

Company registration number: 03091835

Charity registration number: 1049632

# **BRENT CITIZENS ADVICE BUREAUX**

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

## **BREBNERS**

Chartered Accountants & Statutory Auditor

130 Shaftesbury Avenue

London

W1D 5AR

# BRENT CITIZENS ADVICE BUREAUX

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# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### REFERENCE AND ADMINISTRATIVE DETAILS

The Trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025. The financial statements have been prepared in accordance with the accounting policies set out on page 28 and comply with the Companies Act and applicable law.

The Trustees' Report includes the Directors' Report as required by company law.

**Charity Registration Number** 1049632

**Company Registration Number** 03091835

**Chair** The charity is incorporated in England and Wales.  
Helen Glasson, Chair and Trustee

**Chief Executive Officer** Raj Kapoor

**Trustees** Helen Glasson, Chair and Trustee  
Louisa Martin, Treasurer  
Mabel Sumner (ceased 8 May 2024)  
Linda Lam (ceased 26 September 2024)  
Robert Roscoe  
Mohammed Inham Hassen (ceased 11 May 2024)  
Frances Hutchinson (ceased 23 July 2025)  
David Boxall  
Julie Norah Hawkins (appointed 1 August 2024)  
Flo Rankin (appointed 10 May 2024)  
Pierrick Roger (appointed 1 March 2025)  
Christine Alexandra Fogg (appointed 20 December 2024)  
James Johnston (appointed 1 March 2025)

The following Trustees were appointed after the financial year end:

Annemari Suranthy De Silva (appointed 13 August 2025)  
Bridget O'Donovan (appointed 15 September 2025)

## BRENT CITIZENS ADVICE BUREAUX

### Trustees' Report for the Year Ended 31 March 2025

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<b>Registered Office</b>	270-272 High Road London NW10 2EY
<b>Bankers</b>	National Westminster Bank Plc Park Royal Branch 1 Abbey Road London NW10 7RA
<b>Auditor</b>	Brebners Chartered Accountants & Statutory Auditor 130 Shaftesbury Avenue W1D 5AR

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 1. VISION, MISSION OBJECTIVES AND VALUES

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit and in particular to its supplementary public benefit guidance.

Brent Citizens Advice Bureaux ('CAB' or 'the Charity') prides itself on being a dynamic, responsive organisation, providing high-quality advice and information for the full benefit of Brent residents.

#### 1.1 The vision and mission of the Charity is:

**1.2 Vision:** We envision a fairer, safer Brent where local people face fewer challenges and are empowered to address their own problems through our advice, support and guidance, and our influencing of initiatives to help alleviate the impact of wider structural challenges in society.

**1.3 Mission:** We provide free, confidential, impartial, independent, quality advice and guidance to support the local community with the knowledge and confidence to thrive; and we seek to influence the policies and practices affecting their lives.

#### 1.4 We will deliver this through six key strategic objectives:

- 1. Service:** Offering an agile and responsive service to support the lives of those in the community across housing, welfare, employment, immigration, benefits, money and debt challenges.
- 2. Culture:** Driving a community focussed environment where individuals feel able to speak up, challenge and contribute to the overall mission of the organisation.
- 3. Our people:** Recruit, develop and retain a highly skilled, creative and engaged workforce committed to the values of the organisation.
- 4. Governance:** Managing our resources and governance ethically, effectively and efficiently to enable the delivery of the overall organisational mission.
- 5. Advocacy and influencing:** Using local intelligence and case studies to contribute to the influence of local and national policies through the national Citizens Advice, local Government, national Government and wider influential bodies.
- 6. Relationship building:** Strengthening ties with national Citizens Advice and partner organisations to broaden our service offering, attract new funding, strengthen local and national resilience, and drive wider positive outcomes.

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 1.5 Underpinned by six core values:

**1. Respect and integrity:** We act ethically and transparently in the way we conduct our services and treat all employees, clients and stakeholders with dignity, consideration and understanding.

**2. Passion:** We are passionate about the work we do and are committed to making a positive impact on society. We have a strong sense of public purpose that drives our work and ensures that our clients receive the right information and advice at the right time, to help them make informed, confident decisions.

**3. Ambition:** We are ambitious in our vision and are committed to positive change. To achieve this, we are bold when making decisions and challenging conventional thinking, and we use available evidence and sound judgement to do this.

**4. Creativity:** We foster and sustain an environment which is inclusive, innovative, problem-solving, adaptable and flexible as to how issues are solved. From this, we gain greater knowledge and confidence in our abilities to enhance our individual and collective performances and to deliver a high-quality service to our clients to secure the best possible outcomes.

**5. Excellence:** We challenge ourselves to strive towards excellence, embracing continuous improvement and constantly learning from our collective experience. We take responsibility for our decisions and actions and, together, we are helpful, supportive and motivated to work at our best.

**6. Diversity and Inclusion:** CAB promotes equity, diversity and inclusion contributing to a rich and dynamic workplace, fostering innovation and employee well-being.

## 2. ACTIVITIES

The Charity has the general aim of contributing to the quality of life of the 344,521 residents (2023 ONS estimate) of the borough of Brent through the provision of free, independent, impartial and confidential advice. High demand levels for our service continue, whether delivered in-person, remotely by telephone or electronically.

Our advice covers the spectrum of issues facing modern society. Our interventions frequently have a significant impact on our clients' lives. Our aim always is to ensure our clients have a better understanding of their legal position and greater confidence to assert their rights appropriately in future. Fulfilling this aim has been tested to the full as national social, economic, and political change has impacted the borough via a cost-of-living crisis.

The Trustee Board acknowledges the inherent challenges but recognises that to continue to provide a relevant service in the modern era, we must embrace change, adapt and be alert for fresh opportunities to sustain and develop the vital role the Charity performs.

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 2.1 Overview

The year ending 31 March 2025 saw the end of year two of the Information, Advice and Guidance service contract ('the IAG contract') with London Borough of Brent. CAB was successful in winning this contract for a further 2 years.

The IAG service contract is significantly different to the previous contract and currently makes up 59% of total funding, which is less than in previous years. It is important for CAB to continue to develop new income sources, diversify its income stream and ensure long term financial sustainability.

### 2.2 Our objectives for 2024/25 were focused around three key pillars

#### 2.2.1 Collaboration

We use the evidence provided by our clients and service users to strengthen our influence, shaping research and campaign activities that improve policy and practice, and help prevent systemic failures. Wherever possible, we partner with other agencies and organisations to deepen our understanding and maximise the impact of our work.

#### 2.2.2 Service

At Citizens Advice Brent, we are focused on making it easier for people to access the advice they need by delivering a multi-channel service that is inclusive, accessible, and responsive to the changing needs of our communities.

Our face-to-face services are delivered in a welcoming, well-equipped, and purpose-designed environment that supports dignity and comfort. In line with our commitment to accessibility, we introduced new opening hours to better reflect the needs and preferences of the people we serve.

#### 2.2.3 Income generation

Citizens Advice Brent aims to continue strengthening its financial sustainability and position itself as the first choice for funders and commissioners. In the year ending 31 March 2025, we successfully increased our income and enhanced our financial resilience. We remain committed to diversifying our funding portfolio and exploring innovative approaches to income generation to ensure long-term stability.

As an organisation where staff and volunteers feel valued and motivated, we will continue to foster a collaborative, inclusive, and forward-thinking culture - one that evolves in step with the changing needs of our clients and communities.

**2.3 The summary below highlights the multi-faceted role of CAB**, emphasising its efforts in advocacy, partnership, and education, all while facing challenges related to funding and resource allocation. The key points are as follows:

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 2.3.1 Advocacy and Influence

- **Use of Client Information:** CAB uses anonymised client experiences to inform local and central government about the impacts of legislative, economic, and social changes on Brent residents.
- **Policy Evidence:** CAB submits social policy evidence forms and responds to Citizens Advice's monthly Network Panel surveys to influence research and campaign agendas.
- **Emerging Issues:** CAB identifies and highlights emerging issues affecting Brent residents and campaigns for necessary changes through its role as borough thematic lead on information, advice and guidance.

### 2.3.2 Partnerships and Campaigns

- **Collaboration:** CAB leads the Information, Advice and Guidance thematic group in Brent, partnering with other advice agencies and stakeholders to campaign for and promote local change.

### 2.3.3 Challenges

- **High Demand and Funding Pressures:** Citizens Advice Brent faces the challenge of sustaining high-quality services amidst significantly increasing demand and intense competition for funding across the voluntary sector. Recruiting and retaining skilled staff in this environment remains difficult, requiring innovative approaches to workforce development.
- **Volunteer Development:** To address these pressures, CAB is investing in bringing volunteers up through the ranks, providing training and progression opportunities so they can transition into paid roles where possible. This approach not only helps meet rising demand but also strengthens organisational resilience.
- **Council Support:** Despite wider resource constraints, the London Borough of Brent continues to support and encourage CAB's work, recognising its vital role in the community.

### 2.3.4 Educational Role and Volunteer Programme

- **Empowering Clients:** Central to CAB's work is educating clients to better control their lives through easy access to necessary information.
- **Volunteer Training:** CAB recruits and trains local volunteers through a rigorous yet supportive program led by the Officer Manager.
- **Employment Outcomes:** Most volunteers secure paid work in various careers due to the skills acquired during their training, contributing positively to the local economy.

In summary, CAB in Brent is dedicated to advocacy, education, and collaboration, striving to adapt and maintain service quality despite financial and resource constraints. Its efforts in training volunteers and engaging with policy change are particularly noted and supported by the local council.

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 3.0 BOROUGH OVERVIEW

#### 3.1 Brent - Deprivation, Diversity & Health Overview

Brent is one of the most diverse and densely populated boroughs in England, with 344,521 residents (2023 Census/Brent Council stats 2023), an 11% increase since 2011. The borough's population density of 8,164 people per km<sup>2</sup> ranks 14th highest in England and Wales.

##### 3.1.2 Diversity & Language

Brent's rich cultural mix is one of its greatest strengths:

- 65% of residents are from Black, Asian or other minority ethnic backgrounds (2nd highest in England and Wales).
- 56% were born outside the UK - the highest proportion nationally.
- Over 90 languages are spoken locally; 34% use a main language other than English (2nd highest nationally).
- 8% report limited English proficiency (3rd highest nationally).
- In 20% of households, no one speaks English as their main language - the highest rate in England.
- Brent also has a younger population compared to neighbouring areas, with 50% more 20-40-year-olds and 33% fewer older residents.

##### 3.1.3 Deprivation

Despite its strengths, Brent faces significant socio-economic challenges:

- High levels of long-term unemployment, low incomes, and reliance on benefits.
- Around one-third of children live in low-income households; one-fifth live in single-adult households.
- 19% of neighbourhoods are among the 20% most deprived in England.

##### 3.1.4 Health Inequalities

Health outcomes vary sharply across the borough:

- Life expectancy differs by up to 9 years for women and 11.7 years for men depending on location.
- Higher-than-average rates of diabetes (8.6% vs 7.3% nationally), cardiovascular disease mortality (267.2 vs 230.4), and mental health diagnoses (1.15% vs 0.95%).

##### 3.1.5 Impact of COVID-19

Between March and June 2020, Brent recorded the highest COVID-19 mortality rate in England - 216.6 deaths per 100,000 people - highlighting deep-seated inequalities.

##### 3.1.6 Responding to Change

Brent's diversity and growth present opportunities alongside challenges. Targeted, equitable public health, advice, and community support strategies - alongside flexibility to adapt to changing needs - are essential for improving outcomes and reducing inequality.

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## Trustees' Report for the Year Ended 31 March 2025

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### 3.2 CATEGORY OF ENQUIRIES AND CLIENT BASE

The level of demand has remained high. In 2024/25, Citizens Advice Brent (CAB) assisted just under 6,000 individual clients, including those supported through quick client contacts, and dealt with a total of 17,484 issues, which represents a 20% increase compared to 2023/24. However, the headline figures alone do not adequately reflect the complexity of many of the cases resolved. A significant proportion of matters required substantially more time and specialist effort from the advice team, given their challenging and multifaceted nature. This increase in demand can be attributed, in part, to the continued persistence of high inflation, largely driven by elevated energy costs, and the ongoing cost-of-living crisis, which shows no sign of abating.

Consequently, CAB has had to regularly update and maintain training of all paid staff and volunteers in supporting clients with managing their energy bills, helping clients with deficit budgets to reduce non-priority expenditure and maximise their income, as well as the changes to other categories of our work. Our team at CAB has also been instrumental in training advisers in other organisations through Advice First Aid training - a free one-day, introductory course delivered in person by a Citizens Advice expert aimed at frontline volunteers and staff in non-advice roles. CAB also delivered several other training presentations, including those on Council Tax Support Hardship Funds Applications, Energy Advice, Disability and Health-Related Benefits, and Benefits for Carers, to support various organisations and stakeholders in the community.

The data shows that CAB USP remains our expertise in social welfare law issues. As reflected in the top 5 issues CAB dealt with this financial year. The continued high demand for advice was in the areas of Housing, Welfare Benefits/Universal Credit, Debt, Utilities & Communications, Immigration and Employment, accounting for 78% of all enquiries, underscoring the significant impact of our services in these areas within the community.

This is further evidenced by the total income gains (only where new or increased benefit/universal credit awards were made for clients during the year), across all services of £4.5m, which more than doubled last year's income gain for residents. During the same period, we successfully supported service users managed or secured debt write-offs totalling £1.9m, with full or partial debt write-off accounting to 51% of the total, an increase of 5% compared to 2023-24.

The proportion of clients from Black, Asian, and other minority ethnic backgrounds increased by 2%, from 74% to 76% this year, reflecting our ongoing commitment to diversity and inclusion. Meanwhile, White British and 'White Other' clients accounted for 23% of all clients seen, a further 3% decrease compared to last year, reflecting the changing makeup of the clients we serve.

Additionally, 44% of our clients have a disability or long-term limiting health condition, a 3% increase compared to 2023-24. Women represented 57% of our clients - the same as the previous year.

The majority of our clients (81%) are aged between 25 and 64, reflecting a 3% increase from the previous year's high of 84%. Clients under 25 and over 65 made up 3% and 14% of our clients, respectively, an overall 1% increase this year.

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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CAB shop-front premises on the Willesden High Road, with a bus stop outside the door, make us a visible and accessible resource for our clients across and outside the borough. 47% of residents using CAB services live within the 5 closest wards surrounding CAB's location - Willesden Green, Stonebridge, Dollis Hill, Harlesden & Kensal Green, Roundwood and Tokyngton; and 65% lived in the 10 most deprived wards, which included 4 of the 5 closest wards to CAB's main office.

Our staff and volunteers continue to reflect the rich diversity of the community we serve. Among our staff, 74% of Citizens Advice Brent's workforce come from Black, Asian, and Minority Ethnic (BAME) backgrounds, with the following breakdown: Black Caribbean/Black African (32%), Asian (37%), Arab (5%), Irish (0%), White British/English (11%), and White Other (16%).

Similarly, our volunteers represent a wide range of ethnicities, strengthening trust and connection with the local community. This year, 69% of our volunteers are from BAME backgrounds: Asian communities make up 30% (including Indian, Pakistani, Bangladeshi, Chinese, and Other Asian backgrounds), Black communities account for 26% (African, Caribbean, and Other Black), while Arab and other ethnic groups represent around 9%. Volunteers identifying as Mixed backgrounds make up 4%. White volunteers, including British, Irish, and Other White, comprise 20% of our volunteer base, with a small proportion (4%) choosing not to disclose their ethnicity.

### 4. SERVICES

#### 4.1. Information, Advice and Guidance Service Contract

##### Delivering Information, Advice and Guidance in Brent

Following a successful bid, Citizens Advice Brent has now completed the second year of its four-year contract with Brent Council to deliver Information, Advice and Guidance (IAG) services to local residents. The contract, which began in December 2022, runs for an initial two-year period with the option of two additional one-year extensions (2+1+1). Annual funding for the service currently stands at £489,000.

Our experience consistently demonstrates that investment in advice services delivers real value to the Council. Through early intervention and timely support, we help prevent costly demands on statutory services. This impact is clearly reflected in the positive outcomes and income gains we secure for Brent residents.

We are a specialist organisation with expertise across the full spectrum of social welfare law, including Welfare Benefits (including Universal Credit), Housing, Employment, Debt, Relationships & Family, and Immigration.

Our commitment to excellence is recognised through the Advice Quality Standard (AQS), which we hold across all of these areas. In addition, in recognition of the high quality and depth of our casework, we hold a 3-year AQS Casework Accreditation in Welfare Benefits, Debt and Housing, valid until February 2027. This accreditation is an independent testament to the quality, scope and robustness of our services, assuring clients and partners alike of our consistently high standards.

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 4.1.1 Family Wellbeing Centres (FWCs)

Under our current IAG service contract - as with our previous primary advice contract with Brent Council - we continue to deliver advice services at all eight Family Wellbeing Centres (FWCs) across the borough.

Parents of children under 18 who are registered with the Centres and require social welfare advice are offered appointments to speak with a CAB adviser, either in person or by phone.

The financial year 2024/25 saw substantial improvements compared to 2023/24, with advice requests rising by 23% from 1,402 to 1,726. CAB supported 1,467 families with 2,644 issues, a 4% increase from the previous year. The most pressing challenges remained housing (including conditions and affordability), welfare benefits (inclusive of Universal Credit), and debt, reflecting the continuing impact of the cost-of-living crisis.

Through its cash-first approach, CAB delivered tangible and substantial outcomes: securing £1.3m in financial gains for 569 families, writing off or reducing £224,343 of debt for 230 families, and securing or clarifying immigration status for 291 families and their dependents. CAB also helped prevent or relieve homelessness for 201 families, advised 127 parents on employment matters, and referred 107 families to other support services. These achievements reflect CAB's vital role in tackling poverty, promoting stability, and improving the quality of life for families across the community.

### 4.1.2 Brent Hubs & Other Co-locations

As part of the primary contract with the LLB, CAB delivers IAG services across Brent, primarily at four Hubs in Harlesden, Kilburn, Willesden and the Civic Centre (Wembley). In 2024/25, the service received 5505 advice requests and dealt with 13,209 individual issues. The top five presenting issues were Welfare Benefits, Housing, Universal Credit, Debt and Utilities & Communications, reflecting the continuing pressures of the cost-of-living crisis. The service was also provided via CAB Adviceline and digital channels. Additionally, Levels 2 and 3 of the IAG service were delivered from the CAB Main Office as part of the co-location strategy. Under the home visits element of the contract, and notwithstanding the persistent challenges posed by its resource-intensive nature and delivery logistics, CAB was able to support 182 homebound Brent residents.

Overall, the IAG service at Brent Hubs & Other Co-locations generated £2.5m in income gains for Brent residents.

### 4.1.3 Advice First Aid Training

CAB delivered Advice First Aid (AFA) training to several frontline staff and volunteers, typically in non-adviser roles, across 4 AFA training sessions hosted by the Latin American House. Organisations that benefitted from the training include - Sufra NW London, SAAFI, Brent Health Matters, Brent Foodbank (formerly Trussell Trust Foodbank), Kilburn Coop, Age UK Hillingdon, Harrow & Brent, and Brent Council staff (Turning Point) and Office of the Mayor of London.

### 4.1.4 Complaints

We received seven complaints in this period. We consider complaints a vital part of evaluating and improving our service. Therefore, we actively promote and encourage residents who, for whatever reason, are unhappy with the service they received from us to raise their issue directly with us. Four of the seven issues raised related to access issues, as an increasing number of residents want us to provide a drop-in IAG service at our main office rather than requesting advice from us at the numerous outreach centres we attend.

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 5.0 SPECIALIST SERVICES FUNDED BY PARTNERS

#### 5.1 National Lottery Community Fund

This funding enabled the employment of a new adviser able to provide immediate assistance to clients with housing, welfare benefits, employment, and debt issues at our Head Office on Willesden High Road.

#### 5.2 Greater London Authority - Advising Londoners Project (formerly Crisis Prevention Project)

In its third year, this project is a collaboration of 20 London Citizens Advice charities and includes various roles such as Crisis Prevention Advisers and Specialist Welfare Advisers. The initiative, which partners with the London Legal Support Trust, aims to support Londoners facing cost-of-living challenges through outreach advice, community group referrals, and crisis prevention. In Brent, services are provided from the main office and Kensal Rise Library.

#### 5.3 Propel and London Legal Support Trust

Funded by the Propel 'Robust Safety Net' stream, this project aims to develop a sustainable advice sector workforce embedded in disadvantaged communities. It includes employment pathways for trained advisors, ensuring ongoing support for marginalised groups. Through this project, CAB managed to secure funding to employ an adviser on a fixed-term post for 12 months.

#### 5.4 Brent Foodbank Collaboration

Brent Foodbank is part of a nationwide network of food banks providing emergency food and support to people locked in poverty. Working in partnership, Citizens Advice Brent provides up to 28 hours of support per week at two Brent foodbank locations: Neasden and Kingsbury, aiding those in need with various issues, including welfare benefits, housing and consumer issues.

#### 5.5 Debt-Free Advice

The Debt Free Advice service, funded by the Money and Pensions Service (MaPS), is a pan-London initiative led by Toynbee Hall and involves 23 participating organisations, including Citizens Advice Brent.

In 2024/25, CAB opened 459 new cases, achieving 96% of its client volume target, despite one of the two senior debt advisers being on maternity leave for a significant period. This strong performance was formally recognised and praised by the DFA's Head of Grants. The achievement reflects both the dedication and resilience of advisers and the effective management and support provided to ensure successful contract delivery.

During the year, the CAB DFA debt team handled combined problem debts of £4.9m, representing a 5% increase on the previous year. Having successfully delivered the previous contract, which concluded on 31 March 2025, CAB has now been awarded a new DFA contract, running until 31 March 2026, ensuring continuity of vital debt support for the community.

#### 5.6 Energy Advice Project

Working in partnership with national Citizens Advice via the Energy Advice Programme (EAP), Citizens Advice Brent provides one-to-one energy advice appointments to clients who are in or at risk of fuel poverty. Energy advice includes advice on energy efficiency, income maximisation and energy grants with the aim of reducing bills.

## **BRENT CITIZENS ADVICE BUREAUX**

### **Trustees' Report for the Year Ended 31 March 2025**

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#### **5.7 John Fisher Free Legal Advice Service**

The service was established in memory of John Fisher, who contributed significantly to Citizens Advice Brent. The project is now in its 24th year and is now generously supported by Clyde & Co LLP. This international law firm has been funding a coordinator to service our Honorary Legal Advice (HLA) sessions since the project started in December 2001, and we are indebted to them for their continued support of the project.

The virtual HLA Employment Advice Clinic continues to thrive, with lawyers from Clyde & Co advising clients via video call or telephone, while volunteers (often law students) provide in-person support to ensure continuity and maintain high standards of client care. This hybrid delivery model, developed during the pandemic, has remained essential in widening access to the service and strengthening its reach.

Our HLA legal advice projects continue to have a strong impact across Brent. Between April 2024 and March 2025, the clinics delivered 74 sessions, booked 126 appointments, and supported 98 new clients, alongside additional repeat appointments and referrals to specialist partners. Since their inception, the John Fisher Free Legal Advice Service and Brent Employment Clinic have collectively delivered 1,183 sessions, assisted more than 2,800 clients, and secured approximately £700,000 in financial gains - a testament to the unwavering dedication and expertise of our volunteer lawyers and partners.

#### **5.8 Food Roots Project - Healthy Start**

The Greater London Authority has funded Citizens Advice Brent to deliver Healthy Start training to specified food partnerships supported as grantees under GLA's Food Roots Programme.

The overall aims of the funding are to increase awareness and visibility of Healthy Start across food partnerships ('grantees') and Londoners who use their services, including newly trained staff and volunteers who can signpost and support applications and facilitate better links between statutory and voluntary sector work on Healthy Start. Also, to develop a training programme which supports partnerships and their member organisations to increase Healthy Start uptake among the communities they support.

#### **5.9 Park Royal Centre for Mental Health**

Pond, Pine, Aspen, Caspian and Shore are adult inpatient wards at Park Royal Mental Health Centre in Brent, providing a safe and therapeutic environment for individuals with acute mental health issues. Since 2004, CAB has been funded to provide an advice service for these inpatients, primarily focusing on welfare benefits, housing, and debt matters. Over the years, a strong relationship has developed between CAB and the Trust, and we hope to further extend this collaboration in the future. In the 2024/25 period, CAB assisted 149 clients at the Centre with a total of 956 issues, marking increases of 13% and 25% from the previous year, respectively. Additionally, the income generated from this assistance rose by 34%, totalling £332,747.

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 6.0 COLLABORATIVE EFFORTS AND COMMUNITY IMPACT

With collaboration, one of our three key pillars, working with colleagues from local agencies has become an integral part of our culture at CAB. While there are inherent challenges, such as agencies specialising in services for specific client categories, we believe that collaborating with other organisations enables us to provide clients with more cohesive services.

This approach reduces the risk of failed referrals, delays and confusion for clients who may already be in desperate need of help. In 2024-2025, CAB developed successful working relationships with the Workers' Rights Centre, Northwest London Law Centre, and Kensal Rise Library.

Working with our funders and partners, CAB can:

#### 6.1 Offer Comprehensive Support:

- **Wide Range of Services:** CAB addresses a variety of issues, including debt, benefits, housing, employment, consumer rights, relationships, and taxation.
- **Expert Advisers:** Trained and regulated advisers provide specialized assistance to ensure clients receive the best possible support.

#### 6.2 Provide Outreach and Accessibility:

- **Targeted Outreach:** Services are specifically designed to reach those most in need, such as mental health patients and individuals facing cost of living challenges.
- **Accessible Locations:** Services are delivered through multiple outreach points including mental health wards, food banks, libraries, and hubs across Brent.

#### 6.3 Showcase Collaborative Efforts:

- **Partnerships:** Collaboration with 23 organizations, including the Money and Pensions Service (MaPS), Toynbee Hall, Greater London Authority, and Brent Council, amplifies the effectiveness of our services.
- **Specialised Projects:** Initiatives like the London Citizens Advice GLA Cost of Living Project enhance service delivery and community engagement.

#### 6.4 Demonstrate Impactful Assistance:

- **Financial Benefits:** CAB has generated significant income gains for residents, addressing financial stability and improving quality of life.
- **Practical Support:** Immediate and comprehensive support for over 4,000 clients annually, tackling critical issues such as housing, welfare benefits, and employment.

We continue to demonstrate the value of our work to funders, opinion formers, and policymakers by presenting statistical outcomes that highlight our impact.

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 7. MEDIA AND PROMOTIONAL WORK

CAB intends to make greater use of social media and monthly bulletins to reach new and existing clients, community groups, voluntary organizations, councillors, MPs, and the wider public. This presents an opportunity for development over the next 12 months. Additionally, our website will be refreshed and updated to provide residents with internet access and up-to-date information on policy and legislative changes, particularly those affecting benefit entitlements.

### 8. STAFF DEVELOPMENT AND RECRUITING VOLUNTEERS

With the ending of the pandemic work patterns for staff changed during 2024/2025 with a shift away from home working and telephone advice to more office-based contact and advice, while accommodating flexible working where appropriate. All staff are required to be present in the office a minimum of four days a week. This also reflects the criteria stipulated in the IAG Service Contract awarded by the London Borough of Brent.

Staff and Volunteers are CAB's greatest resource, and their development is vital to maintain a quality service to clients. Staff enhance their skills by attending face-to-face, e-learning, and live/recorded webinars training sessions, regular team briefings and supervision sessions during which they contribute to the process of reviewing performance and raising standards.

The Head of Advice meets regularly with the Advice Supervisor and Office Manager to discuss, review, and share good practices to ensure consistency and efficiency in the delivery of advice service to Brent residents and support the continuous professional development of the advice team, including the advice volunteers.

Volunteers have a vital and increasingly important role in service delivery. The Trustee Board also consists of volunteers who bring a range of skills and experience to the service. Their commitment and contribution are a great asset.

### 9. FINANCIAL REVIEW:

#### 9.1 Financial challenges

Despite facing significant funding pressures, CAB successfully navigated the 2024/25 financial year through a strategic restructure and careful cost management. Prudent expenditure controls, combined with an effective income generation strategy, resulted in additional income and a stronger financial position than in 2023/24. Looking ahead, our key priorities are to diversify funding sources, reduce dependence on the Information, Advice & Guidance (IAG) Service Contract with the London Borough of Brent, and enhance CAB's long-term financial sustainability.

#### 9.2 Investment powers and policy

The Trustees have continued with investments of funds in higher interest accounts. Under the Memorandum and Articles of Association the charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 9.3 Reserves policy

The Trustees have examined the Charity's requirements and have established the level of reserves (that is those funds that are freely available) that the Charity ought to have in light of the main risks to the organisation. The aim is to ensure that the organisation retains reserves equivalent to three months of operating expenditure to reflect the Trustees' legal and fiduciary obligations on a going concern basis, for example payment of redundancies or other liabilities; or bridge the funding gaps between spending and receiving resources from funders.

Reserves are also held to cover possible emergencies, for example sustaining operations whilst income generating activities are under way, and to meet the working capital requirements of the organisation to continue the work of the organisation in the event of a significant reduction in funding.

The level of unrestricted reserves at 31 March 2025 were £613,771 (2024: £512,595) , which means the organisation is meeting its aims of holding three months' operating expenditure.

### 10. PLANS FOR THE FUTURE

Citizens Advice Brent will continue to deliver the core activities outlined in this report, subject to the continuation of satisfactory funding arrangements. The charity faces two major strategic concerns. First, is the need to continue to reduce our reliance on the London Borough of Brent's Information, Advice and Guidance (IAG) Service Contract, which currently represents around 59% of our income. Second, is the increasing impact of the cost-of-living crisis on the communities we serve, which has driven up demand for our services at a time when funding is increasingly constrained.

We are operating in a challenging environment marked by ongoing financial pressures including rising employer costs, reduced availability of grant funding from traditional sources, and cutbacks in public sector support for local voluntary and community organisations. These trends create uncertainty and threaten the long-term sustainability of frontline services.

The Trustee Board commends the progress made this year in maintaining and strengthening our services despite these challenges. However, one of the persistent difficulties facing the entire voluntary sector is the short-term nature of most funding. This presents significant obstacles to long-term strategic planning and investment-particularly as demand for advice and support services continues to rise.

The Trustees remain firmly committed to sustaining a high-quality, accessible, and client-focused service that responds to the diverse and evolving needs of Brent's communities. We will continue to prioritise diversification of income, explore new and innovative funding streams, and build partnerships that enhance service delivery and resilience.

Our regular client feedback surveys continue to demonstrate a high level of satisfaction with our services, reinforcing the critical value placed on Citizens Advice Brent by the people we serve. This endorsement from our community strengthens our resolve to ensure that everyone in Brent has access to the advice and support they need, when they need it most.

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 11. STRUCTURE, GOVERNANCE AND MANAGEMENT

#### 11.1 Governing Document

Citizens Advice Brent ("CAB" or "the Charity") is a company limited by guarantee, governed by its Memorandum and Articles of Association dated December 2007 and recently updated January 2024. It is registered as a Charity with the Charity Commission.

#### 11.2 Appointment of Trustees

Unless otherwise determined, the number of Trustees shall be no fewer than nine and no more than twenty. Trustees may be:

- a) Elected at the Annual General Meeting (AGM), taking office from the conclusion of that meeting
- b) nominated by a member organisation
- c) co-opted by the Trustee Board,

The combined number of nominated and co-opted Trustees must not exceed one-third of the total Trustee Board.

Appointments of co-opted or nominated Trustees must be made at an ordinary meeting of the Trustee Board and will take effect immediately, unless filling a future vacancy, in which case the appointment will begin when the post becomes vacant.

All elected Trustees retire at the third AGM following their election but may be re-elected. Similarly, nominated and co-opted Trustees retire at the third AGM following their appointment and may be re-appointed.

At the ordinary meeting immediately preceding the AGM, the Trustee Board will:

- Review member organisations and consider applications for representation
- Consider any proposal from an existing Trustee to offer representation to a member organisation

Any such proposal requires approval by at least two-thirds of Trustees present. If approved, the Board will determine the duration of representation and invite the organisation to nominate a Trustee.

In accordance with the Articles of Association:

- The Chair of the Board is nominated and elected at the meeting immediately following the AGM and may serve for a total of six years, subject to re-election at each AGM
- The Honorary Treasurer and Chairs of sub-committees are also nominated and elected at this meeting
- The AGM is held annually in January

The Trustees are committed to ensuring that the composition of the Board reflects the diversity of the community we serve. To broaden the pool of potential candidates, the charity advertises vacancies and specifies the skills and experience sought, both locally and nationally.

To maintain an effective and diverse skill mix on the Board:

- Trustees are asked to submit an annual skills audit
- Where skills are lost due to Trustee retirements, potential candidates are identified and encouraged to put themselves forward for election.

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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### 11.3 Induction and Training of Trustees

New Trustees undergo a structured induction process to ensure they are well-prepared for their role. This includes a briefing on their legal responsibilities under charity and company law, the Charity's Memorandum and Articles of Association, the Trustee Board's governance and decision-making processes, the current business plan, and recent financial performance.

Before formally joining the Board, prospective Trustees are invited to attend a Board meeting and a sub-committee meeting to gain insight into how the organisation operates. During the induction period, they also meet key members of staff and fellow Trustees.

In addition, new Trustees are encouraged to attend a formal induction training event provided by Citizens Advice, which offers valuable context about the role of the national organisation and its relationship with local offices.

All Trustees are encouraged to participate in mandatory and relevant training sessions to support them in fulfilling their duties. They are also invited to attend occasional staff meetings or shadow front-line staff to better understand the day-to-day work and challenges faced by the organisation.

### 11.4 Organisation

The Trustees are responsible for the overall governance and strategic direction of the charity. The Trustee Board meets five times per year to oversee the charity's operations and ensure compliance with its objectives.

Two sub-committees support the work of the Board:

- Finance, Audit and External Engagement
- People and Operations

Each sub-committee meets four times a year and may convene remotely to ensure flexibility and continuity of oversight.

### 11.5 Arrangements for Setting Pay and Remuneration of Key Management Personnel

The Trustees consider matters of pay and remuneration through the People and Operations Subcommittee, which makes recommendations to the full Trustee Board.

To ensure fairness and transparency, Citizens Advice Brent uses benchmark data from the national Citizens Advice report on Local Citizens Advice (LCA) salary levels - the most recent of which was published in 2023. This allows the organisation to set salaries that where possible are aligned with those offered by other LCA offices, helping us remain competitive and consistent within the network.

### 11.6 Risk Management

The Trustees pay close attention to risk management and formally review risks to the organisation at least quarterly. The Board has adopted a comprehensive risk management strategy, which includes:

- A quarterly review of the key risks facing the charity
- The establishment of systems and procedures to mitigate identified risks
- The implementation of measures to minimise the potential impact on the charity should those risks materialise

# BRENT CITIZENS ADVICE BUREAUX

## Trustees' Report for the Year Ended 31 March 2025

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This approach ensures that Citizens Advice Brent is well-positioned to manage uncertainties and maintain operational resilience.

### 12. STATEMENT OF TRUSTEES' RESPONSIBILITIES

#### Statement of Trustees' Responsibilities

The Trustees (who are also the directors of Citizens Advice Brent for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. In accordance with this requirement, the Trustees have elected to prepare the financial statements in line with United Kingdom Generally Accepted Accounting Practice (UK Accounting Standards and applicable law).

Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including income and expenditure, for the financial year.

#### In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the methods and principles of the Charities SORP 2019 (FRS 102)
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation

#### The Trustees are also responsible for:

- keeping adequate accounting records sufficient to show and explain the charitable company's transactions and to disclose, with reasonable accuracy at any time, its financial position
- ensuring that the financial statements comply with the Companies Act 2006
- safeguarding the assets of the charitable company and taking reasonable steps to prevent and detect fraud and other irregularities

### 13.0 Disclosure of information to auditor

Each Trustee has taken all reasonable steps to ensure they are aware of any relevant audit information and to establish that the Charity's auditor is also aware of that information. The Trustees confirm that, to the best of their knowledge, there is no relevant audit information of which the auditor is unaware.

#### 13.1 Reappointment of auditor

The trustee board will discuss the re-appointment of the auditors in accordance with Section 485 of the Companies Act 2006.

## BRENT CITIZENS ADVICE BUREAUX

### Trustees' Report for the Year Ended 31 March 2025

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#### 13.2 Small companies provision statement

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

10-Nov-25

The annual report was approved by the Trustees of the charity on ..... and signed on its behalf by:

*Helen Glasson*

.....  
Helen Glasson  
Chair and Trustee

# BRENT CITIZENS ADVICE BUREAUX

## Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

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### Opinion

We have audited the financial statements of Brent Citizens Advice Bureaux for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

### Basis for opinion

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

### Conclusions relating to going concern

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

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

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

### Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## **BRENT CITIZENS ADVICE BUREAUX**

### **Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux**

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#### **Opinion on other matter prescribed by the Companies Act 2006**

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

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

#### **Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

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

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

#### **Responsibilities of Trustees**

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 18), the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

## BRENT CITIZENS ADVICE BUREAUX

### Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

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#### **Auditor's responsibilities for the audit of the financial statements**

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the Charity and the sector in which it operates, we determined that the principal risks of non-compliance with laws and regulations related to the reporting framework (FRS 102, Companies Act 2006 and the Charities SORP 2019), health and safety legislation and data protection legislation. These risks were communicated to our audit team and we remained alert to any indications of non-compliance throughout our audit.

We understood how the Charity is complying with relevant legislation by making enquiries of management and conducting a review of board minutes. We also considered the results of our audit procedures and to what extent these corroborate this understanding and assessed the susceptibility of the Charity's financial statements to material misstatement. This included consideration of how fraud might occur and evaluation of management's incentives and opportunities for fraudulent manipulation of the financial statements.

We designed our audit procedures to identify any non-compliance with laws and regulations. Such procedures included, but were not limited to, inspection of any regulatory or legal correspondence; inspection of grant documentation and the conditions contained therein; challenging assumptions and judgements made by management; identifying and testing journal entries with a focus on large or unusual transactions as determined based on our understanding of the business; and identifying and assessing the effectiveness of controls in place to prevent and detect fraud.

Owing to the inherent limitations of an audit, there remains a risk that a material misstatement may not have been detected, even though we have properly planned and performed our audit in accordance with auditing standards. We are not responsible for preventing non-compliance with laws and regulations and cannot be expected to detect all instances of non-compliance.

The primary responsibility for the detection and prevention of fraud rests with those responsible for governance and management. The further removed non-compliance with laws and regulations is from the events reflected in the financial statements, the less likely the auditor will become aware of it.

The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment, collusion, omission, misrepresentation or forgery.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## BRENT CITIZENS ADVICE BUREAUX

### Independent Auditor's Report to the Members of Brent Citizens Advice Bureaux

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As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

#### Use of our report

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



.....  
Darren Bond (Senior Statutory Auditor)  
For and on behalf of Brebners, Statutory Auditor

130 Shaftesbury Avenue  
London  
W1D 5AR

11-Nov-25  
Date:.....

## BRENT CITIZENS ADVICE BUREAUX

### Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Year ended 31 March 2025	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2025 £
<b>Income and Endowments from:</b>					
Local Authority Grant	3	512,607	-	-	512,607
Grants & Contracts	4	-	-	340,629	340,629
Donations	5	1,597	-	-	1,597
Investment income	6	20,171	-	-	20,171
Other income		334	-	-	334
<b>Total income</b>		<u>534,709</u>	-	<u>340,629</u>	<u>875,338</u>
<b>Expenditure on:</b>					
Charitable activities		<u>(392,092)</u>	-	<u>(368,799)</u>	<u>(760,891)</u>
<b>Total expenditure</b>		<u>(392,092)</u>	-	<u>(368,799)</u>	<u>(760,891)</u>
<b>Net income/(expenditure)</b>		<b>142,617</b>	-	<b>(28,170)</b>	<b>114,447</b>
Transfers between funds		<u>(41,441)</u>	-	<u>41,441</u>	-
<b>Net movement in funds</b>		<b>101,176</b>	-	<b>13,271</b>	<b>114,447</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>512,595</u>	<u>60,732</u>	<u>5,848</u>	<u>579,175</u>
<b>Total funds carried forward</b>	<b>19</b>	<u><u>613,771</u></u>	<u><u>60,732</u></u>	<u><u>19,119</u></u>	<u><u>693,622</u></u>

The notes on pages 28 to 46 form an integral part of these financial statements.

## BRENT CITIZENS ADVICE BUREAUX

### Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

#### Comparative Statement of Financial Activities for the Year Ended 31 March 2024

Year ended 31 March 2024	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total 2024 £
<b>Income and Endowments from:</b>					
Local Authority Grant	3	530,696	-	-	530,696
Grants & Contracts	4	-	-	223,458	223,458
Donations	5	1,087	-	-	1,087
Investment income	6	11,308	-	-	11,308
Other income		556	-	-	556
<b>Total income</b>		<u>543,647</u>	<u>-</u>	<u>223,458</u>	<u>767,105</u>
<b>Expenditure on:</b>					
Charitable activities		<u>(389,824)</u>	<u>-</u>	<u>(476,146)</u>	<u>(865,970)</u>
<b>Total expenditure</b>		<u>(389,824)</u>	<u>-</u>	<u>(476,146)</u>	<u>(865,970)</u>
<b>Net income/(expenditure)</b>		<b>153,823</b>	<b>-</b>	<b>(252,688)</b>	<b>(98,865)</b>
Transfers between funds		<u>(188,629)</u>	<u>-</u>	<u>188,629</u>	<u>-</u>
<b>Net movement in funds</b>		<b>(34,806)</b>	<b>-</b>	<b>(64,059)</b>	<b>(98,865)</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>547,401</u>	<u>60,732</u>	<u>69,907</u>	<u>678,040</u>
<b>Total funds carried forward</b>	<b>19</b>	<u><b>512,595</b></u>	<u><b>60,732</b></u>	<u><b>5,848</b></u>	<u><b>579,175</b></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 19.

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

## BRENT CITIZENS ADVICE BUREAUX

(Registration number: 03091835)  
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	13	-	-
<b>Current assets</b>			
Debtors	14	44,259	33,415
Cash at bank and in hand	15	<u>881,116</u>	<u>846,431</u>
		925,375	879,846
<b>Creditors: Amounts falling due within one year</b>	16	<u>(57,120)</u>	<u>(116,526)</u>
<b>Net current assets</b>		<u><b>868,255</b></u>	<u><b>763,320</b></u>
<b>Total assets less current liabilities</b>		<b>868,255</b>	<b>763,320</b>
<b>Provisions</b>	17	<u>(174,633)</u>	<u>(184,145)</u>
<b>Net assets</b>		<u><u><b>693,622</b></u></u>	<u><u><b>579,175</b></u></u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds		19,119	5,848
<b>Unrestricted income funds</b>			
Unrestricted funds		613,771	512,595
Designated Funds		<u>60,732</u>	<u>60,732</u>
Total unrestricted funds		<u>674,503</u>	<u>573,327</u>
<b>Total funds</b>	19	<u><u><b>693,622</b></u></u>	<u><u><b>579,175</b></u></u>

The Financial Statements have been prepared in accordance with the provisions applicable to small companies according to Part 15 of the Companies Act 2006.

The financial statements on pages 24 to 46 were approved by the Trustees, and authorised for issue on 10-Nov-25..... and signed on their behalf by:

*Helen Glasson*

.....  
Helen Glasson  
Chair and trustee

*Raj Kapoor*

.....  
Raj Kapoor  
Chief executive officer

The notes on pages 28 to 46 form an integral part of these financial statements.

## BRENT CITIZENS ADVICE BUREAUX

### Statement of Cash Flows for the Year Ended 31 March 2025

	Note	2025 £	2024 £
<b>Cash flows from operating activities</b>			
Net cash income/(expenditure)		114,447	(98,865)
<b>Adjustments to cash flows from non-cash items</b>			
Depreciation	7	-	90,057
Investment income	6	<u>(20,171)</u>	<u>(11,308)</u>
		<b>94,276</b>	<b>(20,116)</b>
<b>Working capital adjustments</b>			
(Increase)/decrease in debtors	14	(10,844)	293,904
(Decrease)/increase in creditors	16	(22,565)	20,398
(Decrease)/increase in deferred income		(36,841)	26,127
Charged/credited to SOFA		<u>(9,512)</u>	<u>10,576</u>
<b>Net cash flows from operating activities</b>		<b>14,514</b>	<b>330,889</b>
<b>Cash flows from investing activities</b>			
Interest receivable and similar income	6	<u>20,171</u>	<u>11,308</u>
<b>Net increase in cash and cash equivalents</b>		<b>34,685</b>	<b>342,197</b>
Cash and cash equivalents at 1 April		<u>846,431</u>	<u>504,234</u>
<b>Cash and cash equivalents at 31 March</b>		<b><u>881,116</u></b>	<b><u>846,431</u></b>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 28 to 46 form an integral part of these financial statements.

# BRENT CITIZENS ADVICE BUREAUX

## Notes to the Financial Statements for the Year Ended 31 March 2025

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### 1 CHARITY STATUS

The charity is a company limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the Trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The charity's registration number is 1049632 and its company registration number is 03091835.

The address of its registered office is:

270-272 High Road  
London  
NW10 2EY

### 2 ACCOUNTING POLICIES

#### Summary of significant accounting policies and key accounting estimates

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

#### Statement of compliance

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 (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

#### Basis of preparation

CAB 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 notes. The charity has adapted the Companies Act formats to reflect the special nature of the charity's activities.

The financial statements are presented in sterling which is the functional currency of the charity. Amounts within the financial statements are rounded to the nearest £1.

#### Going concern

The charity is dependent on the continued support of funders. The Trustees believe that the charity will continue to receive support and accordingly consider that it is appropriate to prepare financial statements on a going concern basis. If funding was cut the Trustees believe that the charity's activities, and consequently costs, could be reduced accordingly, and with the current level of unrestricted funds they believe that the charity could continue in operation at a lower level of activity for the foreseeable future. The financial statements do not include the adjustments that would result if the charity was unable to continue as a going concern.

In preparing the accounts, the Trustees have therefore adopted the going concern basis.

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

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#### Income

Donations and legacies income received by way of donations and grants is recognised when the charity is legally entitled to the income, certain of receipt and the amount can be quantified with sufficient reliability. Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income is deferred only when the charity has to fulfil conditions or the income relates to future periods.

Investment income arises from interest bearing bank accounts and is recognised on a receivable basis.

#### Funds

Unrestricted funds comprise accumulated surpluses and deficits on general funds which are available for use at the discretion of the Trustees, in furtherance of the general charitable objectives.

Restricted funds are subject to specific restricted conditions imposed by the donors.

#### *Deferred income*

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

#### Investment income

All the investment income arises from an interest-bearing deposit account.

#### Expenditure

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. All expenditure is categorised as expenditure on charitable activities includes governance costs and support costs. Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

#### Charitable activities

Charitable expenditure 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 nature necessary to support them.

#### Depreciation and amortisation

Depreciation is provided on tangible fixed assets, other than assets under construction, so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
IT & Communication Equipment	25% per annum straight line
Leasehold Improvements	25% per annum straight line

## **BRENT CITIZENS ADVICE BUREAUX**

### **Notes to the Financial Statements for the Year Ended 31 March 2025**

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#### **Debtors**

Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Trade and other debtors are recognised at the settlement amount due.

#### **Cash and cash equivalents**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

#### **Creditors**

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

#### **Provisions**

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

#### **Operating lease agreements**

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

#### **Pensions**

Members of staff who joined prior to 31 October 2000 were eligible to join the Charity's defined benefit managed by the National Association of Citizens Advice Bureaux after the completion of a qualifying period of service. The scheme is a multi-employer pension scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to CAB. In accordance with FRS 102 therefore, the scheme is accounted for as a defined contribution scheme. Contributions to the scheme are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

#### **Financial instruments**

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Fixed assets other than freehold land are recorded at depreciated historical cost and all other assets and liabilities are recorded at cost which is their fair value.

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 3 LOCAL AUTHORITY GRANT

	Unrestricted funds Total 2025 £	Total 2024 £
<b>London Borough of Brent:</b>		
Brent Debt	28,745	-
General Advice grant	483,862	530,696
Total Local Authority Grants Received	<b>512,607</b>	<b>530,696</b>

#### 4 GRANTS & CONTRACTS

	Restricted funds Total 2025 £	Total 2024 £
Clyde & Co	30,000	15,000
Brent Health Matters	10,000	-
Park Royal Centre for Mental Health	34,680	34,000
Debt Free London (Formely Capitalise)	91,296	89,452
Propel Project	24,460	2,224
National Lottery Community Fund	16,667	3,333
Energy Advice	12,338	7,875
Trussell Trust	36,438	25,574
GLA - Cost of Living Advice	42,630	46,000
Healthy Start	8,370	-
City Bridge Foundation	33,750	-
Total Restricted Grants & Contracts	<b>340,629</b>	<b>223,458</b>

#### 5 DONATIONS

	Unrestricted funds Total 2025 £	Total 2024 £
Anonymous Donations	1,597	1,087
	<b>1,597</b>	<b>1,087</b>

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 6 INVESTMENT INCOME

	Unrestricted funds Total 2025 £	Total 2024 £
Interest receivable and similar income; Interest receivable on bank deposits	20,171	11,308

#### 7 NET INCOME/EXPENDITURE

	2025 £	2024 £
<b>This is stated after charging:</b>		
Audit of the financial statements	8,500	8,400
Depreciation of tangible fixed assets	-	90,056
Operating lease payments	42,692	28,948
	<b>51,192</b>	<b>127,404</b>

#### 8 TRUSTEES REMUNERATION AND EXPENSES

No Trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No Trustees have received any reimbursed expenses from the charity during the year.

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 9 STAFF COSTS

The aggregate payroll costs were as follows:

	2025 £	2024 £
<b>Staff costs during the year were:</b>		
Wages and salaries	571,948	553,321
Social security costs	52,263	47,615
Pension costs	11,276	33,043
	<b>635,487</b>	<b>633,979</b>
	<b>635,487</b>	<b>633,979</b>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
General Bureau Services	14	12
Projects	4	4
	<b>18</b>	<b>16</b>
	<b>18</b>	<b>16</b>

No employee earned in excess of £70,000 during the year (2024: £65,000).

The charity considers its key management personnel to comprise of one person, the Chief Executive. During the prior year this position was held by two individuals, with no overlap in periods of service. The total aggregate employment benefit for this role was £69,956 (2024: £65,000).

#### 10 AUDITORS' REMUNERATION

	2025 £	2024 £
Audit of the financial statements	8,100	8,100
All other non-audit services	400	300
	<b>8,500</b>	<b>8,400</b>
	<b>8,500</b>	<b>8,400</b>

#### 11 TAXATION

The charity is a registered charity and as such is entitled to certain tax exemptions on income and surpluses on trading activities carried on in furtherance of the charity's primary objectives, if these profits and surpluses are applied solely for charitable purposes.

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 12 ANALYSIS OF EXPENDITURE

Current year	Staff Costs £	Direct Costs £	Governance & Support Costs £	2025 Total £
General Bureau Services	316,285	124	75,682	392,091
Projects	319,201	103	49,495	368,799
Totals	<u>635,487</u>	<u>227</u>	<u>125,177</u>	<u>760,891</u>
Prior year	Staff Costs £	Direct Costs £	Governance & Support Costs £	2024 Total £
General Bureau Services	313,103	10,818	65,903	389,824
Projects	320,876	89,548	65,722	476,146
Totals	<u>633,979</u>	<u>100,366</u>	<u>131,625</u>	<u>865,970</u>

Support cost analysis	2025 £	2024 £
Staff travel cost	10,133	8,231
Printing, postage and stationery	2,325	1,574
Telephone and fax	5,974	5,409
Computer expenses	12,719	4,413
Office sundries	2,890	5,326
Insurance	4,225	2,414
Rent and rates	42,692	28,947
Light and heat	(1,245)	25,000
Premises and equipment maintenance	9,053	10,380
Reference material	9,782	8,076
Payroll charges	9,096	11,980
Bank charges	415	408
<b>Total support costs</b>	<u><b>108,059</b></u>	<u><b>112,158</b></u>

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

Support cost analysis	2025 £	2024 £
Total support costs	108,059	112,158
<b>Governance</b>		
Legal fees	8,618	5,607
Accountancy fees	-	5,460
Audit	8,500	8,400
<b>Total governance costs</b>	<u>17,118</u>	<u>19,467</u>
<b>Total support and governance costs</b>	<u>125,177</u>	<u>131,625</u>

#### 13 TANGIBLE FIXED ASSETS

	IT & Communications £	Leasehold Improvements £	Total £
<b>Cost</b>			
At 1 April 2024	<u>84,539</u>	<u>358,595</u>	<u>443,134</u>
At 31 March 2025	<u>84,539</u>	<u>358,595</u>	<u>443,134</u>
<b>Depreciation</b>			
At 1 April 2024	<u>84,539</u>	<u>358,595</u>	<u>443,134</u>
At 31 March 2025	<u>84,539</u>	<u>358,595</u>	<u>443,134</u>
<b>Net book value</b>			
<b>At 31 March 2025</b>	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 14 DEBTORS

	2025	2024
	£	£
Trade debtors	34,313	26,025
Prepayments and accrued income	9,946	7,390
	<b>44,259</b>	<b>33,415</b>

#### 15 CASH AND CASH EQUIVALENTS

	2025	2024
	£	£
Cash at bank	<b>881,116</b>	<b>846,431</b>

#### 16 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	-	750
Other taxation and social security	15,561	12,375
Other creditors	15,554	15,571
Accruals	21,719	46,703
Deferred income	4,286	41,127
	<b>57,120</b>	<b>116,526</b>

	2025	2024
	£	£
<b>Deferred income</b>		
Deferred income at 1 April 2024	(41,127)	(15,000)
Resources deferred in the period	(4,286)	(41,127)
Amounts released from previous periods	41,127	15,000
Deferred income at year end	<b>(4,286)</b>	<b>(41,127)</b>

Deferred income comprises funds received by the Charity which relate to grants whose conditions for recognition are fully or partially unmet at the year end.

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 17 PROVISIONS

	Pension contributions provision £	Dilapidation provision £	Total £
At 1 April 2024	96,145	88,000	184,145
Charged to the statement of recognised gains and losses	<u>(9,512)</u>	<u>-</u>	<u>(9,512)</u>
At 31 March 2025	<u><b>86,633</b></u>	<u><b>88,000</b></u>	<u><b>174,633</b></u>

#### 18 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds		Restricted funds	Total funds at 31 March 2025 £
	General £	Designated £	£	
Net current assets	788,404	60,732	19,119	868,255
Provisions	<u>(174,633)</u>	<u>-</u>	<u>-</u>	<u>(174,633)</u>
Total net assets	<u><b>613,771</b></u>	<u><b>60,732</b></u>	<u><b>19,119</b></u>	<u><b>693,622</b></u>

	Unrestricted funds		Restricted funds	Total funds at 31 March 2024 £
	General £	Designated £	£	
Net current assets	696,740	60,732	5,848	763,320
Provisions	<u>(184,145)</u>	<u>-</u>	<u>-</u>	<u>(184,145)</u>
Total net assets	<u><b>512,595</b></u>	<u><b>60,732</b></u>	<u><b>5,848</b></u>	<u><b>579,175</b></u>

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 19 FUNDS

Current year	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
<b>Unrestricted funds</b>					
<i>General</i>					
General fund	512,595	534,709	(392,092)	(41,441)	613,771
<i>Designated</i>					
Repairs reserve	<u>60,732</u>	-	-	-	<u>60,732</u>
<b>Total unrestricted funds</b>	<b><u>573,327</u></b>	<b><u>534,709</u></b>	<b><u>(392,092)</u></b>	<b><u>(41,441)</u></b>	<b><u>674,503</u></b>
<b>Restricted funds</b>					
Clyde & Co	-	30,000	(32,049)	2,049	-
Brent Health Matters	-	10,000	(12,955)	2,955	-
Park Royal Centre for Mental Health	-	34,680	(37,504)	2,824	-
Winter Warmth Project	2,515	-	(394)	-	2,121
Trussell Trust	-	36,438	(24,616)	-	11,822
Energy Advice	-	12,338	(36,712)	24,374	-
City Bridge Foundation	-	33,750	(33,061)	-	689
National Lottery Community Fund	3,333	16,667	(16,581)	-	3,419
Propel Project	-	24,460	(29,563)	5,103	-
GLA - Cost of Living Advice	-	42,630	(42,926)	296	-
Debt Free London (Formerly Capitalise)	-	91,296	(95,136)	3,840	-
Healthy Start	-	<u>8,370</u>	<u>(7,302)</u>	-	<u>1,068</u>
<b>Total restricted funds</b>	<b><u>5,848</u></b>	<b><u>340,629</u></b>	<b><u>(368,799)</u></b>	<b><u>41,441</u></b>	<b><u>19,119</u></b>
<b>Total funds</b>	<b><u><u>579,175</u></u></b>	<b><u><u>875,338</u></u></b>	<b><u><u>(760,891)</u></u></b>	<b><u><u>-</u></u></b>	<b><u><u>693,622</u></u></b>

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
<b>Prior year</b>					
<b>Unrestricted funds</b>					
<i>General</i>					
General fund	547,401	543,647	(389,824)	(188,629)	512,595
<i>Designated</i>					
Repairs reserve	<u>60,732</u>	-	-	-	<u>60,732</u>
<b>Total unrestricted funds</b>	<b><u>608,133</u></b>	<b><u>543,647</u></b>	<b><u>(389,824)</u></b>	<b><u>(188,629)</u></b>	<b><u>573,327</u></b>
<b>Restricted</b>					
Children's Centres	(14,525)	-	-	14,525	-
Capitalise	(385)	-	-	385	-
Universal Support	405	-	-	(405)	-
Clyde & Co	1,972	15,000	(46,061)	29,089	-
Brent Health Matters	(1,067)	-	-	1,067	-
Park Royal Centre for Mental Health	-	34,000	(42,312)	8,312	-
NCIL	46,721	-	(46,721)	-	-
London & Quadrant	(968)	-	-	968	-
WDP	968	-	-	(968)	-
Winter Warmth Project	3,943	-	(1,428)	-	2,515
Trussell Trust	-	25,574	(42,847)	17,273	-
Catalyst Housing Brent	8,687	-	-	(8,687)	-
Catalyst Housing - Ealing	167	-	-	(167)	-
Brent Welfare Reform Project	2,354	-	-	(2,354)	-
BAS4IL	145	-	-	(145)	-
WPWP	1,128	-	-	(1,128)	-
VSIF	524	-	-	(524)	-
Other	17,862	-	-	(17,862)	-
BDIG	1,976	-	-	(1,976)	-
Energy Advice	-	7,875	(11,699)	3,824	-
National Lottery Community Fund	-	3,333	-	-	3,333
Propel Project	-	2,224	(14,644)	12,420	-
GLA - Cost of Living Advice	-	46,000	(127,837)	81,837	-
Debt Free London (Formerly Capitalise)	-	89,452	(140,637)	51,185	-
Healthy Start	-	-	(1,960)	1,960	-
<b>Total restricted funds</b>	<b><u>69,907</u></b>	<b><u>223,458</u></b>	<b><u>(476,146)</u></b>	<b><u>188,629</u></b>	<b><u>5,848</u></b>
<b>Total funds</b>	<b><u><u>678,040</u></u></b>	<b><u><u>767,105</u></u></b>	<b><u><u>(865,970)</u></u></b>	<b><u><u>-</u></u></b>	<b><u><u>579,175</u></u></b>

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

Name of fund	Description, nature and purpose of the fund
Children's Centres	Generalist advice to parents with children aged 5 and under in the London Borough of Brent.
Debt Free London (formerly Capitalise)	The provision of specialist debt advice to Brent residents.
Universal Support	Help to Claim project supports Universal claimants, up to the date of their first payment, to receive their full entitlement to this benefit.
Clyde & Co	The provision of free honorary legal advice with the support of Clyde & Co International Law Firm.
Park Royal Centre for Mental Health	Welfare benefits and money advice to inpatients of Park Royal Centre for Mental Health.
Neighbourhood Community Infrastructure Levy	Refurbishment of the CAB office which is included within fixed assets where the expenditure is considered capital in nature.
Trussell Trust	Provision of financial advice to help address the root causes of food poverty.
Energy Advice	The provision of advice to people struggling with their energy bills and usage.
Cost of Living Advice	Funding for the delivery of crisis prevention and specialist casework for vulnerable Londoners.
London & Quadrant (L&Q)	Provision of money advice to L&Q tenants under their Pound Advice Project.
Westminster Drug Project (WDP)	Provision of welfare benefits, employment and housing advice to clients of Westminster Drug Project.
Winter Warmth	Provision of financial support to those experiencing fuel poverty through donations made by patrons of the Tricycle Theatre and others.
Catalyst Housing Brent	The provision of money advice to Catalyst Housing tenants and leaseholders living in Brent.
Catalyst Housing Ealing	The provision of money advice to Catalyst Housing tenants and leaseholders living in Ealing.
Brent Welfare Reform Project	The provision of welfare benefits and debt advice to Brent residents directly affected by changes to the welfare benefits system.
BAS4IL	The provision of debt and employment advice to people aged 18-64 referred to the office by Age UK Brent in order to promote and maximise the independence of Brent's older and disabled people through high quality accessible advice and guidance.

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

<b>Name of fund</b>	<b>Description, nature and purpose of the fund</b>
WPWP	The provision of legal and welfare benefits advice to residents of the St Raphael's Estate, in addition to supporting them to manage their personal finances successfully, as well as providing advice and to upskilling those living in Brent who are directly affected by the rollout of Universal Credit.
Voluntary Sector Initiative Fund (VSIF)	Funding to improve the employability of local unemployed residents through volunteering.
Brent Disability Interim Gateway (BDIG)	Funding to deliver advice to disabled people and people with long-term limiting health problems.
National Lottery Community Fund	Funding to invest in the local community.
Propel Project	Funding to build the future workforce for the advice sector, ensuring that advisors are rooted in communities experiencing disadvantage.
Healthy Start	Funding to improve health outcomes before, during and after pregnancy.
City Bridge Foundation	Provision of full time advisor and on-costs.
Brent Health Matters	Provision of community-led health support and wellbeing initiatives in Brent.

The designated unrestricted fund "Repairs Reserve" relates to funds set aside to cover repairs and dilapidations commitments.

# BRENT CITIZENS ADVICE BUREAUX

## Notes to the Financial Statements for the Year Ended 31 March 2025

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### 20 PENSION AND OTHER SCHEMES

#### Defined benefit pension schemes

National Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions agreed by the Principal Employer and the Trustee of the Plan ('the Trustee') in August 2023, the contributions to the Plan for the year ending 31 March 2025 have been £3,218,000, which includes £2,918,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. CAB ('the Employer') has agreed to contribute £9,000 per annum, over 15 years up to 2041, subject to future Actuarial valuations.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

An actuarial valuation of the Plan was carried out as at 31 March 2025 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2022 and revealed a funding deficit of £53,536,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,918,000 per annum with the view to eliminating the deficit by 30 September 2040.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 10 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

*The major assumptions used by the actuary were (in nominal terms) as follows:*

	<b>As at 31 March 2025 %</b>	<b>As at 31 March 2024 %</b>
Discount rate	2.75	2.80
Inflation (RPI)	5.80	4.90
Revaluation of deferred pensions in excess of GMP	2.75	2.80
Pension in payment increases of:	-	-
Discount rate	3	3
- CPI or 5% p.a. if less	2.75	2.80
- CPI inflation since retirement or 5% p.a. compound if less	2.30	2.50
- CPI or 3% p.a. if less	2.30	2.50
Commutation of pension for cash at retirement (% of HMRC maximum)	75.00	75.00

*Assumed life expectancies on retirement at age 65 are:*

	<b>As at 31 March 2025 Years</b>	<b>As at 31 March 2024 Years</b>
Current UK pensioners at retirement age - male	21	21
Current UK pensioners at retirement age - female	23	23
Future UK pensioners at retirement age - male	22	22
Future UK pensioners at retirement age - female	25	25

*The assets in the Plan were:*

	<b>Value at 31 March 2025 £</b>	<b>Value at 31 March 2024 £</b>
Multi asset funds	25,527,000	26,047,000
Structured Equity	29,553,000	33,447,000
Cash	831,000	1,100,000
<b>Fair Value of Plan assets</b>	<b><u>55,911,000</u></b>	<b><u>60,594,000</u></b>

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

*The actual return on assets over the period was:*

	<b>As at 31 March 2025 £</b>	<b>As at 31 March 2024 £</b>
Return on scheme assets	<u><b>(2,113,000)</b></u>	<u><b>307,000</b></u>

*Reconciliation of scheme assets and liabilities to assets and liabilities recognised*

	<b>2025 £</b>	<b>2024 £</b>
Present value of defined benefit obligation	(96,535,000)	(107,082,000)
Fair value of scheme assets	<u>55,911,000</u>	<u>60,594,000</u>
<b>Defined benefit pension scheme deficit</b>	<u><b>(40,624,000)</b></u>	<u><b>(46,488,000)</b></u>

*Reconciliation of opening and closing balances of the present value of the defined benefit obligation*

	<b>2025 £</b>
Present value at start of year	107,082,000
Current service cost	604,000
Interest cost	5,122,000
Actuarial gains and losses	(10,485,000)
Benefits paid	<u>(5,788,000)</u>
Present value at end of year	<u><b>96,535,000</b></u>

*Reconciliation of opening and closing balances of the fair value of Plan assets*

	<b>2025 £</b>
Fair value at start of year	60,594,000
Interest income	2,907,000
Return on plan assets, excluding amounts included in interest income/(expense)	(5,020,000)
Employer contributions	3,218,000
Benefits paid	<u>(5,788,000)</u>
Fair value at end of year	<u><b>55,911,000</b></u>

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

The pension scheme has not invested in any of the charity's own financial instruments or in properties or other assets used by the charity.

***The amounts recognised in profit or loss***

	<b>As at 31 March 2025 £</b>	<b>As at 31 March 2024 £</b>
Service cost - including current and past service costs and liabilities	-	1,375,000
Service cost - administrative cost	604,000	693,000
Net interest on the net defined benefit liability	2,215,000	2,345,000
<b>Total expense</b>	<b><u>2,819,000</u></b>	<b><u>4,413,000</u></b>

***Remeasurement of the net defined benefit liability (asset) to be shown in OCI***

	<b>As at 31 March 2025 £</b>	<b>As at 31 March 2024 £</b>
Actuarial (gains)/losses on the liabilities	(10,485,000)	(5,729,000)
Return on assets, excluding interest income	5,020,000	2,598,000
Changes in the effect of the asset ceiling excluding interest income	-	-
<b>Total remeasurement of the net defined benefit liability (asset) to be shown in OCI</b>	<b><u>(5,465,000)</u></b>	<b><u>(3,131,000)</u></b>

## BRENT CITIZENS ADVICE BUREAUX

### Notes to the Financial Statements for the Year Ended 31 March 2025

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#### 21 FINANCIAL COMMITMENTS

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

	2025 £	2024 £
<b>Land and buildings</b>		
Within one year	31,932	30,028
Between one and five years	136,802	134,414
After five years	145,178	179,498
	<b>313,912</b>	<b>343,940</b>
	<b>313,912</b>	<b>343,940</b>

The total amount recognised as an expense relating to operating leases during the year was £30,504 (2024: £28,600).

#### 22 LIABILITY OF MEMBERS

The Charitable Company is limited by guarantee and has no share capital. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to to £10 per member of the Charity during the time they are a member, or one year thereafter, as stated in the Memorandum and Articles of Association. There is no one controlling party.