

Company number: 03110908

Charity number: 1050358

The RCJ and Islington Citizens Advice Bureaux

Report and financial statements
For the year ended 31 March 2025



The RCJ and Islington Citizens Advice Bureaux

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Reference and administrative information

For the year ended 31 March 2025

Company number	03110908
Country of incorporation	United Kingdom
Charity number	1050358
Country of registration	England & Wales
Registered office address	Suite 2.06, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG
Operational address	Royal Courts of Justice Strand LONDON, WC2A 2LL Central London Family Courts 4th Floor, First Avenue House 42-49 High Holborn LONDON, WC1V 6NP Islington Council 222 Upper Street LONDON, N1 8JH
Directors	The Directors, who are also trustees under charity law, who served during the year and up to the date of this report are detailed within the directors' report.
Company secretary	Bridgehouse Company Secretaries Suite 2.06, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG
Bankers	C Hoare & Co Limited 37 Fleet Street LONDON, EC4P 4DQ
Solicitors	Linklaters One Silk St, London LONDON, EC2Y 8HQ
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditor 110 Golden Lane LONDON, EC1Y 0TG

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

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Charity's Objects

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice and others living or working throughout England and Wales, in particular in the London Borough of Islington and surrounding areas.

Our Vision and Mission

Our vision is a world where people are able to access justice to resolve the problems and challenges they face.

To achieve this, our mission is to: –

- Empower people to assert their individual rights, by giving them information, advice, and support
- Help people access justice through the legal and court systems
- Improve services and impact through evidence and influence

Strategic Aims

As part of our current Strategic Plan during this financial year, the four main aims of the organisation were as follows. Our new aims are under review and are reported later in this report.

Aim 1 – Help more litigants in person across England and Wales to access civil and family legal advice through a variety of channels which meets and matches their needs and enables them to have access to justice.

Aim 2 – Ensure vulnerable people are able to have access to justice through advice, information and complementary support; and we will draw attention to the barriers they face.

Aim 3 – Citizens Advice Islington will enhance access to quality advice by working collaboratively in the community to ensure local residents receive the holistic support packages they need.

Aim 4 – To be a stronger, more efficient organisation where staff and volunteers receive the resources they need to do a good job and we are recognised as providing responsive, quality-assured service to clients.

Our Services

The Charity is based where it first began, out of the Royal Courts of Justice, with additional offices at the Central Family Court in London, and in Islington. As well as in-person services, we provide services by email, telephone and online both in London and across England & Wales. We are a unique Citizens Advice and Law Centre, providing a diverse range of services to people who can't afford a lawyer or who are being impacted by the court system.

The organisation provides the following main services: –

1. **Civil Legal Advice** to litigants in person who can't afford a lawyer, either for people coming into the Royal Courts of Justice, or by telephone to people facing court action across England & Wales.
2. **Housing Legal Advice**, including to people eligible for funding under Legal Aid in Westminster and Islington, and to people facing possession hearings at the Central London County Court as part of the Housing Loss Prevention Advice Service (HLPAS).
3. **Family Legal Advice** to litigants in person who can't afford a lawyer, either for people coming into the Central Family Court in London, or by telephone or online to people facing court action across England & Wales.
4. **Legal Advice to survivors of domestic abuse** across England & Wales as part of our FLOWS initiative (Finding Legal Options for Women Survivors). The service helps survivors work out their best legal option, provides legal advice directly to people who can't afford a lawyer, and connects people directly and quickly to Legal Aid services provided by a network of firms across England & Wales.
5. **CourtNav**, our award-winning online tool www.courtnav.org.uk which helps people get a court order to provide legal protection from domestic abuse, backed up with support from an expert team of solicitors and paralegals, and our information website www.supportnav.org.uk.
6. **Family Legal Aid** to people in central London with complex family matters.
7. **Support to victims of miscarriages of justice** across England & Wales whose criminal convictions have been quashed by the Court of Appeal in England or Wales, or who are awaiting a hearing following a referral from the Criminal Cases Review Commission (CCRC).
8. **Time Together**, the only child contact centre based within a court which offers supported and supervised child contact to separating parents from within the Central Family Court in London.
9. **Citizens Advice Islington**, delivering social welfare advice to Islington residents including running the Advice Line as a first point of access; generalist advice appointments; specialist advice in welfare benefits, housing and debt; and outreach advice across Islington.

10. **Immigration Legal Advice** consultancy advice to staff and volunteers in local Citizens Advice across England & Wales, so they can better advise their local clients.

Achievements and Impact

We are a unique organisation. We are the only free legal advice service based in the Royal Courts of Justice; we are the main national charity providing free emergency legal advice to people experiencing domestic abuse; we are the only organisation providing a broad range of support to victims of miscarriages of justice; we run the only court-based child contact centre in the country; whilst also running our core legal advice services for people who can't afford a lawyer or for people who need advice and information to exert their individual rights.

Civil Legal Advice

Our Civil Legal Advice service has been running since RCJ Advice began and is supported by an incredible group of solicitors from a wide range of law firms, all who provide their legal advice services pro bono. Our service can be in-person at the Royal Courts of Justice in London, or we provide telephone appointments for people with a court case anywhere in England & Wales.

Across the year, 4,290 people contacted us seeking advice about their civil matter, who we either provided legal advice to or signposted to relevant services depending on the matters of their case. Through our team of employed and pro bono solicitors, we provided free civil legal advice to 2,199 people.

"Who would have thought it will take 6 months to get here! But we did and thank you so much for your help, I really don't think we would have done it without you." (Civil Law client)

"Hello and thank you very much. The service I received was very useful and supportive. It is with a great sense of relief that I am writing to you to say that the settlement payment was finally made... Thank you again for your help, the empathy and the time you offered me on this matter." (Civil Law client)

We collect feedback from clients and from our most recent survey, 90% were either very positive or positive in terms of the advice they received.

Housing Legal Aid

We have a small Housing Legal Aid contract and provided legal advice to 179 people across the year, principally residents of Islington & Westminster in London.

In September 2024 we started a new contract with the Legal Aid Agency to run the Housing Loss Prevention Advice Service at the Central London County Court, where we either provide on-the-day legal advice to people facing eviction through a court duty scheme or provide legal advice to people in advance of their court case. We work with several charitable Law Centres who assist us in the running of the contract by providing advice to a proportion of the clients needing legal advice.

Family Legal Advice

Our Family Legal Advice service is one of our core services, supported by 52 highly experienced solicitors from law firms, who all provide their legal advice services pro bono. Our service can be in-person at the Central Family Court in London, or we provide telephone appointments for people with a court case anywhere in England & Wales. We also offer Legal Aid to some of our clients with complex cases.

Across the year, 5,415 people contacted us seeking advice about their family matter, who we either provided legal advice to or signposted to relevant service depending on the matters of their case. Through our team of employed and pro bono solicitors, we provided free family legal advice to 904 people.

"I was so anxious about the...process and feeling very intimidated by the tactics of the legal representatives of the other party in the case. I was also not able to afford to hire in legal assistance to help with sorting out my finances. The nature of domestic abuse also meant I felt very isolated in the situation – it is sometimes hard to reach out and ask for help. Speaking with RCJ Advice helped me to put the process into some kind of perspective and to see a way to get through... It is not easy dealing with domestic abuse – no one wants to be in such a situation. Once again, thank you... Your advice, help and support made such a positive difference and is very much appreciated." (Family Law client)

FLAWS – Finding Legal options for Women Survivors

Our leading domestic abuse legal advice service provides an essential service to women from across England & Wales who are who are survivors of domestic abuse and need access to urgent free legal advice. Our initial focus is to help people work out the best legal solution, then help them take that forward, in particular where they need an emergency court order.

We received 17,626 contacts from people through our national helpline, from people seeking advice for themselves, or from staff and volunteers on behalf of survivors whom they are advocating for. This then leads to either legal advice, a referral to a service that best supports the course of action they need to take next, or helps them understand what their options are when they are ready to take the next step.

In addition to our helpline, we run an online information website which also helps guide people of any gender experiencing domestic abuse as to what steps they need to take next based on their own unique situation.

We work with a wide range of partners to run this service, including students of various university schools of law who help us run our triage telephone line; law firms from across England and Wales; and in particular, Rights of Women, who, as part of FLAWS, run the online community for legal professionals and frontline domestic abuse service professionals and the online survivor's forum.

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This year we have also been working with the Ministry of Justice to help them review their pilot for a new Domestic Abuse Protection Order, a new court order to protect people legally from domestic abuse.

"I am writing to express my heartfelt thanks for your support and dedication throughout the process of obtaining the orders. Your professionalism, empathy, and clear guidance made a very difficult time much more manageable. I truly appreciate the time and effort you put into my case, and I felt reassured knowing I had someone so knowledgeable and supportive on my side. Thank you again for everything you've done. Your help has made a meaningful difference in my life, and I'm truly grateful." (FLOWS client)

CourtNav – Supporting Survivors of Domestic Abuse to apply for Urgent Court Orders

We run a unique, award-winning online service called CourtNav, which supports people of any gender to complete an application for a court order to protect them legally from the domestic abuse they are experiencing.

Across the year 10,865 applications from people experiencing domestic abuse were submitted via CourtNav for a non-molestation order and/or an occupation order.

This year we started working with HM Courts and Tribunals Service to integrate CourtNav with their online portal My HMCTS, so that survivors of domestic abuse can more easily submit their application for a court order directly into the court system. This is being trialed in a small number of courts before being rolled out across England & Wales.

"Thank you for your help and support, I am grateful. I have been granted both orders " (CourtNav client)

"I cannot begin to tell you how appreciative I am for the help you have given me up to this point, really feel like I have broken through what felt like an unbreakable barrier " (CourtNav client)

Time Together – Child Contact Centre

Our child contact centre is unique in that it is the only one in England & Wales that is based within a court, at the Central Family Court in London. We have a great space – one that is safe and incredibly welcoming to families and their children, with different rooms for children of different ages. Many of the cases we deal with are referrals from judges from various courts.

Across the year we facilitated 186 sessions where children could see the other parent, during an often very difficult period of legal dispute between the separating parents.

"It has helped me to gain a relationship with my son. Everything in the centre is perfect. You lot are very kind" – Visiting parent

"Very helpful from start to finish. Always accommodating. I couldn't ask for more as I am overwhelmed with

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the service provided" (Visiting parent)

"Very accommodating and helpful with supporting the transition to a new contact centre" (Visiting parent)

Immigration Advice

RCJ Advice runs an important service to other local Citizens Advice across England & Wales. Immigration is a complex matter, with constantly changing laws and rules, which can be difficult for locally based volunteers and staff to know what to advise their clients. Our team runs a national helpline for those local staff and volunteers to get advice on what to advise their clients. We also take on a small number of cases ourselves.

In the last year we received 2,733 calls from staff and volunteers to be able to then advise their clients. Areas of advice included around E-visas, spouse/partner visas, No Recourse to Public Funds advice, EUSS applications, and assisting people to identify their immigration status.

"Dear RCJ Advice, I would like to say thank you so much for the help you have given me in my applications. Thank you and all members of your staff for excellent service that you offered to me when I needed legal support." (Immigration advice client)

Employment Legal Advice

Our Employment legal advice service unfortunately ended in 2024 following the ending of several grant funds, and despite an effort to raise additional funds to keep it going.

In the 6-month period we did run the service we received enquiries from 250 people who we either advised or signposted to a service that best met their needs; and provided specialist employment advice directly to 91 people.

Miscarriage of Justice Support

We worked with 39 very vulnerable clients throughout the year. Contact consisted of 3,487 phone calls, texts and letters; 28 in person visits (prison and community); and 12 hearings.

Our holistic support addressed 1069 issues including a broad range of social welfare advice resulting in increased benefit entitlement, rehousing and grants obtained; advice and support on debts, family, transport, education, and employment; and a high level of emotional and wellbeing support.

We have extensive contact with other agencies such as the DWP, Local Authorities, charities, energy providers, and health services – including GPs, dentists and mental health services. There were 3,896 contacts made.

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"MJSS do a fantastic job — thank you. My lifeline." (MJSS client)

"Thank you for all your support. Without it, I could not cope." (MJSS client)

"The support provided for x has been incredible. Without it, their release and resettlement would have been incredibly difficult—if not impossible. We are deeply grateful for the work being done." (Prison Probation Officer)

Citizens Advice Islington

Our Islington service provides essential Citizens Advice social welfare advice to residents of Islington, from our office on Upper Street, from outreach locations across the borough, and remotely. This year we increased debt outreach community advice to three new locations.

In December 2024 our Debt Advice Team won the Debt Team of the Year 2024 at the Toynbee Hall Debt Free Advice Awards Ceremony.

We received 15,482 enquiries across the year, helping 6351 unique people.

Included in the enquiries and advice given, our service supported people with 1974 welfare benefits matters, 1092 universal credit matters, 2413 housing matters, 1216 debt matters (outside of our Debt Free Advice contract, see below), 634 employment matters, and 176 charitable support and food bank matters.

Our specialist debt advice service, part of the Debt Free Advice partnership, dealt with 1,027 debt matters.

"I was facing a debt issue, which was highly distressing and overwhelming. During our assessment call, your adviser was so kind and supportive, and I left it feeling calmer about my situation than I had in weeks. Debt issues are so stressful and really affect a person's self-worth and confidence. And having someone as non-judgmental and reassuring as your adviser to speak to makes all the difference. So I wanted to share this to raise awareness of the wonderful way she approaches her work".

Quality Marks and Memberships

As an organisation we have hold independent quality standards which help ensure we are providing the best service possible, and are members of key national bodies, all for the benefit of our clients.

- We were successfully re-awarded the Lexcel Practice Management Standard, the quality standard given by the Law Society for client care, compliance and practice management.
- We were successfully re-awarded Cyber Essentials Plus, a government-backed certification scheme which helps keep organisations and clients' data safe from cyber attacks. This is the highest standard, involving rigorous and independent testing of our IT security.

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- We were successfully re-awarded the Advice Quality Standard (AQS) which is awarded to organisations that give advice to members of the public on legal issues.
- We are registered with the Immigration Advice Authority (IAA) which is a government body that protects seekers of immigration advice through regulation, enforcement and promoting best practice.
- We are unique members of the national Citizens Advice service. We are assessed annually to ensure we meet with the national Citizens Advice standards.
- We are members of the Law Centre Network, working together with other Law Centres in the UK to help people get justice.

Plans for the future

RCJ Advice has been reviewing its Strategic Plan and is almost ready to put in place this new strategy for 2025–2028/9.

Access to justice continues to be much needed, and therefore supporting people to access justice through our services remains as important as ever:–

- Despite the principle of justice being a cornerstone of society, fair and equitable access in the form of free legal advice is in decline, the biggest impact being cuts to legal aid.
- Providing advice, and earlier interventions, saves money in the longer term.
- There has been an increase in demand for services.
- There had been a shift in the economic status of those accessing their services with a notable increase in people who previously would have paid for legal services now needing free legal advice.
- There is an increase in demand for support for those contending with domestic abuse.
- Those accessing advice services can be in incredibly vulnerable positions and present with multiple legal issues.

Our proposed new Strategic Aims are as follows:–

Strategic Aim 1 – Ensure that litigants in person who can't afford a lawyer are able to access free civil and family legal advice in order to navigate the often complex legal and court systems.

Strategic Aim 2 – Empower people to assert their individual rights through appropriate information, advice, and support.

Strategic Aim 3 – Use evidence from our work to influence and shape policy and practice in order to ensure people in the future are better able to access and achieve justice and be regarded as a leader in the work we do.

Strategic Objective 4 – Be a resilient charity to be able to do all that we need to do support the people who use our services

A period of consultation will take place during 2025, with the final Strategic Plan 2025–28/9 being approved from autumn 2025.

Public benefit

The directors have considered the guidance contained in the Charity Commission's general guidance on public benefit in reviewing the Charity's aims and objectives and in planning its future activities.

The directors confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit.'

The directors confirm the following in relation to the two key principles of public benefit:

Principle 1: There must be an identifiable benefit or benefits

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice or living, visiting or working in the London area.

The directors review the activities of the Charity against its aims on an on-going basis and are satisfied that all activities continue to be related to its aims. No detriment or harm arising from the activities undertaken by RCJ Advice, including Islington Citizens Advice, has been identified.

Principle 2: Benefit must be to the public or a section of the public

The beneficiaries are individuals from across England and Wales having business at the Royal Courts of Justice. Our debt work is under a London-wide contract for those or living, visiting or working in the London area. A number of clients who suffered a miscarriage of justice live outside London, as do a proportion of our Litigant in Person clients.

We charge a nominal fee for reports from our child contact centre supervised sessions. No fees are charged to individuals for our advice services to ensure maximum access. We promote our services widely in order to reach vulnerable sections of the community.

A number of private benefits arise from the activities of the Charity. Individual clients may benefit as a result of obtaining legal advice from the Charity. The Charity also employs and remunerates staff. These are incidental benefits arising from carrying out the Charity's aims.

Structure, governance & management

Governing document

RCJ Advice was formed in November 1978. We became a charitable company limited by guarantee, incorporated on 6 October 1995 and registered as a charity on 3 November 1995. The Charity commenced its operations on 7 November 1995. The company was established under a

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Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

All directors give their time voluntarily and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 6 to the accounts.

Appointment of directors

As vacancies arise the Board appoints new Trustees. A skills audit is regularly completed to assess gaps on the Board. The Chief Executive is responsible for delivering an induction programme to all new directors. Training opportunities are offered to all directors and a skills audit is conducted biannually.

Organisational structure

The directors of the company are also trustees for the purposes of charity law and under the company's Articles. The Charity is a company limited by guarantee and has no share capital. The Board of Directors ("the Board") meets quarterly and is responsible for the strategic direction and policy of the Charity. At present the Board has 18 members from professional backgrounds relevant to the work of the Charity. A scheme of delegation is in place and day to day responsibility for the operation of our services rests with the Chief Executive. Client services and delivery are the responsibility of the Director of Legal Services, Director of Family Services, Head of FLOWS, and the Chief Operating Officer of Citizens Advice Islington. Personnel, ICT and finance matters are the responsibility of the Director of Finance.

The Charity carries out an annual review of salary levels across London Citizens Advice charities and other relevant organisations including key management posts. Any proposed amendments to salary scales or remuneration of key staff are taken to the Employment & Finance Sub-Committee meeting for initial consideration. Any decision to change salary scales or remuneration levels is then taken to the Board for final decision.

Connected organisations

The Charity is a member of Citizens Advice. Citizens Advice agencies delivering advice services are all individual charities and Citizens Advice itself is also a registered charity, as well as being the membership organisation. The Charity is also now a member of the Law Centres Network. Law Centres delivering advice services are all individual charities and the Law Centres Network itself is also a registered charity, as well as being the membership organisation.

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Directors

The following people were directors of the Charity on the date of approval of the report or had been directors during the course of the year.

The Right Honourable Lord Justice Peter Jackson	(Chair)
Patrick Robinson	Deputy Chair
Nick Atkins	(Treasurer)
Alex Carruthers	
Jon Gale	
James Gilbey (resigned 1 st August 2024)	
John Hine (resigned 30 th September 2024)	
Paula Hodges KC (resigned 30 th April 2024)	
Christine Howard (resigned 30 th April 2024)	
Graham Huntley	
Roger Leese (resigned 27 th June 2025)	
Guy Pendell	
Andrew Denny	
Saaman Pourghadiri	
Ali Sallaway	
Paul Thwaite (resigned 1 st August 2024)	
Holly Ware	
Damien Byrne Hill (Appointed 30 th July 2024)	
Susan Leonora Labinjoh (Appointed 6 th November 2024)	
Olivia Jane Loxley (Appointed 6 th November 2024)	
Sam Brown (Appointed 7 th May 2025)	

Senior Management Team

Mark Allan	Chief Executive
Jeanette Daly Mathias	Chief Operating Officer Citizens Advice Islington
Rebecca Scott	Director of Civil Legal Services
Rita Suglani	Director of Family Services
Alex Lowry	Director of Domestic Abuse Legal Services
Janice Massingham	Director of Finance

Financial review

Summary

We are pleased to report an increase in our unrestricted funds of £132,069 in the year bringing total unrestricted funds held to £936,332 at 31st March 2025. This gives us a good foundation to face future funding challenges expected in the short to medium term and enables us to continue to develop and deliver our much needed legal advice services. We have continued to work on our fundraising strategy with trustee and supporting firms securing ongoing annual donation commitments to provide longer term annual funding. We are extremely grateful for the very generous support of firms which contributed a total of £157,308 in grants and donations in 2024/25.

Grants and Other Income

This year we have received ongoing funding for the civil and family legal advice teams from the Access to Justice Foundation from their Improving Outcomes Through Legal Support (IOTLS) funding stream (£171,922), and a contribution to core funding for our Chief Executive, Finance Director and Finance and Operations Manager costs from their Improving Lives Through Advice fund (ILTA) (£100,000).

The Legal Education Foundation (LEF) awarded funding of £200,000 tapered over three years from July 2023 in support of our change programme to strengthen the national reach of our legal advice. This year we received the second year of funding of £65,000, of which £45,000 contributed to the operational costs of the civil and family legal teams and £20,000 funded Cause 4 fundraising consultant costs to help us achieve our fundraising strategy.

London Legal Support Trust provided funding of £33,582 in the year for our employment advice project with the balance of the cost being met from our reserves. Sadly we were unable to source new funding for this project and it closed in November 2024.

Islington Citizens Advice (CA) service continued to be funded by Islington Council's Voluntary Community Sector grant programme with the second of four years grant of £450,000. This funding covers our core advice services at Islington CA and is supplemented by the Cripplegate Foundation grant (£36,627) for our Three Advice Project outreach advice; as well as other advice projects funded by Citizens Advice. We were grateful to Cloudesley Charitable Trust which committed to funding our Outreach Welfare Benefits work from 1st July 2024 for 21 months with a grant of £52,500 as well as continuing to provide a pot of funding for welfare grant payments to disabled and disadvantaged clients affected by the cost of living crisis. The Debt Free Advice project is based in the Islington Citizens Advice service. The debt advice project was funded by a Debt Free Advice grant of £182,592 with new funding from Islington Council of £22,000 meeting the costs of outreach debt advice in the London Borough of Islington.

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Funding for the FLOWS project, Miscarriage of Justice Support Service, and Immigration project in 2024/25 were met from grants already in place from the Ministry of Justice, HM Prisons Service and the Kessler Foundation respectively. We were delighted to be awarded continuing funding for the Immigration Advice project for three years to October 2028 during the year at a total value of £540,000.

We continued to host the London Citizens Advice Development Manager and a new London Citizens Advice Operations Manager, to 31st March 2025 funded by grants from 27 London Citizens Advice services and London Legal Support Trust, and the London Citizens Advice Cost of Living project funded by the Greater London Authority (GLA). At 31st March 2025 both employees transferred over to the new London Citizens Advice charity. The income and expenditure in the year reflects the grants received in the year and the costs of hosting the employees. For the London Citizens Advice Cost of Living project funded by the GLA the income and expenditure principally relates to the six months to 30th September 2024 when year 2 of the project ended. The majority of project expenditure related to grant payments to the local Citizens Advice charities in London which deliver the advice. RCJ & Islington Citizens Advice Bureaux employed a project manager part-time to support the GLA project, and received a contribution to management costs. At 31st March 2025 restricted funds held for the two London Citizens Advice projects totaled £129,480 and this amount was transferred to creditors in the balance sheet and was paid over to the new London Citizens Advice charity after the year end.

The Legal Aid housing team generated income of £138,510 (2023/24: £143,147); this included income from our new Housing Loss Prevention Duty Scheme (HLPAS) contract which we deliver with other Law Centre partners from September 2024. This income covers the costs of two FTE housing solicitors and the paralegal and billing clerk. We continue to see a high demand for this service.

Overall Position

The overall results for the year are a deficit of £289,177, comprising a net decrease in restricted funds held of £421,246 and a surplus on the general fund of £132,069. The detailed movement in the funds can be seen at Note 18.

Other Funding Matters

Our main funding risk continues to be securing longer term income for our civil and family legal advice services. Our two key funding streams from the Access to Justice Foundation (IOTLS for our civil and family legal advice services) and Ministry of Justice (for our FLOWS domestic abuse legal advice funding) have been extended for a further year but will end on 31st March 2026. We anticipate new grant funding going forward but as yet there is no indication of when or what value of funding streams may be available. We continue to work with Cause4 fundraising consultants on developing our longer-term funding strategy and supporting us in realizing longer term donations from supporting firms as well as targeting new sources of individual income.

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RCJ Advice & Islington Advice continues to monitor its supplier contracts and costs to ensure we achieve value for money and the most effective use of resources. We have benefited from access to an IT contract through being part of the Law Centres Network which we previously paid for separately. In August 2024 we moved our IT support contract to Aspira Cloud joining the Law Centre Network infrastructure and fully embracing a Microsoft cloud solution. We invested in new laptops to ensure all staff only work from RCJ Advice & Islington Citizens Advice owned laptops when homeworking. This change of provider and system has resulted in significant savings in IT costs and a more secure system. We successfully renewed our IASME cyber essentials accreditation on our new systems.

Income Summary

The Charity's income for the year was £ 3,304,295; a decrease of £793,687 compared to £4,097,982 in 2023/24. The net decrease in income mainly results from a decrease in income for the London Citizens Advice GLA cost of Living project of £896,217 as a result timing of the income in 2024/25 representing half a year to 30.09.2024; a small decrease in London Citizens Advice Development project funds of £3,298; a small decrease in housing legal aid income of £4,637; a decrease in FLOWS income of £22,746 due to a one off additional grant last year for CourtNav development costs not repeated; a net decrease in civil and family legal income £81,495 as the immigration consultancy grant included provision for payment of a sub grant in 23/24 to another local citizens advice service which ended in February 2024 (£27,976); pro bono services decreased by £40,733 due to fewer pro bono hours in 2024/25; the employment project ended in November 24 so only part year costs in 2024/25 (£8,584); and the LEF grant allocated to civil and family legal costs was £35,000 less than in 2023/24. There were increases in civil and family legal income from the family legal aid contract £28,842, and the IOTLS grant £9,908.

The total decreases in annual income were offset by increases in donations and legacy income of £137,702 mainly resulting from in-kind donations of human resources support from Herbert Smith by £106,875; an increase in income for debt advice of £28,384 due to the additional grant from Islington Council of £22,000 in the year to fund outreach work in LB Islington; an increase in Islington Advice funding of £ 33,274 resulting from new income from London Citizens Advice for the Food Roots project; the Cloudesley outreach funding for welfare benefits advice; and an increase in bank interest of 14,344.

In-Kind Support

Total services in kind this year from all donated services is valued at £394,234 (2023/24 £327,492) an increase of £66,742.

This change reflects an increased contribution of pro bono hours for human resources consultancy support provided by Herbert Smith Freehills LLP of £106,875 compared to 2023/24.

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Services in kind continue to represent a significant and important contribution to the work of the Charity in meeting client need. Total in-kind hours donated by Honorary Legal Advisers decreased this year from 1,205 to 1,044.

The civil legal advisers delivered 648 (2023/24: 791) sessions valued at 75 minutes per session. This reflects the additional time outside the appointment spent on preparation and follow-up work for clients. For the family pro bono service, advisers delivered 396 appointments at one hour per appointment (414: 2023/2024) at one hour per appointment). The reduction in the number of sessions delivered reflects a reduction in our client support staff in post during the year across both services. The hourly rate used to value the services in kind is based on the level of experience of solicitors volunteering – in the case of the civil service costed at the published solicitors hourly rates and for the family service, the hourly rate reflects the market value of volunteers donating their time.

We continue to have an ongoing programme to recruit and train Honorary Legal Advisers from City legal firms to meet the demand of the civil rota and from family practices to meet the significant demand for our family legal advice service.

The Charity continues to benefit from a significant donation of time from volunteers who provide general advice to members of the public at Islington Advice or who volunteer in administrative roles or as a trustee of the Charity. In accordance with the SORP, this time is not included in the accounts. We have a programme of continual recruitment and training of volunteers across the services as a significant number of our volunteers successfully move on to paid employment.

Overall Expenditure

The Charity's total expenditure in 2024/25 was £3,593,472, a decrease of £472,939 on the expenditure of £4,066,411, in 2023/24. The net decrease in total expenditure is mainly explained by: the decrease of £430,877 in expenditure for the Citizens Advice London GLA Cost of Living project which had a full year's operation in 2023/24 compared to a half year in 24/25 as year 2 of the project ended on 30th September 2024; a small decrease in spend on the FLOWS project of £11,342 due to recruitment gaps in salary costs and less spending on CourtNav development costs and partner costs compared to 2023/24; and a decrease in spend on civil and family legal services of £121,310 relating to the reduction in pro bono hours for HLA (£40,133) and a reduction in direct project costs not repeated from the one off costs of website and LipNav development in 2023/24. These decreases were offset by increases in the costs of raising funds – £22,081 for fundraising consultant costs funded by our Legal Education Foundation grant. Overall there was a net increase in allocated human resources pro bono costs of £106,875 which is spread across all services and reflects part of the increased costs in project spend. There was an increase of £23,294 in debt advice due to an increase in salary costs following a restructure of the debt advice team; an increase in spend in Islington Advice service of £26,539 reflecting increased salary costs and pro bono allocation; an increase in London Citizens Advice project costs due to the appointment of the London Citizens Advice Operations Manager in November 2024; and smaller increases across Housing and Miscarriage of Justice Support Service projects.

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Total expenditure includes the adjustment for the movement of the annual leave accrual within the salary costs expenditure line. The movement reflected a reduction in the accrual creditor balance of £14,692 in 2024/25 compared to £2,422 in 2023/24. The accrual accounts for staff annual leave entitlement at the year-end date accrued but not taken of £38,814 this year, compared to £53,506 at 31st March 2024.

Reserves

The Charity held total funds of £ 1,082,642 at 31st March 2025. Of this, £146,310 was restricted funds and £127,369 of this total relates to funds held for Islington Citizens Advice service future contingencies or emergency funding. Other restricted funds are detailed in note 18.

The balance of £936,332 relates to unrestricted funds. Of the unrestricted funds, £29,420 was tied up in fixed assets and £260,218 in work in progress on legal aid family and housing contract. The £100,000 designated fund earmarked for the Islington Citizens Advice separation fund has been released back to general funds as it is no longer needed following the trustees decision to remain as one organization.

Fundraising

The Chief Executive leads on the fundraising strategy and fundraising activities and submits all bids for contracts and grants. The impact of our fundraising work is highlighted in the sections above in terms of income for our grants, contracts and donations from firms. In April 2024 fundraising specialists were appointed to provide fundraising assistance to support the charity to realise its fundraising objectives. The charity does not cold call. The Board oversees a good practice approach to fundraising overall. The Charity has received no complaints in relation to fundraising.

Reserves Policy

The directors have reviewed the reserves of the Charity. The review encompassed an analysis of current and future income streams, the identification of the core services that are provided by the Charity and the likelihood of income continuing in the future. The directors have adopted a risk-based approach. An analysis was undertaken of our services alongside a review of committed expenditure for all service delivery areas, cash flow and consideration of the major risks to which the Charity is exposed.

Reserves levels have been reviewed based on future funding opportunities; the impact on funding in the charitable sector posed by the Government's spending review; available funding levels to support litigant in persons; the cost of living crisis and timing of grant payments which almost entirely lag about 6 weeks behind expenditure delivering the services funded. This has a significant impact on cashflow and our need to hold sufficient cash available reserves to meet liabilities.

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The directors consider that it would take a minimum of three to six months to replace funding for the Charity's core strategic services and/or to restructure or wind down the services in response to a reduction or complete loss of funding.

Accordingly, the reserve represents the expenditure that would be incurred during such period in continuing to deliver and/or in restructuring the affected services and meeting any closure costs associated with winding down areas of services and notice and redundancy of staff. At current levels of activity, the prudent level of reserves required is between £624,000 to £1,007,000 to protect key core purpose and essential legal advice services and infrastructure costs and if necessary transfer services to another provider.

The current level of free reserves is £646,694, the value of the general funds. Designated funds held of £289,638 are not included as they represent the fixed assets and Work in Progress reserve for Legal Aid for which are not easily realisable. Levels of Work in Progress are driven by the timing of cases and can vary significantly at different times.

With a new fundraising strategy in progress and allowance for varying levels of Work in Progress figures, Trustees consider current reserves are sufficient and target levels of reserves can be worked towards in the short to medium term.

Risk Management

The Board carries out an annual risk management review to update its risk register.

The Charity's risk register is reviewed, monitored and updated quarterly by the Employment & Finance Sub-Committee. It is reported to all directors on a quarterly basis at the full Board meetings. The Board has assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and is satisfied that systems are in place to manage our exposure to the major risks.

A summary of the major risks is set out below:

Principal risks / uncertainties	Actions in place to manage risk
Significant reduction or loss of income; delays in funding decisions and inability to replace funding for strategically important projects in the short term.	Regular liaison and meetings with funders and stakeholders. Ongoing programme of promotion of new strategically important and national services to raise the profile of project work and embed importance of services as part of the organisation's core offer. A fundraising plan to identify and establish new funding streams for the medium to longer term and diversify income to reduce the risk of dependency on individual high value funders. This plan is reviewed quarterly by the Employment & Finance Sub-Committee. Ongoing development of service delivery is reviewed and revised to meet changing client need.

Principal risks / uncertainties	Actions in place to manage risk
Phasing out or end of funding for FLOWS and Litigants in Person funding generally in the future.	<p>Maintain key contacts / communications re importance of FLOWS strategy, Litigant in person national strategy and what it is delivering.</p> <p>Ongoing relationship with HMCTS to embed FLOWS developments into the court service.</p> <p>Fundraising support in place to work on increased donations from law firms.</p> <p>Continue collection of data and case studies to show impact of work from staff and pro bono solicitors.</p>
System security and permissions compromised (virus, hackers, cyber-attack) Data compromised.	<p>All main systems are cloud based delivered by providers with appropriate accreditations and cyber security.</p> <p>Quarterly review meetings in place with IT support provider.</p> <p>Permission and set up /deletion of cloud accounts is restricted to nominated authorised staff only.</p> <p>Multifactor Authentication or two factor sign-in is in place for all key systems.</p> <p>Homeworking data protection and acceptable use policies are in place.</p> <p>Information Assurance Small Medium Enterprises (IASME) and Cyber Essentials Combined Scheme Self Assurance accreditation has been achieved and is renewed annually.</p>

Principal risks / uncertainties	Actions in place to manage risk
Data protection obligations not met resulting in loss of data	<p>Data protection and security policies are in place and form part of the office manual which is accessible to all staff and volunteers.</p> <p>Staff and volunteers undertake annual data protection training.</p> <p>R Mail encrypted e-mail is in place. Cyber insurance is in place.</p> <p>Home working policy is in place with restricted access to systems by mobile devices.</p> <p>A Microsoft environment is in place for all staff & volunteers only using charity owned and managed IT equipment when working from home. This ensures all access to our systems is secure, supported and managed.</p>

A detailed complaints procedure is in place and clients are advised of this when their case is taken on. A full complaints report is presented to the Service Delivery Sub-Committee and to all directors on a quarterly basis.

Health and Safety is within the remit of the Director of Finance and key health and safety risks are identified and monitored as part of the organisation's risk assessment process.

Statement of directors' responsibilities

The directors (who are also trustees of the Charity for the purposes of charity law) are responsible for preparing the directors' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities' SORP;

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- 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

So far as the directors are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the directors have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

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

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The directors' annual report has been prepared in accordance with the special provisions applicable to companies' subject to the small companies' regime.

Approved by the directors on 07 August 2025 and signed on their behalf by

Nicholas Mark Atkins
Director

Opinion

We have audited the financial statements of The RCJ and Islington Citizens Advice Bureaux (the 'charitable company') 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 significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and 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 directors 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 ability of The RCJ and Islington Citizens Advice Bureaux's to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other Information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the directors' annual report, including the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The directors annual report, including the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' annual report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

Responsibilities of directors

As explained more fully in the statement of directors responsibilities set out in the directors annual report, the directors (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors 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 directors are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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 are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

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- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

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

Farrah Kitabi (Senior statutory auditor)

18 August 2025

for and on behalf of

Sayer Vincent LLP, Statutory Auditor, 110 Golden Lane, LONDON, EC1Y 0TG

The RCJ and Islington Citizens Advice Bureaux

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2025

	Note	2025				2024			
		Unrestricted £	Continuing restricted £	Discontinued restricted £	Total £	Unrestricted £	Continuing restricted £	Discontinued restricted £	Total £
Income from:									
Donations and legacies	2	383,234	20,000	-	403,234	264,532	-	-	264,532
Charitable activities									
Bankruptcy & Debt	3a	14	204,592	-	204,606	7	176,215	-	176,222
Civil & family	3b	335,248	389,601	-	724,849	355,088	451,253	-	806,341
FLOWS	3c	-	800,000	-	800,000	-	822,746	-	822,746
Housing	3d	138,510	-	-	138,510	143,147	-	-	143,147
Islington Advice	3e	570	540,318	-	540,888	525	507,089	-	507,614
London Citizens Advice Development	3f	-	-	40,170	40,170	-	-	43,468	43,468
London Citizens Advice GLA Cost of Living Advice	3g	-	-	330,533	330,533	-	-	1,226,750	1,226,750
Miscarriage of Justice	3h	-	100,000	-	100,000	-	100,000	-	100,000
Investments		21,505	-	-	21,505	7,161	-	-	7,161
Total income		879,081	2,054,511	370,703	3,304,295	770,460	2,057,303	1,270,218	4,097,982
Expenditure on:									
Raising funds		2,590	20,000	-	22,590	509	-	-	509
Charitable activities									
Bankruptcy & Debt		10,274	204,592	-	214,866	2,791	188,781	-	191,572
Civil & family		520,346	398,855	-	919,201	599,476	441,035	-	1,040,511
FLOWS		34,425	800,123	-	834,548	6,702	839,188	-	845,890
Housing		150,365	-	-	150,365	146,024	-	-	146,024
Islington Advice		24,310	498,907	-	523,217	6,564	490,114	-	496,678
London Citizens Advice Development		1,526	-	57,912	59,438	(2,743)	-	48,916	46,173
London Citizens Advice GLA Cost of Living Advice		752	-	766,071	766,823	1,308	-	1,196,392	1,197,700
Miscarriage of Justice		2,424	100,000	-	102,424	1,354	100,000	-	101,354
Total expenditure	4a	747,012	2,022,476	823,983	3,593,472	761,986	2,059,118	1,245,308	4,066,411
Net income/(expenditure) for the year	6	132,069	32,034	(453,280)	(289,177)	8,474	(1,816)	24,909	31,570
Transfer of London Citizens Advice funds to new organisation		-	-	(129,480)	(129,480)	-	-	-	-
Transfers between funds		1,007	7,013	(8,020)	-	-	20,020	(20,020)	-
Net movement in funds		133,076	39,047	(590,780)	(418,657)	8,474	18,204	4,889	31,570
Reconciliation of funds:									
Total funds brought forward		803,256	107,263	590,780	1,501,299	794,782	89,057	585,890	1,469,729
Total funds carried forward		936,332	146,310	-	1,082,642	803,256	107,263	590,780	1,501,299

Discontinued activities relate to the GLA London Citizens Advice projects. All other activities are continuing. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 17 to the financial statements.

The RCJ and Islington Citizens Advice Bureaux

Balance sheet

Company no. 03110908

As at 31 March 2025

	Note	£	2025 £	£	2024 £
Fixed assets:					
Tangible assets	11		29,420		4,799
Current assets:					
Work in progress		260,218		215,391	
Debtors	12	343,139		398,608	
Cash at bank and in hand		1,042,758		1,275,774	
		1,646,116		1,889,774	
Liabilities:					
Creditors: amounts falling due within one year	13	(564,016)		(361,226)	
Net current assets			1,082,099		1,528,548
Total assets less current liabilities			1,111,520		1,533,346
Creditors: amounts falling due after more than one year	15		(28,877)		(32,048)
Total net assets	17a		1,082,642		1,501,299
The funds of the charity:	18a				
Restricted income funds			146,310		698,043
Unrestricted income funds:					
Designated funds		289,638		320,190	
General funds		646,694		483,066	
Total unrestricted funds			936,332		803,256
Total charity funds			1,082,642		1,501,299

Approved by the trustees on 07 August 2025 and signed on their behalf by

Nicholas Mark Atkins
Director

The RCJ and Islington Citizens Advice Bureaux

Statement of cash flows

For the year ended 31 March 2025

Reconciliation of net income to net cash flow from operating activities

	2025 £	2024 £
Net income for the reporting period (as per the statement of financial activities)	(289,177)	31,570
Depreciation charges	11,123	5,985
Loss on disposal fixed assets	1,099	-
Transfer of London Citizens Advice funds to new charity	(129,480)	
Dividends, interest and rent from investments	(21,505)	(7,161)
(Increase) in work in progress	(44,827)	(38,794)
(Increase)/decrease in debtors	55,468	53,431
(Decrease) / increase in creditors	202,791	123,109
Net cash provided by operating activities	(214,508)	168,140

	2025 £	£	2024 £	£
Cash flows from operating activities				
Net cash provided by operating activities		(214,508)		168,140
Cash flows from investing activities:				
Purchase of fixed assets	(36,843)		(3,868)	
Dividends, interest and rents from investments	21,505		7,161	
Net cash provided (used in) investing activities		(15,338)		3,293
Cash flows from financing activities:				
Net repayment of pensions deficit	(3,171)		(3,524)	
Net cash provided by / (used in) financing activities		(3,171)		3,524
Change in cash and cash equivalents in the year		(233,017)		174,957
Cash and cash equivalents at the beginning of the year		1,275,774		1,100,817
Cash and cash equivalents at the end of the year		1,042,758		1,275,774

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies

a) Statutory information

The RCJ and Islington Citizens Advice Bureaux is a charitable company limited by guarantee and is incorporated in England and Wales.

The registered office address is C/O Waterstone Company Secretaries Ltd, Suite LG 03, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG

b) Basis of preparation

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) (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Sufficient funding is secured until 30 July 2026 with adequate reserves and cashflow in place to enable the organisation to continue operating for the foreseeable future.

Accordingly, the Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern and the going concern position is appropriate.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

For donated legal services the value of the donated services is an estimated figure based on the average value the civil lawyers firm places on their time and the external market salary rate in the case of family lawyers.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

i) Expenditure and irrecoverable VAT

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

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services and other activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

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

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time of the amount attributable to each activity

● Raising funds	0.1%
● Bankruptcy and Debt	6.5%
● Civil & Family	28.4%
● FLOWS	22.2%
● Housing	9.9%
● Islington Advice	16.8%
● Citizens Advice London Development Project	2.3%
● Citizens Advice London GLA Cost of Living Project	8.6%
● Miscarriage of Justice	5.3%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Fixtures and fittings & Computer equipment	4 years
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m) Work in progress

Work in progress represents the value of casework earned and due on open Legal Help escape fees and Legal Aid cases in housing and family matters. The cases are opened under the Legal Aid Agency Contract and are not completed at 31st March 2025.

Work in progress is valued on the basis of the spent on the matter multiplied by the relevant legal aid or interpartes rate. While some WIP will be recoverable within 12 months and some over 12 months, it is not possible to calculate this split with accuracy. The charity accounts for WIP as a current asset as it aims to recover WIP within the shortest possible timeframe; however, WIP is excluded from the free reserves of the charity and shown as a designated fund as the asset cannot easily be converted into cash.

n) Debtors

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

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

o) Cash at bank and in hand

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.

p) Creditors and provisions

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

q) 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.

r) Pensions

The charity operates a defined contribution scheme for its employees and contributes to the personal pension plan of employees. Contributions are charged to the financial statements as they become payable.

The charity previously participated in a defined benefit pension scheme where its contributions are affected by any surplus or deficit in the scheme but is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

The scheme is now closed and deficit contributions amount to £3,000 per annum in respect of the one remaining member of this scheme.

s) Partner payments

Partner payments in the form of grants are made to third parties in furtherance of the charity's objects, specifically for the FLOWS project. Grants are accounted for quarterly on receipt of expenditure returns with supporting evidence of spend on the project.

t) Holiday pay accrual

Accruals for holiday pay are recognised at the year-end using the undiscounted costs of any unused paid annual leave expected to be settled wholly before 12 months after the end of the reporting period.

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

2 Income from donations and legacies

	2025 Total £	2024 Total £
Access to Work grants	-	15,962
Access to Justice Foundation –Community Fund		
. Improving lives through advice (ILTA)	100,000	8,333
Allen & Overy LLP	25,000	5,000
Ashhurst LLP	7,500	7,500
Carpenter Singh Solicitors	1,000	-
CMS Cameron McKenna Nabarro Olswang LLP	5,000	5,000
Clifford Chance LLP	-	10,000
Clyde & Co LLP	-	-
Dechert LLP	1,000	
Freshfields Bruckhaus Deringer LLP	25,000	25,000
Gowling WLG (UK) Charitable Trust	1,000	-
Herbert Smith Freehills LLP	15,000	25,000
Hogan Lovells LLP	10,000	25,000
Hughes, Fowler and Curruthers LLP	-	2,500
Kingsley Napley LLP	5,000	-
Latham and Watkins (London) LLP	10,000	
Linklaters LLP	-	45,000
London International Disputes Week (LIDW)	10,000	10,000
London Legal support Trust	10,000	10,000
London Legal walk	3,103	2,185
Mishon De Raya LLP	-	-
Morrison & Foerster LLP	-	-
Norton Rose	2,500	7,500
Peters and Peters LLP	5,000	-
Red Kite Law LLP	3,808	-
Signature Litigation LLP	5,000	5,000
Sills & Betteridge	500	-
Slaughter & May Charitable Trust	10,000	10,000
Stephenson Harwood LLP	10,000	10,000
Stewarts Law LLP	-	-
Weil, Gotshal & Manges LLP	-	25,000
White & Case	5,000	5,000
Other donations & gifts	2,400	2,004
Donated services – Human resources & consultancy **	110,423	3,548
Legal Education Foundation – towards fundraising consultancy support	20,000	-
	403,234	264,532

All income from donations and legacies is unrestricted, apart from the Legal Education Foundation income which is restricted.

** The pro bono human resources services represents support and advice provided by Herbert Smith Freehills LLP totalling £110,423 (2024: £3,548)

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

3 Income from charitable activities

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
3. Capitalise Money Advice Service (formally CitA Project grants Islington Council	- 14 -	182,592 - 22,000	182,592 14 22,000	- 7 -	176,215 - -	176,215 7 -
3a Sub-total for Bankruptcy & debt	14	204,592	204,606	7	176,215	176,222
Access to Justice Foundation – Employment Project	-	-	-	-	-	-
Access to Justice Foundation –Help Accessing Legal Support (HALS) & Improving Outcomes Through Legal Advice (IOTLS)	-	171,922	171,922	-	162,014	162,014
CAFCASS– Time Together	-	2,500	2,500	-	2,500	2,500
Kessler Foundation – Immigration Consultancy service	-	136,597	136,597	-	164,573	164,573
Legal Aid Agency	49,662	-	49,662	28,820	-	28,820
Legal Education Foundation –RCJ National – a change programme to strengthen the national reach of our legal advice	-	45,000	45,000	-	80,000	80,000
Pro Bono Legal Services*	283,811	-	283,811	323,944	-	323,944
Time Together Child Contact Centre fee	1,775	-	1,775	2,324	-	2,324
Trust for London Employment Advice	-	-	-	-	42,166	42,166
London Legal Support Trust – Employment Advice	-	33,582	33,582	-	-	-
3b Sub-total for civil & family	335,248	389,601	724,849	355,088	451,253	806,341

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

3 Income from charitable activities (continued)

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Ministry of Justice		800,000	800,000		822,746	822,746
Other income			-			-
3c Sub-total for FLOWS	-	800,000	800,000	-	822,746	822,746
Legal Aid Agency	138,510		138,510	143,147		143,147
3d Sub-total for Housing	138,510	-	138,510	143,147	-	143,147
Cloudesely Outreach Advice & client welfare		31,276	31,276		8,566	8,566
Citizens Advice services	150	11,600	11,750	525	7,665	8,190
Cripplegate Foundation		36,627	36,627		38,331	38,331
Citizens Advice GLA cost of living		10,815	10,815		2,527	2,527
Islington Council		450,000	450,000		450,000	450,000
Donations	420	-	420	-	-	-
	-	-	-	-	-	-
3e Sub-total for Islington Advice	570	540,318	540,888	525	507,089	507,849
London Citizens Advice services		6,650	6,650		38,468	38,468
London Legal Support Trust		33,520	33,520		5000	5000
Sub-total for London Citizens Advice		40,170	40,170		43,468	43,468
3f Development Project	-	40,170	40,170	-	43,468	43,468
London Legal Support Trust		5,533	5,533		11,750	11,750
London Citizens Advice – Cost of living project		325,000	325,000		1,215,000	1,215,000
3g Greater London Authority (GLA)		330,533	330,533		1,226,750	1,226,750
		330,533	330,533		-	960,000
Ministry of Justice		100,000	100,000		100,000	100,000
3g Sub-total for Miscarriage of Justice	-	100,000	100,000	-	-	98,544
Total income from charitable activities	474,342	2,405,214	2,879,556	691,962	3,185,892	3,877,854

* The pro bono legal services represents services provided by lawyers working in approximately 60 London law firms who provide free legal advice to people who do not have solicitors representing them. The value of the donated services is an estimated figure based on the solicitors guideline hourly rates of pay for civil lawyers and the market rate salary scale in the case of family lawyers. The valuation used for the hourly rate of pay for civil lawyers and family lawyers has been adjusted to reflect the average level of the post qualification status of solicitors volunteering on the civil and family rotas.

Government grants received during the year include: The Ministry of Justice grant funds administered through The Access to Justice Foundation for civil & family legal advice services – Improving Outcomes Through Legal Support (IOTLS); the National Offenders Management Service (NOMS) office of the Ministry of Justice funds the Miscarriage of Justice support service; and the Finding Legal Options for Women (FLOWS) project provides legal advice and support to agencies supporting victims of domestic abuse.

4a Analysis of expenditure (current year)

	Charitable activities											2025 Total £	2024Total £
	Cost of raising funds £	Bankruptcy & debt £	Civil & family £	FLAWS £	Housing £	Islington Advice £	Citizens Advice London Development Project – discontinued £	Citizens Advice London GLA Cost of Living Project – discontinued £	Miscarriage of Justice £	Governance costs £	Support costs £		
Staff costs (Note 6)	-	176,504	469,314	425,009	91,227	398,646	41,377	45,551	66,698	-	235,080	1,949,406	1,922,341
Pro bono services	1,638	10,918	312,289	28,721	5,459	27,241	2,232	2,463	3,272	-	-	394,234	327,492
Direct staff costs & volunteer expenses		523	5,962	2,649	1,374	4,366	270	667	1,617		29,680	47,107	54,033
Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs	-	205	12,935	40,619	1,716	17,398	1,315	2,583	1,812		121,462	200,044	321,438
Client costs, consultant & professional fees, commissioned projects and other direct service costs	20,627	144	1,865	40,446	9,645	6,300	4,800	39,928	3,320	29,028	-	156,103	125,852
Grants payable	-	-	-	-	-	-	-	640,229	4,000		-	644,229	1,070,175
Partner payments	-	-	-	205,519	-	-	-	-	-		-	205,519	245,079
	22,265	188,295	802,366	742,963	109,421	453,951	49,995	731,420	80,718	29,028	386,221	3,596,643	4,066,410
Support costs	370	24,124	109,942	84,990	39,282	63,143	8,911	34,592	20,867		(386,221)	0	-
Governance costs	(45)	2,447	6,893	6,595	1,662	6,123	533	811	838	(29,028)		-	-
Total expenditure 2025	22,590	214,866	919,201	834,548	150,365	523,217	59,438	766,823	102,424	-	-	3,593,472	4,066,410
Total expenditure 2024	509	191,572	1,040,511	845,890	146,024	496,678	46,173	1,197,700	101,354	-	-		4,066,410

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and in 2024/25 our Immigration Consultancy service to local Citizens Advice within the civil legal team.

FLAWS partners are Rights of Women which deliver the FLOWS discussion forum and North East Law Centre where a FLOWS solicitor is in place. For the Immigration Consultancy service Bolton and Bury Citizens Advice service provided advice to clients in 2024/25.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community and grants to London Citizens Advice Services for delivering advice as part of the London Citizens Advice GLA Cost of Living Project.

4b Analysis of expenditure (prior year)

	Charitable activities											2024 Total £
	Cost of raising funds £	Bankruptcy & debt £	Civil & family £	FLAWS £	Housing £	Islington Advice £	Citizens Advice London Development Project £	Citizens Advice London GLA Cost of Living Project £	Miscarriage of Justice £	Governance costs £	Support costs £	
Staff costs (Note 6)	-	151,911	469,199	441,503	91,968	388,503	36,259	60,049	76,091	-	206,857	1,922,341
Pro bono services	47	339	324,865	904	169	852	63	106	146	-	-	327,492
Direct staff costs & volunteer expenses		260	4,398	2,827	1,187	1,131	-	322	1,431		42,477	54,033
Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs	-	-	86,546	73,228	1,834	7,220	551	10	1,567		150,483	321,438
Client costs, consultant & professional fees, commissioned projects and other direct service costs	-	-	4,868	260	9,020	17,839	-	44,696	-	49,168	-	125,852
Grants payable	-	-	-	-	-	-	-	1,066,175	4,000	-	-	1,070,175
Partner payments	-	-	22,000	223,079	-	-	-	-	-	-	-	245,079
	47	152,510	911,877	741,801	104,178	415,546	36,874	1,171,358	83,235	49,168	399,816	4,066,410
Support costs	458	34,432	115,483	91,761	38,849	69,675	8,397	24,665	16,095		(399,816)	-
Governance costs	4	4,630	13,151	12,328	2,996	11,457	902	1,676	2,024	(49,168)		-
Total expenditure 2024	509	191,572	1,040,511	845,890	146,024	496,678	46,173	1,197,700	101,354	-	-	4,066,411

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and our Immigration Consultancy service to local Citizens Advice within the civil legal team.

FLAWS partners are Rights of Women which deliver the FLOWS discussion forum and North East Law Centre where a FLOWS solicitor is in place. For the Immigration Consultancy service Bolton and Bury Citizens Advice service provided advice to clients.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community and grant to London Citizens Advice Services for delivering advice as part of the London Citizens Advice GLA Cost of Living Project.

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

5. Grants payable & Partner payments	2025 £	2024 £
Rights of Women – FLOWS project	133,303	150,864
North East Law Centre – FLOWS project	72,216	72,215
Citizens Advice Bolton & Bury – Immigration Consultancy project	–	22,000
Local Citizens Advice Services – Miscarriage of Justice project	4,000	4,000
London Citizens Advice Services – London Citizens Advice GLA Cost of living project	640,229	1,066,175
	849,748	1,315,254

6 Net income resources for the year

This is stated after charging / crediting:

	2025 £	2024 £
Depreciation	11,123	5,985
Loss on disposal of fixed assets	1,099	–
Operating lease rentals:		
Other	4,926	4,963
Auditor's remuneration (excluding VAT):		
Audit (net of VAT)	10,300	9,900
Other services	265	–

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	1,705,018	1,678,040
Redundancy and termination costs	8,050	–
Social security costs	152,658	164,040
Employer's contribution to defined contribution pension schemes	83,680	80,261
	1,949,406	1,922,341

The redundancy and termination costs were settled and paid at the balance sheet date .

One employee earned between £80,000 and £90,000 during the year (2024: 0).

The total employee benefits including pension contributions and employer's national insurance contributions of the key management personnel were £379,331 (2024: £344,767).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

8 Staff numbers

The full time equivalent and average number of employees (head count based on number of staff employed) during the year was as follows:

	2025 FTE	2024 FTE	2025 No.	2024 No.
Raising funds	1	0.6	0.6	0.6
Bankruptcy & debt	4	4.0	4.0	4.3
Civil & family	10	10.9	15.2	16.8
FLOWS	11	10.7	9.6	10.9
Housing	2	2.0	2.0	2.7
Islington CAB	10	10.1	13.8	13.1
Citizens Advice London Development Project	1	0.8	0.9	0.9
Citizens Advice London GLA Cost of Living Project	1	1.3	1.0	0.6
Miscarriage of Justice	1	1.7	1.3	1.5
Support	3	3.1	3.2	3.2
Governance	0.2	0.2	0.2	0.2
	43.9	45.2	51.8	56.7

Notes to the financial statements

For the year ended 31 March 2025

9 Related party transactions

There were no donations or other transactions with related parties during the year (2024: Nil)

10 Taxation

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

11 Tangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total £
Cost			
At the start of the year	20,088	133,087	153,176
Additions in the year	-	36,843	36,843
Disposals in the year		(1,465)	(1,465)
At the end of the year	<u>20,088</u>	<u>168,465</u>	<u>188,553</u>
Depreciation			
At the start of the year	18,432	129,945	148,377
Charge for the year	667	10,455	11,123
Disposals in the year		(366)	(366)
At the end of the year	<u>19,099</u>	<u>140,034</u>	<u>159,133</u>
Net book value			
At the end of the year	<u>989</u>	<u>28,431</u>	<u>29,420</u>
At the start of the year	<u>1,657</u>	<u>3,142</u>	<u>4,799</u>

All of the above assets are used for charitable purposes.

12 Debtors

	2025 £	2024 £
Trade debtors	(2,074)	12,558
Other debtors	59,845	41,979
Prepayments	14,977	33,499
Accrued income	270,391	310,572
	<u>343,139</u>	<u>398,608</u>

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	25,512	82,247
Other creditors	186,658	19,767
Other taxes and social security costs	11,707	46,522
Accruals	126,668	91,177
Deferred income	213,471	121,513
	<u>564,016</u>	<u>361,226</u>

Notes to the financial statements

For the year ended 31 March 2025

14 Deferred income

Deferred income at 31st March 2025 comprises £15,970 relating to funding for the adviser costs for the Three Tap Advice outreach project in Islington for the period from 1st April 2023 to 20th September 2023. The balance of deferred income at 31st March 2024 of £121,513 relates to grants received in advance to cover project expenditure in 2023.24 as detailed below.

	2025 £	2024 £
Balance at the beginning of the year	121,513	15,970
Amount released to income in the year	(121,512)	(15,970)
Amount deferred in the year		
Access to Justice – Community Fund. Improving Lives Through Advice (ILTA)	91,667	91,667
Cripplegate Foundation re Three Advice Project	17,993	16,346
Cloudesley	8,750	
Kessler charitable Trust	95,060	
London Legal Support Trust re Employment Advice	–	13,500
Balance at the end of the year	<u>213,471</u>	<u>121,513</u>

15 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Pension creditor	28,877	32,048
	<u>28,877</u>	<u>32,048</u>

The pension creditor is calculated on the basis of the annual contribution made toward the deficit of £3,000 (2024: £3,000) discounted over a committed period of 16 years (2024: 17 years) .

16 Pension scheme

The RCJ and Islington Citizens Advice Bureaux participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a defined benefit arrangement. The pension charge for the year for the employees who are members of the scheme is £3,000 (2024: £3,000). 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 charity's contributions are affected by any surplus or deficit in the scheme but it is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

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

Assumptions	2025 %	2024 %
Discount Rate	5.80	4.90
Inflation (RPI)	3.10	3.20
Inflation (CPI)	2.75	2.80
Revaluation of deferred pensions in excess of GMP	2.75	2.80
Pension in payment increases of:		
– CPI or 5% p.a. if less	2.70	2.80
– CPI inflation since retirement or 5% p.a. compound if less	2.70	2.80
– CPI or 3% p.a. if less	2.30	2.50
Allowance for commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC Maximum

Notes to the financial statements

For the year ended 31 March 2025

16 Pension scheme (continued)

Assumed life expectancies on retirement at age 65 are:

	Life expectancy at age 65	
	(Years)	(Years)
Male retiring today	20.60	20.60
Female retiring today	23.40	23.40
Male retiring in twenty years time	21.90	21.80
Female retiring in twenty years time	24.60	24.50

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 charity expects to contribute £3,000 per annum.

17a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	29,420	-	29,420
Net current assets	675,572	260,218	146,310	1,082,099
Long term liabilities	(28,877)	-	-	(28,877)
Net assets at 31 March 2025	646,695	289,638	146,310	1,082,643

17b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	4,799	-	4,799
Net current assets	615,117	215,391	698,043	1,528,551
Long term liabilities	(32,048)	-	-	(32,048)
Net assets at 31 March 2024	583,069	220,190	698,043	1,501,302

Notes to the financial statements

For the year ended 31 March 2025

18a Movements in funds (current year)

	At 1 April 2024	Income & gains	Expenditure & losses	Transfers	Amounts owed to London Citizen's Advice Bureau	At 31 March 2025
	£	£	£	£	£	£
Restricted funds:						
Cost of raising revenue						
Legal Education Foundation – towards fundraising	-	20,000	(20,000)	-	-	-
Bankruptcy & debt						
Debt Free London (formally Capitalise Money Advice Service)	-	204,592	(204,592)	-	-	-
Civil & family						
Access to Justice Foundation (HALS & IOTLS funded through Ministry of Justice)	-	171,922	(171,922)	-	-	-
CAFF CASS	-	2,500	(2,500)	-	-	-
Kessler Foundation – Immigration Consultancy service	14,500	136,597	(144,980)	-	-	6,117
Legal Education Foundation	-	45,000	(45,000)	-	-	-
Ministry of Justice – Time Together Interpreting fund	6,088	-	(871)	-	-	5,217
Trust for London Employment Advice	-	33,582	(33,582)	-	-	-
Flows						
CourtNav – Freshfields Bruckhaus Deringer LLP	8,737	-	(1,130)	-	-	7,607
Ministry of Justice	0	800,000	(798,993)	(1,007)	-	0
Islington Advice						
Cloudesley	-	31,276	(31,276)	-	-	-
Citizens Advice Service cost of living advice	-	10,815	(18,835)	8,020	-	-
Cripplegate Foundation	-	36,627	(36,627)	-	-	-
Islington Council	77,938	450,000	(400,569)	-	-	127,369
Citizens Advice Food Routes project	-	11,600	(11,600)	-	-	-
London Citizens Advice Development Service						
Local Citizens Advice Services – London	31,127	40,170	(57,912)	2,480	-	15,865
Transfer of London Citizens Advice funds to new organisation – other creditors	-	-	-	-	(15,865)	(15,865)
London Citizens Advice – Cost of living project						
London Legal Support trust	-	5,533	(5,533)	-	-	-
Greater London Authority	559,653	325,000	(760,538)	(10,500)	-	113,615
Transfer of London Citizens Advice funds to new organisation – other creditors	-	-	-	-	(113,615)	(113,615)
Ministry of Justice	-	100,000	(100,000)	-	-	-
Total restricted funds	698,043	2,425,214	(2,846,460)	(1,007)	(129,480)	146,310
Unrestricted funds:						
Designated funds:						
Designated funds – Fixed Assets	4,799	-	-	24,621	-	29,420
Designated funds – Work in progress	215,391	-	-	44,827	-	260,218
Designated funds – Islington separation fund transfer	100,000	-	-	(100,000)	-	-
Total designated funds	320,190	-	-	(30,552)	-	289,638
General funds	483,066	879,081	(747,012)	31,559	-	646,694
Total unrestricted funds	803,256	879,081	(747,012)	1,007	-	936,332
Total funds	1,501,299	3,304,296	(3,593,472)	-	(129,480)	1,082,642

Notes to the financial statements

For the year ended 31 March 2025

18b Movements in funds (prior year)

	At 1 April 2023	Income & gains	Expenditure & losses	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted funds:					
Bankruptcy & debt					
Debt Free London (formally Capitalise Money Advice Service)	-	176,215	(188,781)	12,566	-
Civil & family					
Access to Justice Foundation (HALS & IOTLS funded through Ministry of Justice)	-	162,014	(162,014)	-	-
CAFF CASS	-	2,500	(2,500)	-	-
Kessler Foundation – Immigration Consultancy	8,486	164,573	(158,559)	-	14,500
Legal Education Foundation	-	80,000	(80,000)	-	-
Ministry of Justice – Time Together Interpreting fund	7,430	-	(1,342)	-	6,088
Trust for London Employment Advice	(5,546)	42,166	(36,620)	-	-
FLOWS					
CourtNav – Freshfields Bruckhaus Deringer LLP	25,178	-	-	(16,441)	8,737
Ministry of Justice	-	822,746	(839,188)	16,441	0
Islington Advice					
Cloudesley	-	8,566	(8,566)	-	-
Citizens Advice Service cost of living advice	13,750	-	(13,750)	-	-
Citizens Advice Energy project	-	7,665	(7,665)	-	-
Cripplegate Foundation	-	38,331	(38,331)	-	-
Islington Council	39,759	450,000	(396,775)	(15,046)	77,938
Citizens Advice GLA cost of living project	-	2,527	(25,027)	22,500	-
London Citizens Advice Development Service					
Local Citizens Advice Services – London	28,200	43,468	(48,916)	8,375	31,127
London Citizens Advice – Cost of living project					
Greater London Authority	557,689	1,226,750	(1,196,392)	(28,395)	559,653
Ministry of Justice	-	100,000	(100,000)	-	-
Total restricted funds	674,947	3,227,522	(3,304,425)	-	698,043
Unrestricted funds:					
Designated funds:					
Designated funds – Fixed Assets	6,916	-	-	(2,117)	4,799
Designated funds – Work in progress	176,597	-	-	38,794	215,391
Designated funds – Islington separation fund transfer	-	-	-	100,000	100,000
Total designated funds	183,513	-	-	136,677	320,190
General funds	611,269	770,460	(761,986)	(136,677)	483,066
Total unrestricted funds	794,782	770,460	(761,986)	-	803,256
Total funds	1,469,729	4,097,982	(4,066,411)	-	1,501,299

Notes to the financial statements

For the year ended 31 March 2025

18 Movements in funds (continued)

Purposes of restricted funds

Cost of raising revenue

The Legal Education Foundation grant in support of our change programme to strengthen the national reach of our legal advice agreed and allocation of £20,000 from the year 2 funds to meet the cost of fundraising consultants fees to assist us with diversifying our income streams and establish longer term annual donations from supporting firms.

Bankruptcy and Debt

The Debt Advice Project funded by the Debt Free Advice is a London-wide partnership which aims to reduce debt and exclusion by improving peoples' capacity to manage their debts, help people to take control of their finances and make informed choices in the future.

Civil and Family

Legal advice to litigants in person in civil and family law matters in the High Court, the Central London Family Courts, the Court of Appeal was funded through the Access to Justice Foundation grants – Help Accessing Legal Support (HALS) in 2023/24 and Improving Outcomes through Legal Support (IOTLS) in 2024/25 and 2023/24. The first year of three years funding from Legal Education Foundation was received in 2023/24 to support RCJ national the change programme to strengthen national reach of legal advice. The Employment project was part funded by London Legal Support Trust in 2024/25 and previously by Trust for London. In 2024/25 and 2023/24 CafCass contributed to the costs of salary costs of the coordinators in the Time Together child contact centre. The Kessler Foundation have funded the Immigraton Consultancy project since December 22.

Finding Legal Options for Women Survivors – FLOWS & CourtNav

FLAWS is delivered in partnership with Rights of Women and Newcastle Law Centre and provides legal advice and tools to front line agencies across England to increase their confidence in ensuring women experiencing domestic abuse are aware of legal remedies. FLOWS further expands the modules available on CourtNav with the development of the FL401 non-molestation order and a new module called Support Nav to assist clients to navigate the legal procedures and direct them to the appropriate advice. FLOWS received three years funding from 1st April 2022 from the Ministry of Justice to support victims of domestic abuse and ongoing funding until 31st March 2026. CourtNav is a unique and innovative online application to support Litigants in Person to complete court forms. This has been developed through a working partnership with Freshfields Bruckhaus Deringer LLP as well as funding from the Ministry of Justice.

Islington Advice

Islington Council funds the costs of running the Islington Citizens Advice service. Cripplegate Foundation fund outreach generalist advice work in the London Borough of Islington and in 2023/24 gave £5,000 for emergency grants to clients affected by the cost of living crisis. Cloudesley charitable trust provide an ongoing grant of up to £6,000 per year to fund client welfare benefit payments and translation costs of advice sessions for vulnerable clients and from 1st July 2024 funded the welfare benefits outreach worker in Islington. Islington CA participates in the London Citizens Advice Development Project delivering as part of the GLA funded Cost of Living Advice project and Food Roots project.

London Citizens Advice Development Service

Twenty seven London Citizens Advice Services contributed to the ongoing costs of the London Citizens Advice Development project during the year which was set up to promote the London Citizens Advice services and work collaboratively to bid for funding for London wide delivery of advice. In addition the project received grant funding from the London Legal Support Trust towards the salary costs of the Development Manager.

London Citizens Advice Cost of Living project

The Greater London Authority (GLA) Cost of Living Crisis Prevention project is a pan London project homed by RCJ Advice and delivered by local citizens advice across London. The project delivers preventative advice to those communities who are most severely impacted by the cost of living crisis. The project was homed by RCJ Advice for its first two years operation to 30th September 2024. The contract for year 3 of the project sits with the new London Citizens Advice charity.

Miscarriage of Justice

The Ministry of Justice funded support and advice to victims of miscarriages of justice whose cases are referred to the Court of Appeal by the Criminal Cases Review Commission.

Purposes of designated funds

Fixed assets

The fixed asset fund represents the net book value of assets held in the Charity for everyday use and is set aside to reflect the proportion of unrestricted funds which are not freely available to spend.

Transfer between funds

The transfer from Islington Advice to the Bankruptcy and Debt project of £12,566 in 2023/24 was to cover the shortfall in income from the debt free advice grant which did not fully meet the costs of the project. The transfers of £16,441 in 2023/24 and £nil in 2024/25 from the CourtNav fund to the FLOWS fund represents a subsidy to cover costs not met by the Ministry of Justice grant. The transfer of £1,130 in 2024/25 from the FLOWS fund to the general fund reflects the remaining net book value of a fixed asset, laptops, purchased for the FLOWS paralegals. This will be written off in future years. The transfer from the Citizens Advice GLA Cost of Living project of £8,020 (£22,500 in 2023/24) to Islington Advice relates to the net amount for grants payable for the cost of living adviser employed by Islington Advice to deliver the cost of living advice project and the contribution of £2,480 in 2024/2025 and 2023/24 and for the annual donation payable by Citizens Advice Islington to fund the London Citizens Advice Development Manager. The fund balance due to be transferred to the newly formed London Citizens Advice Bureau is shown as a transfer out of the restricted funds totalling £129,480 (2024: nil)

Trustees have agreed to transfer the £100,000 for the designated fund for the Islington separation back to the general fund as this is now no longer needed.

19 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Equipment	
	2025	2024
	£	£
Less than one year	4,894	4,067
One to five years	5,765	2,268
	<u>10,659</u>	<u>6,335</u>

20 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.