Company registration number: 01368988
Charity registration number: 275955

BEXLEY BOROUGH CITIZENS ADVICE BUREAUX LIMITED
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

Finsbury Robinson Ltd
237 Westcombe Hill
London
SE3 7DW

Bexley Borough Citizens Advice Bureaux Limited
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Bexley Borough Citizens Advice Bureaux Limited
Reference and Administrative Details
For The Year Ended 31 March 2026

Trustees	Mr S Armstrong Mr N Walford Mr C D Foster Ms J Nathan (appointed 09/06/2025) Mrs A Campbell Mr D J Murdoch (resigned 25/08/2025) Mr K P Coleman (resigned 13/10/2025) Mr N O Smith (resigned 16/12/2025)
Company Secretary	Ms N Smith
Chief Executive Officer	Mrs K Townsend
Charity Number	275955
Company Number	01368988
Registered Office	42 Pier Road Erith Kent DA8 1TA
Independent Examiner	Finsbury Robinson Finsbury Robinson Ltd 237 Westcombe Hill London SE3 7DW
Bankers	CAF Bank Ltd 25 Kings Hill Avenue West Malling Kent ME19 4JQ

Bexley Borough Citizens Advice Bureaux Limited
Company No. 01368988
Trustees' Report For The Year Ended 31 March 2026

The trustees present their report and the financial statements for the year ended 31 March 2026.

Objectives and Activities

Aims and Objectives

The Citizens Advice service is available to everyone and provides free, independent, confidential and impartial advice on rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The aim of the service is to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

The implementation of the new drop-in service started in February 2025 has been successful and we have seen an increase in numbers from our 24/25 report from 2935 to 3490 in 25/26. The achievement also shows that clients are presenting several issues each, reporting an increase from 9,498 in 24/25 to 13,631. Identifying £658,079 income. Showing that not only have we supported more clients in the Borough in the last year, but each client presenting with more complex and multiple issues.

In addition to our service, our money advice alone dealt with 391 clients achieving a financial outcome of £3,236,576.

We have successfully secured a 3-year grant from Bexley Council which has remained at the same level as previous years. Although an unexpected increase in rent will occur in the next 3 years. Bexley Council have kindly increased our funding by £5k for the coming year to cover this increase. They have also agreed to continue the payments for the Thamesmead Advice Hub which we attend.

Alison submitted a bid for a grant of £20,000 from National Lottery which was successful. We have recruited a part time Money Advice Administrator, they are working with our money advisor to support clients with debt.

We are also in talks with Bexley Council to secure further funding from the new Government Crisis Resilience Fund which would secure 2 new paid positions and the existing Money Adviser post. The fund has been given to local authorities for 3 years, this is a completely new type of funding, so the contract Bexley Council are looking at would just initially be or a year but likely to be extended.

Trussell Trust Funding was secured until October 2026 we are unsure if this will continue after 2026 as Trussell Trust only funded 6 months of the Foodbank project, Avery Hill Trust have guaranteed to fund for the remaining 6 months if further funding cannot be found.

The Trust for London funding was not renewed due to changes in the projects they would fund.

We are still actively part of Pan London, who are going through some changes, they have been successful in some bids with GLA who stated the Boroughs they would help Bexley was not one of them. Currently they are writing bids for MaPs (Money Advice) and HMPS (Prison Service) funding this funding will not be available until 26/27 they are large multi-million contracts but there is also strong competition for these.

We have not yet been told what our fees will be for the coming year they are very unlikely to be lower.

Work on the revised business plan; new initiatives we have:
We had an IT policy review which has delivered:

- New computers for staff and volunteers, we are still in process of upgrading some computers
- Our website has been redesigned and upgraded giving a much more user-friendly experience.

We are also in the process of becoming cyber essentials plus certificated.

We have now a new telephone system which is up and running and apart from some minor glitches is working well.

We have booked an away afternoon for team building for all staff, volunteers and trustees.

We were contacted by Daniel Francis to attend at his surgeries for a month promoting pension credit.

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Main Achievements - continued

Our Chair of Trustees won an award of recognition after nomination, we have nominated 2 of our long serving volunteers for awards this year for their dedication,

We have also celebrated one of our volunteers 25th anniversary, we held a cream tea afternoon, and the event was attended by one of our local councillors.

Key data
For money advice we dealt with 391 new clients and assisted in achieving a financial outcome of £1,213,425.

CAB overall have financially assisted our clients to achieve over £4,450,000 in benefits/debts and other financial outcomes.

Major grants have been awarded from The Trussell Trust, Trust for London and the National Lottery Funding.

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 17th May 1978 and registered as a charity on 16th June 1978. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its articles of association and was last amended on 22nd November 2015.

Trustee Selection Methods

The Directors of the charitable company (the charity) are its trustees for the purpose of charity law. No trustees have received any financial remuneration during the financial year. The directors and trustees serve a 3-year term on the board. All trustees have served throughout the year except where indicated.

The meeting of the trustees may be attended by observers from the London Borough of Bexley and the Royal British Legion.

Trustees are co-opted at Trustees Board Meetings then elected at the Annual General Meeting in line with Memorandum and Articles of Association.

Structure and Risk

The charity's organisation structure is as follows:
General day to day management of the centre of Erith and the hubs at Bexleyheath, Blackfen and Thamesmead, is the responsibility of the CEO. All major decisions and expenditure must be presented to and agreed by the board of trustees.

Inherent Risk
The charity is dependent on funding from Bexley Council (guaranteed until 2026) to sustain its activities, other than those funded through specific grants. The trustees recognise the risk that, should the grant not be awarded, the charity would be significantly affected which may lead to closure. The Bureaux would require alternative funding to maintain a service to the Bexley residents.

The charity key risks are discussed by the trustee's board for appropriate mitigation and agree management actions.

Other Information

Plans for Future Periods

We will continue current talks with Bexley Council regarding potential funding from Crisis Resilience Fund (CRF) as this could potentially increase paid staff by 2.

We will continue to recruit new volunteers to enable us to increase our service, however as our charity grows, we are aware that we are possibly outgrowing our premises and although the location and size meets our daily needs, our future plans will need to include increasing our presence in Bexley for both clients and volunteer/staff growth.

Look for new outreach venues to meet the needs of those clients living in pockets of the Borough that means having a main office requires considerable travelling. Possible option of contacting GP surgeries in Bexley which meets the needs of the clients and could support those communities in further to reach areas.

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Plans for Future Periods - continued

Increase our telephone service by allowing experienced volunteers to work from home to meet the demand as well as reduce the pressure on the room availability at Pier Road which at times means there is no confidentiality or space to conduct good quality phone system.

All volunteers are trained to full advisor level and can triage clients and work towards obtaining their competencies. However, with new funding/ projects, inhouse trained volunteers are more likely to be successful candidates for roles if the training programme is robust and therefore all volunteer training programmes are conducted so they meet the needs of Citizens Advice and provide the organisation with good quality advisors who will be available for short turnaround recruitment.

Continue with the upgrades to computers and cyber essentials and get webchat up and running.

Organise yearly team building event.

Small Company Rules

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

The trustees' report was approved by the board of trustees and signed on its behalf by:


Steve Armstrong (Aug 4, 2026 18:10:36 GMT+1)

Mr S Armstrong

Trustee
1st July 2026

Bexley Borough Citizens Advice Bureaux Limited
Independent Examiner's Report to the Trustees of Bexley Borough Citizens Advice Bureaux Limited
For The Year Ended 31 March 2026

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2026.

Responsibilities and Basis of Report

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your 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 the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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



Finsbury Robinson

1st July 2026
237 Westcombe Hill
London
SE3 7DW

Bexley Borough Citizens Advice Bureaux Limited
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	**3**	-	-	-	700
Charitable activities:					
Grants		216,300	103,151	319,451	328,187
Fundraising		939	-	939	3,002
Investments	**4**	11,030	-	11,030	14,406
		228,269	103,151	331,420	346,295
EXPENDITURE ON:					
Charitable activities:	**5**				
Grants		(230,277)	(124,661)	(354,938)	(365,572)
NET EXPENDITURE		(2,008)	(21,510)	(23,518)	(19,277)
Transfers between funds	**14**	4,665	(4,665)	-	-
NET MOVEMENT IN FUNDS		2,657	(26,175)	(23,518)	(19,277)
RECONCILIATION OF FUNDS:					
Total funds brought forward		243,095	30,493	273,588	292,865
TOTAL FUNDS CARRIED FORWARD	**14**	245,752	4,318	250,070	273,588

The notes on pages 9 to 13 form part of these financial statements.

Bexley Borough Citizens Advice Bureaux Limited
Comparative Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2025 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	**3**	700	-	700
Charitable activities:				
Grants		216,300	111,887	328,187
Fundraising		3,002	-	3,002
Investments	**4**	14,406	-	14,406
		234,408	111,887	346,295
EXPENDITURE ON:				
Charitable activities:	**5**			
Grants		(233,759)	(131,813)	(365,572)
NET EXPENDITURE		650	(19,927)	(19,277)
Transfers between funds	**14**	(4,088)	4,088	-
NET MOVEMENT IN FUNDS		(3,438)	(15,839)	(19,277)
RECONCILIATION OF FUNDS:				
Total funds brought forward		246,533	46,332	292,865
TOTAL FUNDS CARRIED FORWARD	**14**	243,095	30,493	273,588

The notes on pages 9 to 13 form part of these financial statements.

Bexley Borough Citizens Advice Bureaux Limited
Balance Sheet
As At 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
		£	£	£	£
FIXED ASSETS					
Tangible Assets	**10**	4,748	346	5,094	8,793
		4,748	346	5,094	8,793
CURRENT ASSETS					
Debtors	**11**	168	-	168	252
Cash at bank and in hand		261,623	3,972	265,595	297,341
		261,791	3,972	265,763	297,593
Creditors: Amounts Falling Due Within One Year	**12**	(20,787)	-	(20,787)	(32,798)
NET CURRENT ASSETS (LIABILITIES)		241,004	3,972	244,976	264,795
TOTAL ASSETS LESS CURRENT LIABILITIES		245,752	4,318	250,070	273,588
NET ASSETS		245,752	4,318	250,070	273,588
FUNDS OF THE CHARITY					
Restricted Funds				4,318	30,493
Unrestricted Funds				245,752	243,095
TOTAL FUNDS	**14**			250,070	273,588

For the year ending 31 March 2026 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

On behalf of the board

Steve Armstrong (Aug 4, 2026 18:10:36 GMT+1)

Mr S Armstrong

Trustee
1st July 2026

The notes on pages 9 to 13 form part of these financial statements.

1. General Information

Bexley Borough Citizens Advice Bureaux Limited is a company limited by guarantee, incorporated in England & Wales, registered number 01368988 and registered charity number 275955. The registered office is 42 Pier Road, Erith, Kent, DA8 1TA.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

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

The charitable company is a Public Benefit Entity as defined by FRS 102.

2.2. Fund Accounting

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

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

2.3. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & Fittings	20%
Computer Equipment	20%

3. Income from Donations and Legacies

	2026 Unrestricted funds £	2025 Unrestricted funds £
Donations and gifts	-	700

4. Investment Income

	2026 Unrestricted funds £	2025 Unrestricted funds £
Bank interest	11,030	14,406

5. **Analysis of Expenditure**

	2026 Support costs (see note 6)
	£
Grants	354,938

	2025 Activities undertaken directly	Support costs (see note 6)	Total
	£	£	£
Grants	25,035	340,537	365,572

6. **Support Costs**

	2026 Grants
	£
Employee costs	307,208
Premises expenses	20,342
General administration	23,689
Depreciation	3,699
	354,938

	2025 Grants
	£
Employee costs	287,231
Premises expenses	20,207
General administration	24,960
Depreciation	8,139
	340,537

7. **Independent Examiner's Remuneration**

	2026	2025
	£	£
Independent examination of the financial statements	1,170	1,570

8. Staff Costs

Staff costs were as follows:

	2026	2025
	£	£
Wages and salaries	278,633	265,317
Social security costs	20,226	16,431
Other pension costs	4,895	3,856
	303,754	285,604

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

9. Average Number of Employees

Average number of employees during the year was: 8 (2025: 7)

10. Tangible Assets

	Fixtures & Fittings	Computer Equipment	Total
	£	£	£
Cost			
As at 1 April 2025	5,171	38,667	43,838
As at 31 March 2026	5,171	38,667	43,838
Depreciation			
As at 1 April 2025	5,171	29,874	35,045
Provided during the period	-	3,699	3,699
As at 31 March 2026	5,171	33,573	38,744
Net Book Value			
As at 31 March 2026	-	5,094	5,094
As at 1 April 2025	-	8,793	8,793

11. Debtors

	2026	2025
	£	£
Due within one year		
Other debtors	168	252

12. Creditors: Amounts Falling Due Within One Year

	2026	2025
	£	£
Other creditors	37	23,698
Accruals and deferred income	20,750	9,100
	20,787	32,798

13. **Pension Commitments**

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £4,895 (2025: £3,856).

At the balance sheet date contributions of £NIL were due to the fund and are included in creditors.

14. **Movement in Funds**

	As at 1 April 2025	Income	Expenditure	Transfers	As at 31 March 2026
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	227,095	228,269	(230,277)	14,665	239,752
Designated:					
Repairs Contingency Fund	6,000	-	-	-	6,000
IT Contingency	10,000	-	-	(10,000)	-
	16,000	-	-	(10,000)	6,000
Total unrestricted funds	243,095	228,269	(230,277)	4,665	245,752
Restricted funds					
Debt Adviser	-	37,000	(43,382)	6,382	-
CitA Energy Advice Programme	11,077	-	-	(11,077)	-
Trust for London Fund	15,058	23,698	(38,756)	-	-
Trussell Trust	4,358	37,453	(37,493)	-	4,318
The National Lottery Community Fund	-	5,000	(5,030)	30	-
Total restricted funds	30,493	103,151	(124,661)	(4,665)	4,318
Total funds	273,588	331,420	(354,938)	-	250,070

	As at 1 April 2024	Income	Expenditure	Transfers	As at 31 March 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	230,533	234,408	(233,758)	(4,088)	227,095
Designated:					
Repairs Contingency Fund	6,000	-	-	-	6,000
IT Contingency	10,000	-	-	-	10,000
	16,000	-	-	-	16,000
Total unrestricted funds	246,533	234,408	(233,758)	(4,088)	243,095

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Restricted funds					
Fixed Assets	-	-	(711)	711	-
Debt Adviser	-	37,000	(40,866)	3,866	-
CitA Energy Advice Programme	11,077	-	-	-	11,077
Trust for London Fund	15,955	29,104	(30,001)	-	15,058
Trussell Trust	3,300	36,259	(35,201)	-	4,358
London Borough of Bexley Fuel Voucher Scheme	16,000	9,524	(25,035)	(489)	-
Total restricted funds	46,332	111,887	(131,814)	4,088	30,493
Total funds	292,865	346,295	(365,572)	-	273,588

15. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

16. **Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure.

17. **Company limited by guarantee**

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

Bexley Borough Citizens Advice Bureaux Limited
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations	-	700
	-	700
Charitable Activities:		
Grants		
Grant income	319,451	318,663
Bexley Fuel Voucher Scheme	-	9,524
	319,451	328,187
Fundraising		
Fundraising income	939	3,002
	939	3,002
Investments		
Bank interest	11,030	14,406
	11,030	14,406
	331,420	346,295
EXPENDITURE ON:		
Charitable Activities:		
Grants		
Fuel Vouchers	-	(25,035)
Wages and salaries	(278,633)	(265,317)
Employers NI	(20,226)	(16,431)
Employers pensions	(4,895)	(3,856)
Volunteer costs	(700)	(807)
Staff training	(1,668)	-
Travel expenses	(1,086)	(820)
Rent	(20,342)	(20,207)
Computer software, consumables and maintenance	(6,109)	(3,701)
Insurance	(1,326)	(1,937)
Printing, postage and stationery	(1,948)	(2,924)
Office Supplies	(77)	(112)
Telephone	(2,829)	(1,947)
Independent examiner's fees	(1,170)	(1,570)
Companies House fee	(34)	(34)
Fess and Subscriptions	(9,939)	(8,698)
Bank charges	(60)	(60)

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Sundry expenses	(197)	(3,977)
Depreciation of fixtures and fittings	-	(558)
Depreciation of office equipment	(3,699)	(7,581)
	(354,938)	(365,572)
	(354,938)	(365,572)
NET EXPENDITURE	(23,518)	(19,277)