

BROMLEY CITIZENS ADVICE BUREAUX LIMITED

England & Wales · Charity number 299762

Details

Other names	BECKENHAM AND PENGE CITIZENS ADVICE BUREAU, BROMLEY CITIZENS ADVICE, BROMLEY CITIZENS ADVICE BUREAU, BROMLEY TOWN CITIZENS ADVICE BUREAU, Citizens Advice Bromley, ORPINGTON CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	02210997
Registered	1988-12-21
Register	View on the Charity Commission register

Contact

Address	Bromley Town Citizens Advice Bureau Ltd Community House South Street Bromley BR1 1RH
Phone	0808 278 7898
Email	admin@citizensadvicebromley.org.uk
Website	http://www.bromleycab.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY IN THE LONDON BOROUGH OF BROMLEY BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: Provide a free, confidential, independent and impartial service of advice, information and counsel for the public who live or work in the London Borough of Bromley through its offices in Bromley and outreaches in Orpington and Penge. Ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** LONDON BOROUGH OF BROMLEY
- Bromley

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£946,243	£849,634	£530,266	24
2024-03-31	£861,673	£763,809	£433,657	23
2023-03-31	£697,861	£657,936	£335,792	21
2022-03-31	£680,439	£705,370	£295,867	23
2021-03-31	£711,015	£653,134	£320,798	23

Trustees

Name	Role	Appointed
Mark Dixon	Chair	2023-03-28
Aparna Sapre		2020-05-19
Caroline Gomm		2019-09-25
Emma Davies		2022-05-24
Estela Landro		2025-05-20
Jana Lowe		2024-03-26
Margaret Helen Crompton		2024-03-26
Peter David Quirk		2025-09-23
Sacha Czarnuszewicz		2022-05-24

BROMLEY CITIZENS ADVICE BUREAUX LIMITED

England & Wales - Charity number 299762

Accounts

BROMLEY CITIZENS ADVICE BUREAUX LTD
FINANCIAL STATEMENTS AND ANNUAL REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Registered Charity No: 299762
Registered Company No: 02210997 (England and Wales)

BROMLEY CITIZENS ADVICE BUREAUX LTD

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BROMLEY CITIZENS ADVICE BUREAUX LTD

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

Charity registration number	1205035 (21 December 1998)
Company registration number	02210997
Trustees	Mark Dixon (Chairman) Margaret Crompton (Treasurer) Sacha Czarnuszewicz Emma Davies Caroline Gomm Jana Lowe Aparna Sapre Estela Landro (appointed 20 May 2025) Peter Quirk (appointed 23 September 2025)
Key Management Personnel	Loraine Whittaker (CEO) Gulsah Tatvan (Head of Advice Service) Herbie Taylor (Head of SPA, IT and RnC) Fiona Spall (Quality and Performance Manager)
Principal Address	Community House South Street Bromley BR1 1RH
Independent Examiner	S Holmes FCA Azets Audit Services First Floor, River House 1 Maidstone Road Sidcup Kent DA14 5RH
Bankers	HSBC UK Bank Plc 141 High Street Beckenham Kent BR3 1BX CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ

BROMLEY CITIZENS ADVICE BUREAUX LTD

CHAIR'S FOREWORD

I am pleased to present our Trustee Report and Accounts for the financial year 2024-2025.

Citizens Advice Bromley supported 16,489 Bromley residents with free, confidential and impartial advice thereby helping people navigate the cost-of-living crisis, housing insecurity, employment challenges and digital exclusion. Our staff and volunteers worked tirelessly so that no-one faced these issues alone. This was only possible due to the support and resources provided by our funders.

The demand for our services continues to be vastly more than we can support. However, we strive to use our limited resources as effectively possible to best help the community of Bromley. The advice that our dedicated volunteers and staff provided resulted in £2.6m of direct financial benefit to our clients. This represents £3.10 of financial benefit for every £1 spent.

The trend of clients requesting advice concerning multiple matters continued. On average each client made 1.3 new advice requests which compares with 1.1 in the prior year. Consequently, whilst the number of new advice events was 21,209, up 9% versus the prior year, client contact in person and remote decreased by 5%, to 16,489.

Citizens Advice Bromley is dedicated to maintaining an inclusive environment where everyone is valued and respected and that our services are accessible and equitable for all communities in Bromley. Staff and volunteers receive regular Equity, Diversity, and Inclusion training to address the needs of people from diverse backgrounds. A key initiative is our Advice First Aid training for local community and faith groups. These sessions equip community leaders and volunteers with practical advice skills to helping them support those facing hardship and ensuring no one is left behind.

We are committed to reducing our environmental impact and promoting sustainability in all our operations. This includes improving energy efficiency, minimising waste, and using digital solutions. Our Environmental Sustainability Strategy guides us to "reduce, reuse, and recycle" wherever possible. We also educate clients and the community on sustainable living through projects like Energy Advice and Low Carbon Transmission that aim to helping residents lower energy costs and live more sustainably.

We continue to work hard to maintain and secure new funding to meet as much client demand as possible. We recognise that our funders and service commissioners face many competing demands for their funds and so constantly strive to demonstrate that we provide high quality advice and deliver meaningful financial and non financial outcomes for the people of Bromley. We do not take the support of our funders and service commissioners for granted and are very grateful for their support.

The performance and response to help clients address the issues that they face is attributable to the sustained commitment of both new and long serving staff and volunteers that are led and supported by our Chief Executive, Loraine Whittaker. Thank you for the dedication and effort that you provide consistently for the benefit of our clients.

The trustee board strives to make sure that the strategic priorities of Citizens Advice Bromley are clear and enacted in accordance with the appropriate governance parameters. I would like to thank my Board colleagues for their valuable help and contributions.

.....
Mark Dixon
Chair of the trustee board
Date:

BROMLEY CITIZENS ADVICE BUREAUX LTD

REPORT OF TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their report and the audited financial statements of the charity for the year ended 31 March 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

Objectives and activities

The object of Bromley Citizens Advice Bureaux Ltd (the Charity), as defined by the Memorandum of Association, is to promote any charitable purpose for the benefit of the community in the London Borough of Bromley (Bromley) by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The charity is also known and referred to as Citizens Advice Bromley.

The Charity provides high quality services across the London Borough of Bromley by delivering free, independent, confidential and impartial advice in the borough. It values equality, diversity and inclusion. It seeks to exercise a responsible influence on the development of social policies and services so that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The main objectives of the year are:

- To provide free, confidential and impartial advice for the residents of Bromley and to make sure that whilst doing so our staff and volunteers are safe whilst doing so. We will continue to offer outreach face to face services to those most vulnerable;
- Operate a one stop telephone service that supports referrals to our other partners (pathways) and to ourselves through a joined up referral process;
- Provide information, advice and guidance;
- Continue Citizens Advice Bromley's membership of the National Association of Citizens Advice, trading as Citizens Advice, to which most local Citizens Advice (LCA) offices in England and Wales belong. Citizens Advice sets strict standards for membership that are regularly audited; and
- Actively seeking to influence through our research and campaign work at both national and local level. This includes participation in national Citizens Advice campaigns, as well as direct liaison with local policy-makers to help raise awareness and influence change.

How Citizens Advice Bromley provides Advice

Partnership working

The Charity works as a partnership under the auspice of Bromley Third Sector Enterprise CIO (BTSE) with Age UK Bromley & Greenwich, Bromley Mencap and South East London Mind. The aims of The Partnership are to:

- Provide a single point of access for people living in the London Borough of Bromley;
- Provide co-ordinated provision of services under a single contract;
- Enable the BTSE to be a core provider of health and social care services in and around the London Borough of Bromley;
- Enable local voluntary sector organisations to bid for contracts and other funding that they would be unlikely to secure on their own;
- Deliver integrated, cost-effective services that deliver the best possible outcomes for people in Bromley and surrounding areas; and
- Make sure that people's needs are seen holistically and addressed by the right person, in the right place and at the right time.

BROMLEY CITIZENS ADVICE BUREAUX LTD

REPORT OF TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

Bromley Well Single Point of Access

In order to access our service clients are encouraged, where possible, to contact Bromley Well. As hosts of the telephone helpline callers are either signposted or referred to one of our pathways as follows:

- Older people
- People with long term health
- Carers
- People with learning difficulties
- People with physical disabilities
- Autism pathway
- Information, Legal Advice and Guidance

We work closely with South East London Mind where clients have mental health needs.

Telephone Support and Advice & Face-to-face at Outreach

Callers are supported by our Bromley Well Assessors. For advice, callers are offered a short "gateway interview" to help decide how they can best be advised. Vulnerable clients can call in at our outreach centres or can be given appointments for face to face advice.

Assisted Information

- An appointment for more in depth advice and/or casework
- Written information
- Referral to another agency or signposting
- Emergency appointments are provided at Bromley Town and at outreach centres in Orpington and Beckenham and Penge.

Bromley Well Dedicated form filling

The Bromley Well service offers a dedicated form filling service to help clients complete application forms for disability living allowance, attendance allowance and similar benefits. The service is provided either in outreach centres or via a home visit.

Housing Partnerships

Our housing contract with South East London Mind helps us to provide a Housing Caseworker for those clients with high level mental health issues. Our Housing Caseworker liaises closely with the team at South East London Mind.

In addition, we also work closely with Shelter to provide advice and casework to their tenants.

Debt Free Advice Partnership

Citizens Advice Bromley is a partner in the Debt Free Advice Project delivering quality debt advice to our clients.

Bromley Borough Foodbank Project

We work closely with Bromley Borough Foodbank to provide advice and assistance for clients using the foodbank service. This includes outreach sessions at Oak Church Community Centre and the Walnuts Centre in Bromley.

Advising London Project

Citizens Advice Bromley are part of the pan London Citizens Advice Service. Working together with our other local offices we provide specialist support across London on the Cost of Living Crisis.

Mottingham Big Local Residents

Citizens Advice Bromley provide an outreach session at Mottingham Big Local providing information advice and guidance, covering housing, benefits, debt and energy, to the residents of Mottingham.

The Glades Hub

Citizens Advice Bromley provide an outreach advice and guidance session at the One Bromley Health Hub in the Glades Shopping Centre.

Contribution of Volunteers

The Charity receives significant help and support in the form of volunteers that assist in advising clients and administering the charity. Volunteers are carefully selected and follow a well-defined training programme to enable them to fulfil their role effectively.

BROMLEY CITIZENS ADVICE BUREAUX LTD

REPORT OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

Contribution of Volunteers

Over 66 volunteers contributed to over 14,340 hours of work to the Charity during the year. Citizens Advice National estimate the value of this help to be over £800,000 a year.

Public benefit statement

The trustee board regularly reviews the activities of Citizens Advice Bromley in the context of the charitable objects, as stated in the Articles of Association. This includes the requirements with respect to public benefit, and in doing so follows the guidance on public benefit issued by the Charity Commission.

In planning future activity and in reviewing the charity's aims and objectives, the Charity Commission's general guidance on public benefit is considered. The charity's activities clearly relate to its legal objectives of promoting art for the benefit of the public and in advancing the education of the public.

The Impact Report for April 2024 to March 2025 highlights that for every £1 of funding to Citizens Advice Bromley there is £8.27 of overall benefit to our clients, government and public bodies. There help provided also has a significant intangible benefit through improvement to the lives, well being and productivity of our clients.

Further information about the help and support that Citizens Advice Bromley provided to Bromley residents can be found in the Impact Report for April 2024 to March 2025. The report is available on the Citizens Advice Bromley website.

<https://www.bromleycab.org.uk>

Strategic Report

Achievements and performance

The Charity provides advice and assistance through our remote telephone service, by email and at various outreaches within Bromley. Citizens Advice Bromley sub contracts the forms completion service to Age UK Bromley & Greenwich.

Citizens Advice Bromley contributed to both national and local social policy work and campaigns during the year. This allows us to assist in highlighting and influencing change where hardship occurs.

In the year ending 31 March 2025, there were 21,209 new advice events, which was an increase of 9% on the previous year (19,408).

The table shows the number of new advice events by advice category in each of the past two years along with the percentage change. There was a noticeable increase in advice requests concerning financial services, utilities and universal credit.

	New Advice Events		
	Year to March 2025	Year to March 2024	% Change
Benefits & tax credits	4,069	3,897	4%
Housing	2,986	2,865	4%
Debt	2,586	2,573	1%
Foodbanks and charitable support	2,427	2,465	-2%
Benefits & Universal credit	2,340	2,088	12%
Utilities and communications	1,835	1,565	17%
Financial services and payment capability	1,367	717	91%
Consumer goods & services	1,181	685	72%
Other or non categorised	745	967	-23%
Employment	573	780	-27%
Tax	363	311	17%
Relationships and family	317	285	11%
Legal	282	104	171%
Gender Violence & Abuse + Hate crime	138	106	30%
Total	21,209	19,408	9%

BROMLEY CITIZENS ADVICE BUREAUX LTD

REPORT OF TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance (continued)

The table below shows the proportion of the new advice events by advice category and the change between the last years. Welfare benefits, housing and debt represented 45.5% of a new advice events which was a 2.6% decrease on the prior year. There was significant increase in advice requests concerning consumer goods, financial services and utilities.

Personal independence payment was the largest source of advice requests within the benefits sector. Council tax arrears accounted for most new advice requests in the debt category.

	% of Total New Advice Events		Change in the %
	Year to March 2025	Year to March 2024	
Benefits & tax credits	19.2%	20.1%	-0.9%
Housing	14.1%	14.8%	-0.7%
Debt	12.2%	13.3%	-1.1%
Foodbanks and charitable support	11.4%	12.7%	-1.3%
Benefits & Universal credit	11.0%	10.8%	0.3%
Utilities and communications	8.7%	8.1%	0.6%
Financial services and payment capability	6.4%	3.7%	2.8%
Consumer goods & services	5.6%	3.5%	2.0%
Other or non categorised	3.5%	5.0%	-1.5%
Employment	2.7%	4.0%	-1.3%
Tax	1.7%	1.6%	0.1%
Relationships and family	1.5%	1.5%	0.0%
Legal	1.3%	0.5%	0.8%
Gender Violence & Abuse + Hate crime	0.7%	0.5%	0.1%
Total	100.0%	100.0%	0.0%

Financial Outcomes by Advice Area

Category	Benefits and tax credits	Debt	Other	Total
	£	£	£	£
Income gain	1,684,282	4,299	-	1,688,581
Other	-	-	768,850	768,850
Debts written off	-	11,607	-	11,607
Repayments rescheduled	-	240	-	240
Re-imbursements, services, loans	-	148,315	-	148,315
	<u>1,684,282</u>	<u>164,461</u>	<u>768,850</u>	<u>2,617,593</u>

Citizens Advice Bromley is proud of the excellent service that we can provide for our clients when they are experiencing very difficult times. This is possible due to our strong management team along with the dedicated volunteers and staff.

We are continuing to work with our funders and other voluntary organisations so that help and assistance is there for our clients when they need it.

Financial review

Total income for the year was £946,243, up 10% (2024: £861,672). Expenditure increased by 11% to £849,634 (2024: £763,809). Staff costs represented 73.5% of income compared with 71.2% in the prior year. A net surplus of £96,609 was generated (2024: £97,864).

Reserves policy

The Board of Trustees follow the prevailing Charity Commissions Guidance on Charity reserves. Also, the Board of Trustees regularly examine the main risks to the organisation and the ability to manage the resulting financial impact.

As the main aim of Citizens Advice Bromley is to use its funds for the benefit of the people of Bromley, it does not intend to keep reserves beyond those prudently required to meet: fluctuations in the timing of receipts and expenditures; to ensure that operations are not disrupted by unexpected events; and to enable necessary capital and other expenditures to be made when required.

BROMLEY CITIZENS ADVICE BUREAUX LTD

REPORT OF TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

Reserves policy (continued)

Reserves are the part of the unrestricted funds that is freely available to spend on any of the charity's purposes. At 31 March 2025, Citizens Advice Bromley had £526,471 of unrestricted funds, held as cash in instant access bank accounts.

A sum of £33,500 has been designated as the charity's current office lease expired in October 2025. This fund will cover either lease renewal costs or relocation expenses should suitable terms not be agreed with the landlord. The free reserve is therefore £492,971.

In these uncertain times, the Board of Trustees consider it desirable to maintain the free reserve at a level of between three and six months of budgeted operational expenditure. This is to make sure that in the event of unexpected financial or service problems, activities can be managed effectively to minimise disruption to service users and to enable Citizens Advice Bromley to meet its statutory employment obligations to staff.

At the balance sheet date the free reserve of £492,971 represented 6.6 months of budgeted expenditure. Whilst this exceeds the reserves policy, this is considered to be a temporary situation as it is currently anticipated that unrestricted reserves will be required to fund a budgeted trading deficit for the financial year ending 31st March 2026.

In addition, the Board of Trustees consider that the unrestricted reserves may be required to:

- Cover possible expenditure associated with renegotiating the lease for the use of part of Community House, which expires in October 2025, or sourcing, contracting and relocating to an alternative site within Bromley.
- Cover costs related to staff training, professional development, or other initiatives aimed at improving staff capacity and for expansion of Citizens Advice Bromley's reach. This could include launching new services, opening additional outreach locations, or investing in new technology to improve service delivery; and
- Cover any unexpected financial shortfall. This may arise due to a delay in funding or an unanticipated rise in operational costs. By way of example, the increase in the employer national insurance payments effective from April 2025 was an additional cost that had not been previously anticipated.

Principal funding sources

Citizens Advice Bromley benefited from funding provided by a variety of sources. Our core funding remains associated with the Bromley Well project which is supported by Bromley Third Sector Enterprise (BTSE CIO). Further, donations were received through Toynbee Hall for our Debt Free Advice Project, The Bromley Borough Foodbank for our Foodbank projects, London Citizens Advice for our GLA project, Community Links Bromley for our Nottingham Big Local Residents Outreach project, Citizens Advice for our Energy Advice Project and South East London Mind for our Housing Caseworker project.

Investment policy

No long term investments were held at the balance sheet date. Funds not required for use in the short term are kept on deposit with CAF Bank Ltd or with HSBC UK Bank plc.

Future developments

Citizens Advice Bromley has a rolling action plan aimed at achieving the following strategic objectives:

To provide a cost effective and high quality advice service that meets the needs of Bromley's communities

The Charity is seeking to maintain quality standards by ensuring that staff are trained and supported, that they have adequate resources, and are guided by a competent Trustee board committed to the food highest standards of governance.

- To provide a cost effective and high quality advice service that meets the needs of Bromley's communities. Therefore, Citizens Advice Bromley strives to maintain quality standards by making sure that staff are trained and supported, that they have adequate resources, and are guided by a competent trustee board committed to the highest standards of governance.
- To influence policy and practice at local and national levels by involving and using the experiences of our clients. To this end, Citizens Advice Bromley continues to contribute to the effectiveness of Citizens Advice's research and campaign initiatives and will use evidence collected by Citizens Advice Bromley to argue for improvements to services used by people in Bromley. In addition, Citizens Advice Bromley will continue to ensure that the profile of its volunteers is representative of the population of Bromley.

BROMLEY CITIZENS ADVICE BUREAUX LTD

REPORT OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

Future developments (continued)

- To preserve the continued viability of Citizens Advice Bromley in Bromley. Obviously no local Citizens Advice office can operate without adequate resources. Resources are not always money, but can be people, relationships, or access to new sources of support. We need to maximise all of these to deliver the best service we can to the people of Bromley. We will continue to aim to achieve greater recognition with the public, businesses and institutions of Bromley. We will strive to build and strengthen effective partnerships that promote equality and social inclusion.

Risk management

The trustees recognise that the major strategic, business and operational risks which Citizens Advice Bromley faces need to be regularly reviewed and that systems are in place to manage those risks. To that end they regularly monitor risk and the associated mitigating actions.

Citizens Advice Bromley is largely reliant on the funding associated with the Bromley Well Service as well as other smaller sources of funding from other organisations and charities. The possibility that these sources of income might reduce poses a significant external risk to Citizens Advice Bromley. Through implementing the action plan referred to above, the trustees are seeking to make sure that Citizens Advice Bromley continues to evolve into a revitalised organisation that will continue to attract significant levels of funding for the foreseeable future. Internal risks are minimised by the implementation of controls that require authorisation of all transactions and new projects. Policies and controls are always in place to allow for a consistent quality of delivery for all other operational aspects of the charity. These policies and controls are periodically reviewed to make sure that they still meet the needs of the charity.

Going concern

The trustees are of the opinion that Bromley Citizens Advice Bureaux is a Going Concern as at 31 March 2025.

The financial statements have been prepared on the assumption that Citizens Advice Bromley is able to continue as a going concern. The trustees consider this appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements. There are no material uncertainties about Citizens Advice Bromley's ability to continue as a going concern.

Structure, governance and management

The company is a charitable company limited by guarantee and is governed by its Articles of Association dated 15 January 1988 as amended by special resolutions on 21 November 2001, 21 May 2003, 18 November 2014 and 18 April 2018. It is registered as a charity with the Charity Commission under number 299762. Registration was granted on 21 December 1988.

The trustees of Bromley Citizens Advice Bureaux Limited who served during the year are:

Mark Dixon (Chairman)	Jana Lowe
Geraldine Powell (Vice Chair) (resigned 22 July 2025)	Sindhu Maripi (resigned 10 November 2025)
Margaret Crompton (Treasurer)	Aparna Sapre
Sacha Czarnuszewicz	Estela Landro (appointed 20 May 2025)
Emma Davies	Peter Quirk (appointed 23 September 2025)
Ian Dennis (resigned 3 December 2024)	
Caroline Gomm	

The charity is also known and referred to as Citizens Advice Bromley.

Appointment and recruitment of trustees

Trustees (who are also members) are elected at the annual general meeting. Trustees are normally recruited through advertising or following a recommendation. All applicants are given an "Introduction to the Board of Trustees" document, outlining some of the key requirements of the role, and are asked to complete an application form and a skills audit. The latter document helps make sure that best use is made of the skills, knowledge and experience that trustees are willing to offer. Appointments are made following successful selection interviews completed by the Chair, several trustees and CEO, and are subject to satisfactory references.

**REPORT OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

Policies adopted for the induction and training of trustees

Newly appointed trustees are provided with a comprehensive induction to Citizens Advice Bromley through the provision of training courses and mentoring by established trustees. They are also encouraged to spend some time with our staff and volunteers remotely and, if possible, will be encouraged to visit our office in Bromley and an outreach location to gain a more detailed understanding of the nature of Citizens Advice Bromley's work and the challenges faced.

Ongoing training is provided in a variety of ways. Operational updates and presentations given at board meetings provide further insight into Citizens Advice Bromley's operations and the issues being faced by clients. In addition, there are two Citizens Advice websites which each have sections aimed specifically at trustees. They provide detailed reference information and self-help guides on all aspects of the charity's governance.

Organisational structure and decision making

Citizens Advice Bromley 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 Citizens Advice Bromley satisfies its legal and contractual obligations. The board meets bi-monthly.

The board is supported by a Resources Committee, Finance Committee, Policies & Procedures Committee and the Premises Working Group. The board delegates to each defined authority to examine, review and discuss relevant matters and to report findings and make recommendations to the board.

The Chief Executive Officer has responsibility for the day-to-day operations of the charity including finance, employment and delivery of services.

Pay policy for key management personnel

All trustees give of their time freely and no trustee received remuneration in the year. The pay of senior staff is reviewed annually by the Chief Executive and Board of Trustees. The remuneration for the Chief Executive is decided by the Board. The Board consider a range of benchmarks and criteria when setting pay.

Wider network - Citizens Advice

Citizens Advice Bromley is a member of the National Association of Citizens Advice, which trades as Citizens Advice. Citizens Advice sets guidelines for the operation of individual members to which both parties adhere to and subscribe. Citizens Advice makes management guidance and advice available to members.

Citizens Advice undertakes an external audit of the Citizens Advice Bromley every three years, in addition to telephone assessments at yearly intervals. This is to determine whether the strategic aims of Citizens Advice Bromley meet the standards for membership and that Citizens Advice Bromley is operating in adherence to Citizens Advice's aims and principals.

Citizens Advice Bromley is a founding member of London Citizens Advice which was established in 2024 as a co-ordinating and collaborative project by 28 London Citizens Advice charities. The primary objective is to identify, and contract, funding opportunities that are only available to organisations that can deliver services on a pan-London basis.

BROMLEY CITIZENS ADVICE BUREAUX LTD

REPORT OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

Trustees responsibilities

The trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law and the law applicable to charities in England and Wales requires the trustees to prepare financial

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the charitable company will continue in business.

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

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

Signed on behalf of the trustees:

.....
Mark Dixson
Chair
Date: 3 December 2025

BROMLEY CITIZENS ADVICE BUREAUX LTD

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BROMLEY CITIZENS ADVICE BUREAUX LTD

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2025 which are set out on pages 12 to 21.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company'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 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:

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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.

Signed:
S Holmes FCA
First Floor, River House
1 Maidstone Road
Sidcup
Kent DA14 5RH

Date: 11 December 2025

BROMLEY CITIZENS ADVICE BUREAUX LTD

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

	Note	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Income from:					
Donations and legacies		1,965	-	1,965	1,078
Charitable activities	2	564,714	372,333	937,047	857,376
Other trading activities	3	3,399	-	3,399	2,898
Investments		3,832	-	3,832	321
Total income		573,910	372,333	946,243	861,673
Expenditure on:					
Charitable activities		470,027	379,607	849,634	763,809
Total expenditure	4	470,027	379,607	849,634	763,809
Net movement in funds		103,883	(7,274)	96,609	97,864
Reconciliation of funds:					
Total funds brought forward		422,588	11,069	433,657	335,793
Total funds carried forward		526,471	3,795	530,266	433,657

All of the above amounts relate to continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

BROMLEY CITIZENS ADVICE BUREAUX LTD**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND
EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

Comparative only

	Note	Unrestricted funds £	Restricted funds £	2024 Total funds £
Income from:				
Donations and legacies		1,078	-	1,078
Charitable activities	2	580,040	277,336	857,376
Other trading activities	3	1,898	1,000	2,898
Investments		321	-	321
Total income		<u>583,337</u>	<u>278,336</u>	<u>861,673</u>
Expenditure on:				
Charitable activities		486,390	277,419	763,809
Total expenditure	4	<u>486,390</u>	<u>277,419</u>	<u>763,809</u>
Net movement in funds		96,947	917	97,864
Reconciliation of funds:				
Total funds brought forward		325,641	10,152	335,793
Total funds carried forward		<u>422,588</u>	<u>11,069</u>	<u>433,657</u>

All of the above amounts relate to continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

BROMLEY CITIZENS ADVICE BUREAUX LTD**BALANCE SHEET
AS AT 31 MARCH 2025**

		2025		2024	
	Note	£	£	£	£
Current assets					
Debtors	8	115,210		47,800	
Cash at bank and in hand		450,335		427,833	
		<u>565,545</u>		<u>475,632</u>	
Creditors: amounts falling due within one year	9	<u>(35,279)</u>		<u>(41,976)</u>	
Net current assets			530,266		433,656
Total assets less current liabilities			<u>530,266</u>		<u>433,656</u>
Funds					
Restricted funds	10		3,795		11,069
Designated funds	11		33,500		-
Unrestricted funds			492,971		422,588
Total funds	12		<u>530,266</u>		<u>433,657</u>

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

Trustees' responsibilities

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Board of Trustees on 3 December 2025 and signed on its behalf by:

.....
Mark Dixon
Chair

Company Number: 02210997

BROMLEY CITIZENS ADVICE BUREAUX LTD**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	2025 £	2024 £
Cash flow from operating activities	14	22,502	125,599
Cash and cash equivalents brought forward		427,833	302,234
Cash and cash equivalents carried forward		450,335	427,833
Cash and cash equivalents consists of:			
Cash at bank and in hand		450,335	427,833
Cash and cash equivalents carried forward		450,335	427,833

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

1 Accounting policies

1.1 Basis of accounting

Bromley Citizens Advice Bureaux is a charitable company in the United Kingdom. The address of the registered office is given in the charitable company information on page 1 of these financial statements. The nature of the charitable company's operations and principal activities is to promote any charitable purpose for the benefit of the community in the London Borough of Bromley by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Fund accounting

Unrestricted general funds are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the charitable company. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

1.3 Income recognition

All income is included in the Statement of Financial Activities (SoFA) when the charitable company is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

- Donations are recognised when they are received and any income tax recoverable in relation to donations received under gift aid is recognised at the time of the donation.
- All grant income is recognised when the company is legally entitled to the income and the amount can be reliably estimated. Where grant income received relates to a later period, the appropriate amount is deferred to that period.
- Provision of services income is included in the SoFA in the period to which they relate.
- Investment income is included in the SoFA when receivable.

The charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statement. However, its value to the charity has been estimated and disclosed in the Trustees Report.

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

1 Accounting policies (continued)

1.4 Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charitable company. Where costs relate to more than one activity or support function, they are apportioned on an appropriate and reasonable basis, predominantly with reference to estimate usage or by full time equivalent staff numbers employed on the charitable activity.
- Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

1.5 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.6 Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.7 Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

1.8 Going concern

The trustees are of the opinion that Bromley Citizens Advice Bureaux is a going concern as at 31 March 2025.

The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, plans and the expected level of income and expenditure for 12 months from authorising these financial statements. There are no material uncertainties about the charity's ability to continue as a going concern.

BROMLEY CITIZENS ADVICE BUREAUX LTD

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

2	Income from charitable activities	2025	2024
	Grants receivable	£	£
	Bromley Third Sector Enterprise (BTSE)	564,714	540,994
	Bromley Borough Foodbank	28,254	36,912
	Debt Free Advice Project	81,124	88,754
	Citizens Advice Cost of Living (COL)	-	15,000
	Energy Advice Programme (EAP)	59,277	50,081
	Foodbank Assessor	68,849	51,256
	Greater London Authority Cost of Living (GLA)	64,787	45,333
	Bromley Mental Housing Project (MIND)	45,726	19,045
	Glades Hub Advice	18,427	-
	Other grants (less than £5,000)	5,889	10,001
		<u>937,047</u>	<u>857,376</u>

Income from charitable activities was £937,047 (2024 - £857,376) of which £372,333 (2024 - £277,336) was attributable to restricted and £564,714 (2024 - £580,040) was attributable to unrestricted funds.

3	Income from other trading activities	2025	2024
		£	£
	Fundraising	3,399	1,898
	First aid training	-	1,000
		<u>3,399</u>	<u>2,898</u>

Income from charitable activities was £3,399 (2024 - £2,898) of which £Nil (2024 - £1,000) was attributable to restricted and £3,399 (2024 - £1,898) was attributable to unrestricted funds.

4	Expenditure - current year	Staff costs	Direct costs	Support costs	2025 Total	2024 Total
		£	£	£	£	£
	Charitable activities:					
	General advice	433,387	41,378	31,280	506,045	486,391
	Debt Free Advice Project	70,524	591	10,009	81,124	88,754
	Bromley Borough Foodbank	18,539	85	6,583	25,207	36,912
	Energy Advice Programme (EAP)	32,731	85	13,205	46,021	50,081
	Foodbank Assessor	46,008	-	18,364	64,372	51,256
	Greater London Authority Cost of Living (GLA)	39,803	555	11,646	52,004	46,333
	National Overflow Project (NOP)	-	-	3,716	3,716	2,640
	Mottingham Big Local (MTG)	3,880	-	1,406	5,286	1,442
	Glades Hub Advice	11,426	-	4,547	15,973	-
	Bromley Mental Housing Project (MIND)	34,991	-	10,735	45,726	-
	London Citizens Advice (UKPN)	4,161	-	-	4,161	-
		<u>695,450</u>	<u>42,694</u>	<u>111,490</u>	<u>849,634</u>	<u>763,809</u>

	Expenditure - prior year	Staff costs	Direct costs	Support costs	2024 Total	2023 Total
		£	£	£	£	£
	Charitable activities:					
	General advice	388,832	38,139	59,420	486,391	504,122
	Debt Free London	74,911	180	13,663	88,754	88,196
	Bromley Borough Foodbank	29,869	-	7,043	36,912	41,380
	Energy Advice Programme (EAP)	37,775	-	12,306	50,081	-
	Foodbank Assessor	40,115	-	11,141	51,256	-
	Greater London Authority Cost of Living (GLA)	38,096	126	8,111	46,333	21,917
	National Overflow Project (NOP)	-	-	2,640	2,640	2,320
	Mottingham Big Local (MTG)	1,036	89	317	1,442	-
		<u>610,634</u>	<u>38,534</u>	<u>114,641</u>	<u>763,809</u>	<u>657,935</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

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

5 Support costs	2025 Total £	2024 Total £
Rent	54,472	54,312
Insurance	1,917	1,984
Telephone	5,590	5,331
Repairs, renewals and equipment	1,335	981
Printing, postage & stationery	4,207	3,869
IT support and subscription costs	17,171	16,242
Advertising, Marketing & Communications	619	1,839
Payroll fees	15,573	17,329
Bank charges	120	120
Sundry expenses	741	208
Governance:		
Independent examiner's fees	3,200	7,000
Other	1,745	626
Other accountancy fees	4,800	4,800
	<u>111,490</u>	<u>114,641</u>

6 Staff costs	2025 £	2024 £
Wages and salaries	637,495	545,140
Social security costs	52,223	48,446
Other pension costs	19,732	17,048
Employers allowance from earlier years	(14,000)	-
	<u>695,450</u>	<u>610,634</u>

The average number of employees, by headcount, during the year:	2025 No.	2024 No.
Staff	<u>24</u>	<u>23</u>

One employee earned between £60,000 and £70,000 in the current year (2024: None).

The senior management team comprise the key management personnel of the charitable company in charge of directing and controlling, running and operating the charitable company on a day to day basis. The remuneration to the employees, including employers national insurance and employers pension contributions, total £190,866 (2024: £162,980). No trustees received remuneration during the period.

7 Trustee remuneration

The Trustees were not paid remuneration during the year. There were no reimbursed travel expenses during the year (2024: £Nil).

8 Debtors	2025 £	2024 £
Trade debtors	-	-
Accrued income	111,749	46,628
Prepayments	3,461	1,172
	<u>115,210</u>	<u>47,800</u>

9 Creditors: amounts falling due within one year	2025 £	2024 £
Other creditors	16,471	25,227
Accruals	18,808	16,749
	<u>35,279</u>	<u>41,976</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

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

10 Restricted funds 2025 current

	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
Debt Free Advice Project	-	81,124	(81,124)	-
Bromley Borough Foodbank	-	28,254	(28,254)	-
Energy Advice Programme (EAP)	-	59,277	(59,277)	-
Foodbank Assessor	-	68,849	(68,849)	-
Greater London Authority Cost of Living (GLA)	-	64,787	(64,787)	-
National Overflow Project (NOP)	7,511	-	(3,716)	3,795
Mottingham Big Local (MTG)	3,558	1,728	(5,286)	-
Greater London Authority Cost of Living (GLA)	-	45,726	(45,726)	-
Glades Hub Advice Project	-	18,427	(18,427)	-
UK Power Networks	-	4,161	(4,161)	-
	<u>11,069</u>	<u>372,333</u>	<u>(379,607)</u>	<u>3,795</u>

2024 comparative	As at 1 April 2023	Income	Expenditure	As at 31 March 2024
	£	£	£	£
Debt Free Advice Project	-	88,754	(88,754)	-
Bromley Borough Foodbank	-	36,912	(36,912)	-
Energy Advice Programme (EAP)	-	50,081	(50,081)	-
Foodbank Assessor	-	51,256	(51,256)	-
Greater London Authority Cost of Living (GLA)	-	46,333	(46,333)	-
National Overflow Project (NOP)	10,152	-	(2,641)	7,511
Mottingham Big Local (MTG)	-	5,000	(1,442)	3,558
	<u>10,152</u>	<u>278,336</u>	<u>(277,419)</u>	<u>11,069</u>

Debt Free Advice Project	Citizens Advice Bromley is a partner in the Debt Free Advice Project delivering quality debt advice for our clients.
Bromley Borough Foodbank	To provide advice and assistance for clients using the foodbank service.
Energy Advice Programme (EAP)	To provide advice and assistance for clients experiencing energy issues.
Foodbank Assessor	To provide advice and assistance for clients using the foodbank service.
Greater London Authority Cost of Living (GLA)	Citizens Advice Bromley are part of the pan London Citizens Advice Service. Working together with our other local offices we provide specialist support across London on the Cost of Living Crisis
National Overflow Project (NO	Purchase of soft phones.
Mottingham Big Local (MTG)	Citizens Advice Bromley began an outreach session at Mottingham Big Local providing information advice and guidance to the Mottingham Big Local Residents.
Bromley Mental Health Housing Project (MIND)	To provide mental health services in Bromley, Lewisham and Greenwich.
Glades Hub Advice Project	Glades Outreach Citizens Advice Bromley are providing a weekly Information, advice and signposting session.
UK Power Networks	Extending low carbon transition advice services into London.

BROMLEY CITIZENS ADVICE BUREAUX LTD

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

11 Designated funds	As at 1 April 2024 £	New designation £	Designation released £	As at 31 March 2025 £
Community House lease	-	33,500	-	33,500

Community House lease Fund to cover lease renewal at Community House or relocation expenses.

12 Analysis of net assets between funds - 2025 - Current	Net current assets £	Total £
Unrestricted funds	492,971	492,971
Designated funds	33,500	33,500
Restricted funds	3,795	3,795
	<u>530,266</u>	<u>530,266</u>

Analysis of net assets between funds - 2024 - Comparative	Net current assets £	Total £
Unrestricted funds	422,588	422,588
Designated funds	-	422,588
Restricted funds	11,069	11,069
	<u>433,657</u>	<u>433,657</u>

13 Commitments under operating leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Within one year	15,143	25,960
	<u>15,143</u>	<u>25,960</u>

14 Reconciliation of net income to net cash flow from operating activities

	2025 £	2024 £
Net Income for year	96,609	97,864
Decrease/(increase) in debtors	(67,410)	47,075
(Decrease) in creditors	(6,697)	(19,340)
Net cash flow from operating activities	<u>22,502</u>	<u>125,599</u>

15 Related party transactions

There were no related party transactions in this year or the preceeding year.

16 Company limited by guarantee

The company is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

BROMLEY CITIZENS ADVICE BUREAUX LIMITED

England & Wales - Charity number 299762

Accounts

BROMLEY CITIZENS ADVICE BUREAUX LTD
FINANCIAL STATEMENTS AND ANNUAL REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Registered Charity No: 299762
Registered Company No: 02210997 (England and Wales)

BROMLEY CITIZENS ADVICE BUREAUX LTD

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BROMLEY CITIZENS ADVICE BUREAUX LTD

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

Charity registration number	229762
Company registration number	02210997
Trustees	Mark Dixon (Chair) Geraldine Powell (Vice Chair) Margaret Crompton (Treasurer) (Appointed 26/03/24) Sacha Czarnuszewicz Emma Davies Ian Dennis (resigned 03/12/24) Caroline Gomm Jana Lowe (Appointed 26/03/24) Sindhu Maripi Aparna Sapre
Key Management Personnel	Loraine Whittaker (CEO) Gulsah Tatvan (Head of Advice Service) Herbie Taylor (Head of SPA, IT and RnC) Fiona Spall (Head of Quality and Performance)
Principal Address	Community House South Street Bromley BR1 1RH
Independent Examiner	C Cooper FCCA Azets Audit Services First Floor, River House 1 Maidstone Road Sidcup Kent DA14 5RH
Bankers	HSBC UK Bank Plc 141 High Street Beckenham Kent BR3 1BX CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ

BROMLEY CITIZENS ADVICE BUREAUX LTD

CHAIR'S WELCOME

FOR THE YEAR ENDED 31 MARCH 2024

Chair's Welcome

I am very pleased to present our financial year 2023-2024 Trustee Report and Accounts. Against the background of high inflation and cost of living crisis Citizens Advice Bromley is making a significant impact on behalf of our funders, volunteers, staff and, most importantly, our clients.

Once again the demand for our services from everyone who needs us is of course vastly more than we could ever support, but we continue to use our resources as thoughtfully as we can to best support the community of Bromley. The demand for our services grew significantly. During the year we increased client contact by 14%, to 17,452, and new advice events by 35% to 19,408. The advice that our hardworking volunteers and staff provided resulted in £2.6m of financial benefit to our clients (£1.2m in 2022-2023).

We are working hard to secure valuable funding to meet as much of this demand as we can. We recognise that our funders and service commissioners face many competing demands for their funds and accordingly we need to constantly demonstrate that the high quality advice we provide to clients delivers real enhancements for the people of Bromley, in both financial and non financial terms. We do not take the support of our funders and service commissioners for granted and are very grateful for their support.

Such a good response to these challenges has seen the very best work from the highly committed staff and volunteers of Citizens Advice Bromley led by our Chief Executive, Loraine Whittaker. Thank you all for your dedication and effort that you apply for the benefit of our clients.

The Board continues to strengthen its mix of experience and skills as it works to ensure the Citizens Advice Bromley strategic priorities are acted on. Many thanks to my Board colleagues for their valuable help and contributions of the past year.



Mark Dixon

Chair

Date: 3 December 2024

**REPORT OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

The Trustees present their report and the audited financial statements of the charity for the year ended 31 March 2024. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

Objectives and activities

The object of Bromley Citizens Advice Bureaux Ltd (the Charity), as defined by the Memorandum of Association, is to promote any charitable purpose for the benefit of the community in the London Borough of Bromley by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The Charity provides high quality services across the London Borough of Bromley by delivering free, independent, confidential and impartial advice in the borough. It values equality, diversity and inclusion. It seeks to exercise a responsible influence on the development of social policies and services to enable and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

- The main objective for the year is to continue to provide a service for the residents of Bromley particularly throughout the impact of the cost of living crisis, to ensure that our staff and volunteers are safe and to continue safely offering outreach face to face services to those most vulnerable.
- Operating a one stop telephone service, supported by referrals to our other partners (pathways) and ourselves through a joined up referral process.
- Provide information, advice and guidance
- Continuing the Charity's membership of National Citizens Advice, to which most local Citizens Advice (LCA) offices in England and Wales belong. Citizens Advice sets strict standards for membership that are regularly audited.
- Actively seeking to influence through our research and campaign work at both national and local level. This included participation in Citizens Advice led campaigns, as well as direct liaison with local policy-makers in order to help raise awareness and influence change.

How Citizens Advice Bromley provides Advice

Partnership working

The Charity works as a partnership under the auspice of Bromley Third Sector Enterprise CIO (BTSE) with Age UK Bromley & Greenwich, Bromley Mencap and South East London Mind. The aims of The Partnership are to:

- Provide a single point of access for people living in the London Borough of Bromley
- Provide co-ordinated provision of services under a single contract
- Enable the BTSE to be a core provider of health and social care services in and around the London Borough of Bromley
- Enable local voluntary sector organisations to bid for contracts and other funding that they would be unlikely to secure on their own
- Deliver integrated, cost-effective services that deliver the best possible outcomes for people in Bromley and surrounding areas
- Ensure that people's needs are seen holistically and addressed by the right person, in the right place and at the right time

Bromley Well Single Point of Access

In order to access our service clients are encouraged, where possible, to contact Bromley Well. As hosts of the telephone helpline callers are either signposted or referred to one of our pathways as follows:

- Older people
- People with long term health
- Carers
- People with learning difficulties
- People with physical disabilities
- Autism pathway
- Information, Legal Advice & Guidance

We work closely with South East London Mind where clients have high level mental health needs.

**REPORT OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

Telephone Support and Advice & Face-to-face at Outreach

Callers are supported by our Bromley Well Assessors. For advice callers are offered a short "gateway interview" to help decide how they can best be advised. Vulnerable clients can call in at our outreaches or can be given appointments for face to face advice.

Assisted Information

An appointment for more in depth advice and/or casework

Written information

Referral to another agency or signposting

Emergency appointments are provided at Bromley Town and at outreaches in Orpington and Beckenham and Penge.

Bromley Well Dedicated form filling

Either in the local offices or by home visit, the Bromley Well service offers a dedicated form filling service to help clients complete application forms for disability living allowance, attendance allowance and similar benefits.

Housing Partnerships

Our housing contract with South East London Mind helps us to provide a Housing Caseworker for those clients with high level mental health issues. Our Housing Caseworker works closely with the team at South East London Mind.

In addition, we also work closely with Shelter to provide advice & casework to their tenants.

Debt Free Advice Partnership

Citizens Advice Bromley is a partner in the Debt Free Advice Project delivering quality debt advice for our clients.

Bromley Borough Foodbank Project

We work closely with Bromley Borough Foodbank to provide advice and assistance for clients using the foodbank service. This includes providing an outreach session at Oak Church Community Centre and outreach at the Walnuts Centre.

GLA Pan London Project

Citizens Advice Bromley are part of the pan London Citizens Advice Service. Working together with our other local offices we provide specialist support across London on the Cost of Living Crisis.

Mottingham Big Local Residents

Citizens Advice Bromley began an outreach session at Mottingham Big Local providing information advice and guidance to the Mottingham Big Local Residents.

Contribution of Volunteers

The Charity receives significant help and support in the form of voluntary assistance, both in advising the public and administering the charity. Volunteers are carefully selected and follow a well-defined training programme to enable them to fulfil their role effectively.

Over 60 volunteers contributed to over 56,000 hours of work to the Charity during the year. We estimate the value of this help to be over £600,000 pounds a year.

Public benefit statement

The trustee board regularly reviews the activities of the charity in the context of the charitable objects, as stated in the Articles of Association. This includes the requirements with respect to public benefit, and in doing so follows the guidance on public benefit issued by the Charity Commission.

Further information about the help and support that Citizens Advice Bromley provided to Bromley residents can be found in the impact Report for April 2023 – March 2024. The report is available on the Citizens Advice Bromley website.

<https://www.bromleycab.org.uk>

REPORT OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

Strategic Report

Achievements and performance

The Charity provides advice services through our remote telephone service where we offer advice and assistance via telephone and email and at various outreaches in Beckenham & Penge, Orpington and in the Mottingham Big Local Residents area. In addition, Citizens Advice Bromley sub contracts, to Age UK Bromley & Greenwich, the forms completion service.

The Charity contributed to both national and local social policy work and campaigns during the year.

Problems with Benefits & Tax Credits once again formed the largest proportion of identifiable codes with a total of 5,985 (2022-23 was 4,315) issues recorded.

Housing issues also rose this year to 2,865 (2022-23 was 2,428).

The number of Debt enquiries continued to rise and totalled 2,573 (2022-23 was 2,279) whilst the number of people coming to us for Foodbanks and Charitable support increased by 13% to 2,465 (2022-23 was 2,079).

Employment queries rose slightly to 780 issues reported (2022-23 was 754).

The 1,565 queries regarding Utilities were three times greater than in the prior year (2022-23 was 537).

By contributing to national and local research and campaign issues we are able to assist in highlighting and influencing change where hardship occurs.

The Charity handled 19,408 new advice events in 2023-24, an increase of 35% (2022-23 - 14,350). There was a 14% rise in the number of client contacts for our service (2023-24 - 17,452 and 2022-23 - 15,371).

Financial Outcomes by Advice Area

Category	Benefits and tax credits	Debt	Other	Total
	£	£	£	£
Income gain	1,334,207	16,743	959,363	2,310,313
Debts written off	-	73,154	-	73,154
Repayments rescheduled	-	60,992	-	60,992
Re-imbursements, services, loans	-	162,218	-	162,218
	<u>1,334,207</u>	<u>313,107</u>	<u>959,363</u>	<u>2,606,677</u>

Citizens Advice Bromley is proud of the excellent service that we are able to provide for our clients in what at sometimes are very difficult times. Our strong management team along with the dedicated group of volunteers and staff make this possible.

We are continuing to work with our funders and with other voluntary organisations to ensure that help and assistance is there for our clients when they need it.

Financial review

Total income for the year amounted to £861,673, up 23% (2023: £697,861). Expenditure increased by 16% to £763,809 (2023: £657,935). A net surplus of £97,864 was generated (2023: £39,926) and strengthens the unrestricted reserves.

Reserves policy

The Board of Trustees follow the prevailing Charity Commissions Guidance on Charity reserves. The Board of Trustees regularly examine the main risks to the organisation and the ability to manage the resulting financial impact.

Reserves are the part of the unrestricted funds that is freely available to spend on any of the charity's purposes. At 31 March 2024, Bromley Citizens Advice had £422,588 of unrestricted funds.

As the main aim of the charity is to use its funds for the benefit of the people of Bromley it does not intend to keep reserves beyond those prudently required to meet fluctuations in the timing of receipts and expenditures; to ensure that operations are not disrupted by unexpected events; and to enable necessary capital and other expenditures to be made when required.

**REPORT OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

Reserves policy (continued)

In these uncertain times the Board of Trustees consider it desirable to maintain unrestricted funds at a level of between three and six months of budgeted operational expenditure. This is to ensure that in the event of unexpected financial or service problems activities can be managed effectively to minimise disruption to service users and to enable Bromley Citizens Advice to meet its employment obligations to staff.

At the balance sheet date the £422,588 of unrestricted reserves represented 5.6 months of budgeted expenditure and is within the reserves policy.

The Board of Trustees have reviewed up and coming projects and the reserves will assist towards:

- Covering the possibility of incurring expenses associated with renegotiating the lease for the use of part of Community House, which expires in October 2025, or sourcing, contracting and relocating to an alternative site within Bromley.
- Covering costs related to staff training, professional development, or other initiatives aimed at improving staff capacity and for expansion plans, whether that means launching new services, opening additional outreach locations, or investing in new technology to improve service delivery.
- Covering unexpected financial shortfalls, such as a sudden delay in funding or an unanticipated rise in operational costs. These reserves ensure the charity can continue its work without disruption.

Principal funding sources

The Charity benefited from funding provided by a variety of sources. Our core funding was contributed by our Bromley Well project which is supported by Bromley Third Sector Enterprise (BTSE CIO). Further donations were received through Toynbee Hall for our Debt Free Advice Project, The Bromley Borough Foodbank for our Foodbank projects, London Citizens Advice for our GLA project, Community Links Bromley for our Mottingham Big Local Residents Outreach project, Citizens Advice for our Energy Advice Project and South East London Mind for our Housing Caseworker project.

Investment policy

No long term investments were held at the balance sheet date. Funds not required for use in the short term are kept on deposit with CAF Bank Ltd or with HSBC UK Bank Plc.

Future developments

The charity has a rolling action plan aimed at achieving the following strategic objectives:

To provide a cost effective and high quality advice service that meets the needs of Bromley's communities

The Charity is seeking to maintain quality standards by ensuring that staff are trained and supported, that they have adequate resources, and are guided by a competent Trustee Board committed to the food highest standards of governance.

To influence policy and practice at local and national levels by involving and using the experiences of our clients.

Citizens Advice Bromley continues to contribute to the effectiveness of Citizens Advice's national research & campaign initiatives and will use evidence collected by the Charity to argue for improvements to services used by people in Bromley. In addition, the Charity will continue to ensure that the profile of its volunteers is representative of the population of Bromley.

To ensure the continued viability of Citizens Advice Bromley in Bromley

Obviously no local Citizens Advice can operate without adequate resources. Resources are not always money, but can be people, relationships, or access to new sources of support. We need to maximise all of these in order to deliver the best service we can to the people of Bromley. We will continue to aim to achieve greater recognition with the public, businesses and institutions of Bromley. We will strive to build and strengthen effective partnerships that promote equality and social inclusion.

Risk management

The trustees recognise that the major strategic, business and operational risks which the charity faces need to be regularly reviewed and systems are in place to manage those risks. To that end they regularly monitor risk and take mitigating action as appropriate.

**REPORT OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

Risk management (continued)

The charity is largely reliant on the Bromley Well Service as well as other smaller sources of funding from other organisations and charities. The possibility that these sources of income might reduce poses a significant external risk to the charity. Through implementing the action plan referred to above, the trustees have ensured the charity continues to evolve into a revitalised organisation that will continue to attract significant levels of funding for the foreseeable future. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Going concern

The trustees are of the opinion that Bromley Citizens Advice Bureaux is a Going Concern as at 31 March 2024.

The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements. There are no material uncertainties about the charity's ability to continue as a going concern.

Structure, governance and management

The company is a charitable company limited by guarantee and is governed by its Articles of Association dated 15 January 1988 as amended by special resolutions on 21 November 2001, 21 May 2003, 18 November 2014 and 18 April 2018. It is registered as a charity with the Charity Commission under number 299762. Registration was granted on 21 December 1988.

The trustees of Bromley Citizens Advice Bureaux Limited who served during the year are:

Mark Dixon (Chair)	Jana Lowe (appointed 26 March 2024)
Geraldine Powell (Vice Chair)	Sindhu Maripi
Margaret Crompton (Treasurer appointed 26 March 2024)	Terence McGregor (Resigned 23 May 2023)
Sacha Czarnuszewicz	Philip Reynolds (Resigned 11 March 2024)
Emma Davies	Aparna Sapre
Ian Dennis (resigned 3 December 2024)	Angela Wilkins (Resigned 26 September 2023)
Caroline Gomm	Vincent Wolf (Resigned 6 October 2023)

Appointment and recruitment of trustees

Trustees (who are also members) are elected at the annual general meeting. Trustees are normally recruited through advertising or following a recommendation. All applicants are given an "Introduction to the Board of Trustees" document, outlining some of the key requirements of the role, and are asked to complete an application form and a skills audit. The latter document helps ensure that best use is made of the skills, knowledge and experience that trustees are willing to offer. Appointments are made following successful selection interviews undertaken by the Chair, several trustees and CEO, and are subject to satisfactory references.

Policies adopted for the induction and training of trustees

Newly appointed trustees are provided with a comprehensive induction to Citizens Advice Bromley through the provision of training courses and mentoring by established trustees. They are also encouraged to spend some time with our staff and volunteers remotely and, if possible, will be encouraged to visit our office in Bromley and an outreach location in order to gain a more detailed understanding of the nature of the work undertaken and challenges faced.

Policies adopted for the induction and training of trustees

Ongoing training is provided in a variety of ways. Operational updates and presentations given at board meetings provide further insight into the charity's operations and the issues being presented by clients. In addition, there are two Citizens Advice national websites which each have sections aimed specifically at trustees. They provide detailed reference information and self-help guides on all aspects of the charity's governance.

Organisational structure and decision making

The charity 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. The board meets bi-monthly. The board is supported by a Resources sub-committee. The Resources sub-committee meets on alternate months to discuss the charity's finances and procedures, and makes recommendations to the board.

**REPORT OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

Pay policy for key management personnel

All trustees give of their time freely and no trustee received remuneration in the year. The pay of senior staff is reviewed annually by the Chief Executive and Board of Trustees. The remuneration for the Chief Executive is a decision of the Board. The Board take into account a range of benchmarks and criteria when setting pay.

Trustees responsibilities

The trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law and the law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial 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, of the charitable company for the year. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the charitable company will continue in business.

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

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

Signed on behalf of the trustees:



.....
Mark Dixon
Chair

Date: 3 December 2024

BROMLEY CITIZENS ADVICE BUREAUX LTD

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BROMLEY CITIZENS ADVICE BUREAUX LTD

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2024 which are set out on pages 9 to 18.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company'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 ACCA, which is one of the listed bodies.

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

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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.



Signed:

C Cooper FCCA
First Floor, River House
1 Maidstone Road
Sidcup
Kent DA14 5RH

Date: 9 December 2024

BROMLEY CITIZENS ADVICE BUREAUX LTD

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024**

	Note	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Income from:					
Donations and legacies		1,078	-	1,078	8,787
Charitable activities	2	580,040	277,336	857,376	689,074
Other trading activities	3	1,898	1,000	2,898	-
Investments		321	-	321	-
Total income		583,337	278,336	861,673	697,861
Expenditure on:					
Charitable activities		486,390	277,419	763,809	657,935
Total expenditure	4	486,390	277,419	763,809	657,935
Net movement in funds		96,947	917	97,864	39,926
Reconciliation of funds:					
Total funds brought forward		325,641	10,152	335,793	295,867
Total funds carried forward		422,588	11,069	433,657	335,793

All of the above amounts relate to continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

BROMLEY CITIZENS ADVICE BUREAUX LTD**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND
EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024****Comparative only**

	Note	Unrestricted funds £	Restricted funds £	2023 Total funds £
Income from:				
Donations and legacies		8,787	-	8,787
Charitable activities	2	525,109	163,965	689,074
Other trading activities	3	-	-	-
Investments		-	-	-
Total income		533,896	163,965	697,861
Expenditure on:				
Charitable activities		504,122	153,813	657,935
Total expenditure	4	504,122	153,813	657,935
Net movement in funds		29,774	10,152	39,926
Reconciliation of funds:				
Total funds brought forward		295,867	-	295,867
Total funds carried forward		325,641	10,152	335,793

All of the above amounts relate to continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

BROMLEY CITIZENS ADVICE BUREAUX LTD**BALANCE SHEET
AS AT 31 MARCH 2024**

		2024		2023	
	Note	£	£	£	£
Current assets					
Debtors	8	47,800		94,875	
Cash at bank and in hand		<u>427,833</u>		<u>302,234</u>	
		475,633		397,108	
Creditors: amounts falling due within one year	9	<u>(41,976)</u>		<u>(61,316)</u>	
Net current assets			433,657		335,792
Total assets less current liabilities			<u>433,657</u>		<u>335,792</u>
Funds					
Restricted funds	10		11,069		10,152
Unrestricted funds			422,588		325,641
Total funds	11		<u>433,657</u>		<u>335,793</u>

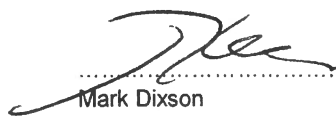
For the financial year ended 31 March 2024 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Board of Trustees on 3 December 2024 and signed on its behalf by:


Mark Dixson
Chair

Company Number: 02210997

BROMLEY CITIZENS ADVICE BUREAUX LTD**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024**

	Note	2024 £	2023 £
Cash flow from operating activities	13	125,599	81,905
Net increase in cash and cash equivalents		125,599	81,905
Cash and cash equivalents brought forward		302,234	220,329
Cash and cash equivalents carried forward		427,833	302,234
Cash and cash equivalents consists of:			
Cash at bank and in hand		427,833	302,234
Cash and cash equivalents carried forward		427,833	302,234

BROMLEY CITIZENS ADVICE BUREAUX LTD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

1.1 Basis of accounting

Bromley Citizens Advice Bureaux is a charitable company in the United Kingdom. The address of the registered office is given in the charitable company information on page 1 of these financial statements. The nature of the charitable company's operations and principal activities is to promote any charitable purpose for the benefit of the community in the London Borough of Bromley by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Fund accounting

Unrestricted general funds are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the charitable company. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

1.3 Income recognition

All income is included in the Statement of Financial Activities (SoFA) when the charitable company is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

- Donations are recognised when they are received and any income tax recoverable in relation to donations received under gift aid is recognised at the time of the donation.
- All grant income is recognised when the company is legally entitled to the income and the amount can be reliably estimated. Where grant income received relates to a later period, the appropriate amount is deferred to that period.
- Provision of services income is included in the SoFA in the period to which they relate.
- Investment income is included in the SoFA when receivable.

The charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statement. However, its value to the charity has been estimated and disclosed in the Trustees Report.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies (continued)

1.4 Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charitable company. Where costs relate to more than one activity or support function, they are apportioned on an appropriate and reasonable basis, predominantly with reference to estimate usage or by full time equivalent staff numbers employed on the charitable activity.

1.5 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.6 Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.7 Going concern

The trustees are of the opinion that Bromley Citizens Advice Bureaux is a going concern as at 31 March 2024.

The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements. There are no material uncertainties about the charity's ability to continue as a going concern.

BROMLEY CITIZENS ADVICE BUREAUX LTD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

2	Income from charitable activities				2024	2023
	Grants receivable				£	£
	BTSE				540,994	514,809
	Bromley Borough Foodbank				36,912	36,567
	Debt Free Advice				88,754	88,196
	COL				15,000	-
	EAP				50,081	10,300
	Foodbank Assessor				51,256	4,813
	GLA				45,333	21,917
	SEL MIND				19,045	-
	National overflow project				-	12,472
	Other grants (less than £5,000)				10,001	-
					857,376	689,074
3	Income from other trading activities				2024	2023
					£	£
	Fundraising				1,898	-
	First aid training				1,000	-
					2,898	-
4	Expenditure	Staff costs	Direct costs	Support costs	2024	2023
		£	£	£	Total	Total
					£	£
	Charitable activities:					
	General advice	388,832	38,139	59,420	486,391	504,122
	Debt Free Advice	74,911	180	13,663	88,754	88,196
	Bromley Borough Foodbank	29,869	-	7,043	36,912	41,380
	Energy Advice Programme (EAP)	37,775	-	12,306	50,081	-
	Foodbank Assessor	40,115	-	11,141	51,256	-
	Greater London Authority Cost of Living (GLA)	38,096	126	8,111	46,333	21,917
	NOP	-	-	2,640	2,640	2,320
	Mottingham Big Local Residents (MBLR)	1,036	89	317	1,442	-
		610,634	38,534	114,641	763,809	657,935
5	Support costs				2024	2023
					Total	Total
					£	£
	Rent				54,312	55,837
	Insurance				1,984	1,679
	Telephone				5,331	5,052
	Repairs, renewals and equipment				981	709
	Printing, postage & stationery				3,869	5,383
	IT support and subscription costs				16,242	16,299
	Advertising, Marketing & Communications				1,839	41
	Payroll fees				17,329	11,433
	Bank charges				120	132
	Administration expenses				208	196
	Governance:					
	Independent examiner's fees				7,000	2,440
	Other				626	63
	Other accountancy fees				4,800	-
					114,641	99,264

BROMLEY CITIZENS ADVICE BUREAUX LTD**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

6 Staff costs	2024	2023
	£	£
Wages and salaries	545,140	466,282
Social security costs	48,446	40,799
Other pension costs	17,048	14,334
	<u>610,634</u>	<u>521,415</u>

Total redundancy / termination payments amount to £6,000 (2023 - £Nil) and related to settlement payments paid in the year.

The average number of employees, by headcount, during the year:	2024	2023
	No.	No.
Staff	<u>23</u>	<u>19</u>

No employees earned over £60,000 in the current or preceeding year.

The senior management team comprise the key management personnel of the charitable company in charge of directing and controlling, running and operating the charitable company on a day to day basis. As detailed above, no trustees received remuneration during the period. The remuneration to the employees, including employers national insurance and employers pension contributions, total £162,980 (2023: £153,438)

7 Trustee remuneration

The Trustees were not paid remuneration during the year. There were no reimbursed travel expenses during the year (2023: £Nil).

8 Debtors	2024	2023
	£	£
Accrued income	46,628	93,627
Prepayments	1,172	1,248
	<u>47,800</u>	<u>94,875</u>

9 Creditors: amounts falling due within one year	2024	2023
	£	£
Trade creditors	-	24,504
Other creditors	25,227	12,324
Accruals	16,749	24,488
	<u>41,976</u>	<u>61,316</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

10 Restricted funds

2024 current	As at 1 April 2023 £	Income £	Expenditure £	As at 31 March 2024 £
Debt Free Advice	-	88,754	(88,754)	-
Bromley Borough Foodbank	-	36,912	(36,912)	-
Energy Advice Programme (EAP)	-	50,081	(50,081)	-
Foodbank Assessor	-	51,256	(51,256)	-
Greater London Authority Cost of Living (GLA)	-	46,333	(46,333)	-
NOP	10,152	-	(2,641)	7,511
Mottingham Big Local Residents (MBLR)	-	5,000	(1,442)	3,558
	<u>10,152</u>	<u>278,336</u>	<u>(277,419)</u>	<u>11,069</u>

2023 comparative	As at 1 April 2022 £	Income £	Expenditure £	As at 31 March 2023 £
Debt Free Advice	-	88,196	(88,196)	-
Greater London Authority Cost of Living (GLA)	-	21,917	(21,917)	-
NOP	-	12,472	(2,320)	10,152
Foodbank	-	41,380	(41,380)	-
	<u>-</u>	<u>163,965</u>	<u>(153,813)</u>	<u>10,152</u>

Debt Free Advice	Citizens Advice Bromley is a partner in the Debt Free Advice Project delivering quality debt advice for our clients
Bromley Borough Foodbank	To provide advice and assistance for clients using the foodbank service.
Energy Advice Programme (EAP)	To provide advice and assistance for clients experiencing energy issues.
Foodbank Assessor	To provide advice and assistance for clients using the foodbank service.
Greater London Authority Cost of Living (GLA)	Citizens Advice Bromley are part of the pan London Citizens Advice Service. Working together with our other local offices we provide specialist support across
Mottingham Big Local Residents (MBLR)	Citizens Advice Bromley began an outreach session at Mottingham Big Local providing information advice and guidance to the Mottingham Big Local Residents.
NOP	Purchase of soft phones

11 Analysis of net assets between funds - 2024 - Current

	Fixed assets £	Net current assets £	Total £
Unrestricted funds	-	422,588	422,588
Restricted funds	-	11,069	11,069
	<u>-</u>	<u>433,657</u>	<u>433,657</u>

Analysis of net assets between funds - 2023 - Comparative

	Fixed assets £	Net current assets £	Total £
Unrestricted funds	-	325,641	325,641
Restricted funds	-	10,152	10,152
	<u>-</u>	<u>335,793</u>	<u>335,793</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024****12 Commitments under operating leases**

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Within one year	25,960	36,396
Between two and five years		40,074
	<u>25,960</u>	<u>76,470</u>

13 Reconciliation of net income to net cash flow from operating activities

	2024	2023
	£	£
Net Income for year	97,864	39,926
Decrease/(increase) in debtors	47,075	28,476
(Decrease)/increase in creditors	(19,340)	13,503
Net cash flow from operating activities	<u>125,599</u>	<u>81,905</u>

14 Related party transactions

There were no related party transactions in this year or the preceeding year.

15 Company limited by guarantee

The company is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

BROMLEY CITIZENS ADVICE BUREAUX LIMITED

England & Wales - Charity number 299762

Accounts

REGISTERED COMPANY NUMBER: 02210997 (England and Wales)
REGISTERED CHARITY NUMBER: 299762

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2023
for
BROMLEY CITIZENS ADVICE BUREAUX LTD**

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Contents of the Financial Statements
for the year ended 31 March 2023**

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BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Structure, governance and management

Governing document

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

The charity is a registered charity and a company limited by guarantee. The company was incorporated on 15 January 1988 and registered as a charity on 21 December 1988. The charity is also known and referred to as Citizens Advice Bromley. At 31 March 2023 the charity had thirteen members (2022: 8). The limited company was established under a Memorandum of Association dated 15 January 1988, as amended by special resolutions on 21 November 2001, 21 May 2003, 18 November 2014 and 18 April 2018 which established the objects and powers of the charitable company, and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of new trustees

Trustees (who are also members) are elected at the annual general meeting. Applications are welcome from individuals who approach on a personal basis, or who are co-opted by the trustee board. All applicants are given an "Introduction to the Board of Trustees" document, outlining some of the key requirements of the role, and are asked to complete an application form and a skills audit. The latter document helps ensure that best use is made of the skills, knowledge and experience that trustees are willing to offer. Appointments are made following successful selection interviews by both the chairman and CEO, and subject to satisfactory references.

Induction and training of new trustees

Newly appointed trustees are provided with a comprehensive induction to Citizens Advice Bromley through the provision of training courses and mentoring by established trustees. They are also encouraged to spend some time with our staff and volunteers remotely and, as we move back to office working, we will be encouraging them to spend time in our office in Bromley and at an outreach in order to gain a more detailed understanding of the nature of the work undertaken and challenges faced.

Ongoing training is provided in a variety of ways. Operational updates and presentations given at board meetings provide further insight into the charity's operations and the issues being presented by clients. In addition, there are two Citizens Advice national websites which each have sections aimed specifically at Trustees. They provide detailed reference information and self-help guides on all aspects of the charity's governance.

Organisational structure

The charity 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. The board meets bi-monthly. The board is supported by a Resources sub-committee. The Resources sub-committee meets on alternate months to the board meeting to discuss the charity's finances and procedures, and makes recommendations to the board.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2023

The trustees who served during the year were as follows:

Mark Dixson - Chair
Geraldine Powell – Vice Chair
Vincent Wolf (Treasurer)
Terry McGregor (former Chair)
Philip Reynolds
Caroline Gomm
Aparna Sapre
Ian Dennis
Sindhu Maripi
Emma Davies
Sacha Czarnuszewicz
Angela Wilkins (Resigned 26/09/23)
Philip Carr (Resigned 28/03/23)
Robyn Taylor (Resigned 07/09/22)

Management and administration

Citizens Advice Bromley works with partner organisations: Age UK Bromley & Greenwich; Bromley Mencap and Bromley, Lewisham & Greenwich Mind as members of Bromley Third Sector Enterprise CIO (BTSE). The Chief Executive of Citizens Advice Bromley is also a trustee of BTSE.

BTSE successfully won the contract for the primary and secondary intervention services, known as Bromley Well. Citizens Advice Bromley is responsible for the Single Point of Access on the Bromley Well service as well as continuing our current services throughout Bromley.

Within Citizens Advice Bromley the Chief Executive is responsible for ensuring that the strategic plans are implemented and for managing the members of the Management Team. The Chief Executive is also responsible for budgeting, financial planning and reporting, developing partnerships and assisting the Board in its strategic decision-making, as well as ensuring there is synergy and consistency across the local office and outreach venues.

The Service Operations Managers are responsible for the day-to-day operation of the local office and outreaches and for the operational management of the charity. It is their job to ensure there is adequate cover, provide technical support to the volunteers and caseworkers and manage the practicalities of advice sessions. In addition, they also lead on specific projects or pieces of work. They are supported by our Single Point of Access Supervisor, our Casework Supervisor and our Training Supervisor.

Related parties

The charity is a member of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the board in order to fulfil its charitable objectives and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees 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.

Risk management

The trustees recognise that the major strategic, business and operational risks which the charity faces need to be regularly reviewed and systems are in place to manage those risks. To that end they regularly monitor risk and take mitigating action as appropriate.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2023

The charity is largely reliant on a small number of outside, primarily public sector organisations for its funding. The possibility that these sources of income might reduce poses a significant external risk to the charity. Through implementing the action plan referred to above, the trustees have ensured the charity continues to evolve into a revitalised organisation that will continue to attract significant levels of funding for the foreseeable future. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Objectives and activities

Objectives

The object of Bromley Citizens Advice Bureaux Ltd (the Charity), as defined by the Memorandum of Association, is to promote any charitable purpose for the benefit of the community in the London Borough of Bromley by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, objectives, strategies and activities for the year

The Charity provides high quality services across the London Borough of Bromley by delivering free, independent, confidential and impartial advice in the borough. It values diversity, and promotes equality. It seeks to exercise a responsible influence on the development of social policies and services to enable and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

- The main objective for the year is to continue to provide a service for the residents of Bromley particularly during the current cost of living crisis, to ensure that our staff and volunteers are safe and to continue safely offering outreach face to face services to those most vulnerable;
- Operating a one stop telephone service, supported by referrals to our other partners (pathways) and ourselves through a joined up referral process.
- Provide information, advice and guidance
- Continuing the Charity's membership of National Association of Citizens Advice Bureaux (Citizens Advice), to which most local Citizens Advice (LCA) offices in England and Wales belong. Citizens Advice sets strict standards for membership that are regularly audited.
- Actively seeking to influence through our research and campaign work at both national and local level. This included participation in Citizens Advice led campaigns, as well as direct liaison with local policy-makers in order to help raise awareness and influence change.

The Charity provides advice services through our remote telephone service where we offer advice and assistance via telephone and email and at various outreaches in Beckenham & Penge and Orpington. In addition, Citizens Advice Bromley sub contracts, to Age UK Bromley & Greenwich, the forms completion service.

The Charity contributed to both national and local social policy work and campaigns during the year.

Problems with Benefits & Tax Credits once again formed the largest proportion of identifiable codes with a total of 4,315 (2021-22 was 6,070) issues recorded. This was followed by a huge jump in charitable support and food bank 2,079 (2021-22 was not in top ten of issues seen by us) Debt rose slightly again this year to 2,279 (2021-21 was 2,184) Housing issues also rose this year 2,428 (2021-22 was 2,260) and employment queries fell to 754 issues reported (2021-22 was 1,050). Noticeably queries regarding Utilities rose dramatically to 537 from (2021-22 was 161)

By contributing to national and local research and campaign issues we are able to assist in highlighting and influencing change where hardship occurs.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2023

Objectives and activities

How Citizens Advice Bromley provides Advice

Partnership Working

The Charity works as a partnership under the auspice of Bromley Third Sector Enterprise CIO (BTSE) with Age UK Bromley & Greenwich, Bromley Mencap, Bromley, Lewisham & Greenwich Mind & Community Links Bromley. The aims of The Partnership are to:

- Provide a single point of access for people living in the London Borough of Bromley
- Provide co-ordinated provision of services under a single contract
- Enable the BTSE to be a core provider of health and social care services in and around the London Borough of Bromley
- Enable local voluntary sector organisations to bid for contracts and other funding that they would be unlikely to secure on their own
- Deliver integrated, cost-effective services that deliver the best possible outcomes for people in Bromley and surrounding areas
- Ensure that people's needs are seen holistically and addressed by the right person, in the right place and at the right time

Bromley Well Single Point of Access

In order to access our service patients are encouraged, where possible, to contact Bromley Well. As hosts of the telephone helpline callers are either signposted or referred to one of our pathways as follows:

Older People

People with long term health

Carers

People with mental health conditions

People with Learning difficulties

People with physical disabilities

Autism pathway

Information, Legal Advice & Guidance

Telephone Support and Advice & Face-to-face at Outreach

Callers are supported by our Bromley Well Assessors. For advice callers are offered a short "gateway interview" to help decide how they can best be advised. Vulnerable clients can call in at our outreaches or can be given appointments for face to face advice.

Assisted Information

An appointment for more in depth advice and/or casework

Written information

Referral to another agency or signposting

Emergency appointments are provided at Bromley Town and at outreaches in Orpington and Beckenham and Penge.

Bromley Well Dedicated form filling

Either in the local offices or by home visit, the Bromley Well service offers a dedicated form filling service to help clients complete application forms for disability living allowance, attendance allowance and similar benefits.

Housing Partnerships

In addition, we also work closely with Shelter to provide advice & casework to their tenants.

Debt Free Advice Partnership

Citizens Advice Bromley is a partner in the Debt Free Advice Project delivering quality debt advice for our clients. We provide debt casework to our clients under this project.

Bromley Borough Foodbank Project

We work closely with Bromley Borough Foodbank to provide advice and assistance for clients using the foodbank service

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2023

GLA Pan London Project

Citizens Advice Bromley are part of the pan London Citizens Advice Service. Working together with our other local offices we provide specialist support across London on the Cost of Living Crisis

Objectives and activities

Contribution of Volunteers

The Charity receives significant help and support in the form of voluntary assistance, both in advising the public and administering the charity. Volunteers are carefully selected and follow a well-defined training programme to enable them to fulfil their role effectively.

Over 60 volunteers contributed to over 56,000 hours of work to the Charity during the year. We estimate the value of this help to be over £600,000 pounds a year.

Achievement and performance

Charitable activities

The Charity handled 14,350 new advice events in 2022-23 (2021-22 - 14,260). The number of client contacts for our service in 2022-23 was 15,371 (2021-22 - 15,254).

Financial Outcomes by Advice Area

Category	Benefits & tax credits	Debt	Other	Total
Income gain	£718,302	£6,977	£52,565	£777,844
Debts written off	£0	£306,679	£0	£306,679
Repayments rescheduled	£0	£10,900	£0	£10,000
Re-imbursements, services, loans	£0	£101,169	£0	£101,169
	<u>£718,302</u>	<u>£425,725</u>	<u>£52,565</u>	<u>£1,196,592</u>

Citizens Advice Bromley is proud of our strong management team and dedicated group of volunteers and the excellent service that we are able to provide for our clients in what is for a number of them a very difficult time.

We are continuing to work with our funders and with other voluntary organisations to ensure that help and assistance is there for our clients when they need it.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2023

Financial review

Reserves policy

The Charity's position reserve policy is to keep at least three months' expenditure in unrestricted funds. Furthermore, Trustees review the cash balance regularly and consider whether the Charity has enough cash to cover committed expenditure in a worst case scenario, for example if income ceased unexpectedly and debtors defaulted. At 31 March 2023 the cash balance was equivalent to approximately four months' expenditure. The Trustees are satisfied that this would comfortably cover any committed expenditure should the Charity experience a sudden fall in income and be required to close down.

Financial Position

Incoming resources in the year were £697,861 (2022 - £680,439).

A surplus of £29,774 unrestricted funds was generated in the year (2022 - A deficit of £24,931). At 31 March 2023 total reserves were £335,792 (31 March 2022 - £295,867), of which £325,640 represented unrestricted funds.

Principal funding sources

The Charity benefited from funding from a variety of sources during 2022-23. Our core funding was from our Bromley Well project funded by Bromley Third Sector Enterprise (BTSE CIO), further donations were received through Toynbee Hall for our Debt Free Advice Project and Bromley Borough Foodbank for our Foodbank projects, London Citizens Advice for our GLA project, BTSE CIO for our Crisis Loan Project and Citizens Advice for our Energy Advice Project.

Investment policy and objectives

No long term investments were held at the balance sheet date. Funds not required for use in the short term are kept on deposit with CAF Bank Ltd. The overall return during the year was £nil.

Future developments

The Charity has a rolling action plan aimed at achieving the following strategic objectives:

To provide a cost effective high quality advice service that meets the needs of Bromley's communities.

The Charity is seeking to maintain quality standards by ensuring that staff are trained and supported, that they have adequate resources, and are guided by a competent Trustee Board committed to the highest standards of governance.

To influence policy and practice at local and national levels by involving and using the experiences of our clients

Citizens Advice Bromley continues to contribute to the effectiveness of Citizens Advice's national research & campaign initiatives and will use evidence collected by the Charity to argue for improvements to services used by people in Bromley. In addition, the Charity will continue to ensure that the profile of its volunteers is representative of the population of Bromley.

To ensure the continued viability of the Citizens Advice Bromley in Bromley

Obviously no local Citizens Advice can operate without adequate resources. Resources are not always money, but can be people, relationships, or access to new sources of support. We need to maximise all of these in order to deliver the best service we can to people in Bromley. We will continue to aim to achieve greater recognition with the public and with Bromley businesses and institutions, become fully integrated into advice and incorporate health and wellbeing into our agenda and develop this among the wider voluntary and community sector in Bromley and last but not least continue to build effective partnerships to promote equality and social inclusion.

Public Benefit

The trustee board regularly reviews the activities of the charity in the context of the charitable objects, as stated in the Articles of Association. This includes the requirements with respect to public benefit, and in doing so follows the guidance issued by the Charity Commission.

Auditors

The audit business of Haines Watts Kingston LLP was acquired by Cooper Parry Group Limited on 14 November 2023. Haines Watts Kingston LLP has resigned as auditor and Cooper Parry Group Limited has been appointed in its place.

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Report of the Trustees
for the year ended 31 March 2023**

Reference and administrative details

Registered Company number

02210997 (England and Wales)

Registered Charity number

299762

Registered office

Community House

South Street

Bromley

Kent

BR1 1RH

Trustees

Mark Dixon – Chair

Geraldine Powell – Vice Chair

Philip Reynolds

Caroline Gomi

Aparna Sapre

Ian Dennis

Sindhu Maripi

Emma Davies

Sacha Czarnuszewicz

Independent examiner

Jane Wills FCA MA

Cooper Parry Group Limited

Statutory Auditor

Northside House

69 Tweedy Road

Bromley

Kent

BR1 3WA

Bankers

CAF Bank Limited

25 Kings Hill Avenue

Kings Hill

West Malling

Kent

ME19 4JQ

HSBC Bank PLC

141 High Street

Beckenham

Kent

BR3 1BX

Report of the trustees incorporating a strategic report, approved by order of the Board of Trustees, as the company directors on
5/12/2023 and signed on the boards' behalf by

.....
Mark Dixon
Chair

**Independent Examiner's Report to the Trustees of
Bromley Citizens Advice Bureaux Ltd**

Independent examiner's report to the trustees of Bromley Citizens Advice Bureaux Ltd ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

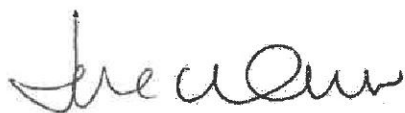
Independent examiner's statement

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

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

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

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



Jane Wills FCA MA (Senior Statutory Auditor)
for and on behalf of
Cooper Parry Group Limited
Statutory Auditor
Northside House
69 Tweedy Road
Bromley
Kent
BR1 3WA

Date: 7/12/2023

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Statement of Financial Activities
for the year ended 31 March 2023**

	Notes	Unrestricted funds £	Restricted fund £	31.3.23 Total funds £	31.3.22 Total funds £
Incoming resources					
From generated funds					
Voluntary income	2	8,787	-	8,787	100
Investment income		-	-	-	-
From charitable activities					
Grants and contracts	3	525,109	163,965	689,074	680,339
Total incoming resources		533,896	163,965	697,861	680,439
Resources expended					
Charitable activities					
Advice (unrestricted)		141,854	-	141,854	69,603
Governance (unrestricted)		41,143	563	41,706	44,807
Governance costs		3,414	-	3,414	3,222
Other resources expended		317,711	153,250	470,961	587,738
Total resources expended	4	504,122	153,813	657,935	705,370
Net incoming resources		29,774	10,152	39,926	(24,931)
Reconciliation of funds					
Total funds brought forward		295,867	-	295,867	320,798
Total funds carried forward		325,640	10,152	335,792	295,867

Continuing operations

All income and expenditure has arisen from continuing activities.

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Balance Sheet
At 31 March 2023**

		Unrestricted funds	Restricted fund	31.3.23 Total funds	31.3.22 Total funds
	Notes	£	£	£	£
Current assets					
Debtors	9	94,875	-	94,875	123,351
Cash at bank and in hand		<u>292,082</u>	<u>10,152</u>	<u>302,234</u>	<u>220,329</u>
		386,957	10,152	397,109	343,680
Creditors					
Amounts falling due within one year	10	<u>(61,316)</u>	-	<u>(61,316)</u>	<u>(47,813)</u>
Net current assets		<u>325,641</u>	<u>10,152</u>	<u>335,793</u>	<u>295,867</u>
Total assets less current liabilities		<u>325,641</u>	<u>10,152</u>	<u>335,793</u>	<u>295,867</u>
Net assets		<u>325,641</u>	<u>10,152</u>	<u>335,793</u>	<u>295,867</u>
Funds	11				
Unrestricted funds				325,641	295,867
Restricted funds				<u>10,152</u>	<u>-</u>
Total funds				<u>335,793</u>	<u>295,867</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Balance Sheet - continued
At 31 March 2023**

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies.

The financial statements were approved by the Board of Trustees on 5/12/2023..... and were signed on its behalf by:


.....
Mark Dixon - Chair

BROMLEY CITIZENS ADVICE BUREAUX LTD**Cash Flow Statement
for the year ended 31 March 2023**

	2023	2022
	£	£
Cash flows from operating activities:		
Net income for the reporting period (as per the statement of financial activities)	39,926	(24,931)
Adjustments for:		
(Increase) / decrease in debtors	28,476	(25,530)
Increase / (decrease) in creditors	13,503	29,207
Net cash provided by / (used in) operating activities	81,905	(21,254)
Change in cash and cash equivalents in the reporting period	81,905	(21,254)
Cash and cash equivalents at the beginning of the reporting period	220,329	241,583
Cash and cash equivalents at the end of the reporting period	302,234	220,329

BROMLEY CITIZENS ADVICE BUREAUX LTD

Notes to the Financial Statements for the year ended 31 March 2023

1. Accounting policies

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102), Financial Reporting Standard 102 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The accounts have been prepared on a going concern basis. The Trustees have reviewed and considered relevant information in making their assessment. The Trustees have concluded that they can continue to adopt the going concern basis in preparing the annual report and accounts.

Incoming resources

Grants receivable - Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Investment Income - Investment Income is included in the Statement of Financial Activities when receivable.

Other income - Provision of services is included in the Statement of Financial Activities in the period to which they relate. Other income, including donations, gifts and covenants are included as they are received.

Gifts and Intangible income - Gifts in kind of fixed assets are included in the Statement of Financial Activities as they are received at the estimated gross value to the charity.

The Charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the charity has been estimated and disclosed in the directors' report.

Deferred income - Grants received in advance of the period in which the funder requires the expenditure to be applied is reflected in deferred income within creditors.

Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation.

All expenditure is accounted for on an accruals basis. Expenditure includes any VAT which cannot be fully recovered.

Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirement of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity or support function are allocated directly. Where costs relate to more than one activity or support function, they are apportioned on an appropriate and reasonable basis, predominantly with reference to estimated usage or by full time equivalent staff numbers employed on the charitable activity.

Tangible fixed assets

Fixed assets are included at cost. Items are capitalised if their value is over £500. Depreciation is charged on a straight line basis on the costs of the assets over their estimated useful lives. All items are estimated to have a useful life of four years, with the exception of reconditioned IT equipment which are estimated to have a useful life of two years.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Notes to the Financial Statements -continued for the year ended 31 March 2023

1. Accounting policies - continued

Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding-up is limited to a maximum £10.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

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

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

2. Donations

	Unrestricted funds	Restricted Funds	2023 Total	2022 Total
	£	£	£	£
Donations	8,787	-	8,787	100

3. Income from charitable activities

	Unrestricted Funds	Restricted Funds	2023 £	Unrestricted Funds	Restricted Funds	2022 £
Grants and Contracts						
Capitalise – debt advice	-	88,196	88,196	-	95,266	95,266
London & Quadrant Housing	-	-	-	-	94,985	94,985
BTSE	514,809	-	514,809	423,765	-	423,765
Clarion	-	-	-	30,000	-	30,000
Foodbank	-	41,380	41,380	-	36,323	36,323
National overflow project	-	12,472	12,472	-	-	-
EAP	10,300	-	10,300			
GLA	-	21,917	21,917			
	525,109	163,965	689,074	453,765	226,574	680,339

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Financial Statements -continued
for the year ended 31 March 2023**

4. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	2023 £	Unrestricted Funds	Restricted Funds	2022 £
Governance costs						
Premises	911	-	911	809	-	809
Governance and other	2,503	-	2,503	2,413	-	2,413
Support costs management						
Wages	141,854	-	141,854	70,276	842	71,118
Office	13,803	-	13,803	17,057	-	17,057
Premises	11,671	-	11,671	10,067	-	10,067
Governance and other	15,669	563	16,232	16,168	-	16,168
Other resources expended						
Wages	252,703	126,857	379,560	272,515	209,780	482,295
Staff and volunteer	6,946	1,726	8,672	4,587	3,501	8,088
Office	26,349	13,092	39,441	33,812	26,003	59,815
Premises	31,713	11,575	43,288	21,227	16,313	37,540
	504,122	153,813	657,935	448,931	256,439	705,370

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Financial Statements - continued
for the year ended 31 March 2023**

5. Staff costs

	31.3.23	31.3.22
	£	£
Wages and salaries	521,415	553,413
	<u> </u>	<u> </u>

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

	31.3.23	31.3.22
Charitable purposes	17	21
Management and administration	2	2
	<u> </u>	<u> </u>
	19	23
	<u> </u>	<u> </u>

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

6. Pension costs

	31.3.23	31.3.22
Number of employees for whom retirement benefits are accruing:	18	23
	<u> </u>	<u> </u>
	31.3.23	31.3.22
	£	£
Pensions due for the year:	30,184	30,902
	<u> </u>	<u> </u>

7. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Financial Statements - continued
for the year ended 31 March 2023**

8. Comparatives for the statement of financial activities

	Unrestricted funds £	Restricted fund £	Total funds 2022 £
Income and endowments from			
Donations and legacies	100	-	100
Charitable activities			
Grants and contracts	453,765	226,574	680,339
Total	<u>453,865</u>	<u>226,574</u>	<u>680,439</u>
 Expenditure on			
Charitable activities			
Charitable activities	445,709	256,439	702,148
Other resources expended	3,222	-	3,222
Total	<u>448,931</u>	<u>256,439</u>	<u>705,370</u>
 Net income/(expenditure)	<u>4,934</u>	<u>(29,865)</u>	<u>(24,931)</u>
 Reconciliation of funds			
Total funds brought forward	<u>290,933</u>	<u>29,865</u>	<u>320,798</u>
 Total funds carried forward	<u><u>295,867</u></u>	<u><u>-</u></u>	<u><u>295,867</u></u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Financial Statements - continued
for the year ended 31 March 2023**

9. Debtors: amounts falling due within one year

	31.3.23 £	31.3.22 £
Prepayments and accrued income	<u>94,875</u>	<u>123,351</u>
	<u>94,875</u>	<u>123,351</u>

10. Creditors: amounts falling due within one year

	31.3.23 £	31.3.22 £
Trade Creditors	24,504	-
Social security and other taxes	9,870	13,448
Other creditors	26,942	34,366
	<u>61,316</u>	<u>47,813</u>

11. Movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	295,867	29,773	325,640
Restricted fund	-	10,152	10,152
	<u>295,867</u>	<u>39,925</u>	<u>335,792</u>
TOTAL FUNDS	<u>295,867</u>	<u>39,925</u>	<u>335,792</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	533,895	(504,122)	29,773
Restricted funds			
Advice	163,965	(153,813)	10,152
	<u>697,860</u>	<u>(657,935)</u>	<u>39,925</u>
TOTAL FUNDS	<u>697,860</u>	<u>(657,935)</u>	<u>39,925</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Financial Statements - continued
for the year ended 31 March 2023**

12. Movement in funds - continued

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted Funds			
General fund	290,933	4,934	295,867
Restricted funds	29,865	(29,865)	-
TOTAL FUNDS	<u>320,798</u>	<u>(24,931)</u>	<u>295,867</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	453,865	(448,931)	4,934
Restricted funds	226,574	(256,439)	(29,865)
TOTAL FUNDS	<u>680,439</u>	<u>(705,370)</u>	<u>(24,931)</u>

13. Employee benefit obligations

The company operates a defined contributions stakeholder pension scheme and contributes to personal pension plans of certain employees. The assets of the stakeholder scheme are administered by trustees in a fund independent from those of the company. The pension cost charge represents contributions payable by the charitable company and amounted to £14,334 (2022: £14,744). At 31 March 2023 contributions totalling £2,455 were outstanding (2022: £2,575).

14. Related party disclosures

There were no related party transactions for the year ended 31 March 2023.

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Detailed Statement of Financial Activities
for the year ended 31 March 2023**

	31.3.23	31.3.22
	£	£
Income and endowments		
Donations and legacies		
Donations	8,787	100
Charitable activities		
BTSE	514,809	423,765
Debt Free London	88,196	95,266
Help to Claim	-	94,985
Clarion	-	30,000
Foodbank	41,380	36,323
National Overflow Project	12,472	-
EAP	10,300	-
GLA	21,917	-
	<u>689,074</u>	<u>680,339</u>
Total incoming resources	697,861	680,439
Resources expended		
Governance costs		
Premises	911	809
Governance and other	2,503	2,150
	3,414	2,959
Other resource expended		
Wages	379,560	482,295
Staff & volunteer	8,672	8,088
Office	39,441	59,815
Premises	43,288	37,540
	470,961	587,738
Support costs-Management		
Wages	141,854	71,118
Office	13,803	17,057
Premises	11,671	10,067
Governance & other	16,232	16,431
	<u>183,560</u>	<u>114,673</u>
Total resources expended	657,935	705,370
Net income	<u>39,926</u>	<u>(24,931)</u>

This page does not form part of the statutory financial statements

BROMLEY CITIZENS ADVICE BUREAUX LIMITED

England & Wales - Charity number 299762

Accounts

REGISTERED COMPANY NUMBER: 02210997 (England and Wales)
REGISTERED CHARITY NUMBER: 299762

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2022
for
BROMLEY CITIZENS ADVICE BUREAUX LTD**

**Haines Watts
Chartered Accountants
Northside House
69 Tweedy Road
Bromley
Kent
BR1 3WA**

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Contents of the Financial Statements
for the year ended 31 March 2022**

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BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Structure, governance and management

Governing document

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

The charity is a registered charity and a company limited by guarantee. The company was incorporated on 15 January 1988 and registered as a charity on 21 December 1988. The charity is also known and referred to as Citizens Advice Bromley. At 31 March 2022 the charity had eight members (2021: 8). The limited company was established under a Memorandum of Association dated 15 January 1988, as amended by special resolutions on 21 November 2001, 21 May 2003, 18 November 2014 and 18 April 2018 which established the objects and powers of the charitable company, and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of new trustees

Trustees (who are also members) are elected at the annual general meeting. Applications are welcome from individuals who approach on a personal basis, or who are co-opted by the trustee board. All applicants are given an "Introduction to the Board of Trustees" document, outlining some of the key requirements of the role, and are asked to complete an application form and a skills audit. The latter document helps ensure that best use is made of the skills, knowledge and experience that trustees are willing to offer. Appointments are made following successful selection interviews by both the chairman and CEO, and subject to satisfactory references.

Induction and training of new trustees

Newly appointed trustees are provided with a comprehensive induction to Citizens Advice Bromley through the provision of training courses and mentoring by established trustees. They are also encouraged to spend some time with our staff and volunteers remotely and, as we move back to office working, we will be encouraging them to spend time in our office in Bromley and at an outreach in order to gain a more detailed understanding of the nature of the work undertaken and challenges faced.

Ongoing training is provided in a variety of ways. Operational updates and presentations given at board meetings provide further insight into the charity's operations and the issues being presented by clients. In addition, there are two Citizens Advice national websites which each have sections aimed specifically at Trustees. They provide detailed reference information and self-help guides on all aspects of the charity's governance.

Organisational structure

The charity 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. The board meets bi-monthly. The board is supported by a Resources sub-committee. The Resources sub-committee meets on alternate months to the board meeting to discuss the charity's finances and procedures, and makes recommendations to the board.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2022

The trustees who served during the year were as follows:

Terence McGregor - Chairman
Vincent Wolf (Treasurer)
Peter Ayres
Philip Reynolds
Caroline Gomm
Aparna Sapre
Ian Dennis (Appointed 23/11/21)
Sindhu Maripi (Appointed 23/11/21)
Catherine Owens (Resigned 21/04/21)
Jon Bentley (Resigned 21/04/21)

Management and administration

Citizens Advice Bromley joined with four partner organisations: Age UK Bromley & Greenwich; Bromley Mencap; Bromley, Lewisham & Greenwich Mind; and Community Links Bromley to become members of Bromley Third Sector Enterprise CIO (BTSE). The Chief Executive of Citizens Advice Bromley is also a trustee of BTSE.

BTSE successfully won the contract for the primary and secondary intervention services, known as Bromley Well. Citizens Advice Bromley is responsible for the Single Point of Access on the Bromley Well project as well as continuing our current services throughout Bromley.

Within Citizens Advice Bromley the Chief Executive is responsible for ensuring that the strategic plans are implemented and for managing the members of the Management Team. The Chief Executive is also responsible for budgeting, financial planning and reporting, developing partnerships and assisting the Board in its strategic decision-making, as well as ensuring there is synergy and consistency across the local office and outreach venues.

The Service Operations Managers are responsible for the day-to-day operation of the local office and outreaches and for the operational management of the charity. It is their job to ensure there is adequate cover, provide technical support to the volunteers and caseworkers and manage the practicalities of advice sessions. In addition, they also lead on specific projects or pieces of work. They are supported by our Contact Centre Supervisor and our Project Casework Supervisor.

Related parties

The charity is a member of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the board in order to fulfil its charitable objectives and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees 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.

Risk management

The trustees recognise that the major strategic, business and operational risks which the charity faces need to be regularly reviewed and systems are in place to manage those risks. To that end they regularly monitor risk and take mitigating action as appropriate.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2022

The charity is largely reliant on a small number of outside, primarily public sector organisations for its funding. The possibility that these sources of income might reduce poses a significant external risk to the charity. Through implementing the action plan referred to above, the trustees have ensured the charity continues to evolve into a revitalised organisation that will continue to attract significant levels of funding for the foreseeable future. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Objectives and activities

Objectives

The object of Bromley Citizens Advice Bureaux Ltd (the Charity), as defined by the Memorandum of Association, is to promote any charitable purpose for the benefit of the community in the London Borough of Bromley by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, objectives, strategies and activities for the year

The Charity provides high quality services across the London Borough of Bromley by delivering free, independent, confidential and impartial advice in the borough. It values diversity, and promotes equality. It seeks to exercise a responsible influence on the development of social policies and services to enable and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

- The main objective for the year is to continue to provide a service for the residents of Bromley particularly during the current cost of living crisis, to ensure that our staff and volunteers are safe and to continue safely offering outreach face to face services to those most vulnerable:
- Operating a one stop telephone service, supported by referrals to our other partners (pathways) and ourselves through a joined up referral process.
- Provide information, advice and guidance
- Continuing the Charity's membership of National Association of Citizens Advice Bureaux (Citizens Advice), to which most local Citizens Advice (LCA) offices in England and Wales belong. Citizens Advice sets strict standards for membership that are regularly audited.
- Actively seeking to influence through our research and campaign work at both national and local level. This included participation in Citizens Advice led campaigns, as well as direct liaison with local policy-makers in order to help raise awareness and influence change.

The Charity provides advice services through our remote telephone service where we offer advice and assistance via telephone and email and at various outreaches in Beckenham & Penge and Orpington. In addition, Citizens Advice Bromley sub contracts, to Age UK Bromley & Greenwich, the forms completion service for people which enables people to be seen in their own homes.

The Charity contributed to both national and local social policy work and campaigns during the year.

Problems with Benefits & Tax Credits once again formed the largest proportion of identifiable codes with a total of 6,070 (2020-21 was 7,370) issues recorded. This was followed by housing issues 2,260 (2020-21 was 2,544) Debt rose slightly to 2,184 (2020-21 was 2,040) and employment queries with 1,050 issues reported (2020-21 was 1,390). Noticeably queries regarding Utilities rose to 161 from 117

By contributing to national and local research and campaign issues we are able to assist in highlighting and influencing change where hardship occurs.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2022

Objectives and activities

How Citizens Advice Bromley provides Advice

Partnership Working

The Charity works as a partnership under the auspice of Bromley Third Sector Enterprise CIO (BTSE) with Age UK Bromley & Greenwich, Bromley Mencap, Bromley, Lewisham & Greenwich Mind & Community Links Bromley. The aims of The Partnership are to:

- Provide a single point of access for people living in the London Borough of Bromley
- Provide co-ordinated provision of services under a single contract
- Enable the BTSE to be a core provider of health and social care services in and around the London Borough of Bromley
- Enable local voluntary sector organisations to bid for contracts and other funding that they would be unlikely to secure on their own
- Deliver integrated, cost-effective services that deliver the best possible outcomes for people in Bromley and surrounding areas
- Ensure that people's needs are seen holistically and addressed by the right person, in the right place and at the right time

Bromley Well Single Point of Access

In order to access our service patients are encouraged, where possible, to contact Bromley Well. As hosts of the telephone helpline callers are either signposted or referred to one of our pathways as follows:

Older People

People with long term health

Carers

People with mental health conditions

People with Learning difficulties

People with physical disabilities

Autism pathway

Information, Legal Advice & Guidance

Telephone Support and Advice & Face-to-face at Outreach

Callers are supported by our Bromley Well Assessors. For advice callers are offered a short "gateway interview" to help decide how they can best be advised. Vulnerable clients can call in at our outreaches or can be given appointments for face to face advice.

Assisted Information

An appointment for more in depth advice and/or casework

Written information

Referral to another agency or signposting

Emergency appointments are provided at Bromley Town and at outreaches in Orpington and Beckenham and Penge.

Bromley Well Dedicated form filling

Either in the local offices or by home visit, the Bromley Well service offers a dedicated form filling service to help clients complete application forms for disability living allowance, attendance allowance and similar benefits.

Housing Partnerships

In addition, we also work closely with Shelter to provide advice & casework to their tenants.

Debt Free London Partnership

Citizens Advice Bromley is a partner in the Debt Free Project delivering quality debt advice for our clients. We provide debt casework to our clients under this project.

Bromley Borough Foodbank Project

We work closely with Bromley Borough Foodbank to provide advice and assistance for clients using the foodbank service

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2022

Objectives and activities

Contribution of Volunteers

The Charity receives significant help and support in the form of voluntary assistance, both in advising the public and administering the charity. Volunteers are carefully selected and follow a well-defined training programme to enable them to fulfil their role effectively.

Over 60 volunteers contributed to over 56,000 hours of work to the Charity during the year. We estimate the value of this help to be over £600,000 pounds a year.

Achievement and performance

Charitable activities

The Charity handled 14,260 new advice events in 2021-22 (2020-21 - 15,954). The number of client contacts for our service in 2021-22 was 15,254 (2020-21 - 14,228).

Financial Outcomes by Advice Area

Category	Benefits & tax credits	Debt	Other	Total
Income gain	£1,423,056	£227,602	£356,863	£2,007,521
Debts written off	£0	£67,087		£67,087
Repayments rescheduled	£0	£1,200		£1,200
Re-imbursements, services, loans	£0	£41,835		£41,835
	<u>£1,423,056</u>	<u>£337,724</u>	<u>£356,863</u>	<u>£2,117,643</u>

Citizens Advice Bromley is proud of our strong management team and dedicated group of volunteers and the excellent service that we are able to provide for our clients in what is for a number of them a very difficult time.

We are continuing to work with our funders and with other voluntary organisations to ensure that help and assistance is there for our clients when they need it.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2022

Financial review

Reserves policy

The Charity's position reserve policy is to keep at least three months' expenditure in unrestricted funds. Furthermore, Trustees review the cash balance regularly and consider whether the Charity has enough cash to cover committed expenditure in a worst case scenario, for example if income ceased unexpectedly and debtors defaulted. At 31 March 2022 the cash balance was equivalent to approximately four months' expenditure. The Trustees are satisfied that this would comfortably cover any committed expenditure should the Charity experience a sudden fall in income and be required to close down.

Financial Position

Incoming resources in the year were £680,439 (2021 - £711,015).

A deficit of £24,931 was generated in the year (2021 - Surplus £57,881). At 31 March 2022 total reserves were £295,867 (31 March 2021 - £320,798), of which £295,867 represented unrestricted funds.

Principal funding sources

The Charity benefited from funding from a variety of sources during 2021-22. Our core funding was from our Bromley Well project funded by Bromley Third Sector Enterprise (BTSE CIO), further donations were received through Citizens Advice for our Help to Claim project, Clarion Housing Group, Toynbee Hall for our Debt Free Project and Bromley Borough Foodbank for our Foodbank project.

Investment policy and objectives

No long term investments were held at the balance sheet date. Funds not required for use in the short term are kept on deposit with CAF Bank Ltd. The overall return during the year was £nil.

Future developments

The Charity has a rolling action plan aimed at achieving the following strategic objectives:

To provide a cost effective high quality advice service that meets the needs of Bromley's communities.

The Charity is seeking to maintain quality standards by ensuring that staff are trained and supported, that they have adequate resources, and are guided by a competent Trustee Board committed to the food highest standards of governance.

To influence policy and practice at local and national levels by involving and using the experiences of our clients

Citizens Advice Bromley continues to contribute to the effectiveness of Citizens Advice's national research & campaign initiatives and will use evidence collected by the Charity to argue for improvements to services used by people in Bromley. In addition, the Charity will continue to ensure that the profile of its volunteers is representative of the population of Bromley.

To ensure the continued viability of the Citizens Advice Bromley in Bromley

Obviously no local Citizens Advice can operate without adequate resources. Resources are not always money, but can be people, relationships, or access to new sources of support. We need to maximise all of these in order to deliver the best service we can to people in Bromley. We will continue to aim to achieve greater recognition with the public and with Bromley businesses and institutions, become fully integrated into advice and incorporate health and wellbeing into our agenda and develop this among the wider voluntary and community sector in Bromley and last but not least continue to build effective partnerships to promote equality and social inclusion.

Public Benefit

The trustee board regularly reviews the activities of the charity in the context of the charitable objects, as stated in the Articles of Association. This includes the requirements with respect to public benefit, and in doing so follows the guidance issued by the Charity Commission.

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Report of the Trustees
for the year ended 31 March 2022**

Reference and administrative details

Registered Company number
02210997 (England and Wales)

Registered Charity number
299762

Registered office
Community House
South Street
Bromley
Kent
BR1 1RH

Trustees

Terence McGregor – Chair
Vincent Wolf (Treasurer)
Peter Ayres
Philip Reynolds
Caroline Gomm
Aparna Sapre
Ian Dennis
Sindhu Maripi

Independent examiner

Jane Wills FCA MA
Haines Watts
Chartered Accountants
Northside House
69 Tweedy Road
Bromley
Kent
BR1 3WA

Bankers

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

HSBC Bank PLC
141 High Street
Beckenham
Kent
BR3 1BX

Report of the trustees incorporating a strategic report, approved by order of the Board of Trustees, as the company directors on
12/12/22 and signed on the boards' behalf by

.....
T McGregor
Chairman

**Independent Examiner's Report to the Trustees of
Bromley Citizens Advice Bureaux Ltd**

Independent examiner's report to the trustees of Bromley Citizens Advice Bureaux Ltd ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

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

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

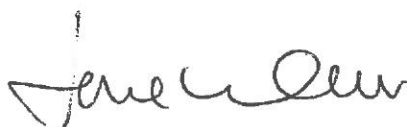
Independent examiner's statement

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

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

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

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



Jane Wills FCA MA
Haines Watts
Chartered Accountants
Northside House
69 Tweedy Road
Bromley
Kent
BR1 3WA

Date: 12/12/22

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Statement of Financial Activities
for the year ended 31 March 2022**

	Notes	Unrestricted funds £	Restricted fund £	31.3.22 Total funds £	31.3.21 Total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	2	100	-	100	389
Investment income		-	-	-	-
Incoming resources from charitable activities					
Grants and contracts	3	453,765	226,574	680,339	710,627
Total incoming resources		453,865	226,574	680,439	711,015
 Resources expended					
Charitable activities					
Advice (unrestricted)		68,762	842	69,603	62,480
Governance (unrestricted)		44,807	-	44,807	37,577
Governance costs		3,222	-	3,222	2,774
Other resources expended		332,141	255,597	587,738	550,303
Total resources expended	4	448,931	256,439	705,370	653,134
 Net incoming resources		4,934	(29,865)	(24,931)	57,881
 Reconciliation of funds					
Total funds brought forward		290,933	29,865	320,798	262,917
 Total funds carried forward		295,867	-	295,867	320,798

Continuing operations

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Balance Sheet
At 31 March 2022**

		Unrestricted funds	Restricted fund	31.3.22 Total funds	31.3.21 Total funds
	Notes	£	£	£	£
Current assets					
Debtors	9	123,351	-	123,351	97,821
Cash at bank and in hand		<u>220,329</u>	<u>-</u>	<u>220,329</u>	<u>241,583</u>
		343,680	-	343,680	339,404
Creditors					
Amounts falling due within one year	10	(47,813)	-	(47,813)	(18,606)
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net current assets		<u>295,867</u>	<u>-</u>	<u>295,867</u>	<u>320,798</u>
Total assets less current liabilities		<u>295,867</u>	<u>-</u>	<u>295,867</u>	<u>320,798</u>
Net assets		<u>295,867</u>	<u>-</u>	<u>295,867</u>	<u>320,798</u>
Funds	11				
Unrestricted funds				<u>295,867</u>	<u>320,798</u>
Total funds				<u>295,867</u>	<u>320,798</u>

The notes form part of these financial statements

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Balance Sheet - continued
At 31 March 2022**

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies.

The financial statements were approved by the Board of Trustees on 12/12/22
were signed on its behalf by:

and



.....
T M McGregor - Chair of Trustees

The notes form part of these financial statements

BROMLEY CITIZENS ADVICE BUREAUX LTD

Notes to the Financial Statements for the year ended 31 March 2022

1. Accounting policies

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102), Financial Reporting Standard 102 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The accounts have been prepared on a going concern basis. The Trustees have reviewed and considered relevant information in making their assessment. The Trustees have concluded that they can continue to adopt the going concern basis in preparing the annual report and accounts.

Incoming resources

Grants receivable - Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Investment Income - Investment Income is included in the Statement of Financial Activities when receivable.

Other income - Provision of services is included in the Statement of Financial Activities in the period to which they relate. Other income, including donations, gifts and covenants are included as they are received.

Gifts and Intangible income - Gifts in kind of fixed assets are included in the Statement of Financial Activities as they are received at the estimated gross value to the charity.

The Charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the charity has been estimated and disclosed in the directors' report.

Deferred income - Grants received in advance of the period in which the funder requires the expenditure to be applied is reflected in deferred income within creditors.

Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation.

All expenditure is accounted for on an accruals basis. Expenditure includes any VAT which cannot be fully recovered.

Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirement of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity or support function are allocated directly. Where costs relate to more than one activity or support function, they are apportioned on an appropriate and reasonable basis, predominantly with reference to estimated usage or by full time equivalent staff numbers employed on the charitable activity.

Tangible fixed assets

Fixed assets are included at cost. Items are capitalised if their value is over £500. Depreciation is charged on a straight line basis on the costs of the assets over their estimated useful lives. All items are estimated to have a useful life of four years, with the exception of reconditioned IT equipment which are estimated to have a useful life of two years.

Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding-up is limited to a maximum £10.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Notes to the Financial Statements - continued for the year ended 31 March 2022

1. Accounting policies - continued

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

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

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

2. Donations

	Unrestricted funds	Restricted Funds	2022 Total	2021 Total
	£	£	£	£
Donations	100	-	100	389

3. Income from charitable activities

	Unrestricted Funds	Restricted Funds	2022 £	Unrestricted Funds	Restricted Funds	2021 £
Grants and Contracts						
Other	-	-	-	-	183	183
Capitalise – debt advice	-	95,266	95,266	-	95,250	95,250
London & Quadrant Housing	-	94,985	94,985	-	125,581	125,581
BTSE	423,765	-	423,765	412,812	-	412,812
Clarion	30,000	-	30,000	30,000	-	30,000
IT Grant	-	-	-	-	19,730	19,730
Foodbank	-	36,323	36,323	-	9,070	9,070
National overflow project	-	-	-	-	18,000	18,000
	453,765	226,574	680,339	442,812	267,814	710,626

4. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	2022 £	Unrestricted Funds	Restricted Funds	2021 £
Governance costs						
Premises	809	-	809	734	-	734
Governance and other	2,413	-	2,413	2,040	-	2,040
Support costs management						
Wages	70,276	842	71,118	58,362	-	58,362
Office	17,057	-	17,057	16,611	-	16,611
Premises	10,067	-	10,067	9,203	-	9,203
Governance and other	16,168	-	16,168	15,881	-	15,881
Other resources expended						
Wages	272,515	209,780	482,295	252,757	204,320	457,077
Staff and volunteer	4,587	3,501	8,088	4,544	3,683	8,227
Office	33,812	26,003	59,815	27,904	22,566	50,470
Premises	21,227	16,313	37,540	19,087	15,442	34,529
	448,931	256,439	705,370	407,123	246,011	653,134

BROMLEY CITIZENS ADVICE BUREAUX LTD**Notes to the Financial Statements - continued
for the year ended 31 March 2022****5. Staff costs**

	31.3.22	31.3.21
	£	£
Wages and salaries	553,413	515,439
	<u> </u>	<u> </u>

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

	31.3.22	31.3.21
Charitable purposes	21	21
Management and administration	2	2
	<u> </u>	<u> </u>
	23	23
	<u> </u>	<u> </u>

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

6. Pension costs

	31.3.22	31.3.21
Number of employees for whom retirement benefits are accruing:	23	23
	<u> </u>	<u> </u>

	31.3.22	31.3.21
	£	£
Pensions due for the year:	30,902	27,853
	<u> </u>	<u> </u>

7. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Financial Statements - continued
for the year ended 31 March 2022**

8. Comparatives for the statement of financial activities

	Unrestricted funds £	Restricted fund £	Total funds 2021 £
Income and endowments from			
Donations and legacies	389	-	389
Charitable activities			
Grants and contracts	442,813	267,813	710,626
Total	443,202	267,813	711,015
 Expenditure on Charitable activities			
Charitable activities	405,393	244,967	650,360
Other resources expended	1,780	1,044	2,774
Total	407,123	246,011	653,134
 Net income/(expenditure)	36,079	21,802	57,881
 Reconciliation of funds			
Total funds brought forward	254,854	8,063	262,917
 Total funds carried forward	<u>290,933</u>	<u>29,865</u>	<u>320,798</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Financial Statements - continued
for the year ended 31 March 2022**

9. Debtors: amounts falling due within one year

	31.3.22	31.3.21
	£	£
	Unrestricted	
	funds	
Prepayments and accrued income	<u>123,351</u>	<u>97,822</u>
	<u>123,351</u>	<u>97,822</u>

10. Creditors: amounts falling due within one year

	31.3.22	31.3.21
	£	£
	Unrestricted	
	funds	
Social security and other taxes	13,448	9,367
Other creditors	34,366	9,241
	<u>47,813</u>	<u>18,608</u>

11. Movement in funds

	At 1.4.21	Net movement in funds	At 31.3.22
	£	£	£
Unrestricted funds			
General fund	290,933	4,934	295,867
Restricted fund	29,865	(29,865)	-
	<u>320,798</u>	<u>(24,931)</u>	<u>295,867</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	453,865	(448,361)	4,934
Restricted funds			
Advice	226,574	(256,439)	(29,865)
	<u>680,439</u>	<u>(705,370)</u>	<u>(24,931)</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD**Notes to the Financial Statements - continued
for the year ended 31 March 2022****12. Movement in funds - continued****Comparatives for movement in funds**

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted Funds			
General fund	254,854	36,079	290,933
Restricted funds	8,063	21,802	29,865
TOTAL FUNDS	<u>262,917</u>	<u>57,881</u>	<u>320,798</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	443,202	(407,123)	36,079
Restricted funds	267,813	(246,011)	21,802
TOTAL FUNDS	<u>711,015</u>	<u>(653,134)</u>	<u>57,881</u>

13. Employee benefit obligations

The company operates a defined contributions stakeholder pension scheme and contributes to personal pension plans of certain employees. The assets of the stakeholder scheme are administered by trustees in a fund independent from those of the company. The pension cost charge represents contributions payable by the charitable company and amounted to £14,744 (2021: £12,600). At 31 March 2022 contributions totalling £2,575 were outstanding (2021: £2,276).

14. Related party disclosures

There were no related party transactions for the year ended 31 March 2022.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Detailed Statement of Financial Activities for the year ended 31 March 2022

	31.3.22 £	31.3.21 £
Income and endowments		
Donations and legacies		
Donations	100	389
Charitable activities		
BTSE	423,765	412,813
Debt Free London	95,266	95,250
Help to Claim	94,985	125,581
Clarion	30,000	30,000
IT Grant	-	19,730
Foodbank	36,323	9,070
National Overflow Project	-	18,000
Other	-	183
	<u>680,339</u>	<u>710,627</u>
Total incoming resources	680,439	711,015
Resources expended		
Governance costs		
Office	40	34
Premises	768	700
Governance and other	<u>2,413</u>	<u>2,040</u>
	3,222	2,774
Other resource expended		
Wages	482,295	457,077
Staff & volunteer	8,088	8,227
Office	59,815	50,470
Premises	<u>37,540</u>	<u>34,529</u>
	587,738	550,303
Support costs-Management		
Wages	71,118	58,362
Office	17,057	16,611
Premises	10,067	9,203
Governance & other	<u>16,168</u>	<u>15,881</u>
	114,410	100,057
Total resources expended	705,370	653,134
Net income	<u>(24,931)</u>	<u>57,881</u>

This page does not form part of the statutory financial statements

BROMLEY CITIZENS ADVICE BUREAUX LIMITED

England & Wales - Charity number 299762

Accounts

REGISTERED COMPANY NUMBER: 02210997 (England and Wales)
REGISTERED CHARITY NUMBER: 299762

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2021
for
BROMLEY CITIZENS ADVICE BUREAUX LTD

Haines Watts
Chartered Accountants
Northside House
69 Tweedy Road
Bromley
Kent
BR1 3WA

BROMLEY CITIZENS ADVICE BUREAUX LTD

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for the year ended 31 March 2021**

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BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Structure, governance and management

Governing document

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

The charity is a registered charity and a company limited by guarantee. The company was incorporated on 15 January 1988 and registered as a charity on 21 December 1988. The charity is also known and referred to as Citizens Advice Bromley. At 31 March 2021 the charity had eight members (2020: 10). The limited company was established under a Memorandum of Association dated 15 January 1988, as amended by special resolutions on 21 November 2001, 21 May 2003, 18 November 2014 and 18 April 2018 which established the objects and powers of the charitable company, and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of new trustees

Trustees (who are also members) are elected at the annual general meeting. Applications are welcome from individuals who approach on a personal basis, or who are co-opted by the trustee board. All applicants are given an "Introduction to the Board of Trustees" document, outlining some of the key requirements of the role, and are asked to complete an application form and a skills audit. The latter document helps ensure that best use is made of the skills, knowledge and experience that trustees are willing to offer. Appointments are made following successful selection interviews by both the chairman and CEO, and subject to satisfactory references.

Induction and training of new trustees

Newly appointed trustees are provided with a comprehensive induction to Citizens Advice Bromley through the provision of training courses and mentoring by established trustees. They are also encouraged to spend some time with our staff and volunteers remotely and, as we move back to office working, we will be encouraging them to spend time in our office in Bromley and at an outreach in order to gain a more detailed understanding of the nature of the work undertaken and challenges faced.

Ongoing training is provided in a variety of ways. Operational updates and presentations given at board meetings provide further insight into the charity's operations and the issues being presented by clients. In addition, there are two Citizens Advice national websites which each have sections aimed specifically at Trustees. They provide detailed reference information and self-help guides on all aspects of the charity's governance.

Organisational structure

The charity 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. The board meets bi-monthly. The board is supported by a Resources sub-committee. The Resources sub-committee meets on alternate months to the board meeting to discuss the charity's finances and procedures, and makes recommendations to the board.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2021

The trustees who served during the year were as follows:

Terence McGregor (Chairman)
Vincent Wolf (Treasurer)
Peter Ayres
Philip Reynolds
Catherine Owens (Resigned)
Jon Bentley (Resigned)
Caroline Gomm
Dr Alexander Royan (Resigned)
Aparna Sapre
Ian Dawson (Resigned)

Management and administration

Citizens Advice Bromley joined with four partner organisations: Age UK Bromley & Greenwich; Bromley Mencap; Bromley, Lewisham & Greenwich Mind; and Community Links Bromley to become members of Bromley Third Sector Enterprise CIO (BTSE). The Chief Executive of Citizens Advice Bromley is also a trustee of BTSE.

BTSE successfully won the contract for the primary and secondary intervention services, known as Bromley Well. Citizens Advice Bromley is responsible for the Single Point of Access on the Bromley Well project as well as continuing our current services throughout Bromley.

Within Citizens Advice Bromley the Chief Executive is responsible for ensuring that the strategic plans are implemented and for managing the members of the Management Team. The Chief Executive is also responsible for budgeting, financial planning and reporting, developing partnerships and assisting the Board in its strategic decision-making, as well as ensuring there is synergy and consistency across the local office and outreach venues.

The Service Operations Managers are responsible for the day-to-day operation of the local office and outreaches and for the operational management of the charity. It is their job to ensure there is adequate cover, provide technical support to the volunteers and caseworkers and manage the practicalities of advice sessions. In addition, they also lead on specific projects or pieces of work. They are supported by our Contact Centre Supervisor and our Project Casework Supervisor.

Related parties

The charity is a member of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the board in order to fulfil its charitable objectives and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees 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.

Risk management

The trustees recognise that the major strategic, business and operational risks which the charity faces need to be regularly reviewed and systems are in place to manage those risks. To that end they regularly monitor risk and take mitigating action as appropriate.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2021

The charity is largely reliant on a small number of outside, primarily public sector organisations for its funding. The possibility that these sources of income might reduce poses a significant external risk to the charity. Through implementing the action plan referred to above, the trustees have ensured the charity continues to evolve into a revitalised organisation that will continue to attract significant levels of funding for the foreseeable future. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Objectives and activities

Objectives

The object of the charity, as defined by the Memorandum of Association, is to promote any charitable purpose for the benefit of the community in the London Borough of Bromley by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, objectives, strategies and activities for the year

The Charity provides high quality services across the London Borough of Bromley by delivering free, independent, confidential and impartial advice in the borough. It values diversity, and promotes equality. It seeks to exercise a responsible influence on the development of social policies and services to enable and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The main objective for the year was to continue to provide a service for the residents of Bromley, particularly during the pandemic, to ensure that our staff and volunteers were safe and to carefully move back to offering outreach face to face services to those most vulnerable. The key ways of achieving this were:

- Operating a one stop telephone service, supported by referrals to our other partners (pathways) and ourselves through a joined up referral process.
- Providing information, advice and guidance.
- Continuing the charity's membership of National Association of Citizens Advice Bureaux (Citizens Advice), to which most local Citizens Advice (LCA) offices in England and Wales belong. Citizens Advice sets strict standards for membership that are regularly audited.
- Actively seeking to influence through our research and campaign work at both national and local level. This included participation in Citizens Advice led campaigns, as well as direct liaison with local policy-makers in order to help raise awareness and influence change.

Before the pandemic the charity provided the advice services through its local office in Bromley, and at various outreaches in Beckenham & Penge and Orpington. The charity also sub contracts, to Age UK Bromley & Greenwich, the forms completion service for people which enables people to be seen in their own homes. This year we continued to provide a service working remotely. In November we tentatively opened up our outreach in Anerley and Cotmandene but these had to close due to the third wave of Covid-19 in December.

The charity contributed to both national and local social policy work and campaigns during the year.

Problems with Benefits & Tax Credits once again formed the largest proportion of identifiable codes with a total of 7,370 (2020: 9,702) issues recorded. This was followed by housing issues where again we saw an increase in the total to 2,544 (2020: 1,915) and employment queries with 1,390 issues reported (2020: 683).

By contributing to national and local research and campaign issues we are able to assist in highlighting and influencing change where hardship occurs.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2021

How Citizens Advice Bromley provides Advice

Partnership Working

The charity works as a partnership under the auspice of Bromley Third Sector Enterprise CIO (BTSE) with Age UK Bromley & Greenwich, Bromley Mencap, and Bromley, Lewisham & Greenwich Mind. The aims of the partnership are to:

- Provide a single point of access for people living in the London Borough of Bromley
- Provide co-ordinated provision of services under a single contract
- Enable the BTSE to be a core provider of health and social care services in and around the London Borough of Bromley
- Enable local voluntary sector organisations to bid for contracts and other funding that they would be unlikely to secure on their own
- Deliver integrated, cost-effective services that deliver the best possible outcomes for people in Bromley and surrounding areas
- Ensure that people's needs are seen holistically and addressed by the right person, in the right place and at the right time

Bromley Well Single Point of Access

In order to access our service patients are encouraged, where possible, to contact Bromley Well. As hosts of the telephone helpline callers are either signposted or referred to one of our pathways as follows:

Older people
People with long term health issues
Carers
People with mental health conditions
People with learning difficulties
People with physical disabilities
Autism pathway
Information, legal advice & guidance

Face-to-face Advice & Outreach

Personal callers are seen first by a receptionist and then offered a short "gateway interview" to help decide how they can best be advised. Clients will then be offered:

Assisted Information

An appointment for more in depth advice and/or casework
Written information
Referral to another agency or signposting

Emergency appointments are provided at Bromley Town and at outreaches in Orpington, St Pauls Cray and Beckenham & Penge.

Bromley Well Dedicated form filling

Either in the local offices or by home visit, the Bromley Well service offers a dedicated form filling service to help clients complete application forms for disability living allowance, attendance allowance and similar benefits.

Housing Partnerships

In addition, we also work closely with Shelter as well as with Clarion Housing Group to provide advice & casework to their tenants.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2021

Debt Free London Partnership

Citizens Advice Bromley is a partner in the Debt Free Project delivering quality debt advice for our clients. We provide debt casework to our clients under this project.

Contribution of Volunteers

The charity receives significant help and support in the form of voluntary assistance, both in advising the public and administering the charity. Volunteers are carefully selected and follow a well-defined training programme to enable them to fulfil their role effectively.

Over 60 volunteers contributed to over 56,000 hours of work to the Charity during the year. We estimate the value of this help to be over £600,000 a year.

Achievement and performance Charitable activities

The charity handled 15,954 new advice events during the year (2020: 22,475). The number of client contacts for our service was 14,228 (2020: 18,045). The figures are in line with our pre-pandemic numbers.

Financial Outcomes by Advice Area

Category	Benefits & tax credits	Debt	Other	Total
Income gain	£1,104,237	£7,341	£222,440	£1,334,018
Forms completion service	£0	£35,253	£0	£35,253
Debts written off	£0	£31,237	£0	£31,237
Repayments rescheduled	£0	£1,985	£0	£1,985
Re-imbursements, services, loans	£0	£36,968	£0	£36,968
	£1,104,237	£112,784	£222,440	£1,439,461

We are proud of our strong management team and dedicated group of volunteers and the excellent service that we are able to provide for our clients in what is for a number of them a very difficult time.

We are continuing to work with our funders and with other voluntary organisations to ensure that help and assistance is there for our clients when they need it.

Financial review

Reserves policy

The charity's reserve policy is to keep at least three months' expenditure in unrestricted funds. Furthermore, trustees review the cash balance regularly and consider whether the charity has enough cash to cover committed expenditure in a worst case scenario, for example if income ceased unexpectedly and debtors defaulted. At 31 March 2021 the cash balance was equivalent to approximately four and a half months' expenditure, and the reserves balance was roughly equal to six months' expenditure. The trustees are satisfied that this would comfortably cover any committed expenditure should the charity experience a sudden fall in income and be required to close down.

Financial Position

Incoming resources in the year were £711,015 (2020: £686,319).

A surplus of £57,881 was generated in the year (2020: £93,143). At 31 March 2021 total reserves were £320,798 (31 March 2020 - £262,917), of which £267,376 represented unrestricted funds and £53,422 restricted funds.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Report of the Trustees for the year ended 31 March 2021

Principal funding sources

The charity benefited from funding from a variety of sources during the year. Our core funding was from our Bromley Well project funded by BTSE, further donations were received through Citizens Advice for our Help to Claim project, Clarion Housing Group, Toynbee Hall for our Debt Free Project and Bromley Borough Foodbank for our Foodbank project.

Investment policy and objectives

No long term investments were held at the balance sheet date. Funds not required for use in the short term are kept on deposit with CAF Bank Ltd. The overall return during the year was £nil.

Future developments

The charity has a rolling action plan aimed at achieving the following strategic objectives:

To provide a cost effective high quality advice service that meets the needs of Bromley's communities.

The charity is seeking to maintain quality standards by ensuring that staff are trained and supported, that they have adequate resources, and are guided by a competent trustee board committed to the highest standards of governance.

To improve access to services for all communities in Bromley

Citizens Advice Bromley was successful in its bid to become to Single Point of Access of the Bromley well Health& wellbeing project which runs alongside our usual advice and casework services. The Bromley Well funding has allowed us to increase our casework in the areas of housing, debt, benefit & employment.

To influence policy and practice at local and national levels by involving and using the experiences of our clients

Citizens Advice Bromley continues to contribute to the effectiveness of Citizens Advice's national research & campaign initiatives and will use evidence collected by the Charity to argue for improvements to services used by people in Bromley. In addition, the charity will continue to ensure that the profile of its volunteers is representative of the population of Bromley.

To ensure the continued viability of the Citizens Advice Bromley in Bromley

No local Citizens Advice can operate without adequate resources. Resources are not always money, but can be people, relationships, or access to new sources of support. We need to maximise all of these in order to deliver the best service we can to people in Bromley. We will continue to aim to achieve greater recognition with the public and with Bromley businesses and institutions, become fully integrated into advice and incorporate health and wellbeing into our agenda and develop this among the wider voluntary and community sector in Bromley and last but not least continue to build effective partnerships to promote equality and social inclusion.

Public Benefit

The trustee board regularly reviews the activities of the charity in the context of the charitable objects, as stated in the Articles of Association. This includes the requirements with respect to public benefit, and in doing so follows the guidance issued by the Charity Commission.

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Report of the Trustees
for the year ended 31 March 2021**

Reference and administrative details

Registered Company number
02210997 (England and Wales)

Registered Charity number
299762

Registered office
Community House
South Street
Bromley
Kent
BR1 1RH

Trustees

Terence McGregor (Chairman)
Vincent Wolf (Treasurer)
Peter Ayres
Philip Reynolds
Caroline Gomm
Aparna Sapre

Independent Examiner

Katie McGhee ACA
Institute of Chartered Accountants in England and Wales
Haines Watts
Chartered Accountants
Northside House
69 Tweedy Road
Bromley
Kent
BR1 3WA

Bankers

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

HSBC Bank PLC
141 High Street
Beckenham
Kent
BR3 1BX

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 23 November 2021 and signed on the board's behalf by:

.....
T McGregor
Chairman

**Independent Examiner's Report to the Trustees of
Bromley Citizens Advice Bureaux Ltd**

Independent examiner's report to the trustees of Bromley Citizens Advice Bureaux Ltd ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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



Katie McGhee ACA
Institute of Chartered Accountants in England and Wales
Haines Watts
Chartered Accountants
Northside House
69 Tweedy Road
Bromley
Kent
BR1 3WA

Date: 21.12.2021

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Statement of Financial Activities
for the year ended 31 March 2021**

	Notes	Unrestricted funds £	Restricted fund £	2021 Total funds £	2020 Total funds £
Income and endowments from					
Donations and legacies	2	389	-	389	136
Charitable activities	3	442,813	267,813	710,626	686,183
Total		443,202	267,813	711,015	686,319
Expenditure on					
Charitable activities		405,393	244,967	650,360	590,269
Other		1,780	1,044	2,774	2,907
Total		407,123	246,011	653,134	593,176
NET INCOME		36,079	21,802	57,881	93,143
Reconciliation of funds					
Total funds brought forward		231,297	31,620	262,917	169,774
Total funds carried forward		267,376	53,422	320,798	262,917

The notes form part of these financial statements

BROMLEY CITIZENS ADVICE BUREAUX LTD

Balance Sheet 31 March 2021

	Notes	Unrestricted funds £	Restricted fund £	2021 Total funds £	2020 Total funds £
Current assets					
Debtors	9	74,183	23,638	97,821	84,543
Cash at bank and in hand		<u>204,394</u>	<u>37,189</u>	<u>241,583</u>	<u>194,380</u>
		278,577	60,827	339,404	278,923
Creditors					
Amounts falling due within one year	10	<u>(11,201)</u>	<u>(7,405)</u>	<u>(18,606)</u>	<u>(16,006)</u>
Net current assets		<u>267,376</u>	<u>53,422</u>	<u>320,798</u>	<u>262,917</u>
Total assets less current liabilities		<u>267,376</u>	<u>53,422</u>	<u>320,798</u>	<u>262,917</u>
NET ASSETS		<u>267,376</u>	<u>53,422</u>	<u>320,798</u>	<u>262,917</u>
Funds	11				
Unrestricted funds				<u>320,798</u>	<u>262,917</u>
Total funds				<u>320,798</u>	<u>262,917</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

The financial statements were approved by the Board of Trustees and authorised for issue on 23 November 2021 and were signed on its behalf by:

.....
T McGregor
Chairman

The notes form part of these financial statements

BROMLEY CITIZENS ADVICE BUREAUX LTD**Cash Flow Statement
for the year ended 31 March 2021**

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	<u>47,203</u>	<u>51,440</u>
Net cash provided by operating activities		<u>47,203</u>	<u>51,440</u>
Change in cash and cash equivalents in the reporting period		47,203	51,440
Cash and cash equivalents at the beginning of the reporting period		<u>194,380</u>	<u>142,940</u>
Cash and cash equivalents at the end of the reporting period		<u>241,583</u>	<u>194,380</u>

The notes form part of these financial statements

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Cash Flow Statement
for the year ended 31 March 2021**

1. Reconciliation of net income to net cash flow from operating activities

	2021	2020
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	57,881	93,143
Adjustments for:		
(Increase)/decrease in debtors	(13,278)	(38,587)
Increase/(decrease) in creditors	<u>2,600</u>	<u>(3,116)</u>
Net cash provided by operations	<u><u>47,203</u></u>	<u><u>51,440</u></u>

2. Analysis of changes in net funds

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net cash			
Cash at bank and in hand	<u>194,380</u>	<u>47,203</u>	<u>241,583</u>
	<u>194,380</u>	<u>47,203</u>	<u>241,583</u>
Total	<u><u>194,380</u></u>	<u><u>47,203</u></u>	<u><u>241,583</u></u>

The notes form part of these financial statements

BROMLEY CITIZENS ADVICE BUREAUX LTD

Notes to the Financial Statements for the year ended 31 March 2021

1. Accounting policies

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Provision of services is included in the Statement of Financial Activities in the period to which they relate. Other income, including donations, gifts and covenants are included as they are received.

Gifts in kind of fixed assets are included in the Statement of Financial Activities as they are received at the estimated gross value to the charity.

The Charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements however its value to the charity has been estimated and disclosed in the Report of the Trustees.

Grants received in advance of the period in which the funder requires the expenditure to be applied is reflected in deferred income within creditors.

Expenditure

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation.

All expenditure is accounted for on an accruals basis. Expenditure includes any VAT which cannot be fully recovered.

Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirement of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity or support function are allocated directly. Where costs relate to more than one activity or support function, they are apportioned on an appropriate and reasonable basis, predominantly with reference to estimated usage or by full time equivalent staff numbers employed on the charitable activity.

Taxation

As a charity, Bromley Citizens Advice Bureaux Limited is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section S256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

BROMLEY CITIZENS ADVICE BUREAUX LTD

Notes to the Financial Statements - continued for the year ended 31 March 2021

1. Accounting policies - continued

Fund accounting

Unrestricted funds

Unrestricted funds are grants and other incoming resources receivable without a specific purpose and available as general funds

Restricted funds

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

2. Donations and legacies

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Donations	<u>389</u>	<u>-</u>	<u>389</u>	<u>136</u>

3. Income from charitable activities

	Activity	2021 £	2020 £
Other	Grants and contracts	183	6,287
Capitalise - debt advice	Grants and contracts	95,250	104,085
London & Quadrant Housing Trust	Grants and contracts	125,581	122,907
BTSE	Grants and contracts	412,812	422,904
Clarion	Grants and contracts	30,000	30,000
IT Grant	Grants and contracts	19,730	-
Foodbank	Grants and contracts	9,070	-
National Overflow project	Grants and contracts	<u>18,000</u>	<u>-</u>
		<u>710,626</u>	<u>686,183</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

4. Support costs

	Management £	Governance costs £	Totals £
Other resources expended	<u>100,057</u>	<u>2,774</u>	<u>102,831</u>

5. Trustees' remuneration and benefits

No trustee received any remuneration or benefits during the year ended 31 March 2021 or 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

6. Staff costs

	2021 £	2020 £
Wages and salaries	<u>515,439</u>	<u>453,338</u>
	<u>515,439</u>	<u>453,338</u>

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

2021	2020
<u>23</u>	<u>19</u>

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

7. Ex gratia payments

	2017	2016
Number of employees for whom retirement benefits are accruing	<u>23</u>	<u>17</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

8. Comparatives for the statement of financial activities

	Unrestricted funds £	Restricted fund £	Total funds £
Income and endowments from			
Donations and legacies	136	-	136
Charitable activities	452,904	233,279	686,183
Total	453,040	233,279	686,319
 Expenditure on			
Charitable activities	389,598	200,671	590,269
Other	1,919	988	2,907
Total	391,517	201,659	593,176
NET INCOME	61,523	31,620	93,143
 Reconciliation of funds			
Total funds brought forward	169,774	-	169,774
Total funds carried forward	<u>231,297</u>	<u>31,620</u>	<u>262,917</u>

9. Debtors: amounts falling due within one year

	2021	2020
	£	£
Other debtors	152	250
Prepayments and accrued income	<u>97,669</u>	<u>84,293</u>
	<u>97,821</u>	<u>84,543</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

10. Creditors: amounts falling due within one year

	2021	2020
	£	£
Social security and other taxes	9,365	7,055
Pension liability	2,276	1,737
Accrued expenses	6,965	7,214
	<u>18,606</u>	<u>16,006</u>

11. Movement in funds

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds	231,297	36,079	267,376
Restricted funds	31,620	21,802	53,422
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>262,917</u>	<u>57,881</u>	<u>320,798</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds	443,202	(407,123)	36,079
Restricted funds	267,813	(246,011)	21,802
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>711,015</u>	<u>(653,134)</u>	<u>57,881</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds	169,774	61,253	231,297
Restricted funds	-	31,620	31,620
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>169,774</u>	<u>93,143</u>	<u>262,917</u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

**Notes to the Financial Statements - continued
for the year ended 31 March 2021**

11. Movement in funds - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds	453,040	(391,517)	61,523
Restricted funds	233,279	(201,659)	31,620
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u><u>686,319</u></u>	<u><u>(593,176)</u></u>	<u><u>93,143</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds	169,774	119,404	289,178
Restricted funds	-	31,620	31,620
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u><u>169,774</u></u>	<u><u>151,024</u></u>	<u><u>320,798</u></u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds	1,164,055	(1,044,651)	119,404
Restricted funds	233,279	(201,659)	31,620
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u><u>1,397,334</u></u>	<u><u>(1,246,310)</u></u>	<u><u>151,024</u></u>

BROMLEY CITIZENS ADVICE BUREAUX LTD

Notes to the Financial Statements - continued for the year ended 31 March 2021

12. Employee benefit obligations

The company operates a defined contributions stakeholder pension scheme and contributes to personal pension plans of certain employees. The assets of the stakeholder scheme are administered by trustees in a fund independent from those of the company. The pension cost charge represents contributions payable by the charitable company and amounted to £12,600 (2020: 11,724). At 31 March 2021 contributions totalling £2,276 were outstanding (2020: £1,737).

13. Related party disclosures

There were no related party transactions for the year ended 31 March 2021.

14. Prior year adjustment

The comparative figures have been amended to correctly allocate some of the income and expenditure to the restricted fund.