

REGISTERED COMPANY NUMBER: 01821310 (England and Wales)
REGISTERED CHARITY NUMBER: 1123253

BARKING & DAGENHAM CITIZENS ADVICE
BUREAU

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

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for the year ended 31 March 2025**

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**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2025**

TRUSTEES	Ms B O Anjolaia Trustee Mrs E S Keller Trustee (Chair) Mrs S M Wiseman Trustee (Hon. Treasurer) Mr P Thealla Trustee (Vice Chair) Councillor I Robinson Co-opted Trustee Mr M M A Pongo Ms G Tatvan
COMPANY SECRETARY	Ms P M Salvador-Jones
REGISTERED OFFICE	339 Heathway Dagenham Essex RM9 5AF
REGISTERED COMPANY NUMBER	01821310 (England and Wales)
REGISTERED CHARITY NUMBER	1123253
INDEPENDENT EXAMINER	Berringers LLP Lygon House 50 London Road Bromley Kent BR1 3RA

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
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 the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

Barking & Dagenham Citizens Advice Bureau operating as Citizens Advice Barking & Dagenham is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Barking and Dagenham and neighbouring Boroughs ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

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

- * to provide the advice people need for the problems they face and,
- * to improve the policies and practices that affect people's lives.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities and works to improve the policies and practices that affect people's lives. We value diversity, promote equality and challenge discrimination and we ensure these values inform everything we do.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our performance, achievements and outcomes. In carrying out the review we are ensuring that our activity is in line with our objectives and aims.

Focus of our work

In line with our Strategy Plan our main objective for the year has been to continue to maximise service delivery post significant funding & staffing reductions in 21-22 and continue modernise our service model & operational system to enable service growth, strengthen our resilience and longer term sustainability.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

OBJECTIVES AND ACTIVITIES

Significant activities

Achievement and performance

To provide the advice people need for the problems they face we have carried out the following activity:

- Website self-help advice and information which links to the national Citizens Advice web resources.
- Adviceline & web chat services through our Universal advice access team Monday to Friday 10.00 to 16.00. This is a dedicated Freephone number for Barking & Dagenham residents.
- Citizens Advice Back-Up Adviceline and web chat service teams support demand for advice both during and outside these hours between Monday to Friday 09.00 to 14.00 through call rerouting. This increases our ability to help more local people.
- Intensive Specialist Advice & Casework Unit Service delivery open Monday to Friday 10.00 to 16.00 by referral from front line agencies working with vulnerable and hard to reach residents.
- Enhanced welfare rights casework service for residents who are disabled or long term ill with DABD contributing to delivery as a sub-contractor.
- Advice in Community Settings funded by the Greater London Authority with strategic outreach delivery hosted in 2 primary schools, 2 food banks and 4 community hubs to enable greater advice access for vulnerable, financially excluded residents who are furthest away from advice services - in 2024/25 now repositioned under BD Advice Plus below.
- BD Advice Plus Partnership with Specialist Debt Free London Specialist debt advice delivering in outreach from our main office.
- Partnership with Havering LCA the Help To Claim delivery partner for Barking & Dagenham Job Centre Plus as part of the Citizens Advice national Help to Claim Partnership funded by the Department of Work and Pensions.
- Specialist Quality Mark Legal Aid housing casework and representation. Our lawyers specialise in possession, eviction, homelessness & disrepair casework funded by the Legal Aid Agency. The head of team was a Legal Aid Lawyer of the Year 2021 finalist.
- BD Advice Plus Partnership with Shelter Specialist Quality Mark non-Legal Aid housing casework and representation delivering in outreach from our offices.
- Legal Education Foundation Justice First Fellowship funding to adapt SQM housing and work on a theory of change to solicitor qualification taking the risks and opportunities of the new SRA 'portable' qualification regime.
- DV Flag East pro bono domestic abuse family advice. The service receives referrals from residents and front line agencies from Barking and Dagenham and surrounding areas as part of a partnership with local family solicitors who provide pro bono advice and offer legal aid casework and representation. Won LawWorks Best Pro Bono 2021.
- Cost of Living Capacity Building Project sponsored by LB of Barking & Dagenham enabling us to re-fresh and re-launch BD Advice Plus partnership and network spaces to capacity build front line delivery and consolidate different work strands under one umbrella and reach more residents with the advice and support they need when they need it.
- Advising Londoners service delivered by sub-grant under London Citizens Advice and funded by the Greater London Authority to meet the additional cost of living advice needs of residents including delivery of Advice First Aid training.

All delivery and activity above continues to meet Government guidelines and pandemic risk levels.

Public benefit

The Board of Trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011. Our activities are all delivered in line with our objectives and aims and are wholly for public benefit.

Volunteers

The charity recruits and trains volunteers to help deliver our activities and we are wholly reliant upon their many forms of voluntary assistance from advice, research and campaigns to office and administration.

From July 2024 to March 25 we recruited 29 volunteers.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

ACHIEVEMENTS AND PERFORMANCE

Contributions of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in their many forms of voluntary assistance and without which the service could not operate. Throughout 2024-25 the service employed 10 paid workers at 10 FTE in total in 2024-25 ; 11 FTE in 23-24; 9.8 FTE in 22-23) and; 14.2 FTE (21-22).

In total the 29 volunteers equate to 3.7 FTE delivery support for 24-25. Volunteers were trained to new modernised system to deliver Level 1 advice and worked with paid staff to support delivery of our core and specialist activity. By year end 24-25 we had met the same level of performance as 23-24 and exceeded it; indicating that this area of our strategic plan has been largely successful.

Who used and benefited from our services?

During the reporting year we advised over 5000 clients across all our generalist and specialist advice and casework projects to similar ratios across multiple channels (Phone, face to face, webschat, text) as previous years. This is good news as it demonstrates that our modernisation programme is improving our ability to meet demand within available resources.

Our main client profile in 2024-25 continues to demonstrate strongly how we are advising all residents in Barking and Dagenham whilst also continuing to target the most vulnerable and disabled, and furthest away from advice in our community.

We are particularly pleased with the Advice in Community settings partnership as our community partners as they are enabling us to deliver advice to hard to reach vulnerable residents and new communities who have not accessed advice services before. Our front line worker advice referrals have started to migrate onto a new e-referral platform, Refernet and this will enable us to develop that platform for others to refer vulnerable residents they work with into our service.

Overall our top 3 enquiry areas continue to be welfare benefits and tax credits, debt and money and housing. However ensuring access to charitable support including food is 3rd highest in terms of the help people need for the problems they face. This trend reflects the rise we saw in 2022-23 in advice demand across all key advice indicators of the Cost of Living crisis and our new Pan London Prevention Hardship service is vital to be able to meet the additional advice needs of residents that come when they cannot afford basic household essentials.

Across our welfare benefits and tax credits advice and casework, we generated over £3M in additional income for our clients through direct delivery and in partnership with DABD (UK).

All other services continued to respond well in 24-25 to meet service & funder goals.

The LBBB Cost of Living funding which is enabling our front line worker referral development, the capacity building of front line IAG skills and knowledge, advice information and signposting in one place has been vital for our modernisation and growth ambition as it paves the way for the successful refresh of our BD Advice Plus forum for 24-25. BD Advice Plus is now a major arm of partnership with both advice and non advice agencies across the voluntary, public and private sectors. through the work in 24-25 BDAP now houses and shelters all partnership projects including advice in community settings. Alongside an ability to refresh training programmes and forum spaces, BDAP can now flexibly offers a range of partnership and service development opportunities using the strengths of the existing members and network.

Factors Affecting the Achievement of Objectives

In a worsening environment for residents and communities as they come out of the Covid-19 Pandemic straight into an unprecedented Cost of Living crisis we continue to be very concerned about the level of over demand for our advice services. Since the Pandemic advice unmet demand across Citizens Advice offices is 70% including Citizens Advice Barking & Dagenham.

**BARKING & DAGENHAM CITIZENS ADVICE
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**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

We are proud to know that for 24-25 our Local office was one of the best performing in the country in terms of meeting local advice line telephone demand which would otherwise have gone unanswered.

Our residents are amongst those most hardest hit in the country. Our charity mission requires us to focus all resources on this.

2022-23 saw us coming out of an unprecedented downturn which we are still working to recover from. We entered 2023-24 with a refreshed 'meet demand' ambition Barking and Dagenham is the poorest Borough in London.

In 2024-25 we are proud to know that through our modernisation work this past year we are now turning the corner.

The developments gains made to modernise our service and operating system will now enable us to build more strongly into 2025-26 and place us in a positioning to focus on re-growth.

There is however a lot more to do in 2025-26 and the coming years. The future of our charity is very much at risk as we enter 2025-26 due to new fiscal threats to local authorities across multiple fronts, including LB Barking and Dagenham (LBBD), our core funder and largest champion of our work.

At the very time when this planning is demonstrating meaningful and powerful outcomes for residents, the fiscal environment across public services and the local authority is profoundly dire. This means that our core funding is under threat so a lot of remedial work to manage risk is currently underway.

On the upside we are now more efficient and effective in terms of service delivery; and more resilience and sustainable than ever. Our strategic positioning through modernisation and reset Barking and Dagenham Advice Plus puts us in a much stronger position to attract new funding.

FINANCIAL REVIEW

Financial position

The charity had net outgoing resources on unrestricted funds resulting in a surplus of £34,155 (2024 - £56,886). Together with the accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £278,188 (2024 - £244,033).

Principal funding sources

The total income for the year of £465,442 represents a net decrease of £95,738 compared to 2024/25. The trustees extend their sincere gratitude to Barking and Dagenham Council, who continue to support the key (core) operating capacity of the charity.

Investment policy

As required in its Memorandum, paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

Reserves policy

Barking and Dagenham Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The trustees consider that it would be prudent to set aside an amount equivalent to three months' operating expenditure. The value of this will be calculated using an average of 3 months running costs based on the current annual budget. This is reviewed on a quarterly basis.

In 2022-23 the Board brought in a policy of fiscal prudence to help the charity recover from significant Covid-19 Pandemic related funding reductions. This approach has continued successfully into 2024-25 as can be seen from the financial figures in this report. The reserves policy figure at the end of 2024/25 equates to £278,188. At the end of 2024/25 the actual level of reserves (i.e. unrestricted funds less designated and fixed assets) totalled £205,688.

**BARKING & DAGENHAM CITIZENS ADVICE
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**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

FINANCIAL REVIEW

Going concern

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

FUTURE PLANS

Our focus on data driven delivery insight has strengthened our ability to demonstrate our Return on Investment, the outcomes and impact we achieve for residents.

This means that the Charity will be able to show its value in Treasury terms and also continue to reposition well and robustly to secure for charitable funding in a vastly competitive funder environment.

Our partnership development work in 23-24 has moved on positively in 2025 through the successful consolidation of various strands and silos of work and our various partnership delivery pieces under one umbrella by refreshing and re-launching the BD Advice Plus network. This was a successful best practice project originally funded by the Big Lottery. It has continued through a focus on working closely with key VCSE specialist advice charities. The foundations were remade in 4-25 but meaningful work has fallen behind in this area due to funding uncertainty. In 2025-26 our intention is to re-grow front line worker membership across the VCSE and Public sector who reach and connect with vulnerable residents and hard to reach communities.

The modernisation of our operating model will continue into 2025-26 building on the excellent gains made in 24-25 and continuing to carry out controlled pilots and gathering the learning on what worked, what could be better, what can be strengthened/adapted, what needs to go.

The performance efficiency gains made in 2024-25 have given us the confidence that we can work further in 2025-26 to consolidate the key development strands and bring them altogether. The Board must continue to keep risk mitigation at the top of our planning. With funding uncertain in year and the many demands on our time and resources our business plan renewal into 25-26 has to be prepared to make trade offs on priority work to ensure our longer term strategic priorities are met.

This includes investment in service development, BD Advice Plus and fundraising resource to ensure we are positioned well for future funding and a delivery ready competitive workforce to match into 26-27 and beyond.

This will lead to the unrolling of a new best practice programmes such as GLA Advice In community settings, BD Advice Plus and internally to re-build our adviser resource and 're-grow our own' as we had previously done in the years before the Covid-19 Pandemic. Our new ambition in this space includes a path to Qualifying Work Experience opportunities for local people with ambitions to become qualified solicitors.

For residents themselves, we expect to see vital preventative and crisis council services that low income and vulnerable residents benefit and rely upon diminish. This will increase advice seeker demand in the short to mid-term and single advice interventions to get good outcomes will lengthen further. But in response at LBBD we expect a strong strategic response which recognises already that our charity has a strong part to play in the wider renewal and unrill of new neighbourhood, health and hubs planning.

In 2024-25, the Board's new finance strategy has enabled us to make up significant losses in previous years. That policy and our funding strategy will need to be adjusted yet again to ensure the charity can steer through the potential fiscal losses and new financial risks we see.

We are confident that our plans. However, we have not yet recovered from the significant down turns in 2021-22 and since then the charitable funder environment has become ever more challenging and the risk of only being able to secure very short-term cycles of fragmented funding is not sustainable due to the rapid change cycles this creates for residents and our workforce. Our activity above in 2025-26 as set out in our Business Plan is essential to create a viable and sustainable service approach and delivery growth in an environment where change, turbulence and environmental shocks appear currently to our charity to have become a new normal.

**BARKING & DAGENHAM CITIZENS ADVICE
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**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The charity's Articles of Association are the model Articles of Association recommended by its membership body Citizens Advice.

Recruitment and appointment of new trustees

Trustees, who are also the Directors of the Company, are elected from the local community and in line with skills needed for effective and successful governance.

The trustees who have served during the year can be seen on page 1. None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Organisational structure

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 1. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

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

Citizens Advice appoints a representative who attends the Board as a non-voting member.

The board is supported by sub committees, covering Finance and Human Resources, Officer Group and Services and Operations and work groups that enable additional focus on key areas of activity.

Induction and training of new trustees

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Key management remuneration

Compensation by way of remuneration, national insurance and pension for key management was £62,996 (2024 - £62,996).

Wider network

Barking and Dagenham Citizens Advice Bureau is a member of a wider network known as Citizens Advice, the operating name of the National Association of Citizens Advice Bureau. This provides a framework for standards across advice and, casework, management and leadership with robust monitoring frameworks to maintain these standards. Operating policies are independently determined by the Trustee Board of Directors 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 Trustee Board holds the position of trustee/director of another organisation, they may be involved in discussions regarding that other organisation, but not in the ultimate decision making process.

**BARKING & DAGENHAM CITIZENS ADVICE
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**REPORT OF THE TRUSTEES
for the year ended 31 March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees having had consideration to and mindful of the risk factors for the charity identify the following:

- A. If our operating model & system is not 'fit for purpose'; we cannot grow and deliver services in a resiliently and sustainably.
- B. Across the Citizens Advice movement there is an unprecedented demand for our advice services, With the fiscal pressures on public services this demand will rise, and public service restructuring will create new barriers to getting good outcomes for residents. We risk our reputation if we do not have a coherent robust response to this.
- C. Skills shortages in the advice sector and the high cost of living costs is driving ever greater wage competition. This coupled with low volunteer recruitment and retention rates since the Covid-19 pandemic risk our ability to 'meet demand' and to deliver the advice people need for the problems they face.
- D. Our response to recover from significant reductions in 2021 into 2022 to funding and workforce whilst positive is now threatened by new challenges to or core funding due to the LB Barking & Dagenham's own profound fiscal pressures.

Trustees plans and strategies for managing these risks

Goal 1. Maintain an advice service that is relevant and effective in addressing the range of needs of our clients and community.

Goal 2. Continuously monitor our service delivery and operating model to ensure it provides an efficient and effective customer journey.

Goal 3. Maintain and develop a balance of resources to support the organisation to operate efficiently and effectively.

Goal 4. Be an effective voice in influencing change for the benefit of our community.

The goals above were identified in our 3-year Strategy Plan 2022-23. They were reviewed in 2024-25 and despite different contexts arising they remain fit for purpose for managing existing and new risks into 2025-26.

We carried out a wholesale review of our planning in 2022-23 to and the goals above remain in place.

Goal 5. In addition the Board will continue to closely monitor and manage new financial pressures facing the charity as we move through 2025-26.

The factors that are likely to affect our financial performance or position in this coming and further years are:

- * Increasing service pressures arising from advice seeking demand caused by e.g. cost of living crisis, rising eviction rates, public service fiscal downturns and lower community resilience.
- * Inability to land real meaningful modernisation to enable us to consolidate and embed a strong foundation for short, mid-to- longer term service growth.
- * Inability to respond to income shocks and/or focus sufficient resources on fundraising development which are an opportunity for the charity meet demand and keep delivery stable whilst moving to keep on track.
- * Uncertainties in the political environment locally due to the economic downturn and new fiscal pressures upon the council and public service commissioning which will affect our core funding.

Approved by order of the board of trustees on 18th December 2025 and signed on its behalf by:



Mrs S M Wiseman - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

Independent examiner's report to the trustees of Barking & Dagenham 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 charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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.



Ricky Hutson BSc FCCA ACA
The Institute of Chartered Accountants in England and Wales

Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

Date: 18/12/25

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2025**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	230	-	-	230	156
Charitable activities	4	328,082	-	133,656	461,738	557,780
Investment income	3	3,474	-	-	3,474	3,244
Total		<u>331,786</u>	<u>-</u>	<u>133,656</u>	<u>465,442</u>	<u>561,180</u>
EXPENDITURE ON						
Charitable activities	5	277,631	-	133,656	411,287	504,294
NET INCOME						
Transfers between funds	18	54,155 (23,309)	- 23,309	- -	54,155 -	56,886 -
Other recognised gains/(losses)						
Actuarial gains/(losses) on defined benefit schemes		(20,000)	-	-	(20,000)	-
Net movement in funds		<u>10,846</u>	<u>23,309</u>	<u>-</u>	<u>34,155</u>	<u>56,886</u>
RECONCILIATION OF FUNDS						
Total funds brought forward		194,842	49,191	-	244,033	187,147
TOTAL FUNDS CARRIED FORWARD		<u>205,688</u>	<u>72,500</u>	<u>-</u>	<u>278,188</u>	<u>244,033</u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**BALANCE SHEET
31 March 2025**

	Notes	Unrestricted fund £	Designated funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS						
Tangible assets	12	-	-	-	-	3,626
CURRENT ASSETS						
Work in progress	13	5,207	-	-	5,207	14,921
Debtors	14	182,459	-	-	182,459	134,601
Cash at bank and in hand		373,760	72,500	-	446,260	322,819
		<u>561,426</u>	<u>72,500</u>	<u>-</u>	<u>633,926</u>	<u>472,341</u>
CREDITORS						
Amounts falling due within one year	15	(295,738)	-	-	(295,738)	(191,934)
NET CURRENT ASSETS		<u>265,688</u>	<u>72,500</u>	<u>-</u>	<u>338,188</u>	<u>280,407</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		265,688	72,500	-	338,188	284,033
PROVISIONS FOR LIABILITIES	17	(60,000)	-	-	(60,000)	(40,000)
NET ASSETS		<u>205,688</u>	<u>72,500</u>	<u>-</u>	<u>278,188</u>	<u>244,033</u>
FUNDS	18					
Unrestricted funds					278,188	244,033
TOTAL FUNDS					<u>278,188</u>	<u>244,033</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
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**BALANCE SHEET - continued
31 March 2025**

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

The financial statements were approved by the Board of Trustees and authorised for issue on ~~18th December 2025~~ and were signed on its behalf by:



Mrs S M Wiseman - Trustee

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**CASH FLOW STATEMENT
for the year ended 31 March 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	<u>119,967</u>	<u>64,800</u>
Net cash provided by operating activities		<u>119,967</u>	<u>64,800</u>
 Cash flows from investing activities			
Purchase of tangible fixed assets		-	(860)
Interest received		<u>3,474</u>	<u>3,244</u>
Net cash provided by investing activities		<u>3,474</u>	<u>2,384</u>
 Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period		<u>123,441</u>	<u>67,184</u>
Cash and cash equivalents at the end of the reporting period		<u>322,819</u>	<u>255,635</u>
 Cash and cash equivalents at the end of the reporting period		<u>446,260</u>	<u>322,819</u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
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**NOTES TO THE CASH FLOW STATEMENT
for the year ended 31 March 2025**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income for the reporting period (as per the Statement of financial activities)	54,155	56,886
Adjustments for:		
Depreciation charges	3,626	5,352
Interest received	(3,474)	(3,244)
Decrease in work in progress	9,714	22,118
Increase in debtors	(47,858)	(97,578)
Increase in creditors	103,804	81,266
Net cash provided by operations	<u>119,967</u>	<u>64,800</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank and in hand	322,819	123,441	446,260
	<u>322,819</u>	<u>123,441</u>	<u>446,260</u>
Total	<u>322,819</u>	<u>123,441</u>	<u>446,260</u>

The notes form part of these financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

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

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

Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

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

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

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

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- 12% on cost
Computer equipment	- 20% on cost

All assets costing more than £1,000 are capitalised.

Work in progress

Work in progress is recognised at the point when the outcome of the rendering of services can be estimated reliably. Work in progress comprises of revenue associated with services provided by reference to the stage of completion at the end of the reporting period.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

1. ACCOUNTING POLICIES - continued

Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprises 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 can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Pension costs and other post-retirement benefits

The charitable company participates in a multi-employer defined benefit pension scheme. Contribution payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate. This scheme is closed to new employees.

The charitable company also operates a defined contribution pension scheme. Contributions payable to charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Volunteers and donated services and facilities

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the Trustee Boards annual report.

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid in advance.

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.

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.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	230	156
	<u>230</u>	<u>156</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	3,474	3,244
	<u>3,474</u>	<u>3,244</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	2025	2024
	£	£
Grants		
Charitable activities	144,156	164,900
Advice		
Charitable activities	317,582	392,880
	<u>461,738</u>	<u>557,780</u>

Grants received, included in the above, are as follows:

	2025	2024
	£	£
London Legal Support Trust	10,000	10,000
Citizens Advice Training Grant	500	-
The Greater London Authority Fund	60,766	63,118
The Legal Education Foundation	31,875	37,500
GLA Cost of Living Advice	41,015	39,282
Citizens Advice Cost of Living	-	15,000
	<u>144,156</u>	<u>164,900</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Charitable activities	248,311	162,976	411,287
	<u>248,311</u>	<u>162,976</u>	<u>411,287</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024
	£	£
Staff costs	187,430	265,125
Contract partners	55,768	55,768
Volunteer, travel, subsistence & other staff costs	4,396	2,794
Disbursements	717	5,472
	<u>248,311</u>	<u>329,159</u>

7. SUPPORT COSTS

	Human resources	Other	Governance costs	Totals
	£	£	£	£
Charitable activities	<u>62,996</u>	<u>93,102</u>	<u>6,878</u>	<u>162,976</u>

Support costs, included in the above, are as follows:

	2025	2024
	Charitable activities	Total activities
	£	£
Wages	49,500	49,500
Social security	5,576	5,576
Pensions	7,920	7,920
Rent and rates	12,135	12,123
Insurance	2,677	2,605
Light and heat	2,436	1,849
Telephone	12,250	11,328
Postage and stationery	4,460	5,990
Membership and subscriptions	16,840	17,614
Training	2,132	683
Computer costs	10,678	8,088
Consultancy	21,598	34,569
Storage	3,488	3,171
Maintenance and cleaning	782	2,480
Depreciation of tangible fixed assets	3,626	5,352
Independent examiner	6,050	5,500
Legal and professional	828	787
	<u>162,976</u>	<u>175,135</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Independent examiner	6,050	5,500
Depreciation - owned assets	<u>3,626</u>	<u>5,351</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

10. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	221,553	290,860
Social security costs	16,369	23,579
Other pension costs	<u>12,504</u>	<u>13,682</u>
	<u>250,426</u>	<u>328,121</u>

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

	2025	2024
	12	11
Service delivery	1	1
Support	<u>1</u>	<u>1</u>
	<u>13</u>	<u>12</u>

No employees received emoluments in excess of £60,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	156	-	-	156
Charitable activities				
Charitable activities	402,880	-	154,900	557,780
Investment income	<u>3,244</u>	<u>-</u>	<u>-</u>	<u>3,244</u>
Total	<u>406,280</u>	<u>-</u>	<u>154,900</u>	<u>561,180</u>

EXPENDITURE ON

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Designated funds £	Restricted funds £	Total funds £
Charitable activities				
Charitable activities	344,903	4,491	154,900	504,294
NET INCOME/(EXPENDITURE)	61,377	(4,491)	-	56,886
RECONCILIATION OF FUNDS				
Total funds brought forward	133,465	53,682	-	187,147
TOTAL FUNDS CARRIED FORWARD	194,842	49,191	-	244,033

12. TANGIBLE FIXED ASSETS

	Short leasehold £	Computer equipment £	Totals £
COST			
At 1 April 2024 and 31 March 2025	5,255	57,072	62,327
DEPRECIATION			
At 1 April 2024	5,255	53,446	58,701
Charge for year	-	3,626	3,626
At 31 March 2025	5,255	57,072	62,327
NET BOOK VALUE			
At 31 March 2025	-	-	-
At 31 March 2024	-	3,626	3,626

13. WORK IN PROGRESS

	2025 £	2024 £
Work-in-progress	5,207	14,921

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2025	2024
	£	£
Trade debtors	176,200	128,940
Prepayments	6,259	5,661
	<u>182,459</u>	<u>134,601</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2025	2024
	£	£
Trade creditors	4,194	25,832
Social security and other taxes	341	-
VAT	14,740	35,876
Other creditors	2,045	2,331
Accruals and deferred income	236,558	107,688
Accrued expenses	37,860	20,207
	<u>295,738</u>	<u>191,934</u>

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	-	574
	<u>-</u>	<u>574</u>

17. PROVISIONS FOR LIABILITIES

	2025	2024
	£	£
Provisions	60,000	40,000
	<u>60,000</u>	<u>40,000</u>

Increase in pension provision is to safeguard the risk of uncertain situation and to ensure charity can continue and operate in the event of unforeseen and potential financial liability.

18. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	194,842	34,155	(23,309)	205,688
Fixed assets	3,626	-	(3,626)	-
Equipment reserve	5,565	-	1,935	7,500
Premises fund	15,000	-	-	15,000
Development fund	25,000	-	(10,000)	15,000
Contractual commitment reserve	-	-	35,000	35,000
	<u>244,033</u>	<u>34,155</u>	<u>-</u>	<u>278,188</u>
TOTAL FUNDS	<u>244,033</u>	<u>34,155</u>	<u>-</u>	<u>278,188</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	331,786	(277,631)	(20,000)	34,155
Restricted funds				
The Greater London Authority Fund	60,766	(60,766)	-	-
The Legal Education Foundation	31,875	(31,875)	-	-
GLA Cost of Living Advice	41,015	(41,015)	-	-
	<u>133,656</u>	<u>(133,656)</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>465,442</u>	<u>(411,287)</u>	<u>(20,000)</u>	<u>34,155</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	133,465	61,377	194,842
Fixed assets	8,117	(4,491)	3,626
Equipment reserve	5,565	-	5,565
Premises fund	15,000	-	15,000
Development fund	25,000	-	25,000
	<u>187,147</u>	<u>56,886</u>	<u>244,033</u>
TOTAL FUNDS	<u>187,147</u>	<u>56,886</u>	<u>244,033</u>

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	406,280	(344,903)	61,377
Fixed assets	-	(4,491)	(4,491)
	<u>406,280</u>	<u>(349,394)</u>	<u>56,886</u>
Restricted funds			
The Greater London Authority Fund	63,118	(63,118)	-
The Legal Education Foundation	37,500	(37,500)	-
GLA Cost of Living Advice	39,282	(39,282)	-
Citizens Advice Cost of Living	15,000	(15,000)	-
	<u>154,900</u>	<u>(154,900)</u>	<u>-</u>
TOTAL FUNDS	<u>561,180</u>	<u>(504,294)</u>	<u>56,886</u>

DESIGNATED FUNDS

Fixed asset reserve

The reserve is to cover future depreciation.

Equipment reserve

Equipment reserve is to ensure that there is sufficient money to replace equipment when it becomes obsolete or beyond economic repair.

Premises reserve

A reserve to provide for the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary, and for the cost of major repairs and maintenance of the bureau for the next number of years.

Repairing obligation on leased premises (25 year lease commencing 1999). The charity does not intend to move to new premises at the end of the lease term. The provision for dilapidations takes into consideration the repair work undertaken during the year.

Development reserve

This reserve is to allow the bureau to undertake the development of new projects and areas of work and to conduct full feasibility studies on the advisability of such proposals.

RESTRICTED FUNDS

Citizens Advice Cost of Living

This fund is to provide to enable local offices to support or increase direct service delivery capacity, to help our clients through the cost-of-living crisis.

The Legal Education Foundation

This fund is to provide support for the training and qualification of a Justice First Fellow ('Purpose').

The Greater London Authority Fund

This fund is to provide help to families or individuals on low or no incomes to access advice and support.

GLA Cost of Living Advice

This grant is provided by The RCJ and Islington Citizens Advice Bureaux (trading as RCJ Advice) for delivery of crisis prevention and specialist casework for vulnerable Londoners and engaging in the delivery of training for community groups.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 March 2025**

19. EMPLOYEE BENEFIT OBLIGATIONS

The charitable company participates in a multi-employer defined benefit pension scheme (London Borough of Barking and Dagenham Pension Fund) administered for the benefit of Barking and Dagenham Local Authority and other bodies and is managed in accordance with the Local Government Pension Scheme Regulations 1997 (as amended). Past and present employees are covered by the provisions of the County Pension Scheme.

The trustees are unable to confirm the charity's share of the underlying assets and liabilities of the Pension Fund and therefore the Fund is accounted for as a defined contribution scheme. The Pension Fund provides that in the event that a single employer has individuals contributing to the scheme then any remaining liability for benefits payable under the fund falls on that employer. Since the main participating employers are statutory bodies, the trustees consider it highly improbable that such a liability will ever fall to the Bureau.

20. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	230	156
Investment income		
Deposit account interest	3,474	3,244
Charitable activities		
Grants	144,156	164,900
Advice	317,582	392,880
	<u>461,738</u>	<u>557,780</u>
Total incoming resources	465,442	561,180
EXPENDITURE		
Charitable activities		
Wages	172,053	241,360
Social security	10,793	18,003
Pensions	4,584	5,762
Contract partners	55,768	55,768
Volunteer, travel, subsistence & other staff costs	4,396	2,794
Disbursements	717	5,472
	<u>248,311</u>	<u>329,159</u>
Support costs		
Human resources		
Wages	49,500	49,500
Social security	5,576	5,576
Pensions	7,920	7,920
	<u>62,996</u>	<u>62,996</u>
Other		
Rent and rates	12,135	12,123
Insurance	2,677	2,605
Light and heat	2,436	1,849
Telephone	12,250	11,328
Postage and stationery	4,460	5,990
Membership and subscriptions	16,840	17,614
Training	2,132	683
Computer costs	10,678	8,088
Consultancy	21,598	34,569
Carried forward	85,206	94,849

This page does not form part of the statutory financial statements

**BARKING & DAGENHAM CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2025**

	2025 £	2024 £
Other		
Brought forward	85,206	94,849
Storage	3,488	3,171
Maintenance and cleaning	782	2,480
Computer equipment	3,626	5,352
	<u>93,102</u>	<u>105,852</u>
Governance costs		
Independent examiner	6,050	5,500
Legal and professional	828	787
	<u>6,878</u>	<u>6,287</u>
Total resources expended	<u>411,287</u>	<u>504,294</u>
Net income	<u><u>54,155</u></u>	<u><u>56,886</u></u>

This page does not form part of the statutory financial statements