

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

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 2025

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**CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
REPORT OF THE TRUSTEES (INCORPORATING DIRECTORS' REPORT) - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2025**

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 office & operational address

The Basildon Centre
St Martin's Square
Basildon
Essex
SS141DL

Registered company number

05596895 (England and Wales)

Registered charity number

1113231

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 1LD

Primary Bankers

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

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
REPORT OF THE TRUSTEES (INCORPORATING DIRECTORS' REPORT) - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2025

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.

**CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
REPORT OF THE TRUSTEES (INCORPORATING DIRECTORS' REPORT) - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2025**

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.

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
REPORT OF THE TRUSTEES (INCORPORATING DIRECTORS' REPORT) - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2025

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.

**CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
REPORT OF THE TRUSTEES (INCORPORATING DIRECTORS' REPORT) - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2025**

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.

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
REPORT OF THE TRUSTEES (INCORPORATING DIRECTORS' REPORT) - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2025

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.

**CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
REPORT OF THE TRUSTEES (INCORPORATING DIRECTORS' REPORT) - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2025**

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.

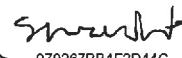
The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the 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:

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S Freel - Chair of the Trustees

25 November 2025

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

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

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)

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

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)

- 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.

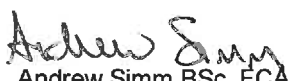
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance 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 than 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.

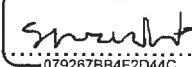
CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
BALANCE SHEET AS AT 31 MARCH 2025

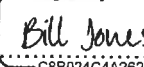
	Notes	£	2025 £	£	2024 £
Fixed assets					
Tangible assets	11		20,675		24,861
Investments	12		-		-
Current assets			20,675		24,861
Debtors	13	64,924		125,118	
Cash at bank and in hand		566,415		474,316	
		631,339		599,434	
Current liabilities					
Creditors falling due within one year	14	(143,035)		(58,137)	
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...

Signed by:

C8B024C4A2624B9...

S Freel - Chair of the Trustees

W Jones - Treasurer

Company Registration Number: 05596895

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
		<u>(60,830)</u>	<u>(52,594)</u>
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		<u>84,262</u>	<u>(106,621)</u>
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		<u>7,837</u>	<u>160,895</u>
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		<u>566,415</u>	<u>474,316</u>
Cash and cash equivalents consists of:			
Cash at bank and in hand		566,415	474,316
Cash and cash equivalents at 31 March 2025		<u>566,415</u>	<u>474,316</u>

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.

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

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.

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

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.

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

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
	<u>3,640</u>	<u>-</u>	<u>3,640</u>	<u>2,945</u>
<i>Totals 2024</i>	<u>1,445</u>	<u>1,500</u>	<u>2,945</u>	

4. INVESTMENT INCOME

	Unrestricted fund	Restricted fund	Total fund 2025	Total fund 2024
	£	£	£	£
Deposit account interest	15,093	-	15,093	11,618
	<u>15,093</u>	<u>-</u>	<u>15,093</u>	<u>11,618</u>
<i>Totals 2024</i>	<u>11,618</u>	<u>-</u>	<u>11,618</u>	

5. INCOME FROM CHARITABLE ACTIVITIES - 2025

		Unrestricted funds	Restricted funds	Total 2025	Total 2024
	Note	£	£	£	£
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

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

5.a INCOME FROM CHARITABLE ACTIVITIES - 2024

		Unrestricted funds	Restricted funds	Total 2024
	Note	£	£	£
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

		Unrestricted fund	Restricted fund	Total 2025	Total 2024
	Note				
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		-	7,251	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

		Unrestricted fund	Restricted fund	Total 2024
	Note	£	£	
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

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

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.

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

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
	<u>1,311,979</u>	<u>1,223,564</u>

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

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	<u>30,000</u>	<u>70,865</u>	<u>100,128</u>	<u>200,993</u>
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	<u>30,000</u>	<u>69,791</u>	<u>80,527</u>	<u>180,318</u>
NET BOOK VALUE				
At 31 March 2025	<u>-</u>	<u>1,074</u>	<u>19,601</u>	<u>20,675</u>
At 31 March 2024	<u>-</u>	<u>2,339</u>	<u>22,522</u>	<u>24,861</u>

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

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 brought 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.

**CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED**

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

Restricted funds	Balance 31/03/2023 £	Movement in resources		Balance 31/03/2024 £	Movement in resources		Balance 31/03/2024 £	Balance 31/03/2025 £
		Income £	Expenses £		Income £	Expenses £		
Basildon B Council - Core services	22,743	209,100	(225,038)	-	6,805	209,210	(211,276)	-
Braintree D Council - Core services	15,200	106,639	(102,414)	-	19,425	105,987	(119,039)	-
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)	-
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

**CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED**

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 31/03/2023	Income	Expenses	Transfers	Balance 31/03/2024	Income	Expenses	Transfers	Balance 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)

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

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 BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

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.

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

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:-

	2025	2024
	£	£
Land and building leases which expire:		
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.

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

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

CITIZENS ADVICE BRAINTREE & SOUTH ESSEX LIMITED (PREVIOUSLY CITIZENS ADVICE SOUTH ESSEX LIMITED)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 - CONTINUED

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		<u>106,522</u>	<u>1,317,058</u>	<u>1,423,580</u>	<u>1,291,267</u>
Expenditure on:					
Charitable activities (restated)	6,15	69,084	1,408,704	1,477,788	1,396,415
Total expenditure		<u>69,084</u>	<u>1,408,704</u>	<u>1,477,788</u>	<u>1,396,415</u>
Net (expenditure)/income before transfers		<u>37,438</u>	<u>(91,646)</u>	<u>(54,208)</u>	<u>(105,148)</u>
Transfers between funds	15	<u>(73,886)</u>	<u>73,886</u>		
		<u>(36,448)</u>	<u>(17,760)</u>	<u>(54,208)</u>	<u>(105,148)</u>
Gains / losses on investment assets		<u>(3,380)</u>		<u>(3,380)</u>	<u>(10,650)</u>
Net (expenditure) / income for the year		<u>(39,828)</u>	<u>(17,760)</u>	<u>(57,588)</u>	<u>(115,798)</u>
Reconciliation of funds					
Total funds brought forward		<u>579,206</u>	<u>44,540</u>	<u>623,746</u>	<u>739,544</u>
Total funds carried forward		<u>539,378</u>	<u>26,780</u>	<u>566,158</u>	<u>623,746</u>

