

REGISTERED COMPANY NUMBER: 03771142 (England and Wales)
REGISTERED CHARITY NUMBER: 1078222

**Report of the Trustees and
Financial Statements
for the Year Ended 31st March 2025
for
UTTLESFORD CITIZENS ADVICE BUREAU**

Attenboroughs (Accountants) Limited
Chartered Certified Accountants
1 Tower House
Tower Centre
Hoddesdon
Hertfordshire
EN11 8UR

UTTLESFORD CITIZENS ADVICE BUREAU

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for the year ended 31st March 2025**

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**Report of the Trustees
for the year ended 31st March 2025**

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

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the Charity are aligned with the principles and objectives of the National Association of Citizens Advice ("CitA"), of which the Charity is a member. The Charity is also a member of the Essex Citizens Advice Consortium.

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice uses evidence of clients' problems anonymously to campaign for improvements in laws and services that affect everyone. The specific objects of the Charity are set out in its Memorandum of Association and its principal object is the promotion of any charitable purposes for the benefit of the community in the area of Essex, Cambridgeshire, Hertfordshire, and Suffolk by the advancement of education, the protection of health, and the relief of poverty, sickness, and distress. To those ends, the Charity is specifically authorised to establish and conduct Citizens Advice as centres to provide a free confidential and impartial service of advice, information, and counsel for the public and this is its principal activity. The Charity is also authorised to raise funds, and to undertake activities that support, or are ancillary to, its principal object. The Trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The following sections describe the activities of the Charity that have been carried out for the public benefit in the last year.

**Report of the Trustees
for the year ended 31st March 2025**

OBJECTIVES AND ACTIVITIES

Achievements and Performance

- Thanks to our fantastic team of staff and volunteers we continued to manage high demand for our service as the increased cost of living continued to impact our communities.
- We successfully completed our 3rd year, full leadership assessment from National Citizens Advice in January. This allows us to retain the use of the Advice Quality Standard mark.
- Note: The Leadership Self Assessment (LSA) is an assurance framework, self assessment portfolio and 3 year assessment cycle which gives confidence to all stakeholders that the organisation implements systems and processes which enable it to operate effectively as a service provider, employer and volunteering charity. The framework is designed to embed risk based thinking, and ensure our organisation is well run. It also provides an accredited assurance framework for charity law, company law, Financial Conduct Authority authorisation and Consumer Duty
- Our specialist Disability Benefits Team continued their valuable work, supporting 564 clients over the year. Together, the team achieved over £1.062 million in additional benefit income for their clients.
- Our Macmillan Cancer Support team continued to fund specialist welfare benefits support and casework for newly diagnosed cancer patients. Over the year the team supported 491 clients with benefit applications (achieving £2.82 million in extra income), navigating employment law, applying for grants and accessing other local support.
- Our warm homes team remained active in building awareness of fuel poverty and cold home issues within the district providing specialist casework for 400 clients, checking benefit entitlements and helping them to challenge incorrect bills, access fuel vouchers and energy efficiency grants - achieving over £257,000 in additional income for our clients.
- Our video link outreach services continued to help us provide support from the libraries in Great Dunmow, Stansted and Thaxted and from the Parish Council offices in Takeley Old School House. We also provided additional drop in advice sessions in Hatfield Heath Village Hall and at a family drop-in clinic in Great Dunmow.
- Thanks to funding from Uttlesford District Council, we now have a small team of advisers who provide specialist support for refugees, including those who arrived under the Homes for Ukraine scheme, as they adjust to life in a new country.
- In November and December, we ran a series of outreach events across Uttlesford to promote Warm Homes advice and engage with other community services.
- In the run-up to the General Election in May, we were pleased that we engaged with all the prospective parliamentary candidates to share our insight into some of the issues faced by our clients.
- We wrote to our MP, Kemi Badenoch to raise the issues of fuel poverty in her constituency and the difficulties faced by individuals subject to an Indeterminate Sentence for Public Protection, (known as the IPP sentence).
- Staff and volunteers completed 242 evidence forms highlighting issues and systems that are unfair or are causing hardship - issues included digital exclusion, poor rural transport, problems with utility suppliers, poor decision making by DWP, inadequate medical assessments, difficulties faced by refugees, problems with pension credit applications. We also responded to consultations on: welfare benefits reform, personal insolvency, local council tax support and homelessness.
- We supported several social media campaigns – Scam Awareness, Fuel Poverty awareness, Fraud Prevention, Energy Saving and Student Volunteering.
- Our regular monthly training sessions for staff and volunteers continued, covering Pension Credit, Debt and debt emergencies, housing support, homelessness, health and safety, safeguarding, employment law - and included sessions by Shelter, Homestart, UDC Recoveries and Benefits and Revenues.
- We took part in some fantastic community events including: Dunmow Carnival, Great Dunmow Showcase and Stansted Wellbeing Festival. We also presented to Saffron Walden Town Council, Great Dunmow Town Council and Thaxted Parish Council to update councillors on our work in their communities and enjoyed a 'not to be missed' opportunity to spend the day with some friendly firemen; door knocking to check people have working smoke alarms!
- We celebrated Volunteers Week with a walk and a swim - and enjoyed some fantastic social events organised by the Saffron Walden Town Mayor - who nominated us as one of his 'Mayor's Charities' for his year in office.
- We continued to work with other voluntary sector organisations in West Essex and Hertfordshire as part of a VCFSE Alliance to try and support a better system working with NHS and Statutory partners.
- Frontline Referrals, a company owned and controlled by Uttlesford Citizens Advice, continued to perform well; with expansion into Colchester, it now covers the whole of Greater Essex.

Public benefit

The Trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. This report describes the activities the Charity has carried out for the public benefit in the last year.

**Report of the Trustees
for the year ended 31st March 2025**

OBJECTIVES AND ACTIVITIES

Performance and Service Provision

The service supported 4,107 unique clients through the year (2023-2024, 3,957), many using the service more than once to deal with 16,902 issues (14,234). This is a 3.8% increase in clients and a 18.7% increase in issues compared with 2023-24. Using government approved impact assessments this equates to £7,371,872 in value to our clients, by increasing their income, working to get debt written off and providing consumer advice.

The following table sets out the numbers of clients and issues dealt with in last year:

	31/3/25	31/3/24
Unique client numbers (people using the service one or more times in the year)	4,107	3,957
Issues	16,902	14,234
Percentage of clients using the service for the first time	50%	54%

	Client visits, phone calls, video calls, emails and letters		Non client phone calls, emails and letters		Total	
	31/3/25	31/3/24	31/3/25	31/3/24	31/3/25	31/3/24
Totals	16,024	15,923	4,747	5,905	20,771	21,828

Staff and Volunteers

At the year end we employed 27 part-time staff (2024 29) working 16.15 full-time (2024 18) equivalent roles. This is broken down as follows: Core advice, specialist casework and office support, 17 staff working 9.45 FTE roles; Frontline, 7 staff working 3.7 FTE roles; Macmillan welfare benefits casework, 5 staff working 3 FTE roles (two members of staff split their hours between core advice and Macmillan project roles).

Paid roles cover the management and delivery of the service, the training and quality assurance of the advice provided, supervision of advice sessions, and specialist warm homes, debt and disability benefit work. At the end of March 2025, we had 72 volunteers working approximately 388 hours a week for the Charity, including 10 volunteer Trustees. (2024, 67 volunteers working 400 hours a week). This was estimated to be valued at over £688,375 (2024 £524,000). Volunteers cover the delivery of generalist advice, assisted information provision, home visit work, fundraising, media work, governance, and financial and strategic control for the charity.

Continuing to strengthen our volunteer capacity to manage increased demand and provide the best possible service for our clients has remained a priority. Although we continued to struggle to recruit new volunteers for much of the year, we were pleased to note some renewed interest towards the end of the period; however limited space in the office and training resources provide their own constraints.

With interest in volunteering roles returning, we have reverted to running group training sessions, which provide the benefit of peer support for trainees. Our summer intern program for students welcomed two young people into the office - providing them with invaluable experience, whilst helping us to cover a traditionally difficult period over the school summer holidays.

We remain sincerely grateful to our volunteers, for their continuing commitment and calm professionalism and to our staff, who are dedicated and resilient and continue to offer exemplary support to both our volunteers and clients, whilst balancing the need to maintain good quality advice and training.

**Report of the Trustees
for the year ended 31st March 2025**

OBJECTIVES AND ACTIVITIES

Quality of Advice Audit

We continue to work hard to provide good quality, holistic advice despite the challenges of supervising, training and supporting many new volunteers in an environment of growing demand.

We are audited annually by the National Association of Citizens Advice on the quality of advice we provide, as well as a range of other issues such as, Governance, Strategic Business Planning, Risk Management, Financial Management, People Management, Equality Leadership, Operation Performance Management, Partnership Working and Research and Campaigns.

Client profile in Uttlesford

We work hard to ensure that we are accessible to all parts of our community. 1,870 clients agreed to give their ethnic origin, as follows:

Ethnic Origin Grouping	31/3/25	31/3/24
White	89.4	91.6
Mixed Race	1.7	1.0
Asian or Asian British	2.9	2.6
Black or Black British	3.1	3.4
Other	2.9	1.4

When asked the question, 'do you feel you have a disability?' 61% of the 2,309 clients who responded stated that they did have a disability or long-term health condition (2024- 62% of 2,376). 58.7% of our clients were female, 41.3% were male (2024 - 59% female, 41% male).

Age profile group	31/3/25	31/3/24
0 - 14	1.4%	1.2%
15 - 24	3.6%	3.5%
25 - 34	12.8%	12.0%
35 - 49	23.1%	23.6%
50 - 64	27.4%	26.3%
65 - 74	14.6%	14.9%
75 - 84	12.7%	13.1%
85+	4.4%	5.4%

FINANCIAL REVIEW

Financial position

Incoming resources in the year were £506,967 (2023/24: £536,323). Of this £265,154 (2023/24: £303,996) related to project restricted activities.

A surplus of £24,368 was made in the year on the General Fund (2023/24: surplus £26,820) and a surplus of £865 was made on restricted activities (2023/24: £35,553 surplus) before transfers between funds. As at 31 March 2025 total reserves were £389,290 (31 March 2024: £364,057) of which £368,535 represented unrestricted funds (31 March 2024 £343,544).

Reserves policy

It is the policy of the Charity to hold reserves sufficient to cover at least six months day-to-day operating costs of the Charity and to cover any known liabilities including an estimate of the possible costs in the event the Charity had to be wound up. The year end level of cash reserves less current liabilities was sufficient to allow the Charity to continue to operate for at least six months if the core funding was withdrawn.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

**Report of the Trustees
for the year ended 31st March 2025**

Uttlesford Citizens Advice Bureau ("the Charity") is a registered charity and a company limited by guarantee that does not have a share capital. The maximum liability of each member is limited to one pound. As at 31 March 2025 there were 25 members of the Charity. The Charity was incorporated as a company limited by guarantee on 14 May 1999. It took over the assets and liabilities of the similarly named unincorporated charity that had commenced operations from premises in Saffron Walden in 1983. The Charity is governed by its Memorandum and Articles of Association. Revised Articles of Association were adopted on 7 September 2004 and further amended on 31 October 2005.

Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community or appointed following nomination by member organisations. During the period under review there were no nominated Trustees. The Trustees keep under review their skills mix and diversity and endeavour to encourage candidates who can make a useful contribution to the running of the Charity to join them. Trustee Board vacancies are advertised as widely as possible in the local community using the national body of Citizens Advice website, social media, the local press and Volunteer Centre through connections with other local organisations. Potential candidates go through a formal recruitment process to assess their suitability for the role and are provided with induction and support during their first year in office. The Trustees, and in particular the Chair, have kept under review the composition of the Trustee Board with a particular emphasis on succession planning. The Trustee Board has the task of raising the profile of the Charity so that, amongst other things, potential recruits to the Trustee Board may be drawn from the widest possible pool of candidates that reflect the area served by the Charity. The Chair and Treasurer are elected every three years from amongst the Trustees.

Organisational structure

The Trustees are responsible for organisational policy making and planning, financial decision making, and the overall operation of the Charity. Day-to-day operation of the Charity is delegated to the Chief Executive. During the financial year, the Trustee Board met a total of 10 times, including an AGM and an additional full-day strategy session, which took place in April 2024.

Risk Management

The Trustees have a Risk Management Strategy which comprises:

- Maintenance of a risk register and annual review of the principle risks and uncertainties the Charity faces
- The establishment of policies, systems and procedures to mitigate those identified risks.
- The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise.

Statement of Directors' Responsibilities

Company Law and Charity Law require the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing those financial statements the directors are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- (d) prepare financial statements on a going concern basis unless it is inappropriate to assume that the Charity will continue on that basis.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the Charity maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

**Report of the Trustees
for the year ended 31st March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Thanks

The Trustees wish to thank all those people and organisations that have supported the Charity throughout the year. The Trustees are grateful to the members of the Charity for their donations and efforts to bring the Charity to the notice of the wider community. The support of the local district town and parish councils in conjunction with other individuals and organisations is invaluable and very much appreciated.

The Trustees are particularly grateful for the grants and donations to help fund the Charity's core expenditure received from Uttlesford District Council, Saffron Walden Town Council, Essex County Council, South Cambridgeshire District Council, Great Dunmow Town Council, Saffron Walden Mayor's Charity, Rotary Club of Saffron Walden, Felsted United Charities and many of Uttlesford's parish councils.

Targeted funding from Essex County Council, Macmillan Cancer Support, Trussell Trust, Uttlesford District Council, VCFSE Alliance, Essex Community Foundation, Cambridge Community Foundation, UK Power Networks, and Cadent enable us to undertake specific projects and target support to the most disadvantaged sections of the community.

Lastly the Trustees would also like to thank the unpaid volunteers and the paid staff, without whose contributions the Charity could not function. Their resilience and professionalism continue to inspire the work of the Board.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03771142 (England and Wales)

Registered Charity number

1078222

Registered office

Barnards Yard
Saffron Walden
Essex
CB11 4EB

Trustees

R A Armitage
K M Barton
M Benfold
Ms L Bird
Ms C Fiddy (resigned 11/9/2025)
Ms J S Garner
A T Pooley (resigned 1/10/2024)
JD Starr
Ms M T Stenson
Ms K Hanks
B Conry (appointed 1/10/2024)

Company Secretary

B Conry

Independent Examiner

Attenboroughs (Accountants) Limited
Chartered Certified Accountants
1 Tower House
Tower Centre
Hoddesdon
Hertfordshire
EN11 8UR

**Report of the Trustees
for the year ended 31st March 2025**

Approved by order of the board of trustees on 29th October 2025 and signed on its behalf by:

K M Barton - Trustee

**Independent Examiner's Report to the Trustees of
Uttlesford Citizens Advice Bureau**

Independent examiner's report to the trustees of Uttlesford Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

David Roger Pattman FCCA
The Association of Chartered Certified Accountants

Attenboroughs (Accountants) Limited
Chartered Certified Accountants
1 Tower House
Tower Centre
Hoddesdon
Hertfordshire
EN11 8UR

29th October 2025

UTTLESFORD CITIZENS ADVICE BUREAU

**Statement of Financial Activities
for the year ended 31st March 2025**

	Notes	Unrestricted fund £	Restricted fund £	31/3/25 Total funds £	31/3/24 Total funds £
INCOME AND ENDOWMENTS FROM					
Grants, donations and legacies	2	229,335	265,154	494,489	523,665
Investment income	3	12,478	-	12,478	12,658
Total		<u>241,813</u>	<u>265,154</u>	<u>506,967</u>	<u>536,323</u>
EXPENDITURE ON					
Charitable activities					
Charitable activities	4	<u>225,796</u>	<u>255,431</u>	<u>481,227</u>	<u>473,950</u>
NET INCOME					
Transfers between funds	15	16,017	9,723	25,740	62,373
Net movement in funds		<u>9,481</u>	<u>(9,481)</u>	<u>-</u>	<u>-</u>
		25,498	242	25,740	62,373
RECONCILIATION OF FUNDS					
Total funds brought forward		343,544	20,513	364,057	301,684
TOTAL FUNDS CARRIED FORWARD		<u>369,042</u>	<u>20,755</u>	<u>389,797</u>	<u>364,057</u>

The notes form part of these financial statements

UTTLESFORD CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03771142)

**Balance Sheet
31st March 2025**

	Notes	Unrestricted fund £	Restricted fund £	31/3/25 Total funds £	31/3/24 Total funds £
FIXED ASSETS					
Tangible assets	9	254,913	-	254,913	261,091
CURRENT ASSETS					
Debtors	10	13,692	-	13,692	28,938
Cash at bank and in hand		<u>287,969</u>	<u>20,755</u>	<u>308,724</u>	<u>280,161</u>
		301,661	20,755	322,416	309,099
CREDITORS					
Amounts falling due within one year	11	(48,047)	-	(48,047)	(61,854)
NET CURRENT ASSETS		<u>253,614</u>	<u>20,755</u>	<u>274,369</u>	<u>247,245</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		508,527	20,755	529,282	508,336
CREDITORS					
Amounts falling due after more than one year	12	(139,485)	-	(139,485)	(144,279)
NET ASSETS FUNDS	15	<u>369,042</u>	<u>20,755</u>	<u>389,797</u>	<u>364,057</u>
Unrestricted funds				369,042	343,544
Restricted funds				<u>20,755</u>	<u>20,513</u>
TOTAL FUNDS				<u>389,797</u>	<u>364,057</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

The notes form part of these financial statements

Balance Sheet - continued
31st March 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on 29th October 2025 and were signed on its behalf by:

K M Barton - Trustee

UTTLESFORD CITIZENS ADVICE BUREAU

**Cash Flow Statement
for the year ended 31st March 2025**

	Notes	31/3/25 £	31/3/24 £
Cash flows from operating activities			
Cash generated from operations	1	33,264	64,860
Interest paid		<u>(10,937)</u>	<u>(11,410)</u>
Net cash provided by operating activities		<u>22,327</u>	<u>53,450</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(1,392)	(8,094)
Interest received		<u>12,478</u>	<u>12,658</u>
Net cash provided by investing activities		<u>11,086</u>	<u>4,564</u>
Cash flows from financing activities			
Loan repayments in year		<u>(4,850)</u>	<u>(3,418)</u>
Net cash used in financing activities		<u>(4,850)</u>	<u>(3,418)</u>
Change in cash and cash equivalents in the reporting period			
		28,563	54,596
Cash and cash equivalents at the beginning of the reporting period			
		<u>280,161</u>	<u>225,565</u>
Cash and cash equivalents at the end of the reporting period			
		<u>308,724</u>	<u>280,161</u>

The notes form part of these financial statements

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Cash Flow Statement
for the year ended 31st March 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31/3/25	31/3/24
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	25,740	62,373
Adjustments for:		
Depreciation charges	7,570	8,642
Interest received	(12,478)	(12,658)
Interest paid	10,937	11,410
Decrease/(increase) in debtors	15,246	(4,889)
Decrease in creditors	(13,751)	(18)
Net cash provided by operations	<u>33,264</u>	<u>64,860</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/24	Cash flow	At 31/3/25
	£	£	£
Net cash			
Cash at bank and in hand	<u>280,161</u>	<u>28,563</u>	<u>308,724</u>
	<u>280,161</u>	<u>28,563</u>	<u>308,724</u>
Debt			
Debts falling due within 1 year	(6,367)	56	(6,311)
Debts falling due after 1 year	<u>(144,279)</u>	<u>4,794</u>	<u>(139,485)</u>
	<u>(150,646)</u>	<u>4,850</u>	<u>(145,796)</u>
Total	<u>129,515</u>	<u>33,413</u>	<u>162,928</u>

The notes form part of these financial statements

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- 25% on reducing balance
Computer equipment	- 33% on cost

Taxation

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

Fund accounting

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

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

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

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

UTTLESFORD CITIZENS ADVICE BUREAU

**Notes to the Financial Statements - continued
for the year ended 31st March 2025**

2. GRANTS, DONATIONS AND LEGACIES

	31/3/25	31/3/24
	£	£
Donations and legacies	23,272	13,843
Grants	464,221	503,141
Management fees	6,996	6,681
	<u>494,489</u>	<u>523,665</u>

3. INVESTMENT INCOME

	31/3/25	31/3/24
	£	£
Deposit account interest	<u>12,478</u>	<u>12,658</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs £
Charitable activities	<u>481,227</u>

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/3/25	31/3/24
	£	£
Depreciation - owned assets	7,570	8,642
Hire of plant and machinery	<u>73</u>	<u>131</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

UTTLESFORD CITIZENS ADVICE BUREAU

**Notes to the Financial Statements - continued
for the year ended 31st March 2025**

7. STAFF COSTS

	31/3/25	31/3/24
	£	£
Wages and salaries	370,015	349,478
Social security costs	26,030	26,201
Other pension costs	22,399	25,315
	<u>418,444</u>	<u>400,994</u>

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

	31/3/25	31/3/24
Office and management	<u>16</u>	<u>18</u>

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

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Grants, donations and legacies	219,669	303,996	523,665
Investment income	12,658	-	12,658
Total	<u>232,327</u>	<u>303,996</u>	<u>536,323</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	<u>205,507</u>	<u>268,443</u>	<u>473,950</u>
NET INCOME	26,820	35,553	62,373
Transfers between funds	40,386	(40,386)	-
Net movement in funds	67,206	(4,833)	62,373
RECONCILIATION OF FUNDS			
Total funds brought forward	276,338	25,346	301,684
TOTAL FUNDS CARRIED FORWARD	<u>343,544</u>	<u>20,513</u>	<u>364,057</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued
for the year ended 31st March 2025

9. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1st April 2024	294,806	34,515	17,305	346,626
Additions	-	733	659	1,392
At 31st March 2025	<u>294,806</u>	<u>35,248</u>	<u>17,964</u>	<u>348,018</u>
DEPRECIATION				
At 1st April 2024	40,672	31,150	13,713	85,535
Charge for year	4,400	1,024	2,146	7,570
At 31st March 2025	<u>45,072</u>	<u>32,174</u>	<u>15,859</u>	<u>93,105</u>
NET BOOK VALUE				
At 31st March 2025	<u>249,734</u>	<u>3,074</u>	<u>2,105</u>	<u>254,913</u>
At 31st March 2024	<u>254,134</u>	<u>3,365</u>	<u>3,592</u>	<u>261,091</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/25 £	31/3/24 £
Trade debtors	3,489	7,024
Other debtors	1,103	-
Accrued income	9,100	21,914
	<u>13,692</u>	<u>28,938</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/25 £	31/3/24 £
Bank loans and overdrafts (see note 13)	6,311	6,367
Trade creditors	1,682	2,543
Social security and other taxes	7,788	8,243
Other creditors	5,414	2,186
Deferred income	21,646	33,363
Accrued expenses	5,206	9,152
	<u>48,047</u>	<u>61,854</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued
for the year ended 31st March 2025

12. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31/3/25	31/3/24
	£	£
Bank loans (see note 13)	<u>139,485</u>	<u>144,279</u>

13. LOANS

An analysis of the maturity of loans is given below:

	31/3/25	31/3/24
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>6,311</u>	<u>6,367</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>6,622</u>	<u>6,622</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>21,496</u>	<u>21,496</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more than 5 years	111,367	116,161

14. SECURED DEBTS

The following secured debts are included within creditors:

	31/3/25	31/3/24
	£	£
Bank loans	<u>145,796</u>	<u>150,646</u>

The above loan is secured by way of a legal charge over the charity's freehold property.

15. MOVEMENT IN FUNDS

	At 1/4/24	Net movement in funds	Transfers between funds	At 31/3/25
	£	£	£	£
Unrestricted funds				
General fund	343,544	16,017	9,481	369,042
Restricted funds				
Restricted funds	20,513	9,723	(9,481)	20,755
TOTAL FUNDS	<u>364,057</u>	<u>25,740</u>	<u>-</u>	<u>389,797</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued
for the year ended 31st March 2025

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	241,813	(225,796)	16,017
Restricted funds			
Restricted funds	265,154	(255,431)	9,723
TOTAL FUNDS	<u>506,967</u>	<u>(481,227)</u>	<u>25,740</u>

Comparatives for movement in funds

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
Unrestricted funds				
General fund	276,338	26,820	40,386	343,544
Restricted funds				
Restricted funds	25,346	35,553	(40,386)	20,513
TOTAL FUNDS	<u>301,684</u>	<u>62,373</u>	<u>-</u>	<u>364,057</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	232,327	(205,507)	26,820
Restricted funds			
Restricted funds	303,996	(268,443)	35,553
TOTAL FUNDS	<u>536,323</u>	<u>(473,950)</u>	<u>62,373</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued
for the year ended 31st March 2025

15. MOVEMENT IN FUNDS - continued

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

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/25 £
Unrestricted funds				
General fund	276,338	42,837	49,867	369,042
Restricted funds				
Restricted funds	25,346	45,276	(49,867)	20,755
TOTAL FUNDS	<u>301,684</u>	<u>88,113</u>	<u>-</u>	<u>389,797</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	474,140	(431,303)	42,837
Restricted funds			
Restricted funds	569,150	(523,874)	45,276
TOTAL FUNDS	<u>1,043,290</u>	<u>(955,177)</u>	<u>88,113</u>

16. RELATED PARTY DISCLOSURES

During the year the charity received donations and management fees of £23,699 (2024: £4,205) from Frontline Referrals Ltd, a company that is a wholly owned subsidiary of the charity.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.