

Registered number: 05852220
Charity number: 1118465

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU
(A Company Limited by Guarantee)

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EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2025**

Trustees	Ms J G Wells, Chair (resigned 7 th May 2025) Mr I Allsop (Deputy Chair) Mr R Bassett (resigned 5 th July 2024) Ms I J Bowen Ms N Goswami Ms D Lowry Mr S W Murray (resigned 24 th July 2024) Mr B Sarpal Ms V Manning-Monro (Treasurer) Ms C Prosser (appointed 12 th November 2024) Mr H McLean-Low (appointed 12 th November 2024) Ms J Evans (appointed 12 th November 2024, resigned 14 th April 2025)
Company registered number	05852220
Charity registered number	1118465
Registered office	Regus Epping The Civic Building 2 nd Floor 323 High Street Epping Essex CM16 4BZ
Accountants	Haslers Chartered Accountants Old Station Road Loughton Essex IG10 4PL
Bankers	CAF Bank Limited PO Box 289 West Mailing Kent ME19 4TA

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their Annual Report together with the Financial Statements of the Company for the year 1 April 2024 to 31 March 2025. The Annual Report serves the purposes of both a Trustees' Report and a Directors' Report under company law. The Trustees confirm that the Annual Report and Financial Statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The Charity also operates under the names Citizens Advice Epping Forest District.

OBJECTIVES AND ACTIVITIES

In 2024/25, our charity committed to:

- Continuing to provide a full range of services to meet the needs of our clients and fulfil our public benefit duties.
- Maintaining our telephone-first advice service as the primary channel for access.
- Developing our email advice channel in response to increased client demand.
- Delivering hyper-local in-person services in areas of greatest deprivation, in partnership with local organisations.
- Working collaboratively with stakeholders across the District to provide a holistic, seamless service for those who need advice and support.

The trustees have complied with their duty under section 4 of the Charities Act 2011 to have regard to the public benefit guidance published by the Charity Commission. The manner by which the trustees have delivered the charitable objectives for the public benefit is described below.

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

The cost-of-living crisis continued to impact residents across our district. In response, we supported over 2,700 people with advice an increase of 10% compared to the previous year. The three most common issues remained:

- Benefits
- Debt
- Housing

Thanks to the support and guidance we provided, our clients experienced a combined financial gain of £1.4 million.

The telephone remained the most frequently used access point, accounting for 51% of all enquiries. However, use of our email advice channel grew further, making up 32.4% of all client contacts.

We continued to offer face-to-face advice from Waltham Abbey Leisure Centre and Epping Forest District Council's Civic Hub. These venues accounted for 11% of all client interactions. We deliver our outreach services alongside partners such as local Authority housing and benefits teams, community mental health services and the Department for Work and Pensions (DWP). This joined-up approach allows clients to receive comprehensive, multi-agency support in one place.

Specialist Support

We continued to provide energy advice and foodbank referrals. In preparation for changes to winter fuel payment eligibility, our team received training on Pension Credit. We subsequently supported 52 people to make a successful claim.

Demand for legal advice also rose, with 283 people supported - mainly around access to legal representation and small claims.

Volunteers and Staffing

We rely on a small core staff team and a group of dedicated volunteers. Since the COVID-19 pandemic, recruiting volunteer advisers has been challenging due to the level of training required.

In response, we reviewed our volunteer strategy and piloted a new entry-level role - Advice Assistant - designed to make volunteering more accessible. Early results are promising, with increased interest and participation from local residents. We aim to expand this initiative in 2025/26 and grow a more diverse volunteer base.

Awareness and Campaigns

Raising awareness of our work and the issues our clients face remains a core part of our mission. We actively used social media and participated in national campaigns such as the Pension Credit Take-Up initiative to reach and support more people.

EPHING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Governance and Standards

Although we are a small charity, we operate within a robust governance framework and comply with standards set by:

- The Charity Commission
- The Financial Conduct Authority
- Advice Quality Standard
- The Information Commissioner's Office
- National Citizens Advice

This requires a committed board of trustees, supported by experienced staff.

In 2024/25, we committed to:

- Maintaining our Advice Quality Standard (AQS) accreditation
- Diversifying our income to ensure long-term sustainability

We are pleased to report that we:

- Met all standards in the Citizens Advice quality audit
- Maintained our AQS accreditation
- Submitted all statutory returns on time

FINANCIAL REVIEW

Financial Position

We remain an independent charity, governed by our own board of trustees. While we are grateful to Epping Forest District Council for their substantial annual grant, we must raise additional income to meet increasing service demand and operating costs.

Other key funders this year included:

- Essex County Council
- Loughton Town Council
- Essex Citizens Advice

We incurred a planned deficit during the year and made use of our reserves to cover a shortfall in income. While this was anticipated, we recognise the need for long-term sustainability and have taken steps to control costs. We are pleased to be entering 2025/26 with a balanced budget.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees continue to consider the major risks which may have a significant effect on operational performance (including risks to staff and volunteers) and achievement of the stated objectives.

During the year, trustees embarked on a review of the risk register and monitoring process to ensure our risk management procedures are embedded in all that we do and reflect the risks associated with achievement of our business objectives. During the year, no days of service delivery were lost due to failure of systems.

Reserves Policy

The trustees review the reserves policy as part of the business planning and budgeting process and set the level of reserves that ensure the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. It has taken into consideration the reliability and continuance of future funding, timing of cash flows and working capital requirements, cover for unplanned emergency repairs and potential liabilities relating to staff should there be closure of a particular activity.

EPHING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

The board determined to continue to hold sufficient reserves to cover essential expenditure needed to maintain the operating capacity of our local office.

- Development and investment (internal). This is an essential expenditure needed to maintain the operating capacity of our local office. We have aggregated amounts needed to spend on the ongoing renewal of IT to support the core advice delivery and maintain a hybrid staffing model and this comes to **£5,000**.
- The retention of three months operating costs to meet unexpected events (such as a significant loss of funding). The amount of reserves is calculated from the annual operating budget (excluding salaries which are covered below) and amounts to **£15,000**.
- The retention of funds to cover the cost of payment in lieu of notice and redundancy for staff in the event of a crisis wind down of the charity. The redundancy liability as at 31st March 2025 amounted to **£28,000**.

The reserves position will continue to be monitored and amended if appropriate to reflect any changes in funding circumstances.

FUTURE DEVELOPMENTS

Our business plan for 2025/26 focuses on meeting the continued demand for our advice services with a professional team of advisers. However, we also need to ensure we provide cost effective services as the funding environment becomes harder to navigate. As such our key areas for development are:

- Maintaining our telephone first advice service as our primary channel for advice.
- Developing our volunteering strategy to provide a range of flexible volunteer opportunities to support our services and our infrastructure.
- Continue to develop our email advice channel to meet the growth in use of this access point by our clients.
- Work with partners to deliver hyper-local in person services in areas of highest deprivation.
- Achieve re-accreditation of our Quality Advice standard.
- Continue to meet the demand for energy advice and foodbank and other charity referrals.
- Continue to diversify and grow fundraising income to secure the future of our advice services.
- Work in partnership with stakeholders in the district to provide a holistic and seamless service for our clients
- Maintain awareness of the charity and our services through continued awareness and campaigning activities.

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is administered and managed subject to and in conformity with the provisions of the Memorandum and Articles of Association as amended in 2024. The charity is limited by guarantee and its operations are primarily the provision of advice to local citizens in need of help. The charity is a member of the National Association of Citizens Advice.

Appointment of Board Members


Trustees are appointed in one of the following manners: elected at the AGM; or by being coopted by the board. Certain outside organisations nominate representatives to attend meetings of the board.

Investment Powers

Investment decisions are taken by the board.

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

Approved by order of the members of the board of trustees on 21 October 2025 and signed on their behalf by:

A handwritten signature in dark ink, appearing to be 'I Allsop', written over a faint horizontal line.

Mr I Allsop
(Deputy Chair of Trustees)

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2025**


The trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of trustees on 21 October 2025 and signed on its behalf by:



Mr I Allsop
(Deputy Chair of Trustees)

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

**Independent Examiner's Report to the Trustees of Epping Forest District Citizens Advice
Bureau ('the Company')**

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

Responsibilities and Basis of Report

As the trustees of the Company (and 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 the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

EPHING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**INDEPENDENT EXAMINER'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

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 ACCA, which is one of the listed bodies.

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

1. accounting records were not kept in respect of 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.

This report is made solely to the Company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Signed: 

Mr P Thain

Haslers
Chartered Accountants
Old Station Road
Loughton
Essex
IG10 4PL

Dated: 27 October 2025

FCCA, ACA

EPHING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

	Note	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and grants	3	42,671	178,527	221,198	301,388
Charitable activities	4	10,158	51	10,209	0
Other trading activities	5	-	456	456	799
Investments	6	-	3,880	3,880	3,199
Other income	-	-	-	-	2
Total income		52,529	182,914	235,743	305,388
Expenditure on:					
Charitable activities	7	57,886	245,420	303,306	336,462
Total expenditure		57,886	245,420	303,306	336,462
Net (expenditure)/income		(5,057)	(62,506)	(67,563)	(31,074)
Transfers between funds	13	8,320	(8,320)	-	-
Net movement in funds		3,263	(70,826)	(67,563)	(31,074)
Reconciliation of funds:					
Total funds brought forward		1,737	215,532	217,269	248,343
Net movement in funds		3,263	(70,826)	(67,563)	(31,074)
Total funds carried forward		5,000	144,706	149,706	217,269

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 13 to 24 form part of these financial statements.

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

**(A Company Limited by Guarantee)
REGISTERED NUMBER: 05852220**

**BALANCE SHEET
AS AT 31 MARCH 2025**

	Note	2025 £	2024 £
Current assets			
Debtors	11	8,779	13,678
Cash at bank and in hand		152,705	253,398
		<u>161,484</u>	<u>267,076</u>
Creditors: amounts falling due within one year	12	(11,778)	(49,807)
Net current assets		<u>149,706</u>	<u>217,269</u>
Total assets less current liabilities		<u>149,706</u>	<u>217,269</u>
Total net assets		<u>149,706</u>	<u>217,269</u>
Charity funds			
Restricted funds	13	5,000	1,737
Unrestricted funds	13	144,706	215,532
Total funds		<u>149,706</u>	<u>217,269</u>

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

**(A Company Limited by Guarantee)
REGISTERED NUMBER: 05852220**

**BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2025**

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees on 19th October 2025 and signed on their behalf by:

A handwritten signature in dark ink, appearing to be 'I Allsop', with a stylized, wavy line extending from the end.

Mr I Allsop
(Deputy Chair of Trustees)

The notes on pages 13 to 24 form part of these financial statements.

EPHING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

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

1. General information

Epping Forest District Citizens Advice Bureau is a charitable organisation, registered in England and Wales, with a registration number 05852220. The address of the registered office is Regus Epping, The Civic Building, 2nd Floor, 323 High Street, Epping, Essex CM16 4BZ. The principal objective of the charity is to promote any charitable purpose for the public benefit of the community in the Epping Forest District and surrounding areas, by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Epping Forest District Citizens Advice Bureau 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.

2.2 Income

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

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

2.3 Expenditure (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 Debtors

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

2.5 Cash at bank and in hand

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

2.6 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.7 Financial instruments

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

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

2.8 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 Company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and grants

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Donations	-	708	708	535
Grants	42,671	177,819	220,490	300,853
	<u>42,671</u>	<u>178,527</u>	<u>221,198</u>	<u>301,388</u>
<i>Total 2024</i>	<u>122,715</u>	<u>178,673</u>	<u>301,388</u>	

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

4. Income from charitable activities

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from charitable activities	10,158	51	10,209	-
	<u>10,158</u>	<u>51</u>	<u>10,209</u>	<u>-</u>
<i>Total 2024</i>	<u>-</u>	<u>-</u>	<u>-</u>	

5. Income from other trading activities

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Charity trading income – 100 club	<u>456</u>	<u>456</u>	<u>799</u>
<i>Total 2024</i>	<u>799</u>	<u>799</u>	

6. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Investment income	<u>3,880</u>	<u>3,880</u>	<u>3,199</u>
<i>Total 2024</i>	<u>3,199</u>	<u>3,199</u>	

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

7. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total 2025 £	<i>Total 2024 £</i>
Expenditure	<u>57,886</u>	<u>245,420</u>	<u>303,306</u>	<u>336,462</u>
<i>Total 2024</i>		<u><u>215,484</u></u>	<u><u>336,462</u></u>	

8. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Expenditure	<u>221,541</u>	<u>81,765</u>	<u>303,306</u>	<u>336,462</u>
<i>Total 2024</i>	<u><u>248,617</u></u>	<u><u>87,845</u></u>	<u><u>336,462</u></u>	

Analysis of direct costs

	Total funds 2025 £	<i>Total funds 2024 £</i>
Staff costs	199,692	216,227
Other direct costs	21,849	32,390
	<u><u>221,541</u></u>	<u><u>248,617</u></u>

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Analysis of support costs

	Total funds 2025 £	Total funds 2024 £
Salary Costs	54,971	53,447
Staff Other costs	711	847
Repairs and Maintenance	-	1,438
Office Expenses	5,393	4,425
Telephone and Communications	1,360	2,047
Computer Expenses	1,486	1,598
Insurance	1,556	1,602
Rent	10,283	10,149
Rates	-	659
Light and Heat	-	1,157
Audit, Legal and Professional	5,811	10,091
Other Expenses	194	385
	<u>81,765</u>	<u>87,845</u>

9. Staff costs

	2025 £	2024 £
Wages and salaries	252,752	267,951
	<u>252,752</u>	<u>267,951</u>

The average number of persons employed by the Company during the year was as follows:

	2025 No.	2024 No.
Charitable purposes	8	11
Management and administration of charity	4	4
	<u>12</u>	<u>15</u>

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

No employee received remuneration amounting to more than £60,000 in either year.

Pension Costs - Pension arrangements for employees is operated on a defined contributions basis and are open to all employees at any time. The company contributes 6% of pensionable earnings. The assets of the scheme are held separately from those of the company in schemes managed by Aviva and Standard Life. The pension contributions shown in the year represent the contributions payable by the company.

10. Trustees' remuneration and expenses

During the year, no trustees received any remuneration or other benefits (2024 - NIL).

During the year ended 31 March 2025, no trustee expenses have been incurred (2024 - NIL).

11. Debtors

	2025 £	2024 £
Due within one year		
Other debtors	2,902	8,780
Prepayments and accrued income	5,877	4,898
	<u>8,779</u>	<u>13,678</u>

12. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	4,036	2,660
Other taxation and social security	3,589	4,032
Accruals and deferred income	4,153	43,115
	<u>11,778</u>	<u>49,807</u>

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Operations	15,000	-	-	-	15,000
Redundancy	37,000	-	-	(9,000)	28,000
IT	5,000	-	-	-	5,000
	<u>57,000</u>	<u>-</u>	<u>-</u>	<u>(9,000)</u>	<u>48,000</u>
General funds					
General Funds - all funds	<u>158,532</u>	<u>182,914</u>	<u>(245,420)</u>	<u>680</u>	<u>96,706</u>
Total Unrestricted funds	<u>215,532</u>	<u>182,914</u>	<u>(245,420)</u>	<u>(8,320)</u>	<u>144,706</u>
Restricted funds					
Waltham Abbey Outreach	-	22,367	(25,883)	3,516	-
Energy Advice Project	1,737	-	(1,737)	-	-
Limes Farm Hub	-	15,304	(15,807)	503	-
Aviva Advice Project	-	10,158	(14,459)	4,301	-
Volunteer Development	-	5,000	-	-	5,000
	<u>1,737</u>	<u>52,829</u>	<u>(57,886)</u>	<u>8,320</u>	<u>5,000</u>
Total of funds	<u>217,269</u>	<u>235,743</u>	<u>(303,306)</u>	<u>-</u>	<u>149,706</u>

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

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

Purpose of Restricted funds

Waltham Abbey Outreach is a multi-agency advice and support hub supporting local residents experiencing poor financial and mental wellbeing. CAEFD is the lead partner for this programme which is delivered in conjunction with local stakeholders and charity partners. The programme has also been supported by West Essex One Health partnership and the Epping Forest District Council.

Energy Advice Project received funding from the National Citizens Advice to train a team of advisers who support people struggling to pay for their energy costs.

Limes Farm Outreach is a multi-agency hub supporting local residents with issues primarily related to benefits, housing and debt. The project was funded by Epping Forest District Council.

Aviva Advice Project Essex Citizens advice has subcontracted Local Citizens Advice offices to deliver a general advice service to clients referred by Aviva and those contacting our national advice service. We are funded to employ two full time advisers for 12 months.

Volunteer Development In order to support the continued rise in demand for our advice in the Epping Forest district we have a volunteer recruitment and development strategy to ensure we have an ongoing pipeline of trained advisers to support our activities into the future.

Purpose of Designated funds

Designated funds held are divided into three headings (2024: three), primarily to provide for the potential need to cover a reduction or withdrawal in funding resources where new sources of funding cannot be found. Amounts have been designated to provide for any salary and restructuring costs, against failure of vital IT or other equipment needing immediate repair or replacement and where the cost cannot be met from an in year budget.

EPHING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

13. Statement of funds continued

Statement of funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
Unrestricted funds					
Designated funds					
Property(formerly Lease/Rates)	20,000	-	-	(20,000)	-
Operations	18,000	-	-	(3,000)	15,000
Redundancy (incorporating Salary)	37,000	-	-	-	37,000
IT	5,000	-	-	-	5,000
	<u>80,000</u>	<u>-</u>	<u>-</u>	<u>(23,000)</u>	<u>57,000</u>
General funds					
General Funds - all funds	<u>168,343</u>	<u>182,673</u>	<u>(215,484)</u>	<u>(23,000)</u>	<u>158,532</u>
Total Unrestricted funds	<u>248,343</u>	<u>182,673</u>	<u>(215,484)</u>	<u>-</u>	<u>215,532</u>
Restricted funds					
Waltham Abbey Outreach	-	47,932	(47,932)	-	-
Cost Of Living	-	30,792	(30,792)	-	-
Energy Advice Project	-	28,687	(26,950)	-	1,737
Limes Farm Hub	<u>-</u>	<u>15,304</u>	<u>(15,304)</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>122,715</u>	<u>(120,798)</u>	<u>-</u>	<u>-</u>
Total of funds	<u>248,343</u>	<u>305,388</u>	<u>(336,462)</u>	<u>-</u>	<u>217,269</u>

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

14. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Designated funds	57,000	-	-	(9,000)	48,000
General funds	158,532	182,914	(245,420)	680	96,706
Restricted funds	1,737	52,829	(57,886)	8,320	5,000
	<u>217,269</u>	<u>235,743</u>	<u>(303,306)</u>	<u>-</u>	<u>149,706</u>

Summary of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfer in/out £	Balance at 31 March 2024 £
Designated funds	80,000	-	-	(23,000)	57,000
General funds	168,343	182,673	(215,484)	23,000	158,532
Restricted funds	-	122,715	(120,978)	-	1,737
	<u>301,010</u>	<u>305,388</u>	<u>(336,462)</u>	<u>-</u>	<u>217,269</u>

EPPING FOREST DISTRICT CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Current assets	5,000	156,484	161,484
Creditors due within one year	-	(11,778)	(11,778)
Total	<u>5,000</u>	<u>144,706</u>	<u>149,706</u>

Analysis of net assets between funds - prior year

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Current assets	1,737	265,339	267,076
Creditors due within one year	(37,708)	(12,099)	(49,807)
Total	<u>(35,971)</u>	<u>253,240</u>	<u>217,269</u>

16. Related party transactions

The Company has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Company at 31 March 2025 (2024:NIL).