,921	170,339	70,000	107,582
Designated fund	-	-	(70,000)	(70,000)
	207,921	170,339	-	37,582
RESTRICTED FUNDS				
Basildon Borough Council – Core Services	205,000	178,748	-	26,252
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	10,150	10,150	-	-
Castle Point Council – Universal Credit	15,500	15,500	-	-
Citizens Advice Essex - Volunteer Recruitment	3,637	3,637	-	-
Citizens Advice Essex - Warm Homes	49,577	49,577	-	-
Citizens Advice Essex - Warm Start	5,833	5,833	-	-
Essex Community Fund – IT	14,256	14,256	-	-
Essex Community Fund - Volunteer Recruitment - Tina Cantrello Fund	4,940	4,940	-	-
Essex County Council – Covid-19 Recovery Fund	59,540	59,540	-	-
Help to Claim	159,879	159,879	-	-
Money and Pensions Service	186,091	186,091	-	-
National Citizens Advice - BEIS - Covid-19 Softphones	1,300	1,300	-	-
National Citizens Advice - BEIS - Remote Working	11,600	11,600	-	-
Talisman Charitable Trust	680	680	-	-
Thurrock VSDF – Core Services	53,020	53,020	-	-
Universal Credit Best Practice Lead	10,460	10,460	-	-
	791,463	765,211	-	26,252
TOTAL FUNDS	999,384	935,550	-	63,834

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18. PURPOSES OF RESTRICTED FUNDS

Basildon Borough Council – Core Services
Funding to provide a free and impartial information, advice and a specialist welfare rights service to those who live within the Basildon Borough.

Castle Point Council – Universal Credit
Funding to provide advice to support universal credit claimants who live in Castle Point.

Citizens Advice Essex – Contain Management Outbreak Fund
Funding to help reduce the spread of coronavirus and support local public health.

Citizens Advice Essex - Warm Homes
Funding for the provision of services and activities required under the Warm Home Fund for residents who live in Basildon, Brentwood, Castle Point & Rochford.

Citizens Advice Essex - Warm Start
Funding to employ a Family Energy Advice Worker as part of the Energy Redress Fund for families who live in Thurrock.

Essex County Council – Covid-19 Recovery Fund
Funding to recruit and train volunteers, test video software and increase core service capacity in Basildon, Brentwood, Castle Point & Rochford.

Essex County Council – Household Support Fund
Funding to support households during winter in the most need with food, energy and water bills as well as being used to support households with essential costs related to those items and with wider essential costs.

Help to Claim
Funding to mobilise a project to provide front line support to Universal Credit claimants in South Essex.

Money and Pensions Service
Funding to provide money, pensions and debt advice sessions to the residents of South Essex.

National Citizens Advice - BEIS - Covid-19 Softphones
Funding to enable the service to increase capacity to respond to the immediate demand for advice arising from Covid-19 in a cost effective manner by making a switch from using mobile phones to using softphones.

National Citizens Advice - BEIS - Remote Working
Funding for IT hardware to support home working.

National Citizens Advice – Windrush Compensation Scheme
Funding to provide assistance with Windrush Compensation Scheme claim form completion.

Sanctuary Housing Association
Funding to provide Smart Money budgeting sessions for residents in the Rochford district.

Talisman Charitable Trust
Grant payment for a client's bankruptcy fee.

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Thurrock VSDF – Core Services
Funding to provide a free and impartial information, advice and guidance service to those who live within the Thurrock Borough.

Universal Credit Best Practice Lead
Funding research to guide best practice for Citizens Advice Essex to support Universal Credit applicants.

19. LEGAL STATUS OF CHARITY

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members as at the 31 March 2022 was 10.

20. CONTROL

The charity is controlled by its Trustees/Directors.

21. FUNDS HELD AS AGENT

The following funds were received and paid by the charity as agent:

	£
Rayleigh, Rochford and District AVS – Winter Warmth	
Family Support	2,000
	2,000

No balances were held as agent as at 31 March 2022.

22. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

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23. PRIOR YEAR ADJUSTMENT

Reconciliation of changes in funds

	1 April 2020	31 March 2021
	£	£
Funds as previously reported	400,579	417,392
Adjustments to prior years		
Depreciation adjustment	14,386	35,155
Funds as adjusted	414,965	452,547

Reconciliation of changes in net income for the previous financial period

	2021
	£
Net income as previously reported	16,813
Adjustments to prior year	
Depreciation adjustment	20,769
Net income as adjusted	37,582

Note to reconciliation

The Trustees' have updated the accounting policy for the depreciation of both office equipment and fixtures and fittings to reflect a fair estimate of an asset's useful economic life. A total prior period adjustment of £35,155 has been made for overstated depreciation of which £20,769 relates to the year ended 31 March 2021 and £14,386 to prior years.

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24. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021 (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

	Year ended 31 March 2021		
	Unrestricted funds As Restated	Restricted funds	Total Funds As Restated
	£	£	£
Income from:			
Donations and legacies	4,061	-	4,061
Investments	1,234	-	1,234
Charitable activities	202,626	791,463	994,089
Total income	207,921	791,463	999,384
Expenditure on:			
Charitable activities	170,339	765,211	935,550
Total expenditure	170,339	765,211	935,550
Net income / (expenditure) before transfers	37,582	26,252	63,834
Transfers between funds	-	-	-
Net income / (expenditure) for the year	37,582	26,252	63,834
Reconciliation of funds			
Total funds brought forward	414,965	-	414,965
Total funds carried forward	452,547	26,252	478,799

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CITIZENS ADVICE SOUTH ESSEX LIMITED
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	2022	2021 As Restated
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	1,203	4,061
Investment income		
Deposit account interest	577	1,234
Incoming resources from charitable activities		
Grants	1,193,165	994,089
Total incoming resources	1,194,945	999,384
RESOURCES EXPENDED		
Charitable activities		
Wages	804,858	704,581
Partner costs	68,795	9,312
Rent	35,633	44,587
Rates, water and insurance	14,224	13,665
Light and heat	612	2,129
Telephone	33,232	40,189
Postage and stationery	4,788	3,473
Advertising	5,971	224
Sundries	852	1,019
Computer costs	56,556	31,745
Staff recruitment costs	1,075	-
Staff training	786	5,128
Staff and volunteer travel and subsistence	1,566	911
Staff and volunteer expenses	12,801	12,084
Publications and subscriptions	4,874	4,728
CA central charge	7,849	7,849
Legal and professional fees	4,660	7,277
Bookkeeping and payroll	1,257	1,300
Cleaning, repairs and maintenance	5,726	13,380
Bank charges	161	133
Pension costs	18,857	12,592
AGM expenses	578	79
Depreciation	21,207	16,285
	1,106,918	932,670

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CITIZENS ADVICE SOUTH ESSEX LIMITED
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	2022	2021 As Restated
	£	£
Support Costs/Governance Costs		
Audit and accountancy fees	6,900	2,880
	6,900	2,880
Total resources expended	1,113,818	935,550
Gains / (losses) on investment assets	(1,703)	-
Net income/(expenditure)	**79,424**	**63,834**

Citizens Advice Braintree & South Essex Limited

England & Wales - Charity number 1113231

Accounts

Company Registration No. 05596895 (England and Wales)
Charity No: 1113231

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

FOR

CITIZENS ADVICE SOUTH ESSEX LIMITED

citizens advice South Essex

SATURDAY
AACCK1N5
A17 04/09/2021 #131
COMPANIES HOUSE

CITIZENS ADVICE SOUTH ESSEX LIMITED
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FOR THE YEAR ENDED 31 MARCH 2021

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CITIZENS ADVICE SOUTH ESSEX LIMITED
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of Citizens Advice South Essex Limited (the company) for the year ended 31 March 2021. The Trustees confirm that the Annual Report and financial statements of the company comply with current statutory requirements, the requirements of the company's governing document and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Name of charity
Citizens Advice South Essex Limited

Registered company number
05596895 (England and Wales)

Registered charity number
1113231

Registered office & operational address
The Basildon Centre
St Martin's Square
Basildon
Essex
SS14 1DL

Trustees & Company Directors
A Hunter – Chair
L Talbot – Trustee
B Sainty – Trustee
P Cunliffe-Jones – Trustee
S Freel – Trustee
T Harrison – Trustee
M Lazell – Treasurer
P Fox – Trustee (Resigned 11 November 2020)
R Rackham – Trustee
M Fenn – Trustee
W Jones – Trustee

Company Secretary
K Kentish

Principal Staff
K Kentish – CEO

Independent Examiner
Mark Goldman FCA
M J Goldman (Chartered Accountants)
MJG Accounts Limited
Hollinwood Business Centre
Albert Street
Oldham
OL8 3QL

Bankers
CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4TA

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a Limited company, Limited by guarantee, as defined by the Companies Act 2006.

Organisation and appointment and training of Trustees
The charity is managed by a board of Trustees, whose composition is detailed at the front of this document. Trustees meet at least quarterly and delegate the day-to-day operation of the organisation to senior management, which is led by Kathryn Kentish the CEO.

Wherever possible, Trustees are drawn from the local community and are selected to ensure the board has a full range of management skills. An Elections Committee, made up of Trustees, and chaired by the Chair is established to oversee elections for Board appointments. A separate process agreed by the Board of Trustees is followed for the election of the Chair. No other persons or bodies external to the charity are entitled to appoint persons to the Board of Trustees.

Newly appointed Trustees are provided with a comprehensive induction to the charity through the provision of training courses and mentoring by established Trustees.

The Trustees of Citizens Advice South Essex conduct an appraisal annually to evaluate the performance of the Trustee Board. National Citizens Advice, our membership organisation, reviews and evaluates the annual appraisal of Citizens Advice South Essex as part of our annual leadership assessment.

Organisational structure
Citizens Advice South Essex Limited is governed by its Trustee Board/Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of the charity and for ensuring that it satisfies its legal and contractual obligations. The Board of Trustees is independent of management.

Related Parties
The charity 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. Operating policies are independently determined by the Board of Trustees of the charity in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and local authority 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.

Risk management
The charity maintains a formal risk register which is regularly reviewed by the Trustees to ensure that all significant issues are being actively managed and mitigated. This includes seeking to diversify funding as far as possible.

Internal risks are minimised by defined procedures for the authorisation of all transactions and obligations and which ensure consistent quality of delivery for all operational aspects. The charity's systems and procedures are regularly reviewed by Citizens Advice as a condition of continued membership.

OBJECTIVES AND ACTIVITIES

Aims, objectives, strategies and activities
The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the local authority areas of Basildon, Brentwood, Castle Point, Rochford, Thurrock and surrounding areas.

Ensuring our work delivers our aims
The charity reviews its aims, objectives and activities each year. The review looks at the advice needs of the local community and seeks to ensure our resources are aligned with their needs. The review also helps the charity ensure their aims, objectives and activities remain focused on the stated purpose. The charity has referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing its aims and objectives and planning future activities.

Public benefit
The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

How our activities deliver public benefit
Citizens Advice South Essex Limited meets its charitable objectives by providing free, confidential, impartial and independent advice and information for the benefit of the local community. The charity also seeks to influence the development of social policies and works to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. It is particularly focused on the most vulnerable in our society who find it hardest to access official support.

In addition to the continuing provision of high quality advisory services another key objective is to maintain service provision in line with the Service Level Agreements arranged with local authorities and other funders.

Contribution from volunteers

The Charity receives help and support in the form of voluntary assistance in advising the public and administering the Charity.

100 volunteers contributed their time to the charity during the year (2020: 157).

Additionally, several local solicitors provide legal advice to clients free of charge and we would like to thank Birkett Long, Palmers, Paul Robinson, Penmans and Sternberg Reed solicitors for their help in this respect.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In the year ended 31 March 2021, our team of volunteers and paid staff gave confidential information, advice and guidance to 17,996 (2020: 20,061) clients. This decrease is due to the Covid-19 pandemic. Prior to Covid-19, services were delivered primarily face to face from our offices in Basildon, Billericay, Brentwood, Rayleigh, Rochford, Thurrock and Wickford. Covid-19 restrictions required Citizens Advice South Essex to adopt a significantly different service delivery strategy. At the start of the pandemic service delivery was shifted to non-face to face channels, including Adviceline our telephone service, email and webchat. Some limited face to face services operated during the year, when Covid-19 restrictions allowed, aimed at supporting the most vulnerable in our community who couldn't deal with their issue using non face to face channels. The pandemic also changed the nature of the most common advice areas, for example at the start of the pandemic the service saw a surge in requests for help with Universal Credit and employment issues.

The trustees are very grateful to the volunteers and staff including specialist debt advisers and specialist welfare rights advisers who dealt with the many challenges brought about by the pandemic and continued to deliver a high quality and much needed service for the local community.

During the year, Citizens Advice South Essex Limited received funding from the following statutory and non-statutory organisations:

Basildon Borough Council
Brentwood Council
Castle Point Council
DWP Help to Claim
Essex Community Fund
Essex County Council
Mayflower Rotary Club
Money & Pensions Services
National Citizens Advice
Rochford and Rayleigh Council
Talisman Charitable Trust
Thurrock Voluntary Sector Development Fund

The Trustees are extremely grateful for the support the charity received from each of the above supporters, together with the donations received from our smaller donors and fundraisers who are equally important to the continuation of our good work.

Fundraising activities

Total income for the year was £999,384.

Investment activities

Due to the current size of the Charity, all funds are presently held on deposit or in low-risk investments.

Factors affecting the achievement of objectives
The charity understands the financial pressures experienced by its major supporters, and has taken active measures to seek additional sources of funding. The Trustees continue to apply for further funding where available.

FUTURE PERIODS
The Charity derives the bulk of its revenue from a number of key donors as listed above. Some funds flow through National Citizens Advice by way of distributions from central Government. The Charity is not dependent on any single donor and, in the unlikely event that one withdrew, could continue as a going concern. Additionally, the Charity continues to seek, and obtain, supplementary project based finance from other sources.

FINANCIAL REVIEW

Financial position
Incoming resources in the year were £999,384 (2020: £855,952). Of this £791,463 (2020: £654,270) related to project restricted activities.

The surplus of income over expenditure for the year was £43,065 (2020: £42,502 deficit of expenditure over income). At 31 March 2021, total reserves were £443,644 (2020: £400,579) of which £26,252 (2020: £nil) represented restricted funds.

Reserves policy
The Trustees of Citizens Advice South Essex seek to ensure that general reserves are available to meet any reasonably foreseeable contingency. The charity maintains a projection of income for at least 3 years ahead and seeks to ensure that this continues to be derived from as wide a variety of sources as possible. The Trustees will take appropriate steps to ensure that at no time within this period would the cessation of one or more funding streams prevent the continued provision of a best value advice service.

The Trustees have determined that free reserves should be maintained to cover costs that would be required to minimise the impact on clients and to cover legal obligations should a significant reduction in income arise. Costs should cover at least the following elements, although the total exposure is limited on the basis that any scaling down of operations would be managed to minimise the impact on costs:

- Contractual and regulatory commitments such as redundancy costs and premises lease costs;
- Fixed assets net of any material disposal value;
- Four months' normal operating costs excluding costs directly attributable to projects which are covered by funding sources on those projects;

In addition, unrestricted funds may be designated from time to time for purposes determined by the Trustees. These funds will not form part of free reserves.

Restricted funds are restricted by the funder and cannot be used for the general purposes of the charity.

The assessment is that this policy requires free reserves of £211,000. Free reserves as at 31 March 2021 were £417,392, which exceeds the requirement under this policy.

This reserves policy is monitored and reviewed by the Trustees annually.

Funds in deficit
No funds were in deficit at the balance sheet date. Where unrestricted funds have been used to meet costs in relation to restricted funds projects awaiting drawdown, the amounts due back to unrestricted reserves have been shown as interfund creditors at the year end.

Investment policy and objectives
Due to the size of the charity and its cash flow requirements, all funds are held on deposit or in low-risk investments, in furtherance of its objects, and for no other purpose. The charity has the power to invest the monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

TRUSTEES' RESPONSIBILITIES STATEMENT IN RELATION TO THE FINANCIAL STATEMENTS
The Trustees (who are also directors of Citizens Advice South Essex Limited for the purposes of company law) are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the Charities SORP 2019 (FRS 102);
- 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;
- prepare the financial statements on a going concern bases unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure 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.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the Board of Trustees



A P Hunter – Chair of the Trustees

25 August 2021

Independent Examiner's Report to the Trustees of Citizens Advice South Essex Limited

I report to the charity Trustees on my examination of the accounts of the company for the year ended 31 March 2021 which are set out on pages 8 to 26.

Responsibilities and basis of report

As the charity 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 company'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 the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company 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.

M . J. Goldman

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M Goldman FCA
M J Goldman (Chartered Accountants)
MJG Accounts Limited
Hollinwood Business Centre
Albert Street
Oldham
OL8 3QL

25 August 2021

CITIZENS ADVICE SOUTH ESSEX LIMITED
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Year ended 31 March 2021 Unrestricted funds	Restricted funds	Total funds	Year ended 31 March 2020 Total Funds
		£	£	£	£
Income from:					
Donations and legacies	**2**	4,061	-	4,061	7,298
Investments	**3**	1,234	-	1,234	515
Charitable activities	**4**	202,626	791,463	994,089	848,139
Total income		207,921	791,463	999,384	855,952
Expenditure on:					
Charitable activities	**5,6**	191,108	765,211	956,319	898,454
Total expenditure		191,108	765,211	956,319	898,454
Net income / (expenditure) before transfers		16,813	26,252	43,065	(42,502)
Transfers between funds		-	-	-	-
Net income / (expenditure) for the year		16,813	26,252	43,065	(42,502)
Reconciliation of funds					
Total funds brought forward		400,579	-	400,579	443,081
Total funds carried forward		417,392	26,252	443,664	400,579

The accompanying notes form part of these financial statements.

CITIZENS ADVICE SOUTH ESSEX LIMITED
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds	Restricted funds	2021 Total Funds	2020 Total Funds
		£	£	£	£
Fixed assets					
Tangible assets	**12**	4,500	-	4,500	10,500
Current assets					
Debtors	**13**	8,238	35,000	43,238	20,500
Cash at bank and in hand		458,301	26,252	484,553	459,432
		466,539	61,252	527,791	479,932
Liabilities					
Creditors falling due within one year	**14**	53,647	35,000	88,647	89,853
Net current assets		412,892	26,252	439,144	390,079
Total assets less current liabilities		417,392	26,252	443,644	400,579
Net assets		417,392	26,252	443,644	400,579
Funds of the charity:	**16**				
Unrestricted funds:					
General funds				417,392	330,579
Designated funds				-	70,000
Restricted funds				26,252	-
Total charity funds				443,644	400,579

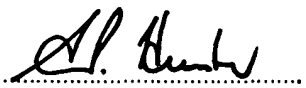
The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

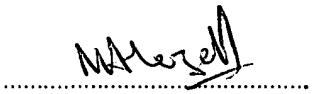
These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The Trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees on 25 August 2021 and were signed on its behalf by:



A P Hunter – Chair of the Trustees



M A Lazell - Treasurer

Company Registration Number: 05596895

The accompanying notes form part of these financial statements.

CITIZENS ADVICE SOUTH ESSEX LIMITED
STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2021

	Notes	2021	2020
		£	£
Cash flows from operating activities			
Net movement in funds		43,065	(42,502)
Adjustment to cash flows from non-cash items			
Depreciation		37,051	19,337
Investment Income	**3**	(1,234)	(515)
		78,882	(23,680)
Working capital adjustments			
Decrease/(increase) in debtors	**13**	(22,738)	13,887
(Decrease)/increase in creditors	**14**	(1,206)	8,479
Net cash flows from operating activities		54,938	(1,314)
Cash flows from investing activities			
Interest receivable and similar income	**3**	1,234	515
Purchase of tangible fixed assets	**12**	(31,051)	(1,409)
Net cash flows from investing activities		(29,817)	(894)
Cash flows from financing activities			
Repayment of borrowing		-	-
Net cash flows from financing activities		-	-
Net increase in cash and cash equivalents		25,121	(2,208)
Cash and cash equivalents at 1 April		459,432	461,640
Cash and cash equivalents at 31 March		484,553	459,432
Cash and cash equivalents consists of:			
Cash at bank and in hand		484,553	459,432
Cash and cash equivalents at 31 March		484,553	459,432

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

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Accounting Practice.

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

Citizens Advice South Essex Limited 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.

Preparation of the accounts on a going concern basis

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Income

Contract income is included as incoming resources in the period to which it relates.

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

Bank interest is included in the income and expenditure account on receipt.

Other income, including donations, gifts and covenants are included as they were received.

Donated services and facilities

Donated services and donated facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time the charity receives is not recognised and refer to the Trustees' report for more information about their contribution.

1. ACCOUNTING POLICIES (CONTINUED)

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 allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes.

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

Expenditure
Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred 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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements for the charity and include accountant's fees and cost linked to the strategic management of the charity.

Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis such as staff time dedicated to each activity.

Taxation
The Charity is exempt from corporation tax on its charitable activities.

Tangible fixed assets
Tangible fixed assets are initially recorded at cost and depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Leasehold improvements	- 20% on cost
Fixtures and fittings	- 100% on cost
Computer equipment	- 100% on cost

Assets with no intrinsic value after installation will be written off in the year the expenditure was incurred.

Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments and accrued income comprise payments made in advance relating to the following year and income relating to the current year, which will not be invoiced until after the balance sheet date.

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

1. ACCOUNTING POLICIES (CONTINUED)

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.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pensions
Employees of the charity are entitled to join a defined contribution money purchase scheme. The charity contribution is restricted to the contributions disclosed in note 10. There were no outstanding contributions at the year end.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
Donations - general	4,061	-	4,061	7,298
	4,061	-	4,061	7,298

3. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
Deposit account interest	1,234	-	1,234	515
	1,234	-	1,234	515

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Basildon Borough Council – Core Services	-	205,000	205,000	205,000
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	-	10,150	10,150	-
Basildon Borough Council – Welfare Reform	-	-	-	15,833
Brentwood Borough Council – Core Services	59,000	-	59,000	59,000
Broadband	-	-	-	500
Castle Point Extra UC	-	15,500	15,500	15,200
CitA – Energy Advice Programme	1,440	-	1,440	3,720
Citizens Advice Chelmsford – Suicide fund	9,555	-	9,555	-
Citizens Advice Essex - Consumer Referrals	-	-	-	1,375
Citizens Advice Essex – Emergency Fuel Scheme	4,029	-	4,029	-
Citizens Advice Essex – Fuel Admin	4,348	-	4,348	-
Citizens Advice Essex - Management Support	3,000	-	3,000	3,000
Citizens Advice Essex – Volunteer Recruitment	-	3,637	3,637	-
Citizens Advice Essex – Warm Homes	-	49,577	49,577	-
Citizens Advice Essex – Warm Start	-	5,833	5,833	-
Clarion Housing Association	-	-	-	5,760
Essex Community Fund – IT	-	14,256	14,256	-
Essex Community Fund –Volunteer Recruitment – Tina Cantrello Fund	-	4,940	4,940	-
Essex County Council – Core Services	36,653	-	36,653	36,653
Essex County Council – Covid-19 Recovery Fund	-	59,540	59,540	-
Essex University - Intern	3,800	-	3,800	7,600
FABA	-	-	-	1,425
Ford Motor Company	1,000	-	1,000	10,150
Help to Claim	-	159,879	159,879	162,447
HTC – Dip Checks	801	-	801	236
Mayflower Rotary Club	9,000	-	9,000	-
Money and Pensions Service		186,091	186,091	181,330
National Citizens Advice – BEIS Softphones	-	1,300	1,300	-
National Citizens Advice – BEIS – Remote Working	-	11,600	11,600	-
Rayleigh and Ashingdon Councils	-	-	-	210
Rochford and Rayleigh – Core Services	70,000	-	70,000	70,000

Sanctuary Housing Association	-	-	-	1,000
Talisman Charitable Trust	-	680	680	-
Thurrock VSDF - Core Services	-	53,020	53,020	50,000
Universal Credit Best Practice Lead	-	10,460	10,460	17,700
	202,626	791,463	994,089	848,139

5. COST OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds	Restricted funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Basildon Borough Council – Core Services	-	178,748	178,748	205,000
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	-	10,150	10,150	-
Basildon Borough Council – Welfare Reform	-	-	-	15,833
Brentwood Borough Council – Core Services	59,000	-	59,000	59,000
Broadband	-	-	-	500
Castle Point Extra UC	-	15,500	15,500	15,200
CitA – Energy Advice Programme	1,440	-	1,440	3,720
Citizens Advice Chelmsford – Suicide fund	9,555	-	9,555	-
Citizens Advice Essex - Consumer Referrals	-	-	-	1,375
Citizens Advice Essex – Emergency Fuel Scheme	4,029	-	4,029	-
Citizens Advice Essex – Fuel Admin	4,348	-	4,348	-
Citizens Advice Essex - Management Support	3,000	-	3,000	-
Citizens Advice Essex – Volunteer Recruitment	-	3,637	3,637	-
Citizens Advice Essex – Warm Homes	-	49,577	49,577	-
Citizens Advice Essex – Warm Start	-	5,833	5,833	-
Clarion Housing Association	-	-	-	5,760
Essex Community Fund – IT	-	14,256	14,256	-
Essex Community Fund –Volunteer Recruitment – Tina Cantrello Fund	-	4,940	4,940	-
Essex County Council – Core Services	36,653	-	36,653	36,653
Essex County Council – Covid-19 Recovery Fund	-	59,540	59,540	-
Essex University - Intern	3,800	-	3,800	7,600
FABA	-	-	-	1,425
Ford Motor Company	1,000	-	1,000	10,150
Help to Claim	-	159,879	159,879	162,447
HTC – Dip Checks	801	-	801	234
Mayflower Rotary Club	9,000	-	9,000	-
Money and Pensions Service		186,091	186,091	181,330
National Citizens Advice – BEIS Softphones	-	1,300	1,300	-
National Citizens Advice – BEIS – Remote Working	-	11,600	11,600	-
Rayleigh and Ashingdon Councils	-	-	-	-
Rochford and Rayleigh – Core Services	70,000	-	70,000	70,000

Rochford and Rayleigh Technology	-	-	-	3,310
Sanctuary Housing Association	-	-	-	1,000
South Essex General Funds	(11,518)	-	(11,518)	50,217
Talisman Charitable Trust	-	680	680	-
Thurrock VSDF - Core Services	-	53,020	53,020	50,000
Universal Credit Best Practice Lead	-	10,460	10,460	17,700
	191,108	765,211	956,319	898,454

6. COST OF CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
General Advisory Services	191,108	765,211	956,319	898,454
	191,108	765,211	956,319	898,454

7. GOVERNANCE COSTS

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
Accountancy fees	2,880	-	2,880	4,380
	2,880	-	2,880	4,380

8. INCOME FOR THE YEAR

Net resources are stated after charging:

	2021	2020
	£	£
Depreciation	37,054	19,337
Other operating leases	34,475	33,035

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or benefits for the year ended 31 March 2021, nor for the year ended 31 March 2020.

Trustees' expenses

There were £nil Trustees' expenses paid during the year ended 31 March 2021 (2020: £62).

10. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	657,023	599,936
Employers National Insurance	47,558	41,246
Pension costs	12,592	10,200
	717,173	651,382

The average monthly number of employees during the year was as follows:

	2021	2020
Charitable purposes	29	29
Management and administration of charity	6	6
	35	35

The vast majority of employees were part time.

No employee received remuneration of more than £60,000 during the year (2020: Nil).

11. INDEPENDENT EXAMINER'S REMUNERATION

The Independent Examiner's paid in the year to 31 March 2021 was £2,880 (2020: £4,380)

12. TANGIBLE FIXED ASSETS

	Leasehold Improvements £	Fixtures and Fittings £	Computer Equipment £	Totals £
COST				
At 1 April 2020	30,000	106,033	35,270	171,303
Additions	-	3,766	27,285	31,051
Disposals	-	-	(2.092)	(2,092)
At 31 March 2021	30,000	109,799	60,463	200,262
DEPRECIATION				
At 1 April 2020	19,500	106,033	35,270	160,803
Charge for the year	6,000	3,766	27,285	37,051
On disposals	-	-	(2,092)	(2,092)
At 31 March 2021	25,500	109,799	60,463	195,762
NET BOOK VALUE				
At 31 March 2021	4,500	-	-	4,500
At 31 March 2020	10,500	-	-	10,500

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Prepayments and accrued income	31,677	20,500
Interfund debtors	11,561	-
	43,238	20,500

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	-	-
Taxation and social security	-	12,097
Other creditors	2,534	2,035
Accruals and deferred income	74,552	75,721
Interfund creditors	11,561	-
	88,647	89,853

Interfund loans are interest free and will be repaid as and when required.

15. OPERATING LEASE COMMITMENTS

Total annual future minimum operating lease payments under non-cancellable operating leases for land and buildings are shown below:

	2021	2020
	£	£
Expiring:		
Between one and five years	5	12,005
After five years	13	14
	18	12,019

16. MOVEMENT IN FUNDS

	At 1 April 2020	Net movement in funds	At 31 March 2021
	£	£	£
UNRESTRICTED FUNDS			
General fund	330,579	86,813	417,392
Designated fund	70,000	(70,000)	-
	400,579	16,813	417,392
RESTRICTED FUNDS			
Basildon Borough Council – Core Services	-	26,252	26,252
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	-	-	-
Castle Point Council – Universal Credit	-	-	-
Citizens Advice Essex - Volunteer Recruitment	-	-	-
Citizens Advice Essex - Warm Homes	-	-	-
Citizens Advice Essex - Warm Start	-	-	-
Essex Community Fund – IT	-	-	-
Essex Community Fund - Volunteer Recruitment - Tina Cantrello Fund	-	-	-
Essex County Council – Covid-19 Recovery Fund	-	-	-
Help to Claim	-	-	-
Money and Pensions Service	-	-	-
National Citizens Advice - BEIS - Covid-19 Softphones	-	-	-
National Citizens Advice - BEIS - Remote Working	-	-	-
Talisman Charitable Trust	-	-	-
Thurrock VSDF – Core Services	-	-	-
Universal Credit Best Practice Lead	-	-	-
	-	26,252	26,252
TOTAL FUNDS	**400,579**	**43,065**	**443,644**

16. MOVEMENTS IN FUNDS (CONTINUED)

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
UNRESTRICTED FUNDS				
General fund	207,921	191,108	70,000	86,813
Designated fund	-	-	(70,000)	(70,000)
	207,921	191,108	-	16,813
RESTRICTED FUNDS				
Basildon Borough Council – Core Services	205,000	178,748	-	26,252
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	10,150	10,150	-	-
Castle Point Council – Universal Credit	15,500	15,500	-	-
Citizens Advice Essex - Volunteer Recruitment	3,637	3,637	-	-
Citizens Advice Essex - Warm Homes	49,577	49,577	-	-
Citizens Advice Essex - Warm Start	5,833	5,833	-	-
Essex Community Fund – IT	14,256	14,256	-	-
Essex Community Fund - Volunteer Recruitment - Tina Cantrello Fund	4,940	4,940	-	-
Essex County Council – Covid-19 Recovery Fund	59,540	59,540	-	-
Help to Claim	159,879	159,879	-	-
Money and Pensions Service	186,091	186,091	-	-
National Citizens Advice - BEIS - Covid-19 Softphones	1,300	1,300	-	-
National Citizens Advice - BEIS - Remote Working	11,600	11,600	-	-
Talisman Charitable Trust	680	680	-	-
Thurrock VSDF – Core Services	53,020	53,020	-	-
Universal Credit Best Practice Lead	10,460	10,460	-	-
	791,463	765,211	-	26,252
TOTAL FUNDS	999,384	956,319	-	43,065

17. PURPOSES OF RESTRICTED FUNDS

Basildon Borough Council – Core Services
Funding to provide a free and impartial information, advice and a specialist welfare rights service to those who live within the Basildon Borough.

Basildon Borough Council – DEFRA - Covid-19 Emergency Assistance
Funding to provide emergency assistance for food and essential supplies during the Covid-19 pandemic for residents who live in Basildon Borough.

Castle Point Council – Universal Credit
Funding to provide advice to support universal credit claimants who live in Castle Point.

Citizens Advice Essex – Essex Community Fund
Funding to contribute towards volunteer recruitment during the Covid-19 pandemic in Basildon, Brentwood, Castle Point & Rochford.

Citizens Advice Essex - Warm Homes
Funding for the provision of services and activities required under the Warm Home Fund for residents who live in Basildon, Brentwood, Castle Point & Rochford.

Citizens Advice Essex - Warm Start
Funding to employ a Family Energy Advice Worker as part of the Energy Redress Fund for families who live in Thurrock.

Essex Community Fund – IT
Funding to provide IT hardware to support home working.

Essex Community Fund - Volunteer Recruitment - Tina Cantrello Fund
Funding to increase volunteer recruitment and training in Basildon Borough.

Essex County Council – Covid-19 Recovery Fund
Funding to recruit and train volunteers, test video software and increase core service capacity in Basildon, Brentwood, Castle Point & Rochford.

Help to Claim
Funding to mobilise a project to provide front line support to Universal Credit claimants in South Essex.

Money and Pensions Service
Funding to provide money, pensions and debt advice sessions to the residents of South Essex.

National Citizens Advice - BEIS - Covid-19 Softphones
Funding to enable the service to increase capacity to respond to the immediate demand for advice arising from Covid-19 in a cost effective manner by making a switch from using mobile phones to using softphones.

National Citizens Advice - BEIS - Remote Working
Funding for IT hardware to support home working.

Talisman Charitable Trust
Grant payment for a client's bankruptcy fee.

Thurrock VSDF – Core Services
Funding to provide a free and impartial information, advice and guidance service to those who live within the Thurrock Borough.

Universal Credit Best Practice Lead
Funding research to guide best practice for Citizens Advice Essex to support Universal Credit applicants.

18. DESIGNATED FUNDS

Development reserve
A reserve to allow Citizens Advice South Essex to pursue opportunities to increase the reach and quality of its free advice services. The funds were undesignated in September 2020.

19. LEGAL STATUS OF CHARITY

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members as at the 31 March 2021 was 10.

20. CONTROL

The charity is controlled by its Trustees/Directors.

21. FUNDS HELD AS AGENT

The following funds were received and paid by the charity as agent:

	£
Basildon, Billericay & Wickford CVS - Fuel Vouchers	5,000
Brentwood CVS – Covid-19 Winter Grant	1,499
Rayleigh, Rochford and District AVS – Winter Warmth Family Support	2,000
	8,499

No balances were held as agent as at 31 March 2021.

22. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2020 (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

	Year ended 31 March 2020 Unrestricted funds £	Restricted funds £	Total funds £
Income from:			
Donations and legacies	7,298	-	7,298
Investments	515	-	515
Charitable activities	193,869	654,270	848,139
Total income	201,682	654,270	855,952
Expenditure on:			
Charitable activities	240,874	657,580	898,454
Total expenditure	240,874	657,580	898,454
Net income / (expenditure) before transfers	(39,192)	(3,310)	(42,502)
Transfers between funds	-	-	-
Net income / (expenditure) for the year	(39,192)	(3,310)	(42,502)
Reconciliation of funds			
Total funds brought forward	439,771	3,310	443,081
Total funds carried forward	400,579	-	400,579

CITIZENS ADVICE SOUTH ESSEX LIMITED
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	4,061	7,298
Investment income		
Deposit account interest	1,234	515
Incoming resources from charitable activities		
Grants	994,089	848,139
Total incoming resources	999,384	855,952
RESOURCES EXPENDED		
Charitable activities		
Wages	704,581	641,182
Partner costs	9,312	11,162
Rent	44,587	48,401
Rates, water and insurance	13,665	6,423
Light and heat	2,129	5,572
Telephone	40,189	23,511
Postage and stationery	3,473	10,800
Advertising	224	109
Sundries	1,019	4,438
Computer costs	31,745	34,160
Staff training	5,128	33,237
Staff and volunteer travel and subsistence	911	6,088
Staff and volunteer expenses	12,084	18,286
Publications and subscriptions	4,728	5,204
CA central charge	7,849	7,849
Legal and professional fees	7,277	1,120
Bookkeeping and payroll	1,300	1,333
Cleaning, repairs and maintenance	13,380	4,888
Bank charges	133	245
Pension costs	12,592	10,200
AGM expenses	79	467
Trustee expenses	-	62
Depreciation	37,054	19,337
	953,439	894,074

	2021	2020
	£	£
Support Costs/Governance Costs		
Accountancy fees	2,880	4,380
	2,880	4,380
Total resources expended	956,319	898,454
Net income/(expenditure)	**43,065**	**(42,502)**