

**BROMLEY CITIZENS ADVICE BUREAUX LTD**  
**FINANCIAL STATEMENTS AND ANNUAL REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Registered Charity No: 299762**  
**Registered Company No: 02210997 (England and Wales)**

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**CHARITY REFERENCE AND ADMINISTRATIVE DETAILS**

**Charity registration number** 1205035 (21 December 1998)

**Company registration number** 02210997

**Trustees**  
Mark Dixson (Chairman)  
Margaret Crompton (Treasurer)  
Sacha Czarnuszewicz  
Emma Davies  
Caroline Gomm  
Jana Lowe  
Aparna Sapre  
Estela Landro (appointed 20 May 2025)  
Peter Quirk (appointed 23 September 2025)

**Key Management Personnel**  
Lorraine Whittaker (CEO)  
Gulsah Tatvan (Head of Advice Service)  
Herbie Taylor (Head of SPA, IT and RnC)  
Fiona Spall (Quality and Performance Manager)

**Principal Address**  
Community House  
South Street  
Bromley  
BR1 1RH

**Independent Examiner**  
S Holmes FCA  
Azets Audit Services  
First Floor, River House  
1 Maidstone Road  
Sidcup  
Kent  
DA14 5RH

**Bankers**  
HSBC UK Bank Plc  
141 High Street  
Beckenham  
Kent  
BR3 1BX

CAF Bank Limited  
25 Kings Hill Avenue  
West Malling  
Kent  
ME19 4JQ

## CHAIR'S FOREWORD

I am pleased to present our Trustee Report and Accounts for the financial year 2024-2025.

Citizens Advice Bromley supported 16,489 Bromley residents with free, confidential and impartial advice thereby helping people navigate the cost-of-living crisis, housing insecurity, employment challenges and digital exclusion. Our staff and volunteers worked tirelessly so that no-one faced these issues alone. This was only possible due to the support and resources provided by our funders.

The demand for our services continues to be vastly more than we can support. However, we strive to use our limited resources as effectively possible to best help the community of Bromley. The advice that our dedicated volunteers and staff provided resulted in £2.6m of direct financial benefit to our clients. This represents £3.10 of financial benefit for every £1 spent.

The trend of clients requesting advice concerning multiple matters continued. On average each client made 1.3 new advice requests which compares with 1.1 in the prior year. Consequently, whilst the number of new advice events was 21,209, up 9% versus the prior year, client contact in person and remote decreased by 5%, to 16,489.

Citizens Advice Bromley is dedicated to maintaining an inclusive environment where everyone is valued and respected and that our services are accessible and equitable for all communities in Bromley. Staff and volunteers receive regular Equity, Diversity, and Inclusion training to address the needs of people from diverse backgrounds. A key initiative is our Advice First Aid training for local community and faith groups. These sessions equip community leaders and volunteers with practical advice skills to helping them support those facing hardship and ensuring no one is left behind.

We are committed to reducing our environmental impact and promoting sustainability in all our operations. This includes improving energy efficiency, minimising waste, and using digital solutions. Our Environmental Sustainability Strategy guides us to "reduce, reuse, and recycle" wherever possible. We also educate clients and the community on sustainable living through projects like Energy Advice and Low Carbon Transmission that aim to helping residents lower energy costs and live more sustainably.

We continue to work hard to maintain and secure new funding to meet as much client demand as possible. We recognise that our funders and service commissioners face many competing demands for their funds and so constantly strive to demonstrate that we provide high quality advice and deliver meaningful financial and non financial outcomes for the people of Bromley. We do not take the support of our funders and service commissioners for granted and are very grateful for their support.

The performance and response to help clients address the issues that they face is attributable to the sustained commitment of both new and long serving staff and volunteers that are led and supported by our Chief Executive, Loraine Whittaker. Thank you for the dedication and effort that you provide consistently for the benefit of our clients.

The trustee board strives to make sure that the strategic priorities of Citizens Advice Bromley are clear and enacted in accordance with the appropriate governance parameters. I would like to thank my Board colleagues for their valuable help and contributions.



Mark Dixson  
Chair of the trustee board

Date:

3rd of December 2025

**REPORT OF TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees present their report and the audited financial statements of the charity for the year ended 31 March 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

**Objectives and activities**

The object of Bromley Citizens Advice Bureaux Ltd (the Charity), as defined by the Memorandum of Association, is to promote any charitable purpose for the benefit of the community in the London Borough of Bromley (Bromley) by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The charity is also known and referred to as Citizens Advice Bromley.

The Charity provides high quality services across the London Borough of Bromley by delivering free, independent, confidential and impartial advice in the borough. It values equality, diversity and inclusion. It seeks to exercise a responsible influence on the development of social policies and services so that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The main objectives of the year are:

- To provide free, confidential and impartial advice for the residents of Bromley and to make sure that whilst doing so our staff and volunteers are safe whilst doing so. We will continue to offer outreach face to face services to those most vulnerable;
- Operate a one stop telephone service that supports referrals to our other partners (pathways) and to ourselves through a joined up referral process;
- Provide information, advice and guidance;
- Continue Citizens Advice Bromley's membership of the National Association of Citizens Advice, trading as Citizens Advice, to which most local Citizens Advice (LCA) offices in England and Wales belong. Citizens Advice sets strict standards for membership that are regularly audited; and
- Actively seeking to influence through our research and campaign work at both national and local level. This includes participation in national Citizens Advice campaigns, as well as direct liaison with local policy-makers to help raise awareness and influence change.

**How Citizens Advice Bromley provides Advice**

**Partnership working**

The Charity works as a partnership under the auspice of Bromley Third Sector Enterprise CIO (BTSE) with Age UK Bromley & Greenwich, Bromley Mencap and South East London Mind. The aims of The Partnership are to:

- Provide a single point of access for people living in the London Borough of Bromley;
- Provide co-ordinated provision of services under a single contract;
- Enable the BTSE to be a core provider of health and social care services in and around the London Borough of Bromley;
- Enable local voluntary sector organisations to bid for contracts and other funding that they would be unlikely to secure on their own;
- Deliver integrated, cost-effective services that deliver the best possible outcomes for people in Bromley and surrounding areas; and
- Make sure that people's needs are seen holistically and addressed by the right person, in the right place and at the right time.

**REPORT OF TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

REPORT TO TRUSTEES

2025-2026 BUDGET STATEMENT

**Bromley Well Single Point of Access**

In order to access our service clients are encouraged, where possible, to contact Bromley Well. As hosts of the telephone helpline callers are either signposted or referred to one of our pathways as follows:

- Older people
- People with long term health
- Carers
- People with learning difficulties
- People with physical disabilities
- Autism pathway
- Information, Legal Advice and Guidance

We work closely with South East London Mind where clients have mental health needs.

**Telephone Support and Advice & Face-to-face at Outreach**

Callers are supported by our Bromley Well Assessors. For advice, callers are offered a short "gateway interview" to help decide how they can best be advised. Vulnerable clients can call in at our outreach centres or can be given appointments for face to face advice.

**Assisted Information**

- An appointment for more in depth advice and/or casework
- Written information
- Referral to another agency or signposting
- Emergency appointments are provided at Bromley Town and at outreach centres in Orpington and Beckenham and Penge.

**Bromley Well Dedicated form filling**

The Bromley Well service offers a dedicated form filling service to help clients complete application forms for disability living allowance, attendance allowance and similar benefits. The service is provided either in outreach centres or via a home visit.

**Housing Partnerships**

Our housing contract with South East London Mind helps us to provide a Housing Caseworker for those clients with high level mental health issues. Our Housing Caseworker liaises closely with the team at South East London Mind.

In addition, we also work closely with Shelter to provide advice and casework to their tenants.

**Debt Free Advice Partnership**

Citizens Advice Bromley is a partner in the Debt Free Advice Project delivering quality debt advice to our clients.

**Bromley Borough Foodbank Project**

We work closely with Bromley Borough Foodbank to provide advice and assistance for clients using the foodbank service. This includes outreach sessions at Oak Church Community Centre and the Walnuts Centre in Bromley.

**Advising London Project**

Citizens Advice Bromley are part of the pan London Citizens Advice Service. Working together with our other local offices we provide specialist support across London on the Cost of Living Crisis.

**Mottingham Big Local Residents**

Citizens Advice Bromley provide an outreach session at Mottingham Big Local providing information advice and guidance, covering housing, benefits, debt and energy, to the residents of Mottingham.

**The Glades Hub**

Citizens Advice Bromley provide an outreach advice and guidance session at the One Bromley Health Hub in the Glades Shopping Centre.

**Contribution of Volunteers**

The Charity receives significant help and support in the form of volunteers that assist in advising clients and administering the charity. Volunteers are carefully selected and follow a well-defined training programme to enable them to fulfil their role effectively.

**REPORT OF TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Contribution of Volunteers**

Over 66 volunteers contributed to over 14,340 hours of work to the Charity during the year. Citizens Advice National estimate the value of this help to be over £800,000 a year.

**Public benefit statement**

The trustee board regularly reviews the activities of Citizens Advice Bromley in the context of the charitable objects, as stated in the Articles of Association. This includes the requirements with respect to public benefit, and in doing so follows the guidance on public benefit issued by the Charity Commission.

In planning future activity and in reviewing the charity's aims and objectives, the Charity Commission's general guidance on public benefit is considered. The charity's activities clearly relate to its legal objectives of promoting art for the benefit of the public and in advancing the education of the public.

The Impact Report for April 2024 to March 2025 highlights that for every £1 of funding to Citizens Advice Bromley there is £8.27 of overall benefit to our clients, government and public bodies. The help provided also has a significant intangible benefit through improvement to the lives, well being and productivity of our clients.

Further information about the help and support that Citizens Advice Bromley provided to Bromley residents can be found in the Impact Report for April 2024 to March 2025. The report is available on the Citizens Advice Bromley website.

<https://www.bromleycab.org.uk>

**Strategic Report**

**Achievements and performance**

The Charity provides advice and assistance through our remote telephone service, by email and at various outreaches within Bromley. Citizens Advice Bromley sub contracts the forms completion service to Age UK Bromley & Greenwich.

Citizens Advice Bromley contributed to both national and local social policy work and campaigns during the year. This allows us to assist in highlighting and influencing change where hardship occurs.

In the year ending 31 March 2025, there were 21,209 new advice events, which was an increase of 9% on the previous year (19,408).

The table shows the number of new advice events by advice category in each of the past two years along with the percentage change. There was a noticeable increase in advice requests concerning financial services, utilities and universal credit.

	New Advice Events		% Change
	Year to March 2025	Year to March 2024	
Benefits & tax credits	4,069	3,897	4%
Housing	2,986	2,865	4%
Debt	2,586	2,573	1%
Foodbanks and charitable support	2,427	2,465	-2%
Benefits & Universal credit	2,340	2,088	12%
Utilities and communications	1,835	1,565	17%
Financial services and payment capability	1,367	717	91%
Consumer goods & services	1,181	685	72%
Other or non categorised	745	967	-23%
Employment	573	780	-27%
Tax	363	311	17%
Relationships and family	317	285	11%
Legal	282	104	171%
Gender Violence & Abuse + Hate crime	138	106	30%
<b>Total</b>	<b>21,209</b>	<b>19,408</b>	<b>9%</b>

## BROMLEY CITIZENS ADVICE BUREAUX LTD

### REPORT OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

#### Achievements and performance (continued)

The table below shows the proportion of the new advice events by advice category and the change between the last two years. Welfare benefits, housing and debt represented 45.5% of a new advice events which was a 2.6% decrease on the prior year. There was significant increase in advice requests concerning consumer goods, financial services and utilities.

Personal independence payment was the largest source of advice requests within the benefits sector. Council tax arrears accounted for most new advice requests in the debt category.

	% of Total New Advice Events		
	Year to March 2025	Year to March 2024	Change in the %
Benefits & tax credits	19.2%	20.1%	-0.9%
Housing	14.1%	14.8%	-0.7%
Debt	12.2%	13.3%	-1.1%
Foodbanks and charitable support	11.4%	12.7%	-1.3%
Benefits & Universal credit	11.0%	10.8%	0.3%
Utilities and communications	8.7%	8.1%	0.6%
Financial services and payment capability	6.4%	3.7%	2.8%
Consumer goods & services	5.6%	3.5%	2.0%
Other or non categorised	3.5%	5.0%	-1.5%
Employment	2.7%	4.0%	-1.3%
Tax	1.7%	1.6%	0.1%
Relationships and family	1.5%	1.5%	0.0%
Legal	1.3%	0.5%	0.8%
Gender Violence & Abuse + Hate crime	0.7%	0.5%	0.1%
Total	100.0%	100.0%	0.0%

#### Financial Outcomes by Advice Area

Category	Benefits and tax credits	Debt	Other	Total	
				£	£
Income gain	1,684,282	4,299	-	1,688,581	
Other			768,850		768,850
Debts written off	-	11,607	-		11,607
Repayments rescheduled	-	240	-		240
Re-imbursements, services, loans	-	148,315	-		148,315
	<b>1,684,282</b>	<b>164,461</b>	<b>768,850</b>		<b>2,617,593</b>

Citizens Advice Bromley is proud of the excellent service that we can provide for our clients when they are experiencing very difficult times. This is possible due to our strong management team along with the dedicated volunteers and staff.

We are continuing to work with our funders and other voluntary organisations so that help and assistance is there for our clients when they need it.

#### Financial review

Total income for the year was £946,243, up 10% (2024: £861,672). Expenditure increased by 11% to £849,634 (2024: £763,809). Staff costs represented 73.5% of income compared with 71.2% in the prior year. A net surplus of £96,609 was generated (2024: £97,864).

#### Reserves policy

The Board of Trustees follow the prevailing Charity Commissions Guidance on Charity reserves. Also, the Board of Trustees regularly examine the main risks to the organisation and the ability to manage the resulting financial impact.

As the main aim of Citizens Advice Bromley is to use its funds for the benefit of the people of Bromley, it does not intend to keep reserves beyond those prudently required to meet: fluctuations in the timing of receipts and expenditures; to ensure that operations are not disrupted by unexpected events; and to enable necessary capital and other expenditures to be made when required.

**REPORT OF TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Reserves policy (continued)**

Reserves are the part of the unrestricted funds that is freely available to spend on any of the charity's purposes. At 31 March 2025, Citizens Advice Bromley had £526,471 of unrestricted funds, held as cash in instant access bank accounts.

A sum of £33,500 has been designated as the charity's current office lease expired in October 2025. This fund will cover either lease renewal costs or relocation expenses should suitable terms not be agreed with the landlord. The free reserve is therefore £492,971.

In these uncertain times, the Board of Trustees consider it desirable to maintain the free reserve at a level of between three and six months of budgeted operational expenditure. This is to make sure that in the event of unexpected financial or service problems, activities can be managed effectively to minimise disruption to service users and to enable Citizens Advice Bromley to meet its statutory employment obligations to staff.

At the balance sheet date the free reserve of £492,971 represented 6.6 months of budgeted expenditure. Whilst this exceeds the reserves policy, this is considered to be a temporary situation as it is currently anticipated that unrestricted reserves will be required to fund a budgeted trading deficit for the financial year ending 31st March 2026.

In addition, the Board of Trustees consider that the unrestricted reserves may be required to:

- Cover possible expenditure associated with renegotiating the lease for the use of part of Community House, which expires in October 2025, or sourcing, contracting and relocating to an alternative site within Bromley.
- Cover costs related to staff training, professional development, or other initiatives aimed at improving staff capacity and for expansion of Citizens Advice Bromley's reach. This could include launching new services, opening additional outreach locations, or investing in new technology to improve service delivery; and
- Cover any unexpected financial shortfall. This may arise due to a delay in funding or an unanticipated rise in operational costs. By way of example, the increase in the employer national insurance payments effective from April 2025 was an additional cost that had not been previously anticipated.

**Principal funding sources**

Citizens Advice Bromley benefited from funding provided by a variety of sources. Our core funding remains associated with the Bromley Well project which is supported by Bromley Third Sector Enterprise (BTSE CIO). Further, donations were received through Toynbee Hall for our Debt Free Advice Project, The Bromley Borough Foodbank for our Foodbank projects, London Citizens Advice for our GLA project, Community Links Bromley for our Nottingham Big Local Residents Outreach project, Citizens Advice for our Energy Advice Project and South East London Mind for our Housing Caseworker project.

**Investment policy**

No long term investments were held at the balance sheet date. Funds not required for use in the short term are kept on deposit with CAF Bank Ltd or with HSBC UK Bank plc.

**Future developments**

Citizens Advice Bromley has a rolling action plan aimed at achieving the following strategic objectives:

*To provide a cost effective and high quality advice service that meets the needs of Bromley's communities*

The Charity is seeking to maintain quality standards by ensuring that staff are trained and supported, that they have adequate resources, and are guided by a competent Trustee board committed to the highest standards of governance.

- To provide a cost effective and high quality advice service that meets the needs of Bromley's communities. Therefore, Citizens Advice Bromley strives to maintain quality standards by making sure that staff are trained and supported, that they have adequate resources, and are guided by a competent trustee board committed to the highest standards of governance.
- To influence policy and practice at local and national levels by involving and using the experiences of our clients. To this end, Citizens Advice Bromley continues to contribute to the effectiveness of Citizens Advice's research and campaign initiatives and will use evidence collected by Citizens Advice Bromley to argue for improvements to services used by people in Bromley. In addition, Citizens Advice Bromley will continue to ensure that the profile of its volunteers is representative of the population of Bromley.

**REPORT OF TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Future developments (continued)**

- To preserve the continued viability of Citizens Advice Bromley in Bromley. Obviously no local Citizens Advice office can operate without adequate resources. Resources are not always money, but can be people, relationships, or access to new sources of support. We need to maximise all of these to deliver the best service we can to the people of Bromley. We will continue to aim to achieve greater recognition with the public, businesses and institutions of Bromley. We will strive to build and strengthen effective partnerships that promote equality and social inclusion.

**Risk management**

The trustees recognise that the major strategic, business and operational risks which Citizens Advice Bromley faces need to be regularly reviewed and that systems are in place to manage those risks. To that end they regularly monitor risk and the associated mitigating actions.

Citizens Advice Bromley is largely reliant on the funding associated with the Bromley Well Service as well as other smaller sources of funding from other organisations and charities. The possibility that these sources of income might reduce poses a significant external risk to Citizens Advice Bromley. Through implementing the action plan referred to above, the trustees are seeking to make sure that Citizens Advice Bromley continues to evolve into a revitalised organisation that will continue to attract significant levels of funding for the foreseeable future. Internal risks are minimised by the implementation of controls that require authorisation of all transactions and new projects. Policies and controls are always in place to allow for a consistent quality of delivery for all other operational aspects of the charity. These policies and controls are periodically reviewed to make sure that they still meet the needs of the charity.

**Going concern**

The trustees are of the opinion that Bromley Citizens Advice Bureaux is a Going Concern as at 31 March 2025.

The financial statements have been prepared on the assumption that Citizens Advice Bromley is able to continue as a going concern. The trustees consider this appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements. There are no material uncertainties about Citizens Advice Bromley's ability to continue as a going concern.

**Structure, governance and management**

The company is a charitable company limited by guarantee and is governed by its Articles of Association dated 15 January 1988 as amended by special resolutions on 21 November 2001, 21 May 2003, 18 November 2014 and 18 April 2018. It is registered as a charity with the Charity Commission under number 299762. Registration was granted on 21 December 1988.

The trustees of Bromley Citizens Advice Bureaux Limited who served during the year are:

Mark Dixson (Chairman)	Jana Lowe
Geraldine Powell (Vice Chair) (resigned 22 July 2025)	Sindhu Maripi (resigned 10 November 2025)
Margaret Crompton (Treasurer)	Aparna Sapre
Sacha Czarnuszewicz	Estela Landro (appointed 20 May 2025)
Emma Davies	Peter Quirk (appointed 23 September 2025)
Ian Dennis (resigned 3 December 2024)	
Caroline Gomm	

The charity is also known and referred to as Citizens Advice Bromley.

**Appointment and recruitment of trustees**

Trustees (who are also members) are elected at the annual general meeting. Trustees are normally recruited through advertising or following a recommendation. All applicants are given an "Introduction to the Board of Trustees" document, outlining some of the key requirements of the role, and are asked to complete an application form and a skills audit. The latter document helps make sure that best use is made of the skills, knowledge and experience that trustees are willing to offer. Appointments are made following successful selection interviews completed by the Chair, several trustees and CEO, and are subject to satisfactory references.

**REPORT OF TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

(audited) Citizens Advice Bromley

**Policies adopted for the induction and training of trustees**

Newly appointed trustees are provided with a comprehensive induction to Citizens Advice Bromley through the provision of training courses and mentoring by established trustees. They are also encouraged to spend some time with our staff and volunteers remotely and, if possible, will be encouraged to visit our office in Bromley and an outreach location to gain a more detailed understanding of the nature of Citizens Advice Bromley's work and the challenges faced.

Ongoing training is provided in a variety of ways. Operational updates and presentations given at board meetings provide further insight into Citizens Advice Bromley's operations and the issues being faced by clients. In addition, there are two Citizens Advice websites which each have sections aimed specifically at trustees. They provide detailed reference information and self-help guides on all aspects of the charity's governance.

**Organisational structure and decision making**

Citizens Advice Bromley is governed by its trustee board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of the charity and for ensuring that Citizens Advice Bromley satisfies its legal and contractual obligations. The board meets bi-monthly.

The board is supported by a Resources Committee, Finance Committee, Policies & Procedures Committee and the Premises Working Group. The board delegates to each defined authority to examine, review and discuss relevant matters and to report findings and make recommendations to the board.

The Chief Executive Officer has responsibility for the day-to-day operations of the charity including finance, employment and delivery of services.

**Pay policy for key management personnel**

All trustees give of their time freely and no trustee received remuneration in the year. The pay of senior staff is reviewed annually by the Chief Executive and Board of Trustees. The remuneration for the Chief Executive is decided by the Board. The Board consider a range of benchmarks and criteria when setting pay.

**Wider network - Citizens Advice**

Citizens Advice Bromley is a member of the National Association of Citizens Advice, which trades as Citizens Advice. Citizens Advice sets guidelines for the operation of individual members to which both parties adhere to and subscribe. Citizens Advice makes management guidance and advice available to members.

Citizens Advice undertakes an external audit of the Citizens Advice Bromley every three years, in addition to telephone assessments at yearly intervals. This is to determine whether the strategic aims of Citizens Advice Bromley meet the standards for membership and that Citizens Advice Bromley is operating in adherence to Citizen Advice's aims and principles.

Citizens Advice Bromley is a founding member of London Citizens Advice which was established in 2024 as a co-ordinating and collaborative project by 28 London Citizens Advice charities. The primary objective is to identify, and contract, funding opportunities that are only available to organisations that can deliver services on a pan-London basis.

**REPORT OF TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Trustees responsibilities**

The trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

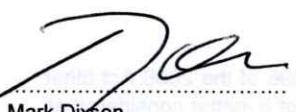
Company law and the law applicable to charities in England and Wales requires the trustees to prepare financial

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable 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 the charitable company will continue in business.

The trustees 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.

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

Signed on behalf of the trustees:

  
Mark Dixson

Chair

Date:

3rd December 2025

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2025 which are set out on pages 12 to 21.

**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 company'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 ICAEW, which is one of the listed bodies.

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

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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.

Signed:   
S Holmes FCA  
First Floor, River House  
1 Maidstone Road  
Sidcup  
Kent DA14 5RH

Date: 11 December 2025

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

	<b>Note</b>	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>2025 Total funds £</b>	<b>2024 Total funds £</b>
<b>Income from:</b>					
Donations and legacies		1,965	-	1,965	1,078
Charitable activities	2	564,714	372,333	937,047	857,376
Other trading activities	3	3,399	-	3,399	2,898
Investments		3,832	-	3,832	321
<b>Total income</b>		<b>573,910</b>	<b>372,333</b>	<b>946,243</b>	<b>861,673</b>
<b>Expenditure on:</b>					
Charitable activities		470,027	379,607	849,634	763,809
<b>Total expenditure</b>	4	<b>470,027</b>	<b>379,607</b>	<b>849,634</b>	<b>763,809</b>
<b>Net movement in funds</b>		<b>103,883</b>	<b>(7,274)</b>	<b>96,609</b>	<b>97,864</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		422,588	11,069	433,657	335,793
<b>Total funds carried forward</b>		<b>526,471</b>	<b>3,795</b>	<b>530,266</b>	<b>433,657</b>

All of the above amounts relate to continuing activities.

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

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

**Comparative only**

							2024
					Unrestricted funds	Restricted funds	Total funds
				Note	£	£	£
<b>Income from:</b>							
Donations and legacies					1,078	-	1,078
Charitable activities	2				580,040	277,336	857,376
Other trading activities	3				1,898	1,000	2,898
Investments					321	-	321
<b>Total income</b>					<b>583,337</b>	<b>278,336</b>	<b>861,673</b>
<b>Expenditure on:</b>							
Charitable activities					486,390	277,419	763,809
<b>Total expenditure</b>	4				<b>486,390</b>	<b>277,419</b>	<b>763,809</b>
<b>Net movement in funds</b>					<b>96,947</b>	<b>917</b>	<b>97,864</b>
<b>Reconciliation of funds:</b>							
Total funds brought forward					325,641	10,152	335,793
<b>Total funds carried forward</b>					<b>422,588</b>	<b>11,069</b>	<b>433,657</b>

All of the above amounts relate to continuing activities.

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

**BALANCE SHEET**  
**AS AT 31 MARCH 2025**

			2025	2024
		Note	£	£
<b>Current assets</b>				
Debtors	8		115,210	47,800
Cash at bank and in hand			450,335	427,833
			<u>565,545</u>	<u>475,632</u>
<b>Creditors: amounts falling due within one year</b>	9		<u>(35,279)</u>	<u>(41,976)</u>
<b>Net current assets</b>			<b>530,266</b>	<b>433,656</b>
<b>Total assets less current liabilities</b>			<b><u>530,266</u></b>	<b><u>433,656</u></b>
<b>Funds</b>				
Restricted funds	10		3,795	11,069
Designated funds	11		33,500	-
Unrestricted funds			<u>492,971</u>	<u>422,588</u>
<b>Total funds</b>	12		<b><u>530,266</u></b>	<b><u>433,657</u></b>

For the financial year ended 31 March 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**Trustees' responsibilities**

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Board of Trustees on the 3rd of December 2025 and signed on its behalf by:



Mark Dixson  
Chair

Company Number: 02210997

**CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

BALANCE SHEET

31 MARCH 2025

	2025	2024	
	£	£	
<b>Cash flow from operating activities</b>	<b>14</b>	<b>22,502</b>	<b>125,599</b>
<b>Cash and cash equivalents brought forward</b>		<b>427,833</b>	<b>302,234</b>
<b>Cash and cash equivalents carried forward</b>		<b>450,335</b>	<b>427,833</b>
<b>Cash and cash equivalents consists of:</b>			
<b>Cash at bank and in hand</b>		<b>450,335</b>	<b>427,833</b>
<b>Cash and cash equivalents carried forward</b>		<b>450,335</b>	<b>427,833</b>

in this statement the term 'cash' includes cash held in bank and cash held in hand. The term 'bank' includes cash held in current accounts and cash held in term deposit accounts.

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

**1 Accounting policies**

**1.1 Basis of accounting**

Bromley Citizens Advice Bureaux is a charitable company in the United Kingdom. The address of the registered office is given in the charitable company information on page 1 of these financial statements. The nature of the charitable company's operations and principal activities is to promote any charitable purpose for the benefit of the community in the London Borough of Bromley by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

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

**1.2 Fund accounting**

Unrestricted general funds are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the charitable company. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

**1.3 Income recognition**

All income is included in the Statement of Financial Activities (SoFA) when the charitable company is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

- Donations are recognised when they are received and any income tax recoverable in relation to donations received under gift aid is recognised at the time of the donation.
- All grant income is recognised when the company is legally entitled to the income and the amount can be reliably estimated. Where grant income received relates to a later period, the appropriate amount is deferred to that period.
- Provision of services income is included in the SoFA in the period to which they relate.
- Investment income is included in the SoFA when receivable.

The charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statement. However, its value to the charity has been estimated and disclosed in the Trustees Report.

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

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

**1 Accounting policies (continued)**

**1.4 Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charitable company. Where costs relate to more than one activity or support function, they are apportioned on an appropriate and reasonable basis, predominantly with reference to estimate usage or by full time equivalent staff numbers employed on the charitable activity.
- Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

**1.5 Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**1.6 Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**1.7 Employee benefits**

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

**1.8 Going concern**

The trustees are of the opinion that Bromley Citizens Advice Bureaux is a going concern as at 31 March 2025.

The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, plans and the expected level of income and expenditure for 12 months from authorising these financial statements. There are no material uncertainties about the charity's ability to continue as a going concern.

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

2 Income from charitable activities	2025	2024
	£	£
<b>Grants receivable</b>		
Bromley Third Sector Enterprise (BTSE)	564,714	540,994
Bromley Borough Foodbank	28,254	36,912
Debt Free Advice Project	81,124	88,754
Citizens Advice Cost of Living (COL)	-	15,000
Energy Advice Programme (EAP)	59,277	50,081
Foodbank Assessor	68,849	51,256
Greater London Authority Cost of Living (GLA)	64,787	45,333
Bromley Mental Housing Project (MIND)	45,726	19,045
Glades Hub Advice	18,427	-
Other grants (less than £5,000)	5,889	10,001
	<b>937,047</b>	<b>857,376</b>

Income from charitable activities was £937,047 (2024 - £857,376) of which £372,333 (2024 - £277,336) was attributable to restricted and £564,714 (2024 - £580,040) was attributable to unrestricted funds.

3 Income from other trading activities	2025	2024
	£	£
Fundraising	3,399	1,898
First aid training	-	1,000
	<b>3,399</b>	<b>2,898</b>

Income from charitable activities was £3,399 (2024 - £2,898) of which £Nil (2024 - £1,000) was attributable to restricted and £3,399 (2024 - £1,898) was attributable to unrestricted funds.

4 Expenditure - current year	Staff costs	Direct costs	Support costs	2025	2024
	£	£	£	Total	Total
<b>Charitable activities:</b>					
General advice	433,387	41,378	31,280	506,045	486,391
Debt Free Advice Project	70,524	591	10,009	81,124	88,754
Bromley Borough Foodbank	18,539	85	6,583	25,207	36,912
Energy Advice Programme (EAP)	32,731	85	13,205	46,021	50,081
Foodbank Assessor	46,008	-	18,364	64,372	51,256
Greater London Authority Cost of Living (GLA)	39,803	555	11,646	52,004	46,333
National Overflow Project (NOP)	-	-	3,716	3,716	2,640
Mottingham Big Local (MTG)	3,880	-	1,406	5,286	1,442
Glades Hub Advice	11,426	-	4,547	15,973	-
Bromley Mental Housing Project (MIND)	34,991	-	10,735	45,726	-
London Citizens Advice (UKPN)	4,161	-	-	4,161	-
	<b>695,450</b>	<b>42,694</b>	<b>111,490</b>	<b>849,634</b>	<b>763,809</b>

Expenditure - prior year	Staff costs	Direct costs	Support costs	2024	2023
	£	£	£	Total	Total
<b>Charitable activities:</b>					
General advice	388,832	38,139	59,420	486,391	504,122
Debt Free London	74,911	180	13,663	88,754	88,196
Bromley Borough Foodbank	29,869	-	7,043	36,912	41,380
Energy Advice Programme (EAP)	37,775	-	12,306	50,081	-
Foodbank Assessor	40,115	-	11,141	51,256	-
Greater London Authority Cost of Living (GLA)	38,096	126	8,111	46,333	21,917
National Overflow Project (NOP)	-	-	2,640	2,640	2,320
Mottingham Big Local (MTG)	1,036	89	317	1,442	-
	<b>610,634</b>	<b>38,534</b>	<b>114,641</b>	<b>763,809</b>	<b>657,935</b>

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

		2025	2024
		Total	Total
		£	£
<b>5 Support costs</b>			
Rent		54,472	54,312
Insurance		1,917	1,984
Telephone		5,590	5,331
Repairs, renewals and equipment		1,335	981
Printing, postage & stationery		4,207	3,869
IT support and subscription costs		17,171	16,242
Advertising, Marketing & Communications		619	1,839
Payroll fees		15,573	17,329
Bank charges		120	120
Sundry expenses		741	208
Governance:			
Independent examiner's fees		3,200	7,000
Other		1,745	626
Other accountancy fees		4,800	4,800
		<b>111,490</b>	<b>114,641</b>
<b>6 Staff costs</b>			
Wages and salaries		637,495	545,140
Social security costs		52,223	48,446
Other pension costs		19,732	17,048
Employers allowance from earlier years		(14,000)	-
		<b>695,450</b>	<b>610,634</b>
The average number of employees, by headcount, during the year:			
Staff		<b>2025</b> No. 24	<b>2024</b> No. 23
One employee earned between £60,000 and £70,000 in the current year (2024: None).			
The senior management team comprise the key management personnel of the charitable company in charge of directing and controlling, running and operating the charitable company on a day to day basis. The remuneration to the employees, including employers national insurance and employers pension contributions, total £190,866 (2024: £162,980). No trustees received remuneration during the period.			
<b>7 Trustee remuneration</b>			
The Trustees were not paid remuneration during the year. There were no reimbursed travel expenses during the year (2024: £Nil).			
<b>8 Debtors</b>			
Trade debtors		-	-
Accrued income		111,749	46,628
Prepayments		3,461	1,172
		<b>115,210</b>	<b>47,800</b>
<b>9 Creditors: amounts falling due within one year</b>			
Other creditors		16,471	25,227
Accruals		18,808	16,749
		<b>35,279</b>	<b>41,976</b>

## FOR THE YEAR ENDED 31 MARCH 2025

## 10 Restricted funds

2025 current	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
Debt Free Advice Project	-	81,124	(81,124)	-
Bromley Borough Foodbank	-	28,254	(28,254)	-
Energy Advice Programme (EAP)	-	59,277	(59,277)	-
Foodbank Assessor	-	68,849	(68,849)	-
Greater London Authority Cost of Living (GLA)	-	64,787	(64,787)	-
National Overflow Project (NOP)	7,511	-	(3,716)	3,795
Mottingham Big Local (MTG)	3,558	1,728	(5,286)	-
Greater London Authority Cost of Living (GLA)	-	45,726	(45,726)	-
Glades Hub Advice Project	-	18,427	(18,427)	-
UK Power Networks	-	4,161	(4,161)	-
	<b>11,069</b>	<b>372,333</b>	<b>(379,607)</b>	<b>3,795</b>
2024 comparative	As at 1 April 2023	Income	Expenditure	As at 31 March 2024
	£	£	£	£
Debt Free Advice Project	-	88,754	(88,754)	-
Bromley Borough Foodbank	-	36,912	(36,912)	-
Energy Advice Programme (EAP)	-	50,081	(50,081)	-
Foodbank Assessor	-	51,256	(51,256)	-
Greater London Authority Cost of Living (GLA)	-	46,333	(46,333)	-
National Overflow Project (NOP)	10,152	-	(2,641)	7,511
Mottingham Big Local (MTG)	-	5,000	(1,442)	3,558
	<b>10,152</b>	<b>278,336</b>	<b>(277,419)</b>	<b>11,069</b>

Debt Free Advice Project	Citizens Advice Bromley is a partner in the Debt Free Advice Project delivering quality debt advice for our clients.
Bromley Borough Foodbank	To provide advice and assistance for clients using the foodbank service.
Energy Advice Programme (EAP)	To provide advice and assistance for clients experiencing energy issues.
Foodbank Assessor	To provide advice and assistance for clients using the foodbank service.
Greater London Authority Cost of Living (GLA)	Citizens Advice Bromley are part of the pan London Citizens Advice Service. Working together with our other local offices we provide specialist support across London on the Cost of Living Crisis
National Overflow Project (NO Purchase of soft phones.)	
Mottingham Big Local (MTG)	Citizens Advice Bromley began an outreach session at Mottingham Big Local providing information advice and guidance to the Mottingham Big Local Residents.
Bromley Mental Health Housing Project (MIND)	To provide mental health services in Bromley, Lewisham and Greenwich.
Glades Hub Advice Project	Glades Outreach Citizens Advice Bromley are providing a weekly Information, advice and signposting session.
UK Power Networks	Extending low carbon transition advice services into London.

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

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

11 Designated funds	As at 1 April 2024	New designation	Designation released	As at 31 March 2025
	£	£	£	£
Community House lease	-	33,500	-	33,500

Community House lease Fund to cover lease renewal at Community House or relocation expenses.

12 Analysis of net assets between funds - 2025 - Current	Net current assets	Total
	£	£
Unrestricted funds	492,971	492,971
Designated funds	33,500	33,500
Restricted funds	3,795	3,795
	530,266	530,266

Analysis of net assets between funds - 2024 - Comparative	Net current assets	Total
	£	£
Unrestricted funds	422,588	422,588
Designated funds	-	422,588
Restricted funds	11,069	11,069
	433,657	433,657

**13 Commitments under operating leases**

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

	2025	2024
	£	£
Within one year	15,143	25,960
	15,143	25,960

**14 Reconciliation of net income to net cash flow from operating activities**

	2025	2024
	£	£
Net income for year	96,609	97,864
Decrease/(increase) in debtors	(67,410)	47,075
(Decrease) in creditors	(6,697)	(19,340)
Net cash flow from operating activities	22,502	125,599

**15 Related party transactions**

There were no related party transactions in this year or the preceding year.

**16 Company limited by guarantee**

The company is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.