

Company registration number: 02751249
Charity number: 1015180

TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2025

THE ROYAL BOROUGH OF
KINGSTON UPON
THAMES CITIZENS
ADVICE BUREAUX
SERVICE
(A company limited by
guarantee)

MENZIES
BRIGHTER THINKING

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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The following pages do not form part of the statutory financial statements:

Charity Detailed income and expenditure account and summaries

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2025

Trustees and Directors A M Chivers
 J Darling
 Z Dharamsi
 M J Hatton
 M M Otway
 G F Pipkin
 J Taylor, Chair
 B J Mehta (resigned 6 June 2024)
 C D Morgan (resigned 21 November 2024)
 C R Green (resigned 21 November 2024)

Company registered number 02751249

Charity registered number 1015180

Registered office Neville House
 55 Eden Street
 Kingston Upon Thames
 Surrey
 KT1 1BW

Company secretary R D Morgan

Accountants Menzies LLP
 Chartered Accountants
 Magna House
 18-32 London Road
 Staines-Upon-Thames
 TW18 4BP

Bankers Barclays Bank plc
 6 Clarence Street
 Kingston Upon Thames
 Surrey
 KT1 1NY

Independent Examiner Janice Matthews
 Menzies LLP
 Magna House
 18-32 London Road
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 TW18 4BP

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The main formal object of the charity, as stated in our governing documents, is the promotion of any charitable purposes for the benefit of the community in the Royal Borough of Kingston Upon Thames and elsewhere in the United Kingdom by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

We have identified four key strategic objectives as follows:

- Continue to deliver our core service to a high standard.
- Explore all options in relation to delivery of services in light of lessons learnt in the pandemic.
- Continue to lead and develop the kaaa network (Kingston Information and Advice Alliance).
- Maintain good working relationships with key stakeholders to help safeguard the future of the service and secure continuation funding from April 2024.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

Significant activities as set out in governing document

During the year we continued to provide a high quality service for as many people as possible focusing on those most in need, in line with our vision of the service we provide to the local community. Our work thus contributed to significant public benefit in our community.

We took the following actions to implement our strategy in relation to these objectives:

1. Continue to deliver our core service to a high standard and explore all options in relation to delivery of services in light of lessons learnt in the pandemic.

During the year, we continued with our established model of remote working in line with the Trustees' delivery plans based on evidence gathered during the pandemic. This system of delivery enables the Trustees to be confident that client needs are met in an effective and efficient way and that realistic workloads and wellbeing are maintained for the team. It is noted that the key funder is keen for the Trustees to deliver a pilot scheme for drop in face to face advice as mentioned in the bidding documents for core funding. This is being explored in the hope that a system can be devised that both meets the funders expectations on this, but does not unduly adversely impact the service for clients. It is noted that more clients can be helped more effectively through initial remote delivery with booked appointments for face to face follow up when required. However, this does not chime with the funders strategy. During the reporting period there has continued to be a hybrid working model of office and remote working for all members of the team. This further enhances flexibility of delivery for clients and ensures tailored solutions for each individual member of the team to maximise their wellbeing whilst also meeting business needs. There is low usage of the office, but for those who attend it is noted that they find it a helpful element of their working life. During the year we continued to develop and refine our online processes to make sure that we were using the best systems for efficient and effective services, focusing on client need, rather than primarily on organizational processes. We continued to see clients by appointment in the office rather than in the safe shared space that had been established at the Guildhall by our key funders as they withdrew this facility during the year.. The arrangements for seeing clients at the office are working well and will be monitored to make sure that it is safe and appropriate to continue. In addition, we have continued to expand our use of language line and the local Kingston Interpreting Services to limit barriers to accessing the service that may arise for any clients who have English as a second or other language. In terms of subject knowledge for our team, we have used and continue to rely upon the materials produced by Citizens Advice which have been updated with reference to the cost of living crisis issues that clients now face. This has meant that any client using our service can be confident that the information and advice provided is accurate, up to date and relevant to their situation. We made sure that our website self-help materials are up to date and readily accessible. Development and use of the website continues.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

2. Continue to lead and develop the Kingston Information and Advice Alliance (kiaa) network and maintain good working relationships with key stakeholders to help safeguard the future of the service and secure continuation of core funding from April 2023.

We have continued with monthly online meetings for all kiaa members and these have included specialist training which was offered free to partners. This has enhanced and secured our role as lead provider locally and will support future funding bids to the local authority and to other funders who are keen to develop partnership working in communities to both deliver better outcomes for individuals and also to make the best use of scarce resources as public funding continues to be reduced. It has also secured stronger working relationships with colleagues in the local authority and the Department for Work and Pensions (DWP) which has made it easier for us to negotiate with them on behalf of clients experiencing problems. We have noted a steady increase in membership of kiaa during the year as a result of the online meetings.

In addition to the work of the kiaa network, we continued and maintained our key partnerships through our involvement in the following groups and networks.: Kingston Voluntary Sector Partnership, Kingston Voluntary and Community Sector Chief Officers Group, Carers Board,, Health and Wellbeing Network, Housing Strategic Partnership, Domestic Abuse and Sexual Violence operational group, Voluntary and Community Sector Strategy workshops and RBK engagement sessions.

3. Working to support coordinated and integrated information and advice services locally.

Our work on the kiaa network continued as noted above. The kiaa members continued to implement the Kingston Information and Advice Strategy which is the mechanism for RBK to deliver their statutory obligation for universal information and advice under the Care Act 2014. Membership of the network has increased each month with new agencies joining because of these online events and the network is recognized as a valuable communication channel for RBK by many senior staff and also by local Councillors. The strategy includes working together to provide appropriate and effective information and advice services locally, making sure that all agencies have a good working knowledge of what other agencies offer to local people and also making sure that information and advice is recognized in all relevant strategies for the local authority as well as opening up the opportunity for shared campaigning for change in policies that affect people's lives where it is shown that their operation leads to injustice and hardship.

4. Maintaining funding to deliver our objectives and safeguard the future of our service.

Our current contract for core funding from the local authority runs from April 2024 for 3+1+1 years. We have also secured funding for a new benefits caseworker post from City Bridge foundation. Our project with the Foodbank has gone well but we understand that funding may conclude in November 2025.

5. Maintaining external quality accreditation to provide evidence to our funders and clients that we use our resources effectively and offer a high quality service.

We carried out our annual self assessment of organisation quality standards in line with the Citizens Advice framework for the Advice Quality Standard. This self assessment was cross checked with a thorough examination of materials and discussions with the assessor. We passed with a high score despite changes in the CEO role which had led to some slippage on gathering evidence of compliance with the required standards. This was resolved by the TB engaging an external consultant to support the audit process in a timely manner. The rolling programme of review and reporting to the Trustee Board on various policies for the organisation and high levels of engagement in preparation for the leadership self-assessment by individual members of the Trustee Board continues.

Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and in administering the charity's operations. It is estimated that if we paid for the work done by our volunteer team, this would have cost over £277,262 in the last year. When compared with our core funding of £242,000, it can be seen that the value of the work the volunteers makes a very significant contribution 'in kind' to our community – and this is without factoring in the demonstrable Financial Gains we achieved for clients (see later), all of which help our Community. During the reporting year we recruited a further 4 volunteers.

The Trustee Board is extremely grateful to all our volunteers for their continued support and dedication.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In the course of our work with local people, we provided support that enabled 34,027 people to find an answer to their problems online through self-help materials. We supported people with referrals to partner agencies, free of charge, under our comprehensive 'Pro Bono' scheme of solicitors, Independent Financial Advisers and debt specialist caseworkers. In addition, we helped 3034 people who had casework queries. Most of these related to Welfare Benefits, Housing and employment issues and often were a result of the impact of increasing poverty in society. We undertook 7220 'activities' for these people – ie contact with third parties, research on the case, communication with the person concerned etc.

We helped people to secure £474,925 of financial gains, through benefit entitlements secured, debts written off or charitable payments sourced. We helped a significant number of families to avoid housing repossession, thereby saving the local authority over £1m per annum.

We continued to work, through our network links, to make sure that information and advice was included in a range of local strategies as it is understood that future funding will be reliant on this inclusion. This work included Kingston Plan, Housing Strategy, Suicide Prevention strategy, Domestic Abuse and Sexual Violence strategies as well as the local NHS plans. The Kingston Information and Advice Strategy was the framework for our partnership working with the network of other local information and advice providers

Internal and external factors

We have been involved in the Citizens Advice Quality of Advice Audit (QAA) process which involves monthly assessment of a random sample of cases. Our assessments are cross checked by Citizens Advice (see Wider Network paragraph below) and a quarterly score is given. If this does not meet standards then we have to devise and implement a development plan to address issues. We have recorded high scores on our QAA assessments.

Partnership work has continued and includes:

Kingston Information and Advice Alliance (kiaa) which comprises 78 agencies from statutory, voluntary and private sectors, Domestic Abuse and Sexual Violence Forum, Kingston Churches Action on Homelessness, Kingston Foodbank, Kingston Race and Equalities Council, Staywell, Kingston Voluntary Action, Voluntary Sector Board, South West London Law Centre, Mind in Kingston, Kingston Centre for Independent Living, Refugee Action Kingston in addition to work with local solicitors, various departments of our local authority (including those working to alleviate child poverty and to transform Social Care services for adults and on local housing issues), Victim Support, Relate, Borough Resilience Forum, Kingston Strategic Partnership, Suicide Prevention Forum, the CA London Consortium

FINANCIAL REVIEW

Financial position

During the year under review, RBK continued to fund our core service to the local community. We have a close working relationship with the officers, Councillors and relevant departments and we have greatly appreciated their ongoing support over many years.

The charity continued to face challenging financial circumstances during the year but in spite of this, we returned a small surplus of £11,699 on unrestricted funds for the year which has increased these reserves to £202,452 at 31 March 2025. This figure is stated after making provision for estimated pension deficit contributions and liability which is required under Financial Reporting Standard 102. We have no other unrestricted reserves and action continues to ensure that the charity maintains a satisfactory financial position. Further details are given in note 10 to the financial statements.

Principal funding sources

From 1 April 2024, we were awarded a contract from RBK to deliver Information and Advice Services and to run the local network of providers. The contract is called Advice Kingston and features a front door to all local information and advice provision through our already well-established local network, Kingston Information and Advice Alliance (kiaa), as well as providing universal information and advice services to the community through the Citizens Advice service. This provision includes, but is not limited to, requirements under the Care Act 2014.

Reserves policy

The charity's reserves policy is set out in note 10 to the financial statements.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

FUTURE PLANS

Development of services will build on the prevention work already undertaken and this includes financial literacy, digital inclusion and combating fuel poverty. Additional funding sources will be sought, wherever possible and as in previous years, and enhancement of the preventative work will complement and enhance traditional service provision. It is also noted that the core contract includes running and supporting the network of local provision and so work will continue on implementing the local strategy for information and advice- see above. We are aligning our delivery plans with the priorities of our key funder (RBK) so that we can secure the best arrangements to safeguard the future of our local service.

We will continue to develop wider partnerships and networks so that we increase opportunities for partnership working and additional funding. This will include, but not be limited to, partner agencies working in the Health and Social Care field as it is noted that there is a role for timely advice in alleviating stress and depression with consequential health impacts. Opportunities may arise through the government initiative to develop local Integrated Care Systems which combine health and social care budgets and activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation, which is also known as Citizens Advice Kingston, is a company limited by guarantee and is a registered charity. Its governing document is the Memorandum and Articles of Association which is based on the recommended document produced by Citizens Advice and has been updated in line with current best practice. This sets out the processes, roles and obligations in relation to good governance of our organisation and is the reference point for Trustees when acting to deliver our objectives.

Recruitment and appointment of trustees

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. They are elected to the Trustee Board by the members of the charity at the annual general meeting and retire by rotation after three years in office. The chairman of the trustees is elected by the trustees. The trustees who acted during the year under review are listed later in this report. There is a recruitment and induction process for any new trustees who may approach the organisation following an advertisement for new Board members or by introduction from personal recommendation. We check to ensure that any potential Trustees have not been disqualified from acting in this capacity. There have been two resignations during the reporting period following long service by the individuals concerned. A skills and performance audit of the Board is carried out regularly. This identifies any skills gaps so that recruitment can address these with a view to making sure that there is a good range of ability and experience on the Board to support good strategic decision making. It also identifies any performance issues which will then be addressed through our Training Plan. It is the Trustees intention to recruit more members during the coming year now that a new CEO is in place.

Organisational structure

The Trustee Board of up to fifteen members administers the charity. They meet up to six times per year and there are additional meetings of the Executive Committee and working groups, as required. All meetings have been carried out online since March 2020, with good levels of attendance and engagement. The Chief Executive of the charity is the senior team member appointed by the trustees to oversee the implementation of the business plan and to secure effective day-to-day operations of the charity. In addition, there is an experienced team of paid staff and a substantial team of volunteers who are key to the service offered by the charity. The remuneration of the paid staff team is set by the Trustee Board.

Decisions are made by the Trustee Board in line with the Business Development Plan which is reviewed annually and reported on quarterly to the Trustee Board. The Executive Committee meets each month to review progress against targets and the Charity's financial position, and to discuss issues referred to them by the main Trustee Board. They also undertake a monthly risk assessment of core and project work so that there is early troubleshooting on any issues identified. Reports and recommendations are then taken to the full Board for approval, and their implementation is organised by the Chief Executive and the staff team. The Executive Committee also addresses any Human Resources issues.

There are regular team meetings which ensure that progress is being made against targets and also enable early troubleshooting when problems arise. There are partnership meetings during the year which involve a range of stakeholders. The focus of these varies - for example, subject issues for clients such as Welfare Reform, methods of access to the service, funding strategy, stakeholder engagement etc. - and the results form part of our ongoing Business Development Plan process.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

Induction and training of new trustees

New trustees are elected at the Annual General Meeting or are co-opted during the year. They are given access to online materials about the organization and their role which confirms their responsibilities. They also undergo an induction programme organized by the Chief Executive and can use briefing materials and online networks run by Citizens Advice (see Wider Network, below). This induction process has been audited by Citizens Advice and meets the requirements set out in the Advice Quality Standard.

Wider network

We are a member of the Citizens Advice, the national charity which sets our standards for advice and equal opportunities and supports local offices with an information system, training and other services. Operating policies are independently determined by our Trustee Board in order to fulfil our charitable objectives and comply with the national membership requirements.

Related parties

In addition to our membership of Citizens Advice, we also cooperate and liaise with a number of other advisory services, local charities and council departments on behalf of our clients. If one of our trustees is also involved with another relevant organisation, they may be involved in discussions but not in any decision-making process if a conflict of interest is identified.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

All decisions are by reference to a Corporate Risk Strategy which supports trustees in assessing how to set strategic objectives. There is a risk assessment process which is followed by our Executive Committee at its monthly meetings. This includes assessment and analysis of budgets and management accounts as well as competitor analysis and the assessment of new initiatives and funding opportunities, along with progress against targets for core and project work and Data Protection compliance. This approach allows trustees to embrace some level of risk within a framework of due diligence to protect the organisation. The local Citizens Advice trustee board oversees the information security of all the personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility with the national Citizens Advice Service for client data that is held in our case management system. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

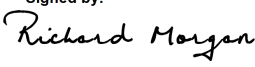
The trustees (who are also the directors of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service for the purposes of company law) are responsible for preparing the Report of the Trustees and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year 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 that period. 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 Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Approved by order of the members of the board of Trustees and signed on their behalf by:

Signed by:

.....B0C4B094A7234B6.....

R D Morgan
Company Secretary

Date: 03-Sep-2025

**THE ROYAL BOROUGH OF KINGSTON
UPON THAMES CITIZENS ADVICE
BUREAUX SERVICE**
(A company limited by guarantee)

MENZIES
BRIGHTER THINKING

INDEPENDENT EXAMINERS' REPORT

Independent examiner's report to the Trustees of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the Charity (and 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 Charity 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 the Charity's accounts 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 Charity'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:

1. accounting records were not kept in respect of the Charity 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.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:

Janice Matthews FCA

DocuSigned by:
Janice Matthews
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Dated: 04-Sep-2025

Menzies LLP
Chartered Accountants
Magna House
18-32 London Road
Staines-Upon-Thames
TW18 4BP

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

	Note	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:				
Donations and legacies	2	120	120	410
Charitable activities:				
Royal Borough of Kingston upon Thames		242,000	242,000	272,000
Other income		7,500	7,500	7,500
Project income		22,961	22,961	37,274
Other charitable activities		1,000	1,000	5,000
Investments		7,439	7,439	-
Total income		281,020	281,020	322,184
Expenditure on:				
Charitable activities:				
Core bureaux activities		269,321	269,321	331,205
Total expenditure		269,321	269,321	331,205
Net movement in funds		11,699	11,699	(9,021)
Reconciliation of funds:				
Total funds brought forward		190,753	190,753	199,774
Net movement in funds		11,699	11,699	(9,021)
Total funds carried forward		202,452	202,452	190,753

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 11 to 16 form part of these financial statements.

**THE ROYAL BOROUGH OF KINGSTON UPON THAMES
CITIZENS ADVICE BUREAUX SERVICE**
(A company limited by guarantee)
REGISTERED NUMBER: 02751249

**BALANCE SHEET
AS AT 31 MARCH 2025**

	Note	2025 £	2024 £
Current assets			
Debtors	7	542	530
Cash at bank and in hand		309,259	290,820
		<u>309,801</u>	<u>291,350</u>
Creditors: amounts falling due within one year	8	(43,594)	(30,501)
Net current assets		<u>266,207</u>	260,849
Total assets less current liabilities		<u>266,207</u>	260,849
Provisions for liabilities		(63,755)	(70,096)
Total net assets		<u><u>202,452</u></u>	<u><u>190,753</u></u>
Charity funds			
Restricted funds	10	-	-
Unrestricted funds	10	202,452	190,753
Total funds		<u><u>202,452</u></u>	<u><u>190,753</u></u>

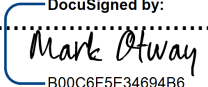
The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

DocuSigned by:

 M Otway
 B00C6F5E34694B6...

Date: 04-Sep-2025

The notes on pages 11 to 16 form part of these financial statements.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

1. Accounting policies

1.1 Basis of preparation of financial statements

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

The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Going concern

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

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

1.5 Taxation

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

1.6 Tangible fixed assets

The cost of sundry furniture and equipment is not capitalised but is written off on acquisition through the income and expenditure account.

1.7 Financial instruments

The charity has only financial assets and financial liabilities of a kind that qualify as basic financial instruments.

Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

1. Accounting policies (continued)

1.8 Pensions

The charity participates in a defined benefits pension scheme operated by Citizens Advice which was closed to future accrual from 31 March 2008.

Following the adoption of Financial Reporting Standard (FRS)102, the charity has recognised a provision for the future deficit contribution payments it is required to make under the terms of its membership of scheme's recovery plan and movements in the provision are recognised in the Statement of Financial Activities.

The company also makes contributions to defined contribution pension schemes on behalf of staff members and these costs are charged to the Statement of Financial Activities in the period to which they relate.

1.9 Fund accounting

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

2. Income from donations and legacies

	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Donations	120	120	410
<i>Total 2024</i>	<u>410</u>	<u>410</u>	

3. Income from charitable activities

The trustees confirm, as required by section 37 of the Local Government & Housing Act 1989, that the income of £242,000 received from the Royal Borough of Kingston upon Thames for the year was fully expended and was used for the purposes for which it was were requested and granted in accordance with the Funding Agreement between the parties.

The Trustees Board wishes to thank all those who have given donations and grants during the year.

4. Independent examiner's remuneration

	2025 £	<i>2024 £</i>
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	2,100	1,925
	<u>2,100</u>	<u>1,925</u>

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

5. Staff costs

	2025 £	2024 £
Wages and salaries	161,027	193,083
Social security costs	8,156	10,399
Contribution to defined contribution pension schemes	3,395	9,092
Contributions to National Association pension scheme deficit	6,000	6,000
Movement in National Association pension scheme liability	(6,341)	7,050
	<u>172,237</u>	<u>225,624</u>

The average number of persons employed by the Charity during the year was as follows:

	2025 No.	2024 No.
Direct service providers	5	7
	<u>5</u>	<u>7</u>

The average headcount expressed as full-time equivalents was:

	2025 No.	2024 No.
Direct service providers	5	5
	<u>5</u>	<u>5</u>

No employee received remuneration amounting to more than £60,000 in either year.

The total remuneration of key management personnel in the year under review was £76,081 (2024: £86,872). The trustees consider key management personnel, to whom they delegate the day to day management of the charity's activities, to comprise the chief executive and service and projects manager.

6. Trustees' remuneration and expenses

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

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

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

7. Debtors

	2025 £	2024 £
Due within one year		
Prepayments and accrued income	542	530
	<u>542</u>	<u>530</u>

8. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	825	7,179
Other taxation and social security	11,223	12,110
Other creditors	749	606
Accruals and deferred income	30,797	10,606
	<u>43,594</u>	<u>30,501</u>

	2025 £	2024 £
Deferred income at 1 April 2024	5,765	21,098
Resources deferred during the year	25,897	5,765
Amounts released from previous periods	(5,765)	(21,098)
	<u>25,897</u>	<u>5,765</u>

9. Provisions for Liabilities

	Pension fund liability £
At 1 April 2024	70,096
Additions	(6,341)
	<u>63,755</u>

As required under Financial Reporting Standard (FRS) 102, the charity has recognised in these financial statements provision for the future deficit contribution payments it is required to make under the terms of its membership of the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991).

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

10. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
Unrestricted funds				
General Funds	190,753	281,020	(269,321)	202,452
	190,753	281,020	(269,321)	202,452

Statement of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
Unrestricted funds				
General Funds	199,774	322,184	(331,205)	190,753
	199,774	322,184	(331,205)	190,753

In view of the charity's substantial annual expenditure and commitments, the trustees believe that the maintenance of a healthy level of unrestricted reserves is required for the responsible management of the organisation. The actual and targeted levels of reserves are kept under review to ensure that they are appropriate. The unrestricted reserves at the year end were £202,452 which represents about 39 weeks of expenditure. The trustees consider this to be in accordance with their Reserves Policy which requires a reserves target to be maintained of at least 26 weeks of running costs plus the pension fund liability.

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Total funds 2025 £
Current assets	309,801	309,801
Creditors due within one year	(43,594)	(43,594)
Provisions for liabilities and charges	(63,755)	(63,755)
Total	202,452	202,452

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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

11. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Current assets	291,350	291,350
Creditors due within one year	(30,501)	(30,501)
Provisions for liabilities and charges	(70,096)	(70,096)
Total	<u>190,753</u>	<u>190,753</u>

12. Employee benefit obligations

The charity contributed as a participating employer to a defined benefits, multi-employer pension scheme operated by Citizens Advice as Principal Employer - the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) ("the Plan").

This is a funded scheme which was closed to future accrual with effect from 31 March 2008. The charity is required to make payments towards meeting the Plan's funding shortfall under the recovery plan which was agreed by the Pension Scheme Trustees following the 31 March 2022 actuarial valuation. For the year ended 31 March 2025, the charity's contribution was £6,000 and this has been treated as a defined contributions pension scheme payment in the financial statements. The level of annual contribution determined from 2025-26 is expected to be £6,000.

A schedule of further information concerning the financial position of the scheme and actuarial assumptions used in the calculations is prepared by Citizens Advice and is available upon request to the Company Secretary at the registered office of this charity. As required under FRS102, the charity has included in these financial statements provision for future deficit contributions payments which at 31 March 2025 was £63,755 (31 March 2024: £70,096).

13. Related party transactions

There were no related party transactions for the year ended 31 March 2025 (2024: Nil).

14. Share capital

The company, which is registered in England and Wales, is limited by guarantee and does not have a share capital. Each member is liable to contribute a sum not exceeding £1.00 in the event of the charity being wound up.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2025 £	2024 £	2024 £
Income				
Other charitable income	7,500		7,500	
Grants	265,961		314,274	
Donations and other income	120		410	
Bank interest received	7,439		-	
		<u>281,020</u>		<u>322,184</u>
Gross income in the reporting period		<u>281,020</u>		<u>322,184</u>
Less:				
Expenditure				
Salaries	161,027		193,083	
Social security	8,156		10,399	
Contributions to defined contribution pension scheme	8,156		9,092	
Contributions to National Association pension scheme deficit	6,000		6,000	
Movement in National Association pension scheme liability	(6,341)		7,050	
Rent and services	8,685		38,831	
Other property costs	8,177		7,308	
Insurance	1,463		2,711	
Light and heat	2,635		1,595	
Telephone	4,258		4,211	
Postage and stationery	1,650		1,338	
Miscellaneous costs	(17)		161	
Computer Costs	9,424		12,332	
Equipment and repairs	196		217	
Consultancy fees	34,750		21,595	
Subscriptions and publications	8,145		7,204	
Interpreting	481		-	
Reorganisation costs	7,528		-	
Support costs		<u>264,373</u>		<u>323,127</u>

**THE ROYAL BOROUGH OF KINGSTON UPON THAMES
CITIZENS ADVICE BUREAUX SERVICE**
(A company limited by guarantee)

**INCOME AND EXPENDITURE ACCOUNT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2025 £	2024 £	2024 £
Governance costs				
Examiner remuneration	3,550		3,245	
AGM & meeting costs	758		859	
Accountancy fees	640		3,324	
Legal and professional fees	-		650	
	-	4,948	-	8,078
Total expenditure		269,321		331,205
Net income/(expenditure) for the reporting period		11,699		(9,021)