

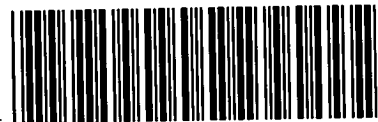
HARLOW CITIZENS ADVICE LIMITED

Company number 07013193

Charity number 1135235

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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HARLOW CITIZENS ADVICE LIMITED

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HARLOW CITIZENS ADVICE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2025

Registered company number	07013193	
Registered charity number	1135235	
Registered address	Floor 2 Westgate House West Square Harlow Essex CM20 1YS	
Directors	G Clark (Chairperson) A Diejomah (resigned 9th January 2025) R Lane R Lee D Murray E Onyema K Smith A Whybrow (resigned 31st December 2024) C Nweke T Norton (appointed treasurer 20th November 2024) Elaine Prewer (appointed 22nd October 2024)	
Independent Examiner:	Community360 Winsley's House High Street Colchester Essex CO1 1UG	
Bankers:	Unity Trust Bank Nine Brindley Place Birmingham B1 2HB	
Additional bankers:	Virgin Money 177 Bothwell Street Glasgow G2 7ER	Saffron Building Society 15 Market Square Bishop's Stortford CM23 3UT
Solicitors	Attwaters Jameson & Hill 2nd Floor, Rothwell House The High Harlow Essex CM20 1LQ	

HARLOW CITIZENS ADVICE LIMITED

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

Accredited Advice Changes Lives.

Chair's Foreword:

This year has been one of significant progress and continued challenge for our service. Between April 2024 and March 2025, we increased our capacity and turnover once again, enabling us to help more people than ever before. In 2023/24 we spent £536,326 delivering our service and incurred a £45,047 deficit. In 2024/25 we posted a £36,879 surplus, spending £602,645. This reflects the significant hard work and dedication of our staff, volunteers, and trustees, as well as the support of our partners and funders.

During 2024/25, while inflation eased compared to previous years, prices for essentials and housing remained high, creating real financial pressures for many in our community. Average wages have lagged behind the rising costs of essentials, meaning many households struggle to meet everyday bills. This highlights the structural challenges people face and underscores why access to advice and support continues to be so crucial. Our work this year has been shaped by this environment, ensuring that as many people as possible can receive timely and effective guidance.

Although we have managed to increase our capacity, we recognise that current demand for our accredited advice is higher than we can fully meet. Given the continuing economic and social pressures on our community, it is likely that overall demand has grown alongside our supply. Even as we expand our capacity, the need for our services still outstrips our ability to deliver them.

We are committed to making our advice as easy to access as possible. Our clients can reach us via multiple channels - telephone, online, email and face-to-face appointments. We are continually improving our systems and processes so that we can see more people, more efficiently. Our outreach in community venues helps to ensure that people who may otherwise be unaware of our service can find us and receive support at the earliest opportunity. **Our work tackling the wider determinants of health, with our advisers based in GP surgeries, means that, for the first time, clinicians seeing patients suffering from stress can not only prescribe medication but also include as part of their treatment a consultation with an experienced, qualified adviser.** Our case studies are a measure of the exceptional work carried by #TeamHarlow in striving to achieve our strategic goals.

Our capacity remains constrained by the number of volunteers we can attract and retain, and the number of trained advisers we can recruit and fund. Sustainable funding to maintain and grow our adviser base therefore remains our greatest priority. We are extremely grateful for the funding we receive from our partners which has enabled us to expand the scope of our specialist support. That said, the funding for core services from our statutory funders has remained static despite the increase in demand, putting pressure on our financial sustainability.

Our long-term aim is clear: to reach the point where every person who needs our accredited advice can access it promptly and receive full support they require delivered by well-trained, motivated, and happy staff. Our vision is for residents to have the knowledge and confidence they need to find a way forward whoever they are and whatever problem they face. We will continue to measure our progress towards these goals with an aim to ensuring that as our resources are able to support demand for our services. This commitment underpins our future planning and funding priorities and will guide the decisions we make in the year ahead.

HARLOW CITIZENS ADVICE LIMITED

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Board regularly reviews the organisation's 5-year strategic business plan with our purpose, mission and vision being aligned to our values. To support the delivery of our strategy we have strengthened the experience and diversity of the Board with the appointment of two new trustees with accounting and legal backgrounds.

Finally, I want to thank our staff, volunteers, partners, and funders. Their dedication and support have enabled us to respond to unprecedented challenges and to continue making a real difference to people's lives. With your continued support we can build the capacity our community deserves. **Together we will keep striving toward a future where high-quality, accessible advice is available to everyone who needs it.**

Graham Clark
Chair of Trustees

CEO introduction

When we began our five year strategy in 2023, we set out with a simple belief: that accredited advice has the power to change lives, not in theory, but in practice, every single day.

Two years on, that belief has become reality. Across Harlow, in various locations (GP surgeries, foodbanks, community settings and hubs), people are finding a way forward, often at the hardest moments of their lives. That is what Citizens Advice Harlow exists to do.

This past year, 2024–25, has tested us like few others. Demand has risen, cases have grown more complex, and the cost of living continues to weigh heavily on the people we serve. But through it all, Citizens Advice Harlow has not stepped back. We have stepped up. We have supported more people, secured greater outcomes, and deepened our partnerships across health, housing, and community services.

Behind every number in this report is a person. A story. A moment when accredited advice made the difference between despair and direction. That is why this work matters, and why it must continue to be recognised, valued, and properly funded.

Our strategy remains our compass. It reminds us that good advice is not just a service; it is part of the social fabric that keeps communities strong. Over the next three years, we will continue to build on these foundations: accredited advice that is easy to reach, consistently high in quality, and delivered by a team who believe, deeply, in fairness and dignity for all.

Because this is what modern advice work looks like, connected, compassionate, and committed to helping people find their way forward.

And none of this happens by accident. It happens because of the extraordinary people who make up #TeamHarlow, our staff, our volunteers, and our trustees. Their professionalism, compassion, and commitment are the reasons our community can rely on us. To each of them, I offer my heartfelt thanks. You make this possible every single day.

Ayub Khan
Chief Executive

HARLOW CITIZENS ADVICE LIMITED

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

The story of our year:

Our story for 2024-25 is one of how accredited advice in Harlow changes lives.

Every statistic has a human face. Every number has a name, and every case study is about individuals and families where their circumstances change for the better.

In this reporting year, 5,025 people turned to us for help. That is an increase of 12.5% on the previous year. Behind that rise are families who simply could not make ends meet, people weighed down by debt, and people struggling with the rise in energy and general cost of living pressures. They did not access our service because things were easy. They came because they needed expert, accredited specialist advice.

And the scale of our response matched the scale of the challenge. Compared with 2023–24, we delivered more and better:

Income gains for clients rose by 41%, securing £2.18 million for local households compared with £1.5 million in the previous year.

- **£114,000 of debt written off.**
- **Other financial outcomes totalled £1.25m**

Our year was not just about numbers. Working with partners, we extended our reach and deepened our specialisms. Our advisers delivering the Macmillan Cancer Welfare Benefits programme continued to support people delivering great outcomes because serious illness does not wait for bureaucracy. Our financial capability adviser continued to support more people through our work at the Foodbank. Our housing adviser continued to see more people and help resolve homelessness. In our GP surgeries, more patients left not only with a prescription for medicine but also with a plan to tackle the root causes of their financial stress.

This is the essence of what we do, practical help today, lasting change tomorrow. **We know that poverty, debt, housing insecurity, and ill health are not isolated problems; they are interconnected**, and our service must be connected too.

But we should also be clear to our statutory funders that this essential service needs to be funded at a realistic level because demand has risen. Pressures on people mean that casework is complex and takes longer.

This year alone we have seen a 44% rise in the number of issues people bring to us. On average, a single client is now walking through our doors with seven separate issues, problems that are rarely simple, often deeply intertwined, and always urgent.

That matters. Because it means more time, more research, and more coordination across agencies. It means our advisers must think and act not just as problem-solvers but as collaborators, negotiators, and advocates, ensuring people do not just get advice in fragments but a plan that holds together for the whole of their lives.

This is what modern 21st century accredited specialist advice work looks like. It is complex. It is demanding. And it is vital. And it is thanks to the dedication of our staff and volunteers that, even as the challenges deepen, we continue to deliver advice that is holistic, accurate, and life changing.

HARLOW CITIZENS ADVICE LIMITED

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

So yes, demand is rising. But so is our impact. And if Harlow needs us, our answer will not be to step back. It will be to step up and to believe, as we always have, that accredited advice changes lives, fairness can be restored, and justice can be achieved because the lives of our clients are becoming more complicated, not less. That is what we achieved in 2024–25. And that is what we will go on doing.

Our year in numbers

- **5,025 clients supported** – up 12% from last year.
- **25,547 issues handled** – up 44%, showing both growing demand and our growing reach.
- **£2.18 million in income gained for clients** – up 41%.
- **£114,995** of debt written off.
- **£1,257,010 of other financial outcomes** (Where clients gained control of debt, maximised income, and accessed grants, fuel vouchers, and energy support.)
- **Over £3.5 million in total financial outcomes delivered** for the Harlow community.

Who we helped:

- **56% of clients** live with a disability or long-term health condition.
- **42% men, 58% women:** a narrowing gender gap.
- **24% from ethnic minority backgrounds**, up from 19%, showing our reach across all communities.
- Clients ranged across age groups, with significant demand from older people and working families.

Top 3 issues: benefits, energy, and financial capability, reflecting the cost-of-living crisis and household pressures.

Key areas of growth

- **Debt advice:** 582 clients supported, up 29%.
- **Benefits advice:** 1,718 clients, up 32%.
- **Housing issues:** 650 clients, up 36%.
- **Energy advice:** 808 clients, up 60% the biggest rise, showing how critical energy support has become.
- **Financial capability support:** 700 clients, up 39%.

These increases demonstrate that when the crisis deepened, we adjusted our delivery to respond.

Our commitment to strong governance and the highest standards of advice has remained central to our work throughout the year. Trustees have continued to provide effective oversight, ensuring that Citizens Advice Harlow operates with transparency, accountability, and sound decision making. This focus on good governance has been matched by the quality of our advice services, which remain consistently high. Independent client feedback shows that 85% of clients reported satisfaction with the support they received, reflecting the professionalism, dedication, and expertise of our staff and volunteers.

Where challenges remain

We must be honest about the challenges we face. We do not have the resources to operate a permanent one stop shop where every issue can be resolved under one roof. Instead, we have responded by delivering more outreach and embedding our advisers in GP surgeries, (where accredited specialist advice is part of the prescription of treatment for patients) community spaces, and with specialist partners taking advice to where people need it most.

HARLOW CITIZENS ADVICE LIMITED

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

taking advice to where people need it most. But funding remains a persistent challenge. Too often, statutory funders fail to consider inflation and the full cost of delivering complex, specialist services. This leaves advice services like ours under pressure. Demand is rising and expectations are growing, but the funding base is fragile. It is a challenge we will continue to confront with determination, but also with a clear message that sustainable, fair investment in accredited advice is essential if communities are to thrive.

We are honest about these challenges. But they do not tell a story of retreat; they show the shifting nature of demand and our ability to adapt.

Our specialist accredited advice services

- **Macmillan Cancer Welfare Benefits:** ensuring financial security for people facing illness.
- **Energy Advice Service:** securing grants, discounts, and practical support for households.
- **Advice in GP Surgeries:** embedding advice as part of health and wellbeing.
- **Specialist Housing & Benefits advice:** tackling the root causes of poverty and insecurity.
- **FCA-regulated Debt advice**

Value for Money:

Through our service, Citizens Advice Harlow delivers excellent value for money (VfM), helping local people resolve problems early while reducing demand on public services and strengthening the local economy. Our work not only changes lives but also represents a sound investment for funders and taxpayers alike.

To evidence this, **Citizens Advice nationally commissioned the Greater Manchester Combined Authority (GMCA) Research Team** to develop an independent and academically robust financial modelling tool. Recognised as supplementary guidance to HM Treasury's Green Book (2014), this tool evaluates the value for money of interventions by assessing how effectively taxpayers' money is used and the savings achieved compared with standard practice.

The **Cost-Benefit Analysis (CBA)** model is outcome based, providing reliable estimates of the return on investment (ROI) for our work. Using this model, we are able to calculate three distinct forms of value:

- 1) **Financial savings to local (Harlow Council) and national Government** from fewer out of work benefit claims, reduced evictions and re-housing costs, and lower NHS demand.
- 2) **Public value**, reflecting wider social benefits such as improved wellbeing, stronger community participation, and increased productivity.
- 3) **Value to the people we help**, direct financial outcomes like backdated benefits, debt relief, and refunds for consumer issues.

To ensure accuracy and accountability, **Citizens Advice Harlow applies nationally approved modelling and verified local data within this framework**, enabling us to evidence and demonstrate our value for money.

In 2024/25 our service delivered the following in terms of value for money.

For every **£1 invested in Citizens Advice Harlow:**

- **£1.97** is returned in **fiscal value**.
- **£15.38** is generated in **public value**
- **£10.62** represents **value to the people we help**.

HARLOW CITIZENS ADVICE LIMITED

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

Wider savings to public authorities include:

Local authorities (Harlow Council):

- £155,692 from preventing homelessness and housing evictions
- £20,997 from enabling repayment of Council Tax arrears

NHS:

- £200,060 from reduced use of GP and mental health services
- £27,698 from keeping people in work and reducing health-related absences

This data demonstrates a strong return on investment and reinforces the case for realistic funding of accredited advice as part of a strategic approach to prevention and early help frameworks across Harlow but also the greater Essex area.

Looking ahead:

In the 2025–26 financial year, we will seek to secure a new three-year grant agreement with Harlow Council for the continued delivery of specialist advice through an open and competitive tender process. Alongside this, we will pursue new funding opportunities as part of our refreshed fundraising strategy.

Our priority will be to **further embed Citizens Advice Harlow within the wider prevention agenda**, ensuring that accredited advice continues to be recognised as a vital part of early intervention and community wellbeing. With a new government now in place following the 2024 general election, and with plans for devolution and potential local government reform emerging, we will continue to make the case for sustained investment in accredited advice within an evolving landscape of public services.

Who we are:

Our mission - To provide advice that helps people to overcome their problems.

Our vision - For people to have the knowledge and confidence they need to find their way forward, whoever they are and whatever problem they face.

Our values - Values are hugely important; they are our culture, the way we work, what we expect of one another and what our clients can expect of us. Our values govern everything we do at every level.

- We are open and transparent
- We continue to learn and grow • We have trust in each other
- We aim for quality, whatever our role

Our strategy

Our five year strategy: 2023–2028

Building confidence, strengthening communities:

In 2023, the trustees at Citizens Advice Harlow set out a bold five-year strategy designed to ensure that everyone in our community has the knowledge and confidence to find their way forward, whoever they are and whatever problems they face.

At its heart, our strategy builds on three enduring commitments:

- To provide free, independent, confidential, and impartial advice.
- To campaign on the big issues that affect people's lives.
- To deliver these services with openness, trust, learning, and quality at the core of everything we do.

HARLOW CITIZENS ADVICE LIMITED

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

PURPOSE:

We provide free, independent, confidential and impartial advice and campaign on the big issues affecting people's lives.

MISSION:

To provide advice that helps people to overcome their problems

VISION:

is for people to have the knowledge and confidence they need to find their way forward, whoever they are and whatever problem they face.

VALUES:

We are open and transparent.
We continue to learn and grow.
We have trust in each other and aim for quality, whatever our role.

Citizens Advice Harlow Strategy 2023 – 2028

#TeamHarlow

**citizens
advice**

Harlow

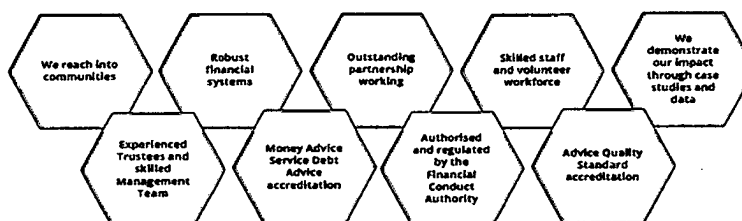
We help people, families and the community by:

- Providing specialist and generalist advice
- Campaigning to improve the policies and practices that affect people's lives
- Being one of the best advice and advocacy organisations in the West Essex area

Our strategic objectives:



Our enablers:



Our advice model has the following aims:

- Keeping people in employment or helping them get back to work
- Preventing housing evictions and statutory homelessness
- Reducing the demand for mental health services
- Reducing the demand for GP services
- Improved mental wellbeing
- Improved positive functioning
- Improved family relationships

Financial review:

First and foremost, we would like to express our gratitude to all of our funders throughout the 2024–2025, which has been another challenging year. Key funders are Harlow Council, (advice service and partnership grant) and Essex County Council including the Public Health Accelerator Board. The complete list of funders is included later in the accounts, along with initiatives that were carried out in relation to Debt Relief Orders, via the Mulberry Trust, Energy advice through United Kingdom Power Networks (UKPN), Macmillan Cancer Specialist welfare benefits advice, and Essex Community Foundation for specialist advice working with the Probation Service. Effective collaborations have been established with Rainbow Services and The Trussell Trust in relation to the Harlow Community Hub and Harlow Foodbank. We also work with the Essex Consortium of Citizens Advice (a sub-regional commissioning body) to access funding for specific areas of specialist advice.

A surplus of £36,879 is recorded for 2024–2025, resulting in £195,426 in reserves as of March 2025. It should be mentioned that £50,819 in revenue has been deferred to the fiscal year 2025–2026 recognising the matching concept against planned activities and costs.

HARLOW CITIZENS ADVICE LIMITED

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

Although we anticipate that funding will be difficult once more in 2025–2026, we will keep collaborating with all of our funders to provide services that fit within the allocated budget. This will include working with Harlow Council to ensure they comprehend the financial reality of providing accredited advice services in the face of rising demand and accounting for annual inflation.

In order to benefit from unrestricted funds when they become available, we will also develop a new fundraising strategy.

All Citizens Advice offices are still required by National Citizens Advice to submit a quarterly return detailing our financial performance in relation to our budget. After comparing the submitted data to their expectation benchmark, we are happy to report that we are still meeting the necessary standard.

A stringent budgetary policy is still in place, and the trustees examine every expense. The Trustees will work with our CEO to submit bids for projects that will expand our offerings and increase revenue in 2025–2026.

Investment powers & policies:

Having regard to the liquidity requirements of Citizens Advice Harlow the Trustees have decided to invest our available funds in organisations where funds are accessible without excessive notice of withdrawal having to be given.

As of 31st March 2025, we held the following accounts.

1. Saffron Building Society - withdrawals are subject to 90 days' notice or 90 days' loss of interest for immediate withdrawals.
2. Virgin Money - withdrawals are not subject to notice or loss of interest.
3. Unity Trust Bank Savings - withdrawals are not subject to notice or loss of interest.
4. The remaining funds are held in the current account held with Unity Trust Bank and are immediately available.

With the Bank of England Base Rate at 3.75%, (September 2025), we are receiving the benefit of a good interest rate on the reserves held with Saffron Building Society. The account tracks the Bank of England Base Rate with a premium of 1.25% therefore with an effective rate currently of 5%.

The Trustees will only deposit funds with Banks or Building Societies who are members of the Financial Services Compensation Scheme (FSCS). The current limit on compensation is £85,000.

Reserves policy and ongoing concern (designated funds)

During this financial year the board of trustees has reviewed the current policy, and the reserves have remained the same of £85,000. Dependant upon results in future years, the trustees would like to increase reserves to £156,000. Reserves could be required to bridge the gap between spending and receiving income and to cover unplanned emergency repairs to our premises, redundancy payments and rent/ service charge liabilities in the event of the closure of the company, along with an amount to cover the cost of finding/refitting alternative premises if we are forced to move at short notice. We currently do not foresee any of these events and therefore have no material impact on our reserves through 2025-26.

Financial plans for 2025/2026:

We will continue to look for both unrestricted & restricted funding during 2025/26 financial year and beyond. It should be recognised our finances as of 31st March 2025 remain healthy.

HARLOW CITIZENS ADVICE LIMITED

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

Pay policy for senior staff:

- All Trustees give their time freely and no Trustees received any remuneration or expenses in 2024/25. Senior management are responsible for controlling, running, and operating the business on a day-to-day basis.

Workplace pensions:

We had sixteen colleagues who were members of our Workplace Pension scheme via National Employers Savings Trust (NEST) as of 31st March 2025

Risk management:

The Trustees take a proactive approach to risk management and have adopted a comprehensive Risk Management Strategy to ensure that potential risks are identified, monitored, and effectively mitigated.

The Board works closely with the Chief Executive and management team to assess both strategic and operational risks, reviewing the charity's Risk Register at regular intervals throughout the year. Risks are evaluated in terms of their likelihood and potential impact, with mitigating actions agreed and monitored. Key risks are also reviewed annually as part of the business planning and budget-setting process to ensure appropriate controls are in place.

The charity's approach includes:

- An annual review of the principal risks and uncertainties facing the organisation.
- The establishment and monitoring of policies, systems, and procedures to mitigate identified risks.
- The implementation of response and continuity plans to minimise any potential impact on service delivery, reputation, and financial stability should those risks materialise.

During the year, the Board identified and managed several significant risks, including:

- **Funding and sustainability risk**, ensuring sufficient unrestricted reserves and diversified income to manage reductions in grant or contract funding.
- **People and capacity risk**, maintaining staff wellbeing, retention, and succession planning in a competitive labour market.
- **Compliance and quality assurance risk**, ensuring continued adherence to Citizens Advice leadership self-assessment process, quality standards, FCA authorisation requirements, and funder reporting obligations.
- **IT and cyber security risk**, safeguarding client data and maintaining secure systems in line with data protection and information assurance standards.
- **External environment risk**, responding to rising client demand and changes in local or national policy affecting advice provision.

The Trustees are satisfied that appropriate controls and monitoring arrangements are in place to reduce exposure to these risks and to ensure the charity remains resilient, accountable, and capable of adapting to a changing environment.



Tracy Norton
Treasurer

HARLOW CITIZENS ADVICE LIMITED

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

I report on the accounts of Harlow Citizens Advice Limited for the year ended 31 March 2025 which are set out on pages 12 to 19.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act)) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

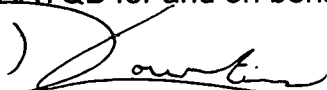
- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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.

David Courtier FMAAT AATQB for and on behalf of:

Community360

Winsley's House, High Street, Colchester, Essex



Date 13/11/2025

HARLOW CITIZENS ADVICE LIMITED

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

	Note	Unrestricted Total £	Restricted Total £	2025 Total £	2024 Total £
Incoming resources					
Donations and legacies		3,245	-	3,245	1,020
Income from investments		7,579	-	7,579	6,190
Income from charitable activities	2	48,986	579,714	628,700	484,069
Total incoming resources		59,810	579,714	639,524	491,279
Resources expended					
Charitable activities	3	65,837	536,808	602,646	536,326
Total resources expended		65,837	536,808	602,646	536,326
Net incoming resources		(6,027)	42,905	36,879	(45,047)
Transfer between funds		(38,082)	38,082	-	-
Funds at 1 April 2024		176,307	(17,760)	158,547	203,594
Funds at 31 March 2025		132,198	63,227	195,425	158,547

Notes on pages 14 to 19 form part of these financial statements

HARLOW CITIZENS ADVICE LIMITED

BALANCE SHEET AS AT 31 MARCH 2025

	Note	2025 Total £	2024 Total £
Current assets			
Debtors	6	64,188	26,947
Cash at bank and in hand		195,794	156,829
		<u>259,981</u>	<u>183,776</u>
Current liabilities			
Creditors, amounts falling due within one year	7	64,556	25,228
Net current assets		195,425	158,547
Net assets		<u><u>195,425</u></u>	<u><u>158,547</u></u>
Funds			
Unrestricted funds	9	132,198	176,307
Restricted funds	9	63,227	(17,760)
		<u><u>195,425</u></u>	<u><u>158,547</u></u>


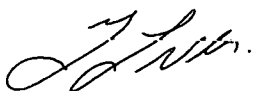
For the year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

The directors declare that they have approved the accounts above.

Signed	 _____ Graham Clark, Chair	Date	<u>12th November 2025</u>
Signed	 _____ Tracy Norton, Treasurer	Date	<u>12th November 2025</u>

HARLOW CITIZENS ADVICE LIMITED

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

1. Accounting Policies

1.1 Accounting convention and standards

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on 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)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cashflow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

1.2 Grants

Grants are recognised in full in the Statement Of Financial Activities in the year in which they are receivable.

1.3 Donations, legacies and voluntary income

Donations and voluntary income are recognised on a received basis and are allocated between restricted and unrestricted funds as required. The value of services provided by volunteers has not been included.

1.4 Expenditure

Resources expended are recognised in the period in which they are incurred and are charged to the service to which they relate. Resources expended include attributable VAT which cannot be recovered.

1.5 Taxation

The company, being a charity, is not liable to income or corporation tax. Tax deducted from interest received is reclaimed.

1.6 Depreciation

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset over its expected life as follows:

Improvements to leasehold property	3 years straight line
Office equipment	25% reducing balance

1.7 Defined contribution pension scheme

Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

1.8 Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

HARLOW CITIZENS ADVICE LIMITED

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

1.9 Restricted funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

1.10 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the Trustees is liable to contribute an amount not exceeding £1 towards the asset of the charity in the event of liquidation.

2. Income from	Unrestricted	Restricted	2025	2024
charitable activities	£	£	£	£
Additional Rooms	-	5,000	5,000	5,000
Aviva	-	53,020	53,020	-
CITA - Cost of Living	-	2,961	2,961	51,362
ECF - Probation Project	-	15,000	15,000	-
Education referrals	-	-	-	4,900
Essex CA (Uk Power Networks)	-	-	-	28,650
Essex County Council	8,986	-	8,986	26,106
Essex Cultural Diversity Grant	-	-	-	-
Essex Warm Start	-	31,201	31,201	71,960
Essex Warmer Homes	-	16,547	16,547	-
Harlow and District Council	-	-	-	40,000
Harlow and District Council Contract	40,000	90,000	130,000	90,000
Harlow Community Hub	-	30,158	30,158	30,398
Harlow Foodbank	-	31,601	31,601	41,094
MacMillan Cancer	-	62,055	62,055	67,365
Probation - Essex & Cambridge	-	79,101	79,101	-
Public Health Accelerator Board (PHAB)	-	31,197	31,197	-
The Mulberry Trust - DRO Project	-	27,905	27,905	15,500
UKPN	-	103,408	103,408	11,735
Ukraine Funding	-	560	560	-
	48,986	579,714	628,700	484,069

HARLOW CITIZENS ADVICE LIMITED

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

3. Costs of charitable activities	Unrestricted	Restricted	2025	2024
	£	£	£	£
Salaries and pensions	34,914	497,638	532,552	467,463
Training and travel	1,954	3,379	5,333	2,135
Rent and rates	6,985	23,219	30,204	28,811
Office expenses	17,205	12,467	29,672	30,944
Professional fees	2,277	-	2,277	1,886
Bank charges	199	-	199	229
Miscellaneous	1,374	-	1,374	1,085
Advertising and promotion	930	105	1,035	2,684
Premises costs	-	-	-	1,090
	65,837	536,808	602,646	536,326

4. Staff costs and emoluments

Total staff costs were as follows:

	2025	2024
	£	£
Wages & salaries	492,161	427,072
Social security costs	29,737	29,737
Pension costs	10,654	10,654
	532,552	467,463

Particulars of employees:

The average number of employees during the period, calculated on the basis of full time equivalents, was as follows:

2025	2024
20.5	18.1

No employee received emoluments of more than £60,000 during the year.

Key management personnel

During the year total remuneration of £110,116 (2024 £113,862) was paid to key management personnel. The remuneration of key management personnel is decided upon and authorised by the trustees.

5. Net incoming resources

This is stated after charging:

	2025	2024
	£	£
Independent examiner's fee	600	600

HARLOW CITIZENS ADVICE LIMITED

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

6. Debtors	2025	2024
	£	£
Debtors	63,312	26,048
Prepayments	876	899
	64,188	26,947

7. Creditors; amounts falling due within one year	2025	2024
	£	£
Deferred income	50,819	15,000
Company credit card	376	492
Taxation and social security	12,561	9,136
Accruals	800	600
	64,556	25,228

8. Analysis of net assets between funds	Unrestricted	Restricted	2025	2024
	£	£	£	£
Current assets - excluding cash	64,188	-	64,188	26,947
Current assets - cash at bank	213,553	(17,760)	195,794	156,829
Current liabilities	(64,556)	-	(64,556)	(25,228)
	213,185	(17,760)	195,425	158,547

9. Fund analysis	01/04/24	Income	Expenses	Transfer	31/03/25
	£	£	£	£	£
Unrestricted funds:					
General fund	91,307	59,810	(65,837)	(38,082)	47,198
Reserve fund	85,000	-	-	-	85,000
	176,307	59,810	(65,837)	(38,082)	132,198

HARLOW CITIZENS ADVICE LIMITED

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

9. Fund analysis - continued

Restricted funds	01/04/24	Income	Expenses	Transfer	31/03/25
	£	£	£	£	£
Public Health Accelerator Board	-	31,197	(17,544)	-	13,653
Essex Warmer Homes	(10,388)	16,547	(12,000)	5,841	-
Essex Warm Start	(4,437)	31,201	(28,333)	1,569	-
Essex CC Cost of Living	-	2,961	-	-	2,961
Harlow Community Hub	1,827	30,158	(32,624)	639	0
Probation Contract	(15,757)	79,101	(66,740)	3,396	-
ECF Probation Project	-	15,000	(16,640)	1,640	-
UKPN	75	103,408	(92,465)	-	11,018
Aviva	-	53,020	(46,470)	-	6,550
The Mulberry Trust - DRO Project	-	27,905	(19,058)	-	8,847
Harlow Foodbank	10,330	31,601	(25,387)	-	16,544
Additional Rooms	520	5,000	(5,940)	420	-
Macmillan Cancer	71	62,055	(58,470)	-	3,656
Ukraine Funding	-	560	(560)	-	-
Harlow Council	-	90,000	(114,577)	24,577	-
	(17,760)	579,714	(536,808)	38,082	63,227
Total funds	158,547	639,524	(602,646)	-	195,425

10. Related Parties

There were no related parties within the year.

11. Going Concern

The charity is operating on a going concern basis.

HARLOW CITIZENS ADVICE LIMITED

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

12. Previous Year Comparative Statement of Financial Activity

	Note	Unrestricted Total £	Restricted Total £	2024 Total £
Incoming resources				
Donations and Legacies		1,020	-	1,020
Income from Investments		6,190	-	6,190
Income from charitable activities	2	51,006	433,063	484,069
Total incoming resources		58,216	433,063	491,279
Resources expended				
Charitable activities	3	93,409	442,917	536,326
Total resources expended		93,409	442,917	536,326
Net incoming resources		(35,193)	(9,854)	(45,047)
Prior year adjustment		10,759	(10,759)	-
Net income for the period		(24,434)	(20,613)	(45,047)
Funds at 1 April 2023		200,741	2,853	203,594
Funds at 31 March 2024		176,307	(17,760)	158,547