



CROYDON CITIZENS ADVICE BUREAUX LIMITED

A Company Limited by Guarantee

Company Number 02197919

ANNUAL REPORT AND FINANCIAL STATEMENTS

for the year ended

31 March 2025

CROYDON CITIZENS ADVICE BUREAUX LIMITED

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CROYDON CITIZENS ADVICE BUREAUX LIMITED

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

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

REFERENCE AND ADMINISTRATIVE DETAILS

TRUSTEES at the date of this report:

Stephen Bahooshy	Chair
James Daglish	Vice Chair
Richard Khan	Vice Chair
Stephen Corral	Appointed Trustee and Treasurer 21 March 2025
Homer Taylor	
Cheryl Gowar	
Frances McDonnell	
David Lindsay	Appointed 06 November 2024
Philip Francis	Appointed 06 November 2024
Swati Lohiya	Appointed 06 November 2024
Kirsty Bowman-Vaughan	Appointed 06 November 2024

TRUSTEES who have served during the year

Pat Knight	Resigned 30 September 2024
Carolyn Dealey	Resigned 04 December 2024

REGISTERED OFFICE

48- 50 Portland Road
South Norwood
London SE25 4PQ

REGISTRATION NUMBERS

Company No 02197919
Charity No 298761

CHIEF EXECUTIVE and COMPANY SECRETARY

Claire Keetch

BANKERS

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling, Kent ME19 4JQ

INDEPENDENT EXAMINER

P D Mills FCA ACCA CTA
Palmer McCarthy
Chartered Certified Accountants
Suite 70, Capital Business Centre
22 Carlton Road, South Croydon,
Surrey CR2 0BS

CROYDON CITIZENS ADVICE BUREAUX LIMITED

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

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements for the year ended 31 March 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Croydon Citizen Advice Bureaux Limited is a company limited by guarantee, having no share capital, and is registered as a charity.

Croydon Citizen Advice Bureaux Limited was registered at Companies House on 24 November 1987 under registration number 02197919, and the charity is registered with the Charities Commission under reference number 298761.

During 2024 Croydon Citizens Advice Bureaux Limited renewed its Memorandum and Articles of Association bringing it in line with the National Citizens Advice model document.

Citizens Advice had worked with the Charity Commission to get its agreement on a new Local Citizens Advice Model Articles of Association. The model was based on the Charity Commission's recommended model articles and considered best practice. The Cit A Model Articles of Association included specific powers and membership requirements of the Citizens Advice Service, as well as enabling hybrid general meetings for members to attend digitally. Citizens Advice had achieved block consent from the Charity Commission in June 2022.

At its Annual General Meeting on 04 December 2024, Trustees approved the adoption of the new Memorandum and Articles of Association, and these have subsequently been registered with the Charity Commission.

Trustees

Trustees are elected from the local community and generally reside or work in the borough of Croydon or the surrounding area.

Trustees are elected by the Members at the Annual General Meeting. A Trustee has to retire after three years following the Annual General meeting where they were appointed. Trustees can be appointed during the year but must then be elected at the subsequent Annual General Meeting.

The Trustees have no beneficial interest in the charity other than as members. All Trustees are members of the charity and guarantee to contribute £10 in the event of it winding up.

New Trustees are inducted into the workings of the charity through informal discussions with staff and volunteers, together with mentoring from established Trustees. An induction pack is provided which includes copies of the Memorandum and Articles of Association, the most recent Statutory Accounts and minutes of the last Board meeting.

Organisational Structure

Croydon Citizens Advice Bureaux Limited is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. 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 and delegate the day-to-day operation of the organisation to the CEO. The Trustee Board is independent from management. A register of members' interests is maintained and is available to the public on request.

Croydon Citizens Advice Bureaux Limited also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients. Where one of the Trustees

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holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Croydon Citizens Advice Bureaux Limited is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, and must conform to the aims and principles of Citizens Advice in the conduct of its activities, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Croydon Citizens Advice Bureaux Limited in order to fulfil its charitable objects and comply with the national membership requirements.

Staff and Volunteers

Claire Keetch, Chief Executive, has responsibility for the executive management of Croydon Citizens Advice Bureaux Limited and for the line management of the staff team and volunteers. The remuneration of the Chief Executive is set by the Trustees in accordance with the organisational pay policy framework.

At March 2025, the organisation employed 17 paid staff, 5 of which were part time. The charity benefits from a small number of committed volunteers, including Trustees who also give of their time freely.

Risk management

The Board of Trustees, who meet at three monthly intervals, are responsible for ensuring that Croydon Citizens Advice Bureaux Limited has the systems and means to provide reasonable assurance against inherent risks. A risk register covering governance, operational, financial, compliance and external risks is regularly reviewed at each Finance and Personnel Committee and Trustee Board meeting.

OBJECTIVES AND ACTIVITIES

The main formal objective of the charity is set out in our governing document, and is to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the London Borough of Croydon and surrounding areas.

We are Citizens Advice Croydon – the people’s champion. We give people the knowledge and confidence they need to find a way forward – whoever they are, and whatever their problem. We are here to help everyone who needs it with practical advice you can really trust. We offer confidential advice online, over the phone and in person, for free.

Public benefit entity

The Trustees confirm that the charity complies with being a public benefit entity as defined by FRS 102 as: ‘an entity whose primary objective is to provide goods or services for the general public, community or social benefit and where any equity is provided with a view to supporting the entity’s primary objectives rather than with a view to providing a financial return to equity providers, shareholders or members’. The Trustees have had regard to the Charity Commission’s guidance on public benefit entities.

The organisation’s current Strategic Plan (2024-2026) sets out Trustees’:

Vision: for a Croydon based on fairness and which is strong, resilient and safe, with active individuals and communities.

Mission: to improve the lives of Croydon’s residents by tackling poverty, the wider determinants of health and combatting inequality and discrimination.

CROYDON CITIZENS ADVICE BUREAUX LIMITED

The Strategic Plan identifies 5 themed strategic aims and objectives as follows:

- **LEADERSHIP AND ADVOCACY:** Citizens Advice Croydon is a strong voice and advocate for Croydon's residents to influence and national and local policy and decision making.
- **MEETING MORE DEMAND:** Increased capacity to deliver services appropriate to client need.
- **QUALITY:** Maintenance of AQS Standards and QAA scores.
- **PEOPLE:** Paid staff and volunteers are valued and supported.
- **PARTNERSHIPS:** Undertake joint working within the network, within the VCS and cross sector.

The Year in Review

At the end of the 2024 calendar year, Citizens Advice Croydon was awarded a new Information and Advice Contract by Croydon Council. The contract award is for two years with an option to an extend for a third year ("2 + 1 Information and Advice Contract").

Delivery of this contract began on 01 April 2025.

The following table shows services offered throughout the year:

<i>Enquiry Type</i>	<i>Assessment</i>	<i>Generalist Advice</i>	<i>Specialist Casework</i>	<i>Legal Aid*</i>
Benefits & Tax Credits	√	√	√	
Benefits Universal Credit	√	√		
Consumer goods and services	√	√		
Debt	√	√	√	
Discrimination	√	√		
Education	√	√		
Employment	√	√		
Financial services & capability	√	√		
Health & community care	√	√		
Housing	√	√	√	√
Immigration & asylum	√	√		
Legal	√	√		
Other	√	√		
Relationships & family	√	√		
Tax	√	√		
Travel & transport	√	√		
Utilities & communications	√	√		

*Legal Aid is offered by referring to SWLLC

ACHIEVEMENTS AND PERFORMANCE

During 2024/2025 the organisation continued to provide a high-quality service for as many people as possible and in furtherance of our aims and objectives the following sets out key achievements:

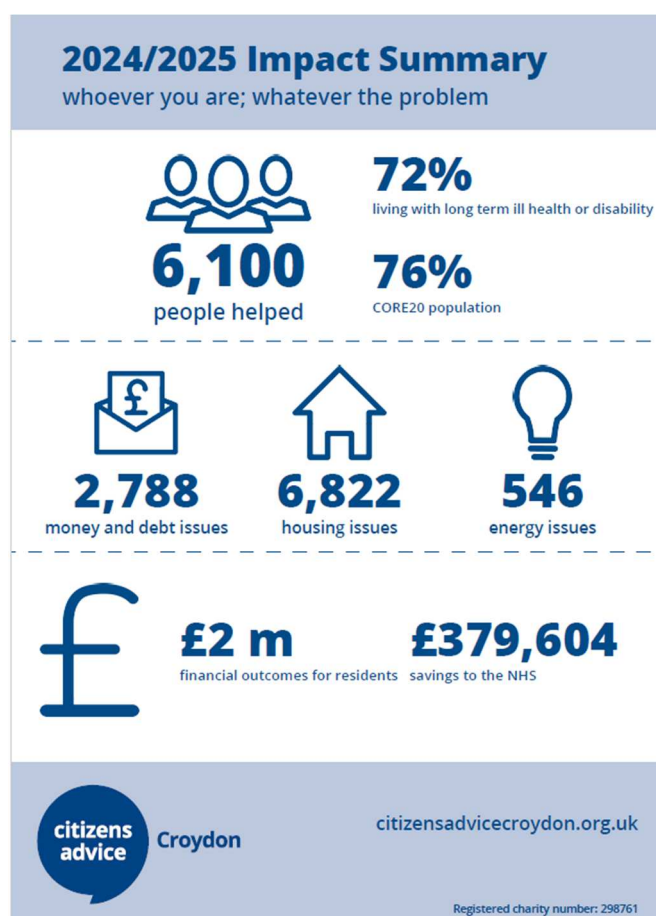
- Consistent Green RAYG QAA (Quality Advice Assessment) ratings

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- Expansion of face-to-face services through outreach
- Effective delivery of advice to clients referred to by a wide range of VCS and statutory partners through our Direct Referral Service
- Supported 6,100 clients with 20,202 advice problems
- Achieved over £2 million in financial outcomes
- 92% of clients would recommend Citizens Advice Croydon to friends and family*
- 79% of clients reported reduced stress, anxiety or worry after receiving advice*

*Rolling SurveyMonkey survey of clients

Service Impact Summary 2024/2025



Additional Services

Service	Target client/Project focus	Funder
Macmillan Welfare Benefits Advice	Individuals with a cancer diagnosis, their family or carers	Macmillan
MS Society Referrals Service	Individuals living with MS	MS Society
Trussell Trust Advice Hub	Provision of primarily welfare benefits, money and crisis support at the Trussell Trust foodbank(s) in Croydon	Trussell Trust
Advising Londoners Project	A pan London project providing information, advice and support to Londoners at risk of/in crisis and	Greater London Authority (GLA)

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	delivering Advice First Aid training to a range of community partners.	
Improving Outcomes Through Legal Support (IOTLS)	A project to improve and sustain access to early legal advice and avoid unnecessary court proceedings.	Access to Justice Foundation

PLANS FOR THE FUTURE

Late in March 2025, Toynbee Hall extended its Debt Free Advice programme, (funded by the Money Advice and Pension Service – MaPS), to new suppliers, and Citizens Advice Croydon was awarded a contract to start 01 April 2025. The contract is being delivered in partnership with Citizens Advice Wandsworth as sub-contractors.

The organisation intends to give notice on its premises based in Portland Road, and which has a history of maintenance problems, and move into new premises in the autumn of 2025. This will allow the organisation to move to a hybrid working model and allow us to re-open our volunteer training programme.

The Advising Londoners Project, (funded by the GLA), is in the process of re-negotiation and it is anticipated that at the beginning of 2026 this funding will be focused on delivery in partnership with Croydon Council's Family Hubs.

FINANCIAL REVIEW

Financial position

Incoming resources in the year were £614,877 (2023/24 £697,222). Of this £252,297 (2023/24 £322,631) related to project restricted activities. This represents a 11.8% decrease in overall income on 2023/24.

The accounts at the balance sheet date show an overall surplus position of £484,649 (2024: £482,991)

Restricted reserves as at 31 March 2025 of £1,000 (2024: £22,618) reflect the fact that these projects operate over alternative financial years.

Reserves policy

Trustees reviewed and revised the reserves policy during the year:

The reserves policy requires the charity to designate a portion of its unrestricted funds to cover the organisation's liabilities in the event of the wind up of the company:

Wind Up Reserve: 3 month's operating costs, plus outstanding redundancy liability.

At 31 March 2025 £220,603 has been provided (2024: £194,762)

To better plan to meet the charity's priorities as determined by its Business and Development Plan and to safeguard against an increasing volatile funding environment, Trustees agreed to set up the following Designated Reserve Funds:

IT Infrastructure Fund: For the purchase of modern IT software and hardware to ensure that Citizens Advice Croydon has the appropriate infrastructure for the delivery of services and effective operation of the organisation.

At 31 March 2025 £30,000 has been provided to this fund (2024: £30,000).

Service Development Fund: This fund can support projects solely delivered by Citizens Advice Croydon, or initiatives delivered with other LCA's or external partnerships.

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At 31 March 2025 £50,000 has been provided to this fund (2024: £50,000).

Premises Fund: The fund can support costs relating to any dilapidations becoming effective at the end of the lease term, premises alterations/maintenance/moving costs.

At 31 March 2025 £30,000 has been provided to this fund (2024 £30,000).

Amounts allocated to each of these funds will be reviewed annually, after the calculation of the Wind-Up Reserve.

Funding and Fundraising

The Trustees extend their gratitude to Croydon Council which has continued to support services during the year. Other funding has been received from:

- Macmillan Cancer Support
- Access to Justice Foundation
- Greater London Authority (GLA)
- Trussell Trust
- MS Society

Any donations from individuals and clients are much valued.

CCAB did not have any borrowings from either providers of funding or other sources at the Balance Sheet date.

Investment policy

As required in its Memorandum paragraph 5.11, in furtherance to its objects, and for no other purposes, the charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

Going concern

The charity's new 2+1 Information and Advice Contract with Croydon Council began on 01 April 2025. Trustees believe that this solid foundation, together with an expectation of attracting new grant and contract funding, allow the charity to have a reasonable expectation of having sufficient resources to continue in operation for the foreseeable future. Having considered all risk factors regarding budgeted revenue for the period of twelve months from the date of approval of these financial statements, the Trustees consider it appropriate to adopt the going concern basis in the preparation of the accounts.

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENT

Company Law requires the charity trustees to prepare financial statements for each year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, for that period. In preparing those financial statements, the trustees are required to:

- a. select suitable accounting policies and then apply them consistently;
- b. observe the methods and principles in the Charities SORP;
- c. make judgments and estimates that are reasonable and prudent;
- d. state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Approved by the Trustees on**26 November 2025**..... and signed on their behalf by



S. Bahooshy (Nov 28, 2025 16:51:44 GMT)

Stephen Bahooshy
Chair

CROYDON CITIZENS ADVICE BUREAUX LIMITED

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROYDON CITIZENS ADVICE BUREAUX LIMITED

I report on the Accounts of the company for the year ended 31st March 2025, which are set out on pages 10 to 19.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees (and also the directors of the company for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

INDEPENDENT EXAMINER'S STATEMENT

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

P D Mills FCA ACCA CTA

Palmer McCarthy

Chartered Certified Accountants

Suite 70, Capital Business Centre

22 Carlton Road

South Croydon, Surrey

CR2 OBS

CROYDON CITIZENS ADVICE BUREAUX LIMITED
Statement of Financial Activities
(Including the Income & Expenditure Account)
for the year ended 31 March 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	2024 £
INCOME						
Donations	2	1,383	-	-	1,383	780
Charitable activities	3	356,126	-	252,297	608,423	692,861
Investments	4	5,071	-	-	5,071	3,581
TOTAL INCOME		362,580	-	252,297	614,877	697,222
EXPENDITURE						
Fund raising	5	-	-	-	-	-
Charitable activities	6	339,304	-	273,915	613,219	578,032
TOTAL EXPENDITURE		339,304	-	273,915	613,219	578,032
NET INCOME/(EXPENDITURE)		23,276	-	(21,618)	1,658	119,190
Transfer between funds	17	-	-	-	-	-
NET MOVEMENT OF FUNDS		23,276	-	(21,618)	1,658	119,190
Total funds brought forward	17	155,611	304,762	22,618	482,991	363,801
Total funds carried forward	17	178,887	304,762	1,000	484,649	482,991

There were no other gains or losses other than those dealt with in the Statement of Financial Activities

The above amounts relate to continuing activities.

The notes on pages 13 to 19 form part of these financial statements.

CROYDON CITIZENS ADVICE BUREAUX LIMITED**Company No. 02197919****Balance Sheet****as at 31 March 2025**

	Note	2025 £	2024 £
Fixed Assets			
Tangible Assets	13	-	-
Current Assets			
Debtors	14	114,090	88,980
Cash held as investment	15	100,315	85,219
Cash at bank and in hand		308,353	351,643
		522,758	525,842
Creditors: amounts falling due within one year	16	38,109	42,851
Net current assets		484,649	482,991
Total assets less current liabilities		484,649	482,991
Net Assets		484,649	482,991
Unrestricted funds			
General funds	17	178,887	155,611
Designated funds	17	304,762	304,762
Restricted funds	17	1,000	22,618
Total Funds		484,649	482,991

The directors have taken advantage of the exemption conferred by section 477 not to have these financial statements audited and confirm that no notice has been deposited under section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 March 2025

The directors acknowledge their responsibility for ensuring the company keeps accounting records which comply with section 386 of the Act, and for preparing accounts which give a true and fair view of the state of affairs of the company at the end of its financial year, and of its income and expenditure for the financial year in accordance with sections 394 & 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006, and in accordance with the Charities SORP (FRS102) and were approved by the Trustee Board on26 November 2025..... and signed on their behalf by

S. Bahooshy
S. Bahooshy (Nov 28, 2025 10:51:44 GMT)
 Stephen Bahooshy
 Chair

Stephen Corral
Stephen Corral (Dec 1, 2025 08:36:33 GMT)
 Stephen Corral
 Treasurer

The notes on pages 13 to 19 form part of these financial statements.

CROYDON CITIZENS ADVICE BUREAUX LIMITED**Statement of Cash Flows****for the year ended 31 March 2025**

	2025 £	2024 £
Net cash provided by (used in) operating activities (Note 19)	(33,265)	85,717
Cash flows from investing activities		
Investment income	5,071	3,581
Cash provided by (used in) investing activities	<u>5,071</u>	<u>3,581</u>
Increase (decrease) in cash and cash equivalents at the end of the year	(28,194)	89,298
Cash and cash equivalents at the beginning of the year	<u>436,862</u>	<u>347,564</u>
Cash and cash equivalents at the end of the year	<u><u>408,668</u></u>	<u><u>436,862</u></u>
Reconciliation to cash and cash equivalents at the end of the year per the Balance sheet:		
Cash held as investment	100,315	85,219
Cash at bank and in hand	<u>308,353</u>	<u>351,643</u>
Total cash and cash equivalents at the end of the year per the Balance sheet	<u><u>408,668</u></u>	<u><u>436,862</u></u>
There are no cash and cash equivalent balances that are not available for use by the company.		

CROYDON CITIZENS ADVICE BUREAUX LIMITED

Notes to the Financial Statements for the year ended 31 March 2025

1 ACCOUNTING POLICIES

a Basis of preparation

These financial statements have been prepared on a going concern basis under the historical cost convention. The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102). The Charitable Company is a public benefit entity for the purposes of FRS102 and therefore the Charity also prepared its financial statements in accordance with the 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 (The FRS102 Charities SORP 2019), the Companies Act 2006 and the Charities Act 2011. The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts within these financial statements are rounded to the nearest pound.

b Company information

The company is a private company limited by guarantee and was incorporated in England and Wales under company number 02197919. The company is a registered charity under charity number 298761. The company's principal activity and operations are that of providing advice to residents of the London Borough of Croydon on a charitable basis. The registered office address is 48-50 Portland Road, South Norwood, London SE25 4PQ.

c Going concern

These financial statements have been prepared on a going concern basis.

d Incoming Resources

Grants received are recognised in the Statement of Financial Activities in the period to which the grant relates. If any amount received is conditional upon the performance by the charity, and this has not been completed by the date of the Financial Statements, then a proportioned amount has been carried forward as deferred income.

Donations are recognised when received.

Bank interest and Gift Aid is accounted for when received.

The charity receives help in the way of voluntary assistance in advising the public but the value of these services has not been included in the Financial Statements. The value to the charity has been estimated and disclosed in the Trustees' Report.

e Resources Expended

Resources expended in respect of unrestricted activities are included in the Statement of Financial Activities on an accruals basis. Costs directly associated to any restricted project are accounted for when paid.

Support costs are allocated to charitable activities based on the time spent on each activity. Where appropriate an allocation is made to fundraising and governance.

VAT not recoverable, where applicable, is included with the resource expenditure.

f Fixed Assets

Fixed assets costing less than £2,000 are not capitalised and are written off in the year of purchase. Other items are depreciated over three years on a straight line basis.

g Debtors

Debtors are recorded at transaction price after provision for non-settlement.

h Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held with banks.

i Liabilities

Expenditure approved for payment but not paid is recorded as a liability on the balance sheet. Current liabilities consist of amounts expected to be settled within 12 months of the balance sheet date.

j Redundancy

Redundancy costs are accounted for on the accruals basis, and are initially shown as an expense within to Unrestricted Reserve. A transfer for the same amount is then made to the General Unrestricted Reserve from the Designated Reserve.

k Leases

Rental costs under Operating Leases are charged to the Income and Expenditure Account in equal amounts over the period of the lease.

CROYDON CITIZENS ADVICE BUREAUX LIMITED
Notes to the Financial Statements (Continued)
for the year ended 31 March 2025

	Note	Unrestricted £	2025 Restricted £	Total £	2024 Total £
2 DONATIONS					
Sundry donations		1,383	-	1,383	780
		<u>1,383</u>	<u>-</u>	<u>1,383</u>	<u>780</u>
3 CHARITABLE ACTIVITIES		£	£	£	£
Provision of information & advice		356,126	252,297	608,423	692,861
		<u>356,126</u>	<u>252,297</u>	<u>608,423</u>	<u>692,861</u>
4 INVESTMENTS		£	£	£	£
Bank interest		<u>5,071</u>	<u>-</u>	<u>5,071</u>	<u>3,581</u>
5 FUND RAISING EXPENDITURE		£	£	£	£
Support cost allocation	8	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
6 CHARITABLE ACTIVITIES EXPENDITURE		£	£	£	£
Direct staff costs	11	263,874	186,767	450,641	364,275
Other direct costs		-	1,800	1,800	1,586
Governance costs	7	(3,640)	(6,031)	(9,671)	30,250
Support cost allocation	8	79,070	91,379	170,449	181,921
		<u>339,304</u>	<u>273,915</u>	<u>613,219</u>	<u>578,032</u>

CROYDON CITIZENS ADVICE BUREAUX LIMITED
Notes to the Financial Statements (Continued)
for the year ended 31 March 2025

	Note	Unrestricted	2025 Restricted	Total	2024 Total
7 GOVERNANCE EXPENDITURE		£	£	£	£
Independent examiner		1,062	1,758	2,820	2,460
Trustee expenses	12	119	196	315	578
Legal & professional fees		(4,821)	(7,985)	(12,806)	27,212
Support cost allocation	8	-	-	-	-
		<u>(3,640)</u>	<u>(6,031)</u>	<u>(9,671)</u>	<u>30,250</u>
8 SUPPORT COSTS EXPENDITURE		£	£	£	£
Staff costs	11	33,402	56,290	89,692	92,120
Staff and volunteer expenses		2,686	2,005	4,691	4,774
Premises and establishment costs		20,498	15,176	35,674	30,842
Office administration costs		22,484	17,908	40,392	54,185
		<u>79,070</u>	<u>91,379</u>	<u>170,449</u>	<u>181,921</u>
Allocated to:		£	£	£	£
Fund raising	5	-	-	-	-
Charitable activities	6	79,070	91,379	170,449	181,291
Governance	7	-	-	-	-
		<u>79,070</u>	<u>91,379</u>	<u>170,449</u>	<u>181,291</u>

9 TAXATION

The company was registered as a charity on 24 November 1987 and is exempt from corporation tax on its charitable activities.

10 NET INCOME/(EXPENDITURE)	2025 £	2024 £
This is stated after charging:		
Independent examiner's remuneration	2,580	2,400
Independent examiner's remuneration - tax services	240	-
Operating leases - Premises	22,500	22,500
Operating leases - Equipment	2,300	1,944
Pensions - defined contribution	19,772	15,964
Depreciation	<u>-</u>	<u>-</u>

CROYDON CITIZENS ADVICE BUREAUX LIMITED

Notes to the Financial Statements (Continued) for the year ended 31 March 2025

	Note	2025 £	2024 £
11 STAFF COSTS			
Salaries and wages		476,494	405,168
Social security costs		44,067	32,286
Pensions - defined contribution		19,772	15,964
		<u>540,333</u>	<u>453,418</u>

Staff costs are analysed as:

Direct staff costs	6	450,641	364,275
Support staff costs	8	89,692	92,120
		<u>540,333</u>	<u>456,395</u>

One employee received emoluments of more than £60,000 (2024: One).

The remuneration of key management personnel was £71,957 (2024: £66,554)

The average number of employees during the year was 17 (2024: 14)

12 TRUSTEE EXPENSES

No Trustees were reimbursed for expenses in the year (2024: none).

No Trustee received any remuneration or fees for professional services (2024: none)

13 FIXED ASSETS

	Equipment	
Cost	£	£
Balance brought forward	13,689	13,689
Acquired during the year	-	-
Balance at 31 March 2025	<u>13,689</u>	<u>13,689</u>

Depreciation

Balance brought forward	13,689	13,689
Provided during the year	-	-
Balance at 31 March 2025	<u>13,689</u>	<u>13,689</u>

Net balance

31 March 2025	<u>-</u>	<u>-</u>
31 March 2024	<u>-</u>	<u>-</u>

14 DEBTORS

	£	£
Trade debtors	94,681	83,099
Prepayments and other debtors	19,409	5,881
	<u>114,090</u>	<u>88,980</u>

There are no debtors due after more than one year.

CROYDON CITIZENS ADVICE BUREAUX LIMITED
Notes to the Financial Statements (Continued)

for the year ended 31 March 2025

	2025 £	2024 £
15 CASH HELD AS INVESTMENT		
One year deposit account	100,315	85,219
Cash at bank not used to meet short term cash commitments		
16 CREDITORS : Amounts falling due within one year	£	£
Accruals and deferred income	15,541	39,680
Other creditors	22,568	3,171
Social security and other taxes	-	-
	<u>38,109</u>	<u>42,851</u>

17 MOVEMENTS IN FUNDS

	Balance 1 April 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2025 £
Unrestricted funds					
General Funds	155,611	362,580	339,304	-	178,887
Designated Funds					
Wind Up Reserve	194,762	-	-	-	194,762
IT Infrastructure Fund	30,000	-	-	-	30,000
Service Development Fund	50,000	-	-	-	50,000
Premises Fund	30,000	-	-	-	30,000
<i>Subtotal: Designated Funds</i>	<i>304,762</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>304,762</i>
Total Unrestricted Funds	460,373	362,580	339,304	-	483,649
Restricted funds					
Macmillan Benefits Advice Services Project	22,618	69,898	91,516	-	1,000
Trussell Trust	-	46,559	46,559	-	-
Greater London Authority	-	42,630	42,630	-	-
Access to Justice Foundation	-	93,210	93,210	-	-
	<u>22,618</u>	<u>252,297</u>	<u>273,915</u>	<u>-</u>	<u>1,000</u>
Total balance	482,991	614,877	613,219	-	484,649

	Balance 1 April 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2024 £
Unrestricted funds					
General Funds	108,643	374,591	184,902	(142,721)	155,611
Designated Funds					
Wind Up Reserve	138,496	-	-	56,266	194,762
IT Infrastructure Fund	30,000	-	-	-	30,000
Service Development Fund	50,000	-	-	-	50,000
Premises Fund	30,000	-	-	-	30,000
<i>Subtotal: Designated Funds</i>	<i>248,496</i>	<i>-</i>	<i>-</i>	<i>56,266</i>	<i>304,762</i>
Total Unrestricted Funds	357,139	374,591	184,902	(86,455)	460,373
Restricted funds					
Macmillan Benefits Advice Services Project	-	112,554	104,434	14,498	22,618
Trust For London	2,087	51,875	60,458	6,496	-
Greater London Authority	-	37,000	90,991	53,991	-
Access to Justice Foundation	4,575	85,875	101,920	11,470	-
The London Community Foundation	-	4,555	4,555	-	-
Croydon Relief In Need	-	15,772	15,772	-	-
Citizens Advice	-	15,000	15,000	-	-
	<u>6,662</u>	<u>322,631</u>	<u>393,130</u>	<u>86,455</u>	<u>22,618</u>
Total balance	363,801	697,222	578,032	-	482,991

CROYDON CITIZENS ADVICE BUREAUX LIMITED

Notes to the Financial Statements (Continued) for the year ended 31 March 2025

18 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2025			
	Unrestricted		Restricted	Total
	General	Designated		
	£	£	£	£
Fund balance as at 31 March 2025 is represented by				
Cash balances	171,537	304,762	(67,631)	408,668
Debtors	45,459	-	68,631	114,090
Current liabilities	(38,109)	-	-	(38,109)
	178,887	304,762	1,000	484,649

19 RECONCILIATION OF NET MOVEMENTS IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net movement in Funds	1,658	119,190
Less: investment income	(5,071)	(3,581)
Decrease (increase) in debtors	(25,110)	(16,559)
Increase (decrease) in creditors	(4,742)	(13,333)
Net cash provided by (used in) operating activities	(33,265)	85,717

20 PURPOSES OF RESTRICTED AND DESIGNATED FUNDS

Macmillan Cancer Support

Macmillan Cancer Support funds a welfare benefits service for individuals with a cancer diagnosis, their family and carers.

Trussell Trust

Provision of primarily welfare benefits, money and crisis support at the Trussell Trust foodbank in Croydon.

Greater London Authority (GLA)

These funds have been provided as part of Advising Londoners, a London-wide project involving some 20 partner agencies, to provide information, advice and support to Londoners at risk of/in crisis.

Access to Justice Foundation

These funds have been provided to as part of the Improving Outcomes Through Legal Support (IOLTS) programme to improve and sustain access to early legal advice and avoid unnecessary court proceedings.

Trust For London

These funds have been provided to fund the provision of housing advice as well as the provision of Housing First Aid training to local voluntary sector organisation to recognise housing issues.

The London Community Foundation

Together for London Programme. Funding to support client referrals from grass roots voluntary and community sector organisations.

Croydon Relief In Need

Delivery of crisis support, via outreach, for residents in Croydon experiencing cost of living pressures.

Citizens Advice

Additional advice and information to support residents of Croydon experiencing problems as a result of the cost-of-living crisis.

Designated Funds

Wind Up Reserve

These funds have been provided to cover three months expenditure on routine bills and direct redundancy costs for all staff members, excluding any normal notice period.

IT Infrastructure Fund

These funds have been provided for the purchase of modern IT software and hardware to ensure that Citizens Advice Croydon has the appropriate infrastructure for the delivery of services and effective operation of the organisation.

Service Development Fund

This fund can support projects solely delivered by Citizens Advice Croydon, or initiatives delivered with other LCA's or external partnerships.

Premises Fund

The fund can support costs relating to any dilapidations becoming effective at the end of the lease term, premises alterations/maintenance/moving costs.

CROYDON CITIZENS ADVICE BUREAUX LIMITED
Notes to the Financial Statements (Continued)
for the year ended 31 March 2025

21 OPERATING LEASES

At the balance sheet date the Charity had outstanding commitments for future minimum lease payments under operating leases as follows:				
	Property	2025		2024
	£	Equipment	Total	Total
		£	£	£
Future minimum lease payments due				
within one year	1,875	-	1,875	1,250
	<u>1,875</u>	<u>-</u>	<u>1,875</u>	<u>1,250</u>

22 RELATED PARTIES

There were no related party transactions during the year (2023/24: none).











CCAB Accs 2025

Final Audit Report

2025-12-01

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By:	Claire Keetch (ceo@croydoncab.org.uk)
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