

Company registration number: 06150651
Charity registration number: 1153582

**CITIZENS ADVICE ESSEX LIMITED
TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**



Denmark Forrester Limited
Chartered Accountant and Registered Auditor
Office 12 Bentalls Centre
Colchester Road
Maldon
Essex
CM9 4GD

Citizens Advice Essex Limited
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**Citizens Advice Essex Limited
Reference and Administrative Details
For The Year Ended 31 March 2025**

| | |
|--------------------------|---|
| Trustees | Riccardo Tazzini - Treasurer Neil Jones (appointed 07/08/2024) (resigned 29/01/2025) Alexander Tarala Claire Morin (resigned 04/03/2025) Graham Clark Jean Wells (resigned 15/02/2025) Lanston Ramsay (appointed 22/08/2024) (resigned 15/08/2025) Mary Stenson Paula Whittle Stuart Freel Tonia Parsons Philip Wakeling - Chair (appointed 04/03/2025) Ian Allsop (appointed 19/05/2025) |
| Charity Number | 1153582 |
| Company Number | 06150651 |
| Principal Address | Council Offices Princes Road Maldon Essex CM9 5DL |
| Accountants | Denmark Forrester Limited Chartered Accountant and Registered Auditor Office 12 Bentalls Centre Colchester Road Maldon Essex CM9 4GD |

The trustees present their report and the financial statements for the year ended 31 March 2025.

Objectives and Activities

Aims and Objectives

The objects of the charity are to promote any charitable purpose for the benefit of the community of Essex and the surrounding areas by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress.

Citizens Advice Essex achieves these objects by securing and managing countywide funding and distributing it to member Local Citizens Advice. The charity acts as a conduit between funders and local delivery, providing accountability, leadership and consistency on behalf of the network.

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

Public Benefit

Citizens Advice Essex Limited aims to meet its charitable objectives by assisting its member LCAs to provide free, confidential, impartial and independent advice and information for the benefit of the community of Essex.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

During 2024/25, Citizens Advice Essex maintained a total income of £2,061,860. This level was consistent with the previous year but reflected a changed mix of funding sources. Consortium led activities have transitioned from a period when significant emergency funding was provided by Essex County Council for COVID-19 and cost-of-living responses to one where that support has reduced and is unlikely to return. Trustees regard this as a structural shift in the funding environment and have therefore prioritised diversification and the development of new income streams to ensure sustainability.

The Macmillan Welfare Service remained one of the consortium's most significant and most impactful programmes. With funding of over £434,000, the project supported specialist advisers located in hospitals and local offices who provide welfare benefits advice to people affected by cancer. The service helped clients to maximise their income, challenge incorrect decisions, and maintain financial stability during treatment and recovery. Beyond financial outcomes, it has provided clients with reassurance and reduced anxiety during a particularly vulnerable time in their lives.

The Finance Benefits and Debt advice service for Men on Probation, funded by the Ministry of Justice, entered its second year of delivery. This programme, which provides financial wellbeing support for men on probation, recognises that financial instability is often a barrier to rehabilitation. Advisers worked closely with probation teams to assist clients with opening bank accounts, accessing benefits, dealing with debts and developing skills to manage money effectively. The project has been successful in helping these men gain financial stability, thereby increasing their chances of successful rehabilitation.

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**Citizens Advice Essex Limited
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Main Achievements - continued

A major development during the year was the transition of our work with UK Power Networks. In February 2025, the long-standing grant-funded programme became a contract under the company's ED2 framework. This meant that delivery was placed on a unit-priced basis, with a greater emphasis on performance monitoring, reporting and quality assurance. The contract also required the inclusion of Local Citizens Advice offices outside the Essex consortium, extending delivery across the East of England. This was a significant milestone, demonstrating the consortium's ability to operate within a more commercial environment while continuing to fulfil its charitable aims. Income from this funding source began later and at a slower pace than expected, resulting in lower-than-projected results for 2024/25 however, clients volumes are expected to increase as the programme stabilises and new delivery partners become embedded.

In November 2024, the consortium began participating in the Aviva inward referral service as a result of its selection by our national association (Citizens Advice) following a competitive process open to all local members of the network. Forming an element of Citizens Advice's flagship partnership with Aviva, this initiative provides a direct pathway for Aviva customers with low financial resilience to be referred to Citizens Advice. The Essex consortium is now handling these referrals, providing holistic advice across debt, housing, benefits and financial capability. Although still in its early stages, the programme is expected to expand and deepen over time, representing both a valuable service for clients and a significant new national partnership for Citizens Advice Essex.

Other energy-related projects continued throughout the year. Funding from the British Gas Energy Trust supported local offices to provide advice to clients in fuel poverty. In contrast, Cadent funding allowed advisers to reach rural communities where energy vulnerability is often particularly acute. These programmes sit alongside and complement the broader energy portfolio.

The Independent Age Income Wise project grew in scale and impact. It focused on supporting older people, particularly those from racially minoritised communities, to access unclaimed entitlements and reduce financial hardship. The Essex Community Foundation provided funding to deliver specialist advice to Ukrainian refugees, helping with benefits, housing and integration into local communities. These projects demonstrate the consortium's adaptability in meeting the evolving needs of various client groups.

Across all of its work, the network of serving Greater Essex generated significant benefits for clients and communities. Impact figures for 2024/25 are still being finalised, the Trustees note that in 2023/24 the consortium delivered £79.43 million in direct financial gains to clients and £169.4 million in wider economic and social benefits. Trustees expect the 2024/25 outcomes to remain at a similar level, reflecting consistently high demand driven by the cost-of-living crisis, energy pressures, and housing difficulties. The value of the consortium is measured not only in immediate financial outcomes but also in the prevention of crisis, the reduction of demand on statutory services, and the strengthening of community resilience.

Investment Performance

Due to the current size of the Charity, all funds are presently held on deposit. The Charity does not currently hold any other type of investment.

Financial Review

Financial Position

Incoming resources in the year were £2,061,860, almost all of which related to restricted projects. Expenditure was closely matched to income, reflecting careful budget management. The result was a broadly neutral position, with reserves maintained above the minimum target set by the Trustees.

The reserves policy was reviewed and reaffirmed during the year. The charity aims to maintain unrestricted reserves equivalent to three to six months of core operating costs, including the expenses of the Consortium Director, Finance Officer, one Project Manager, fixed operational costs, and redundancy liabilities. As of 31 March 2025, reserves were above this threshold, providing reassurance at a time of funding uncertainty.

Reserves Policy

Each year the Trustees review the reserves policy and consider the appropriate level of reserves for the organisation to hold. It considers the level appropriate for the current size and complexity of the organisation, the economic environment, the risks and known investment plans above any beyond budgeted costs. Trustees also consider our current risk profile, balancing the need to reflect that risk, while making sure funds are not held unnecessarily at the expense of committing funds to meet charitable objectives.

In May 2025, the Board of Trustees agreed that the policy should continue to hold in free reserves (unrestricted funds) the equivalent of 3 to 6 months' core operating costs for the Consortium Director, Finance Officer and one Project Manager, fixed running costs plus any redundancy liabilities. This will require the target range for 2025/26 to be between £89,000 and £120,000 (target £105,000).

As at 31 March 2025, free reserves totalled £153,091. Based on the original 2025/26 budget, the forecast free reserves on 31 March 2026 are expected to be in excess of the policy's target. The policy will be reviewed annually.

Funds Materially in Deficit

No funds were in deficit at the balance sheet date.

Principal Funding Sources

Principal funding sources included Essex County Council, Macmillan, Aviva, UK Power Networks, British Gas Energy Trust, Cadent and the Essex Community Foundation. Trustees extend their gratitude to all funders for their support.

Investment Policy and Objectives

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

Risk Management

The Trustees regularly review the risks facing the charity. The most significant risk remains the reliance on major funders, particularly Essex County Council, at a time when local government finances are under sustained pressure. The Trustees recognise that the transition away from short-term emergency COVID and cost-of-living funds towards a more constrained and uncertain environment has heightened the risk profile of the organisation. The Board is responding through diversification, pursuing commercial contracts, and strengthening internal systems to ensure resilience.

New Restricted Funds

Restricted funds newly active in 2024/25 were Aviva, the Essex County Council Household Support Fund allocations to Local Citizens Advice and training, the Essex Community Foundation Ukraine project, and the UK Power Networks ED2 contract.

Future Developments

Looking forward into 2025/26, the Trustees anticipate that the external funding environment will remain challenging, with continued constraints on local authority budgets. We expect this will have a more significant impact on consortium members but this may ultimately reflect on their ability to engage in consortium led activities – a risk of which trustees are mindful. Essex County Council is expected to maintain its support in the medium term while opportunities for more strategic funding for specific services and initiatives are being explored.

The consortium will build on its new contract with UK Power Networks, incorporating commercial disciplines into its work and seeking further opportunities for contract delivery that align with its charitable aims. Energy advice will continue to be a significant area of development, with plans to pursue new bids under the Energy Redress Scheme, particularly those targeted at older people. The probation project will be a focus for gathering and evaluating evidence, to secure continuation funding and demonstrate the contribution that financial advice makes to reducing reoffending.

During 2025/26 the Trustees will oversee the continuation of the strategic planning process. This will involve structured engagement with all member Local Citizens Advice offices, staff and external partners, so that the resulting plan reflects the collective ambitions of the network. The aim is to set out a vision for the future of advice in Greater Essex that is agreed by all consortium members and places the organisation in the strongest possible position to manage the risks and opportunities associated with local government reorganisation and devolution. The Trustees believe that such a shared vision, backed by evidence of need and a realistic understanding of resources, will provide a powerful foundation for long-term sustainability and influence.

The wider context of devolution and potential local government reform requires careful navigation. Citizens Advice Essex is uniquely positioned as a countywide body to engage with decision-makers and to demonstrate the value of a coordinated advice infrastructure that can flex to new governance arrangements. The consortium will continue to develop its capacity for strategic communications and stakeholder engagement, ensuring that the voice of clients and the importance of independent advice are strongly represented in discussions about the future of local government in Essex.

Internally, the consortium will continue to strengthen its governance, financial management and digital systems, ensuring that Local Citizens Advice offices across Essex are resilient and able to meet demand. Trustees believe these developments will enhance both the sustainability of the consortium and the quality of service provided to clients.

Structure, Governance and Management

Governing Document

The Charity was incorporated as a private limited company by guarantee on 12 March 2007. It is governed by a Memorandum and Articles of Association that were adopted by the Board on 5 December 2018. It registered as a charity with the Charities Commission on 29 August 2013.

Citizens Advice Essex Limited is governed by its Trustee Board, comprised of representatives nominated by member Local Citizens Advice offices together with independent trustees and co-opted members as permitted.

Trustees meet at least quarterly and are supported by subcommittees covering finance, strategy and operations. They carry ultimate responsibility for the conduct of the charity, ensuring compliance with all legal and contractual requirements and maintaining oversight of the organisation's work.

Newly appointed trustees are drawn from the leadership of local offices and are inducted through both consortium and local governance processes.

**Citizens Advice Essex Limited
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Trustee Selection Methods

Citizens Advice Essex Limited is governed by its Trustee Board, whose composition is detailed at the front of this document. The Directors of the company are also the Trustees for the purposes of charity law. The Trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly.

The members of the Charity are made up of individual Local Citizens Advice (LCAs) within the county of Essex. Under the requirements of the Memorandum and Articles of Association each member is entitled to appoint one Trustee to the Board and each trustee shall have one vote at all meeting of the Trustee Board.

The Trustee Board may co-opt up to three Trustees in addition to those appointed by members. Co-opted Trustees shall serve the term of three years from the date of their appointment and may then be re-appointed.

The Trustees therefore are usually exclusively Trustees of the member organisations. As such they are drawn from the various local communities within Essex and have a broad range of skills and backgrounds.

Induction and Training of Trustees

Newly appointed Trustees will usually have acted as a Trustee of their member LCA for a number of years prior to appointment, and therefore will have received comprehensive inductions to the role of a Trustee, within their respective LCA.

Statement of Trustees' Responsibilities

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**Citizens Advice Essex Limited
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Statement of Disclosure of Information to Auditors

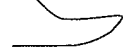
Each of the persons who are trustees at the time when this trustees' report is approved has confirmed that:

- so far as the trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware; and
- they have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Small Company Rules

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

The trustees' report was approved by the board of trustees and signed on its behalf by:

D. J. Wakeling 

Philip Wakeling

Trustee
31st October 2025

**Independent Auditor's Report
to the Members of
Citizens Advice Essex Limited**

Opinion

We have audited the financial statements of Citizens Advice Essex Limited (the "charity") for the year ended 31 March 2025 which comprise the Statement of Financial Activities (including Income and Expenditure Account), Balance Sheet, Cash Flow Statement and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

In our opinion the financial statements:

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

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 22 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions Relating to Going Concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other Information

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

We have nothing to report in this regard.

**Independent Auditor's Report (continued)
to the Members of
Citizens Advice Essex Limited**

Opinions on Other Matters Prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report, which includes the Director's Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Director's Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

Matters on Which We Are Required to Report by Exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Director's Report included within the Trustees' Report.

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records or returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' Report and from the requirement to prepare a Strategic Report.

Responsibilities of Trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 2—7, the trustees (who are also directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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

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

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**Independent Auditor's Report (continued)
to the Members of
Citizens Advice Essex Limited**

Auditor's Responsibilities for the Audit of the Financial Statements - continued

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

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

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

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

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

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

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

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

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

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

Independent Auditor's Report (continued)
to the Members of
Citizens Advice Essex Limited

Use Of Our Report

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



Robert Easby FCA (Senior Statutory Auditor)
for and on behalf of Denmark Forrester Limited , Statutory Auditor

31st October 2025

Citizens Advice Essex Limited
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2025

| | | | | 2025 | 2024 |
|------------------------------------|-------|--------------------|--------------------|--------------------|--------------------|
| | | Unrestricted funds | Restricted funds | Total funds | Total funds |
| | Notes | £ | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | | | | |
| Donations and legacies | 3 | - | 2,047,040 | 2,047,040 | 2,102,891 |
| Other trading activities | 4 | 3,500 | - | 3,500 | - |
| Investments | 5 | 10,720 | - | 10,720 | 8,445 |
| Other | 6 | 600 | - | 600 | - |
| | | <u>14,820</u> | <u>2,047,040</u> | <u>2,061,860</u> | <u>2,111,336</u> |
| EXPENDITURE ON: | | | | | |
| Raising funds | 8 | - | (2,006,230) | (2,006,230) | (2,079,789) |
| Charitable activities: | 8 | | | | |
| Support costs | | (37,036) | (3,155) | (40,191) | (13,924) |
| Governance costs | | (10,200) | - | (10,200) | (13,974) |
| | | <u>(47,236)</u> | <u>(2,009,385)</u> | <u>(2,056,621)</u> | <u>(2,107,687)</u> |
| NET INCOME | | <u>(32,416)</u> | <u>37,655</u> | <u>5,239</u> | <u>3,649</u> |
| Transfers between funds | 17 | 37,655 | (37,655) | - | - |
| NET MOVEMENT IN FUNDS | | <u>5,239</u> | <u>-</u> | <u>5,239</u> | <u>3,649</u> |
| RECONCILIATION OF FUNDS: | | | | | |
| Total funds brought forward | | 147,852 | - | 147,852 | 144,203 |
| TOTAL FUNDS CARRIED FORWARD | 17 | <u>153,091</u> | <u>-</u> | <u>153,091</u> | <u>147,852</u> |

The notes on pages 16 to 26 form part of these financial statements.

Citizens Advice Essex Limited
Comparative Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2025

| | | 2024 | | |
|------------------------------------|--------------|---------------------------|-------------------------|--------------------|
| | | Unrestricted funds | Restricted funds | Total funds |
| | Notes | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | | | |
| Donations and legacies | 3 | 20,018 | 2,082,873 | 2,102,891 |
| Investments | 5 | 8,445 | - | 8,445 |
| | | <u>28,463</u> | <u>2,082,873</u> | <u>2,111,336</u> |
| EXPENDITURE ON: | | | | |
| Raising funds | 8 | (26,155) | (2,053,634) | (2,079,789) |
| Charitable activities: | 8 | | | |
| Support costs | | (7,288) | (6,636) | (13,924) |
| Governance costs | | (13,974) | - | (13,974) |
| | | <u>(47,417)</u> | <u>(2,060,270)</u> | <u>(2,107,687)</u> |
| NET INCOME | | <u>(18,954)</u> | <u>22,603</u> | <u>3,649</u> |
| Transfers between funds | 17 | 50,193 | (50,193) | - |
| NET MOVEMENT IN FUNDS | | <u>31,239</u> | <u>(27,590)</u> | <u>3,649</u> |
| RECONCILIATION OF FUNDS: | | | | |
| Total funds brought forward | | 116,613 | 27,590 | 144,203 |
| TOTAL FUNDS CARRIED FORWARD | 17 | <u>147,852</u> | <u>-</u> | <u>147,852</u> |

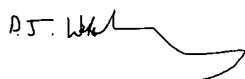
The notes on pages 16 to 26 form part of these financial statements.

Citizens Advice Essex Limited
Balance Sheet
As At 31 March 2025

| | | | | 2025 | 2024 |
|---|-------|--------------------|------------------|-------------|-------------|
| | | Unrestricted funds | Restricted funds | Total funds | Total funds |
| | Notes | £ | £ | £ | £ |
| FIXED ASSETS | | | | | |
| Tangible Assets | 13 | 911 | - | 911 | 1,215 |
| | | 911 | - | 911 | 1,215 |
| CURRENT ASSETS | | | | | |
| Debtors | 14 | 600 | 280,773 | 281,373 | 403,759 |
| Cash at bank and in hand | | 238,064 | 558,436 | 796,500 | 321,826 |
| | | 238,664 | 839,209 | 1,077,873 | 725,585 |
| Creditors: Amounts Falling Due Within One Year | 15 | (86,484) | (839,209) | (925,693) | (578,948) |
| NET CURRENT ASSETS (LIABILITIES) | | 152,180 | - | 152,180 | 146,637 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 153,091 | - | 153,091 | 147,852 |
| NET ASSETS | | 153,091 | - | 153,091 | 147,852 |
| FUNDS OF THE CHARITY | | | | | |
| Unrestricted Funds | | | | 153,091 | 147,852 |
| TOTAL FUNDS | 17 | | | 153,091 | 147,852 |

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

On behalf of the board



Philip Wakeling

Trustee

31st October 2025

The notes on pages 16 to 26 form part of these financial statements.

Citizens Advice Essex Limited
Statement of Cash Flows
For The Year Ended 31 March 2025

| | | 2025 | 2024 |
|--|-------|-----------------------|-----------------------|
| | Notes | £ | £ |
| Cash flows from operating activities | | | |
| Net cash generated from operations | 1 | 463,954 | 24,701 |
| Net cash generated from operating activities | | <u>463,954</u> | <u>24,701</u> |
| Cash flows from investing activities | | | |
| Purchase of tangible assets | | - | (1,519) |
| Interest received | | 10,720 | 8,445 |
| Net cash generated from investing activities | | <u>10,720</u> | <u>6,926</u> |
| | | | |
| Increase in cash and cash equivalents | | 474,674 | 31,627 |
| Cash and cash equivalents at beginning of year | 2 | 321,826 | 290,199 |
| Cash and cash equivalents at end of year | 2 | <u><u>796,500</u></u> | <u><u>321,826</u></u> |

Citizens Advice Essex Limited
Notes to the Statement of Cash Flows
For The Year Ended 31 March 2025

1. Reconciliation of income to cash generated from operations

| | 2025 | 2024 |
|--|----------------|---------------|
| | £ | £ |
| Net income | 5,239 | 3,649 |
| <i>Adjustments for:</i> | | |
| Interest income | (10,720) | (8,445) |
| Depreciation of tangible assets | 304 | 304 |
| <i>Movements in working capital:</i> | | |
| Decrease/(increase) in trade and other debtors | 122,386 | (209,332) |
| Increase in trade and other creditors | 346,745 | 238,525 |
| Net cash generated from operations | <u>463,954</u> | <u>24,701</u> |

2. Cash and cash equivalents

Cash and cash equivalents, as stated in the Statement of Cash Flows, relates to the following items in the Balance Sheet:

| | 2025 | 2024 |
|--------------------------|----------------|----------------|
| | £ | £ |
| Cash at bank and in hand | <u>796,500</u> | <u>321,826</u> |

3. Analysis of changes in net funds

| | As at 1 April 2024 | Cash flows | As at 31 March 2025 |
|--------------------------|-------------------------------|-------------------|--------------------------------|
| | £ | £ | £ |
| Cash at bank and in hand | <u>321,826</u> | <u>474,674</u> | <u>796,500</u> |

**Citizens Advice Essex Limited
Notes to the Financial Statements
For The Year Ended 31 March 2025**

1. General Information

Citizens Advice Essex Limited is a company limited by guarantee, incorporated in England & Wales, registered number 06150651 and registered charity number 1153582. The registered office is .

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

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

The charitable company is a Public Benefit Entity as defined by FRS 102.

2.2. Significant judgements and estimations

The estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities are as follows:

- Useful economic lives of tangible fixed assets: The annual depreciation charge for tangible fixed assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets.

2.3. Fund Accounting

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

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

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

2.4. Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income, it is probable that the income will be received and the amount can be quantified with reasonable accuracy.

Voluntary income including donations, gifts and grants of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when:

- the income conditions specify that the income must be used only in future accounting periods: or
- the donor has imposed conditions which must be met before the charity has absolute entitlement.

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

2.5. Resources Expended

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

Expenditure is classified under the following activity headings:

- Expenditure on charitable activities includes the costs of running the charity's services.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity. These costs have been allocated between cost of raising funds and expenditure on charitable activities on the basis of an estimation of time spent by relevant staff.

2.6. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

| | |
|--------------------|-------------------|
| Computer Equipment | 20% straight line |
|--------------------|-------------------|

2.7. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.8. Financial Instruments

Debtors

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

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 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 the settlement amount after allowing for any discounts due.

Financial instruments

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

2.9. Taxation

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

2.10. Pensions

The charitable company operates a defined pension contribution scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Citizens Advice Essex Limited
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

3. Income from Donations and Legacies

| | Unrestricted funds £ | Restricted funds £ | 2025 Total funds £ |
|---------------------|-------------------------------------|-----------------------------------|---------------------------------------|
| Donations and gifts | - | - | - |
| Grants | - | 2,047,040 | 2,047,040 |
| | <u>-</u> | <u>2,047,040</u> | <u>2,047,040</u> |

| | Unrestricted funds £ | Restricted funds £ | 2024 Total funds £ |
|---------------------|-------------------------------------|-----------------------------------|---------------------------------------|
| Donations and gifts | 198 | - | 198 |
| Grants | 19,820 | 2,082,873 | 2,102,693 |
| | <u>20,018</u> | <u>2,082,873</u> | <u>2,102,891</u> |

4. Income from Other Trading Activities

| | 2025 Unrestricted funds £ | 2024 Unrestricted funds £ |
|--------------------------|--|--|
| Membership subscriptions | <u>3,500</u> | <u>-</u> |

5. Investment Income

| | 2025 Unrestricted funds £ | 2024 Unrestricted funds £ |
|--------------------------|--|--|
| Bank interest receivable | <u>10,720</u> | <u>8,445</u> |

6. Other Income

| | 2025 Unrestricted funds £ | 2024 Unrestricted funds £ |
|-------------|--|--|
| LCA Support | <u>600</u> | <u>-</u> |

Citizens Advice Essex Limited
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

7. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

| | 2025 | 2024 |
|---|-------------|-------------|
| | £ | £ |
| Depreciation of tangible fixed assets - owned | 304 | 304 |

8. Analysis of Expenditure

| | | 2025 |
|------------------|---------------------------------------|-----------------------------------|
| | Activities undertaken directly | Support costs (see note 9) |
| | £ | £ |
| Raising funds | 2,006,230 | - |
| Support costs | 30,991 | 9,200 |
| Governance costs | - | 10,200 |
| | <u>2,037,221</u> | <u>19,400</u> |
| | | <u>2,056,621</u> |

| | | 2024 |
|------------------|---------------------------------------|-----------------------------------|
| | Activities undertaken directly | Support costs (see note 9) |
| | £ | £ |
| Raising funds | 2,079,789 | - |
| Support costs | 4,868 | 9,056 |
| Governance costs | - | 13,974 |
| | <u>2,084,657</u> | <u>23,030</u> |
| | | <u>2,107,687</u> |

9. Support Costs

| | | 2025 |
|------------------------|----------------------|-------------------------|
| | Support costs | Governance costs |
| | £ | £ |
| General administration | 8,896 | - |
| Depreciation | 304 | - |
| Governance costs | - | 10,200 |
| | <u>9,200</u> | <u>10,200</u> |
| | | <u>19,400</u> |

Citizens Advice Essex Limited
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

| | | | 2024 |
|------------------------|----------------------|-------------------------|---------------|
| | Support costs | Governance costs | Total |
| | £ | £ | £ |
| General administration | 8,752 | - | 8,752 |
| Depreciation | 304 | - | 304 |
| Governance costs | - | 13,974 | 13,974 |
| | <u>9,056</u> | <u>13,974</u> | <u>23,030</u> |

10. Auditor's Remuneration

Remuneration received by the charitable company's auditors and their associates during the year was as follows:

| | 2025 | 2024 |
|---|--------------|--------------|
| | £ | £ |
| Audit Services | | |
| Audit of the company's financial statements | <u>6,700</u> | <u>8,130</u> |
| Other Services | | |
| Taxation compliance service | 412 | - |
| Other non-audit services | <u>2,711</u> | <u>2,900</u> |
| | <u>3,123</u> | <u>2,900</u> |

11. Staff Costs

Staff costs were as follows:

| | 2025 | 2024 |
|------------------------------|----------------|----------------|
| | £ | £ |
| Gross salaries | 181,978 | 160,402 |
| Employers national insurance | 12,398 | 10,371 |
| Pension contributions | 5,419 | 4,681 |
| | <u>199,795</u> | <u>175,454</u> |

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

12. Average Number of Employees

Average number of employees during the year was: 6 (2024: 5)

Citizens Advice Essex Limited
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

13. Tangible Assets

| | Computer Equipment £ |
|----------------------------|-------------------------------------|
| Cost | |
| As at 1 April 2024 | 2,503 |
| As at 31 March 2025 | 2,503 |
| Depreciation | |
| As at 1 April 2024 | 1,288 |
| Provided during the period | 304 |
| As at 31 March 2025 | 1,592 |
| Net Book Value | |
| As at 31 March 2025 | 911 |
| As at 1 April 2024 | 1,215 |

14. Debtors

| | 2025 £ | 2024 £ |
|--------------------------------|-------------------|-------------------|
| Due within one year | | |
| Trade debtors | 600 | - |
| Prepayments and accrued income | 280,773 | 403,759 |
| | 281,373 | 403,759 |

15. Creditors: Amounts Falling Due Within One Year

| | 2025 £ | 2024 £ |
|---------------------------------|-------------------|-------------------|
| Trade creditors | 418 | 184 |
| Other taxes and social security | 5,006 | 4,425 |
| VAT | 70,768 | - |
| Accruals | 400,838 | 491,826 |
| Deferred Income | 448,663 | 82,513 |
| | 925,693 | 578,948 |

Citizens Advice Essex Limited
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

16. Deferred Income

Deferred income movements in the year were as follows:

| | 2025 | 2024 |
|--|----------------|---------------|
| | £ | £ |
| Balance at the start of the period | 82,513 | 125,044 |
| Income deferred in the current period | 448,663 | 82,513 |
| Amounts released in income from previous periods | (82,513) | (125,044) |
| Balance at the end of the period | <u>448,663</u> | <u>82,513</u> |

17. Movement in Funds

| | As at 1 April 2024 | Income | Expenditure | Transfers | As at 31 March 2025 |
|--|-----------------------|---------|-------------|-----------|------------------------|
| | £ | £ | £ | £ | £ |
| Unrestricted funds | | | | | |
| General: | | | | | |
| General unrestricted fund | 147,852 | 14,820 | (47,236) | 37,655 | 153,091 |
| Restricted funds | | | | | |
| British Gas Energy Trust | - | 147,022 | (148,597) | 1,575 | - |
| Cadent - Rural Advice | - | 123,136 | (112,756) | (10,380) | - |
| Energy Saving Trust - Warm Start Plus | - | 165,319 | (165,727) | 408 | - |
| Energy Saving Trust - Warm Homes | - | 296 | (1,472) | 1,176 | - |
| Essex County Council - Cost of Living | - | - | (1,159) | 1,159 | - |
| Essex County Council - Core | - | 122,000 | (122,000) | - | - |
| Essex County Council - Household Support Fund | - | 86,071 | (84,350) | (1,721) | - |
| Income Wise | - | 41,926 | (43,905) | 1,979 | - |
| Macmillan Welfare | - | 434,571 | (443,947) | 9,376 | - |
| Ministry of Justice - Probation | - | 222,417 | (218,749) | (3,668) | - |
| Ofgem SIF (1) | - | - | 2,152 | (2,152) | - |
| UK Power Networks | - | 483,573 | (490,292) | 6,719 | - |
| Aviva | - | 86,977 | (91,291) | 4,314 | - |
| Essex County Council - Household Support Fund (LCA) | - | 50,000 | (50,000) | - | - |
| Essex County Council - Household Support Fund (Training) | - | 50,000 | (9,305) | (40,695) | - |
| ECF Ukraine | - | 2,362 | - | (2,362) | - |

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Citizens Advice Essex Limited
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

| | | | | | |
|---|---------------------------|---------------|--------------------|------------------|----------------------------|
| UK Power Networks (Contract) | - | 28,370 | (25,480) | (2,890) | - |
| Ofgem SIF (2) | - | 3,000 | (2,507) | (493) | - |
| Total restricted funds | - | 2,047,040 | (2,009,385) | (37,655) | - |
| Total funds | 147,852 | 2,061,860 | (2,056,621) | - | 153,091 |
| | As at 1 April 2023 | Income | Expenditure | Transfers | As at 31 March 2024 |
| | £ | £ | £ | £ | £ |
| Unrestricted funds | | | | | |
| General: | | | | | |
| General unrestricted fund | 71,612 | 28,463 | (47,417) | 95,194 | 147,852 |
| Designated: | | | | | |
| Designated fund | 45,001 | - | - | (45,001) | - |
| Total unrestricted funds | 116,613 | 28,463 | (47,417) | 50,193 | 147,852 |
| Restricted funds | | | | | |
| British Gas Energy Trust | 27,590 | 122,125 | (141,254) | (8,461) | - |
| Cadent - Rural Advice | - | 80,543 | (82,854) | 2,311 | - |
| Energy Saving Trust - Warm Start Essex | - | 3,634 | (1,969) | (1,665) | - |
| Energy Saving Trust - Warm Start Plus | - | 193,658 | (198,513) | 4,855 | - |
| Energy Saving Trust - Warm Homes | - | 288,016 | (266,022) | (21,994) | - |
| Essex County Council - Cost of Living | - | 336,412 | (335,056) | (1,356) | - |
| Essex County Council - Core | - | 122,000 | (122,000) | - | - |
| Essex County Council - Household Support Fund | - | 105,349 | (103,849) | (1,500) | - |
| Income Wise | - | 28,452 | (29,421) | 969 | - |
| Macmillan Welfare | - | 412,265 | (417,054) | 4,789 | - |
| Ministry of Justice - Probation | - | 81,106 | (78,627) | (2,479) | - |
| Ofgem SIF (1) | - | 41,434 | (21,374) | (20,060) | - |
| UK Power Networks | - | 267,879 | (262,277) | (5,602) | - |
| Total restricted funds | 27,590 | 2,082,873 | (2,060,270) | (50,193) | - |
| Total funds | 144,203 | 2,111,336 | (2,107,687) | - | 147,852 |

Citizens Advice Essex Limited
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

British Gas Energy Trust

Funds provided by another charity whose main donor is British Gas, enabling selected local offices to deliver services to fuel-poor clients using foodbanks.

Cadent

Funds provided directly from Cadent Gas to support ESG and regulatory obligations, enabling selected offices to deliver services to fuel-poor clients in rural locations.

Warm Start Essex (Energy Savings Trust)

Enabling selected local offices to deliver energy-saving advice and support to fuel-poor households.

Warm Start Essex Plus (Energy Savings Trust)

Sequentially funded projects derived from income drawn from the Energy Redress Fund enabling selected local offices to deliver services to fuel-poor households where there are dependent children.

Warm Homes

Funding drawn from Affordable Warmth Solutions via Essex County Council enabling selected offices to provide advice to fuel-poor clients in the Essex County Council Area.

Essex County Council - Cost of Living

Funding from Essex County Council, enabling selected offices to provide additional services supplementing our core offer, including out-of-hours provision to people in Essex affected by the cost of living crisis.

Essex County Council Core

Funding from Essex County Council supporting the "core" funding of local offices in Essex.

Essex County Council - Household Support Fund

Funding for the administration and onwards provision of funds through the government's Household Support Scheme Policy.

Essex County Council - Household Support Fund (LCA)

Funding channelled via the Local Citizens Advice membership to distribute and administer Household Support Fund allocations across Essex.

Essex County Council - Household Support Fund (Training)

Funding to deliver training to local offices to ensure compliance and consistency in Household Support Fund delivery.

Income Wise

Funding from Independent Age to support older clients, especially those from racially minoritized communities, in the South of Greater Essex enabling selected offices to deliver tailored services.

Macmillan

Funds from Macmillan, enabling selected offices to support people affected by cancer.

Ministry of Justice Probation

Funds enabling selected offices to support males on probation.

Ofgem SIF

Funds drawn from a contract between UKPN and Ofgem, supporting innovation in low carbon transition specifically targeted at low-income families, enabling selected offices to provide targeted assistance.

UK Power Networks

From February 2025, income has been drawn directly following the award of a separate tender to deliver similar services, but now funded directly by UKPN rather than through the partnership. This enables selected offices to support vulnerable and fuel-poor households and contribute to the transition to low carbon.

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Citizens Advice Essex Limited
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

17. Movement in Funds - continued

Aviva

A subcontract with Citizens Advice nationally - part of their national relationship with Aviva. Began in November 2024, providing a funded referral pathway via Aviva, with mobilisation and recruitment of advisers and caseworkers sat within four local offices within the Essex Consortium.

ECF Ukraine

Funding administered by Essex Community Foundation to support services for Ukrainian refugees and displaced people in Essex, mobilised during 2024/25.

At the balance sheet date there were no remaining balances on restricted funds.

18. Transactions with Trustees

No trustee expenses have been incurred.

19. Related Party Disclosures

Each of the Trustees who served during the year represented the following member Local Citizens Advice:

| | |
|------------------|------------------------------|
| Riccardo Tazzini | None - Independent Treasurer |
| Neil Jones | None |
| Alexander Tarala | Chelmsford |
| Claire Morin | Maldon |
| Graham Clark | Harlow |
| Jean Wells | Epping Forest |
| Lanston Ramsay | Colchester |
| Mary Stenson | Uttlesford |
| Paula Whittle | Southend |
| Stuart Freel | Braintree and South Essex |
| Tonia Parsons | Tendring |
| Philip Wakeling | Maldon |
| Ian Allsop | Epping Forest |

Details of the monies passed, during the year, by Citizens Advice Essex Limited to each member Local Citizens Advice is disclosed in the individual accounts for each member, which are publicly available.

20. Controlling Parties

The charitable company is controlled by its trustees.

21. Company limited by guarantee

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

22. FRC's Ethical Standard - Provision Available for Small Entities

In common with other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.