

# Uttlesford Citizens Advice

Annual Accounts and  
Unaudited Financial Statements

2020/2021



[www.uttlesfordcab.org.uk](http://www.uttlesfordcab.org.uk)

# **UTTLESFORD CITIZENS ADVICE BUREAU**

A company limited by guarantee and not having a share capital.

## **Annual Report and Unaudited Financial Statements 2020/2021**

# UTTLESFORD CITIZENS ADVICE BUREAU

A company limited by guarantee and not having a share capital.

## Report of the Directors and Trustees

The Trustees (who are also the Directors for the purpose of company law) have pleasure in presenting their annual report and unaudited financial statements for the year ended 31st March 2020. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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 (FRS 102) (effective 1 January 2015).

### 1. Reference and Administrative details

Charity Name:	<b>Uttlesford Citizens Advice Bureau</b>
Charity Registration No:	<b>1078222</b>
Company Registration No:	<b>3771142</b>
Registered Office:	<b>Barnard's Yard, Saffron Walden. CB11 4EB</b>
Chief Executive:	<b>Kate Robson</b>
Company Secretary:	<b>Michelle Strauss</b>
Bankers:	<b>Barclays Bank PLC</b> 12a Market Place, Saffron Walden. CB10 1HR
	<b>CAF Bank Ltd</b> 25 Kings Hill Avenue, West Malling, Kent. ME19 4JO
Independent Examiner:	<b>Richard Percy FCA</b>

### The current Trustees are:

Richard Armitage *Chair*  
Michelle Strauss *Company Secretary*  
Malcolm Jessop *Treasurer*  
John Starr  
Paul Fuller  
Mark Benfold  
Chloe Fiddy  
Lucy Bird  
Anthony Pooley (appointed 21 September 2021)  
Mary Stenson *Vice Chair*

### Those who additionally served during the financial year, with their dates of appointment, retirement or resignation, were:

In accordance with the Articles of Association Mark Benfold, Chloe Fiddy and John Starr will retire by rotation at the Annual General Meeting and, being eligible, will seek re-election. Anthony Thomas Pooley having been co-opted as a trustee will seek election at the Annual General Meeting.

## **2. Structure, governance and management information**

### ***Governing Document***

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 2021 there were 23 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 amended on 31 October 2005.

### ***Recruitment, Appointment of 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, Vice-Chair and Treasurer are elected annually 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. They delegate to a number of committees powers to assist in the management of the Charity; these committees report fully to the Trustees and refer to them any matters properly to be decided by the Trustees acting as such. The Community Engagement Committee’s functions include profile raising and the organisation of fundraising activities. This committee and the Personnel Committee meet as and when required. Day-to-day operation of the Charity is delegated to the Chief Executive. During the financial year, the Trustee Board met 7 times and hosted an AGM. All meetings took place via Zoom as a result of restrictions placed on in person meetings due to the coronavirus pandemic. The board was unable to hold a strategy day as planned, but instead used that time to hold a board meeting and review the business plan.

## **3. Objectives and Activities**

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. Other objects permit the Charity 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.

#### 4. Achievements and Performance

- Thanks to the support and resilience of our staff and volunteers we maintained a consistent service for our clients, switching to a telephone and email service during periods of lockdown. When restrictions allowed, we were able to safely open the office for our most vulnerable clients and those who we were finding difficult to progress over the telephone.
- Funding from the Department of Business, Innovation and Skills enabled us to adapt our Saffron Walden Office to better support social distancing and purchase additional laptops and chromebooks and equipment to support home working.
- Despite the challenges of the last year, the Charity continued to perform well in the Quality of Advice audit, both in terms of delivering a good client journey and in providing good advice, and was found to be good or excellent in all organisational/ leadership categories.
- Client feedback, collected independently on behalf of the national body of Citizens Advice remains very positive.
- Over the course of the year we recruited 10 new trainee advisers, who successfully completed their training online. There has been a noticeable increase in enquiries about volunteer roles since the start of the pandemic.
- From April to October we offered a 'Listening Service' to support clients who had a need to just talk - 12 volunteers provided this service, which received positive feedback from the district council, community hub, local GP practices and the wider community.
- Additional funding secured by Essex Citizens Advice allowed us to expand our Warm Home Service, which in the period was delivered by one paid member of staff working a total of 24 hours a week, supported by one volunteer. All staff and volunteers working on the project have gained a City & Guilds Warm Home Adviser qualification.
- MAPS funding allowed us to expand the debt team and recruit two new debt advisers. Funding from Uttlesford's Health and Wellbeing Board also supported the creation of a new pilot service level agreement was Mind in west Essex to improve the linkage of mental health and wellbeing support to our clients.
- Additional funding from Essex Community Foundation was really valued by our home visiting disability team - that worked so hard over the year to continue to support form filling and appeal work.
- Additional funding from Essex County Council allowed us to target more debt support to self-employed and small traders, we also focused additional resources of training and information sharing about changing employment rights and benefit support over the period.
- We ended our tenancy at The Chestnuts in Great Dunmow and handed the keys back at the end of June. Funding from national Citizens Advice allowed us to explore options for clients to access our service remotely from library premises and progress towards an initial trial based in Great Dunmow library, with the aim of making the service more accessible to residents of the town. We aim to roll the same model out in Stansted and Thaxted libraries in due course.
- In July we joined Adviceline - the national Citizens Advice telephone service. This ensured that all residents in the area were correctly routed to our service - even if they rang national telephone numbers.

- Improvements in our IT and telephone provision included the transfer of our email accounts to G-Suite, allowing all our volunteers to have a dedicated email address. We also launched a new freephone number for clients to use when they call.
- In November 2020 we held our first virtual AGM - whilst the usual opportunities for networking were limited, it was well attended by volunteers, members, local councillors and representatives from other local services.
- Throughout the year, the role of Frontline has been invaluable as a tool for Uttlesford Citizens Advice and many other services in West Essex. Signposts and referrals increased by 63% and 40% by May 2020, with nearly 5,000 referrals generated across West Essex in the last year. Funding has been secured for another 3 years and the service is now expanding into Broxbourne and East Herts. The Trustee Board has decided to set up a new company (Frontline Referrals Limited, wholly owned and controlled by the Charity) to act as a focal point for the Frontline project and its further development.
- Our volunteers continued to record evidence to enable us to campaign on both local and national issues. We sent letters to local MP Kemi Badenoch, to the DWP secretary of state and DWP minister regarding the effect of Covid on disability applications, issues around PIP and the removal of the temporary uplift in UC. We also highlighted the problem of illiteracy, lack of mobility, and isolation in getting tested for Covid, the issue of reverse digital exclusion and our clients' difficult experiences completing blue badge applications

### ***Performance and Service Provision***

The service supported 2,382 unique clients through the year, many using the service more than once to deal with over 9,073 issues. Using government approved impact assessments this equates to £4.16m in value to our clients, by increasing their income, working to get debt written off and providing consumer advice.

Compared to 2019-20, this is 13.7% down in terms of unique clients and 6% down in terms of activities overall, however we saw a rise in the number of issues per client, indicating the increasing complexity of different issues within an enquiry and the amount of additional work involved in progressing these cases over the telephone rather than face to face. Delivery of the service was more challenging as experienced volunteers stepped back to fulfil caring responsibilities or found it difficult to adapt to working from home. Supervisor resource was therefore redirected into training new advisers. The drop in numbers must also be viewed in the context of a huge increase in the help given by government (such as benefit increases, furlough, payment hols, bailiff suspension, closure of the courts and automatic renewals of some disability benefits) and a local increase in other support.

During the first half of the year, our service mirrored the national view in seeing quite a dramatic change in the mix of advice areas. Debt and housing issues were temporarily pushed down the advice list to be replaced with emergency response work and employment advice. By the end of the year, we were starting to see demand increase again, particularly for benefit issues, budgeting and debt support as government safeguards began to be removed.

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

	2020/21	2019/20
Unique client numbers (people using the service one or more times in the year)	2,382	2,761
Issues	9,073	9,469

	Client visits, phone calls, emails and letters	Non client phone calls, emails and letters	Total
Totals	12,027	3,987	16,014

When restrictions allowed, we have worked towards a gradual return to the office but plan to keep a flexible hybrid approach of home working and office working as we move forward, whilst always remaining Covid compliant.

We continue to offer a multi-channel delivery of advice, primarily phone and email based but with the option of a face-to-face appointment for vulnerable individuals that need it. We are also developing an internet-based service based in Stansted and Dunmow libraries, where an adviser will be available to clients at the click of a button for a Google Meet video call. We anticipate this will be particularly helpful for clients without phones or those who need access to a private space to speak in.

Whilst home visits were suspended during the year, several volunteer members of the specialist disability benefits team continued to offer support over the phone, helping 507 clients with applications for Personal Independence Payment and Attendance Allowance and our specialist member of staff maintained her sterling work on appeals; together the team brought additional benefit income of over £1.447 million into the district.

## **Staff and Volunteers**

At the end of the year, we employed 17 part-time staff working 9.7 full-time equivalent roles. Paid roles cover the management and delivery of the service, the training and quality assurance of the advice provided, supervision of advice sessions, specialist debt and disability benefit work. 68 volunteers work approximately 391 hours a week for the Charity, which is estimated to be valued at over £306,000. (Figures at April 2021) 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.

We are hugely grateful to our volunteers, for their tireless commitment and calm professionalism in some very difficult circumstances. For many, volunteering at home has been a challenge in terms of becoming more confident working independently, missing the social engagement and support of friends and colleagues in the office and keeping up to date with the vast number of changes to national and local support.

Our staff have been amazing, creative and resilient. They have continued to offer support and care for our volunteers and clients, whilst balancing the need for maintaining a good quality of advice and training.

## **Quality of Advice Audit**

We continue to perform well and provide good quality of advice work despite the challenges of supervising, training and supporting volunteers from both home and the office.

From April 2020 - end March 2021 we scored green passes in all audit areas covering client outcomes, case administration and reliability of scoring.

Our experienced and valued Quality Manager - Sarah Philbrook has sadly decided to leave the service at the end of October 2021. She however is now actively training staff to take on this additional responsibility.

## **Client profile in Uttlesford**

We work hard to ensure that we are accessible to all parts of our community. 828 clients agreed to give their ethnic origin, as follows:

<b>Ethnic Origin Grouping</b>	<b>2021/21</b>	<b>2019/20</b>
White	92.5	94.0
Mixed Race	1.7	1.5
Asian or Asian British	2.8	1.7
Black or Black British	1.7	1.8
Other	1.3	1.0
Total	100.00%	100.0%

When asked the question, 'do you feel you have a disability?' 42% of the 1,843 clients who responded stated that they did have a disability or long-term health condition. 60% of our clients were female, 40% were male.

Age profile group	2020/21	2019/20
0 – 14	1.5%	1.0%
15 – 24	5.5%	5.1%
25 – 34	16.8%	15.8%
35 – 49	26.6%	27.5%
50 – 64	29.0%	27.3%
65 – 74	10.2%	12.1%
75 – 84	6.2%	7.1%
85+	4.2%	4.1%
Total	100.0%	100.00%

## 5. Financial Review

### **Financial Position**

Incoming resources in the year were £368,336 (2019/20: £262,041). Of this £157,776 (2019/20: £73,607) related to project restricted activities.

A surplus of £33,818 was made in the year on the General Fund (2019/20: £23,435) and a surplus of £2,611 was made on restricted activities (2019/20: £27,394 deficit) before transfers between funds. At 31 March 2021 total reserves were £300,760 (31 March 2020: £264,331) of which £275,071 represented unrestricted funds (31 March 2020: £253,509).

### **Reserves**

It is the policy of the Charity to hold reserves sufficient for the day-to-day needs 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 current level of cash reserves less current liabilities would allow the Charity to continue to operate for at least six months if the core funding was withdrawn.

### **Risk Management**

The Trustees review the major risks to which the Charity is exposed and ensure that adequate systems exist to mitigate those risks. A risk assessment policy is used to help manage the risk process. It covers all categories of risks identified and is used throughout the year as a reference point and a formal review of the process is carried out annually. The Trustees also recognise the importance of Information Assurance and adhere to a policy recommended by the national body of Citizens Advice.

## 6. 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 the 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.

## 7. Thanks

The Trustees wish to thank all those people and organisations that have supported the Charity throughout this unprecedented 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 has enabled the Charity to respond quickly to the changing needs of the community during a most difficult year, whilst managing the unique challenge of two national lockdowns.

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, and many of Uttlesford's parish councils. Targeted funding from the DWP, National Citizens Advice, Essex Community Foundation and Essex County Council has enabled us to continue 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.

**Approved by the Trustees (Board of Directors) at their meeting on 1 November 2021 and signed on their behalf.**



**Michelle Strauss**

Company Secretary  
Uttlesford Citizens Advice Bureau

2 November 2021

## **Independent examiners' 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 31 March 2021.

### **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 examiners' statement**

Since the Company's gross income exceeded £250,000 in the year ended 31 March 2021 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.



**Richard Percy Limited**  
Chartered Accountants  
Sandhills Farm  
Wethersfield  
Essex CM7 4AG

1<sup>st</sup> November 2021

## UTTLESFORD CITIZENS ADVICE BUREAU

### Statement of Financial Activities for the year ending 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	Total £	Total funds 2020 £
<b>Income</b>					
Donations and legacies		6,013	-	6,013	3,968
Income from investments		223	-	223	1,046
Income from charitable activities	3	204,324	157,776	362,100	256,977
Other income		-	-	-	50
<b>Total income</b>		<u>210,560</u>	<u>157,776</u>	<u>368,336</u>	<u>262,041</u>
Expenditure on raising funds		-	-	-	-
Expenditure on charitable activities	4	<u>176,742</u>	<u>155,165</u>	<u>331,907</u>	<u>266,000</u>
<b>Total Expenditure</b>		<u>176,742</u>	<u>155,165</u>	<u>331,907</u>	<u>266,000</u>
<b>Net income/(deficit)</b>		33,818	2,611	36,429	(3,959)
<b>Transfers</b>		(12,256)	12,256	-	-
<b>Total funds brought forward</b>		<u>253,509</u>	<u>10,822</u>	<u>264,331</u>	<u>268,290</u>
<b>Total funds carried forward</b>		<u>275,071</u>	<u>25,689</u>	<u>300,760</u>	<u>264,331</u>

## UTTLESFORD CITIZENS ADVICE BUREAU

### Balance Sheet at 31 March 2021

	Notes	£	2021 £	£	2020 £
<b>Fixed assets</b>					
Tangible assets	6		276,703		276,481
<b>Current assets</b>					
Debtors and prepayments	7	50,400		945	
Cash at bank and in hand		<u>226,505</u>		<u>195,778</u>	
		276,905		196,723	
<b>Creditors</b>					
Amounts falling due within one year	8	<u>(93,815)</u>		<u>(43,798)</u>	
<b>Net current assets</b>			<u>183,090</u>		<u>152,925</u>
<b>Total assets less current liabilities</b>			459,793		429,406
<b>Creditors – amounts falling due after more than one year</b>	10		<u>(159,033)</u>		<u>(165,075)</u>
<b>Net assets</b>	15		<u>300,760</u>		<u>264,331</u>
<b>Capital funds</b>					
<b>Income funds</b>					
Restricted funds			25,689		10,822
Unrestricted funds			<u>275,071</u>		<u>253,509</u>
			<u>300,760</u>		<u>264,331</u>

The Directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that the members have not required the company to obtain an audit in accordance with section 476 of the Act.

The Directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.



Malcolm G. Jessop FCA  
Director  
Uttlesford Citizens Advice Bureau  
1<sup>st</sup> November 2021

## UTTLESFORD CITIZENS ADVICE BUREAU

### Statement of Cash Flows for the year ending 31 March 2021

	Notes	2021 £	2020 £
<b>Cash used in operating activities</b>	16	45,024	31,963
<b>Cash flows from investing activities</b>			
Interest income		223	1,046
Purchase of tangible fixed assets		<u>(8,710)</u>	<u>(1,758)</u>
<b>Cash provided by/ (used in) investing activities</b>		<u>(8,487)</u>	<u>(712)</u>
<b>Cash flows from financing activities</b>			
Borrowing/(Repayment of borrowing)		<u>(5,810)</u>	<u>(5,565)</u>
<b>Cash used in financing activities</b>		<u>(5,810)</u>	<u>(5,565)</u>
Increase/(decrease) in cash and cash equivalents in the year		30,727	25,686
Cash and cash equivalents at the beginning of the year		<u>195,778</u>	<u>170,092</u>
<b>Total cash and cash equivalents at the end of the year</b>		<u>226,505</u>	<u>195,778</u>

## UTTLESFORD CITIZENS ADVICE BUREAU

### Notes to the Financial Statement for the year ending 31 March 2021

#### 1. Accounting policies

- a) 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 (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)) and the Companies Act 2006.
- b) Donations and legacies are received by way of donations and gifts and are included in full in the Statement of Financial Activities when receivable. The value of services provided by volunteers has not been included.
- c) Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities when they are receivable.
- d) Depreciation is provided to write off the cost of the tangible fixed assets over their estimated useful lives at the following rates:
  - Freehold land – nil
  - Freehold buildings – 2% of cost
  - Equipment – 25% of the reducing balance
  - Information Technology – 33.3% of cost
- e) Expenditure is allocated to expense headings on a direct cost basis.
- f) Resources are allocated to Restricted Funds according to the limitations on their use specified by the donors or other providers. Funds received in the direct operation of the Charity are treated as unrestricted income funds. Other resources received without external restriction are designated by the Directors for particular purposes as deemed fit.

#### 2. Company status

The company is limited by guarantee, not having a share capital, and is a registered charity and is not liable to corporation tax.

#### 3. Income from charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Uttlesford District Council	155,515	8,244	163,759	150,000
South Cambs District Council	5,950	-	5,950	5,950
Saffron Walden Town Council	12,000	-	12,000	10,000
Great Dunmow Town Council	5,000	-	5,000	10,000
Parish Councils	3,200	-	3,200	2,556
Essex County Council	18,809	30,000	48,809	6,864
ECC (ICCF)	-	-	-	15,000
Essex CA	-	14,194	14,194	-
CITA	-	62,532	62,532	24,134
Hastoe Housing Trust	-	-	-	2,000
WECCG	-	16,667	16,667	15,000
Essex Community Foundation	3,850	12,500	16,350	10,000
Sundry grants	-	13,639	13,639	5,473
<b>Total</b>	<b>204,324</b>	<b>157,776</b>	<b>362,100</b>	<b>256,977</b>

#### 4. Expenditure on charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Cleaning	1,379	-	1,379	2,892
Depreciation	8,488	-	8,488	5,982
Equipment rental	651	-	651	1,072
Heat, light and water	1,907	-	1,907	4,003
Information technology	1,199	17,490	18,689	13,367
Insurance	1,321	-	1,321	1,444
Membership fees	4,785	-	4,785	3,493
Miscellaneous expenses	2,193	-	2,193	798
Mortgage interest	6,680	-	6,680	6,925
Postage, printing, stationery and office sundries	3,891	1,337	5,228	6,856
Professional Fees	902	-	902	715
Project admin and overheads	(7,110)	31,796	24,686	14,598
Publicity	81	-	81	365
Rent and rates	1,300	-	1,300	5,352
Repairs and renewals	12,710	-	12,710	2,975
Salaries, NI and pensions (Note 5)	139,897	103,677	243,574	184,119
Telephone	3,501	20	3,521	4,533
Training and recruitment	-	-	-	245
Transfer to fixed assets	(7,195)	-	(7,195)	-
Travel expenses	<u>162</u>	<u>845</u>	<u>1,007</u>	<u>6,266</u>
<b>TOTAL</b>	<u>176,742</u>	<u>155,165</u>	<u>331,907</u>	<u>266,000</u>

#### 5. Staff Costs

	2021 £	2020 £
Salaries	220,452	167,573
Social security costs	10,598	6,322
Pension contributions	<u>12,524</u>	<u>10,224</u>
	<u>243,574</u>	<u>184,119</u>

Average number of staff employed during the year was:

15

13

The above numbers do not include Directors.

There were no employees with remuneration in excess of £60,000. (2020: Nil)

#### Directors' emoluments

	2021 £	2020 £
The Directors' emoluments were:	Nil	Nil

No Director received any reimbursement for expenses (2020 – Nil) in the year.

## 6. Tangible fixed assets

	Freehold land £	Freehold Buildings £	Furniture and Equipment £	Information Technology £	Total £
<b>Cost:</b>					
At 1 April 2020	75,000	219,806	31,944	-	326,750
Additions	-	-	-	8,710	8,710
Disposals	-	-	-	-	-
At 31 March 2021	<u>75,000</u>	<u>219,806</u>	<u>31,944</u>	<u>8,710</u>	<u>335,460</u>
<b>Depreciation:</b>					
At 1 April 2020	-	23,081	27,188	-	50,269
Charge for the year	-	4,396	1,189	2,903	8,488
Disposals	-	-	-	-	-
At 31 March 2021	-	<u>27,477</u>	<u>28,377</u>	<u>2,903</u>	<u>58,757</u>
<b>Net book value:</b>					
At 31 March 2021	<u>75,000</u>	<u>192,329</u>	<u>3,567</u>	<u>5,807</u>	<u>276,703</u>
At 31 March 2020	<u>75,000</u>	<u>196,725</u>	<u>4,756</u>	-	<u>276,481</u>

## 7. Debtors

	2021 £	2020 £
Due within one year:		
VAT recoverable	-	172
Debtor	<u>50,400</u>	<u>773</u>
	<u>50,400</u>	<u>945</u>

## 8. Creditors

	2021 £	2020 £
Creditors	-	88
PAYE and national insurance contributions	3,650	-
VAT payable	9,245	-
Accrued expenses	5,649	13,663
Grant income received in advance	69,378	24,386
Short term element of mortgage	<u>5,893</u>	<u>5,661</u>
	<u>93,815</u>	<u>43,798</u>

## 9. Commitments under operating leases

At 31 March the company had aggregate annual commitments under non-cancellable operating leases, as set out below:

	2021 £	2020 £
Operating leases which expire within 5 years	<u>Nil</u>	<u>2,329</u>

## 10. Creditors – amounts falling due after more than one year

A 25 year mortgage was entered into in December 2014 in order to partially fund the purchase of the freehold premises at Barnards Yard.

	2021	2020
	£	£
Creditors – amounts falling due after more than one year	<u>159,033</u>	<u>165,075</u>
Total mortgage outstanding	<u>164,926</u>	<u>170,736</u>

## 11. Secured loans

	2021	2020
	£	£
Creditors – amounts falling due after more than 5 years	<u>133,008</u>	<u>140,077</u>
<b>Total secured loans</b>	<u>164,926</u>	<u>170,736</u>

## 12. Capital commitments

There were no capital commitments at 31 March 2021 (2020 – Nil).

## 13. Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants held on trust to be applied for specific purposes.

	Movement In funds				
	Balance 1 April 2020	Incoming resources	Expenses	Transfers from general	Balance 31 March 2021
	£	£	£	£	£
BEIS IT	-	7,035	(7,701)	666	-
Benefit Take Up	-	12,500	(19,920)	7,420	-
Client Benefits	1,802	11,833	(9,725)	-	3,910
Frontline	-	51,806	(32,526)	-	19,280
MaPS	-	18,698	(17,702)	-	996
Mental Health	-	3,244	(4,325)	1,081	-
Remote Access	-	11,250	(11,517)	267	-
Universal Credit	1,463	25,549	(29,834)	2,822	-
Winter Resilience	<u>7,557</u>	<u>15,861</u>	<u>(21,915)</u>	<u>-</u>	<u>1,503</u>
	<u>10,822</u>	<u>157,776</u>	<u>(155,165)</u>	<u>12,256</u>	<u>25,689</u>

Purposes of restricted funds:

**BEIS IT** – Fund to assist purchase of laptops and headphones to support home working.

**Benefit Take Up** – Fund helps people claim for disability benefits and appeal poor decision making.

**Client Benefits** – Fund to assist Clients with emergency support.

**Frontline** – A simple, joined up referral system, to enable citizens and professionals to find their way to support appropriate for their needs.

**MaPS** – Money and Pension Advice funding to train new debt caseworkers.

**Mental Health** – Fund to support Money caseworker clients access Mind in West Essex.

**Remote Access** – Fund to support research and testing alternative ways to offer clients easy access to video based face to face advice.

**Universal Credit** – Helping Clients with claims for this state benefit.

**Winter Resilience** – Advice and services related to keeping homes warm and residents healthy during the winter.

#### 14. General funds

	Balance 1 April 2020	Incoming resources	Expenses	Transfers	Balance 31 March 2021
	£	£	£	£	£
General fund	228,509	210,560	(176,742)	(12,256)	250,071
Designated fund to research the possible development of the loft space and new offices in Great Dunmow and Stansted	<u>25,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>25,000</u>
Total	<u>253,509</u>	<u>210,560</u>	<u>(176,742)</u>	<u>(12,256)</u>	<u>275,071</u>

#### 15. Analysis of net assets

	General funds	Restricted funds	Total funds
	£	£	£
Tangible fixed assets	276,703	-	276,703
Current assets	251,216	25,689	276,905
Current liabilities	(93,815)	-	(93,815)
Long term liabilities	<u>(159,033)</u>	<u>-</u>	<u>(159,033)</u>
	<u>275,071</u>	<u>25,689</u>	<u>300,760</u>

#### 16. Reconciliation of net movement in funds to net cash flow from operating activities

	2021	2020
	£	£
Net movement in funds	36,429	(3,959)
Add back depreciation charge	8,488	5,982
Deduct interest income shown in investing activities	(223)	(1,046)
Decrease/(increase) in debtors	(49,455)	(473)
Increase/(decrease) in creditors	<u>49,785</u>	<u>31,459</u>
	<u>45,024</u>	<u>31,963</u>