

ECCABI LTD

England & Wales · Charity number 1068348

Details

Other names	EAST CORNWALL CITIZENS ADVICE BUREAUX INITIATIVE, EAST CORNWALL CITIZENS ADVICE BUREAUX INITIATIVE LIMITED, ECCABI
Status	Registered
Legal form	Charitable company
Company number	03491728
Registered	1998-02-27
Register	View on the Charity Commission register

Contact

Address	8 Holman Road Liskeard Business Park Liskeard PL14 3UT
Phone	01579343693

Activities

Objects: FOR THE PROMOTION OF ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMPANY IN THE UNITED KINGDOM BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: The Charity's object and it's principal activity continues to be that of the promotion of any charitable purposes for the benefit of the community in the United Kingdom by the advancement of education, the protection of health and relief of poverty, sickness and distress.

Classification

- **How:** Provides Human Resources, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- Cornwall
- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£93,483	£97,690	-	-
2023-12-31	£102,705	£107,703	-	-
2022-12-31	£140,476	£145,022	-	-
2021-12-31	£129,509	£128,195	-	-
2020-12-31	£139,469	£136,805	-	-

Trustees

Name	Role	Appointed
Ann Mary Kerridge		2022-03-15
JOANNA NORA KENNY		
MICHAEL HINKS		2013-12-03
MICHAEL WILLMORE		
STEPHEN VINSON		2013-12-03

ECCABI LTD

England & Wales - Charity number 1068348

Accounts

ECCABI Ltd

FOR THE PERIOD 1ST JANUARY 2024 TO 31ST DECEMBER 2024

Company No. 3491728 (England and Wales)
Charity No. 1068348

ECCABI Ltd

Company limited by Guarantee with Charitable Status	
Date of Incorporation	8 th January 1998
Charitable Status	27 th February 1998
Directors and Trustees	<p>Michael Willmore from 7/5/08</p> <p>Joanna Kenny from 27/6/07</p> <p>Stephen Vinson from 7/2/13</p> <p>Michael Hinks from 7/2/13</p> <p>Anne Kerridge from 15/03/22</p> <p>Edward Whiting from 1/10/16 to 4/8/22</p>
Company Secretary	<p>Edward Whiting from 1/10/16 to 4/8/22</p> <p>Stephen Vinson from 5/8/22 to 13/9/22</p> <p>Michael Willmore from 13/9/22</p>
Treasurer	Edward Whiting from 1/10/16 to 4/8/22
Registered Company Number	3491728
Registered Charity Number	1068348
Registered Office	<p>8 Holman Road</p> <p>Liskeard Business Park</p> <p>Liskeard</p> <p>Cornwall</p> <p>PL14 3UT</p>
Bankers	<p>Santander</p> <p>Barras Street</p> <p>Liskeard</p> <p>Cornwall</p> <p>PL14 6AL</p> <p>CAF Bank Ltd</p> <p>25, Kings Hill Avenue</p> <p>Kings Hill</p> <p>West Malling</p> <p>Kent</p> <p>ME19 4SQ</p> <p>Shawbrook Bank Limited</p> <p>Lutea House</p> <p>Warley Hill Business Park</p> <p>The Drive</p> <p>Great Warley</p> <p>Brentwood</p> <p>Essex</p> <p>CM13 3BE</p>
Independent Examiners	<p>Dawe, Hawken and Dodd</p> <p>Chartered Certified Accountants</p> <p>52 Fore St</p> <p>Callington</p> <p>Cornwall, PL17 7AJ</p>

Directors' and Trustees' report for the year ending 31st December 2024

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association.

Objectives and activities for the public benefit

The Charity's object and its principal activity continues to be that of the promotion of any charitable purpose for the benefit of the community in the United Kingdom by the advancement of education, the protection of health and the relief of poverty, sickness, and distress. The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

The Charity carries out these objects by:

- Continuing to explore new ways of improving services to the public, in particular the social policy aspect of its work.
- Securing funding through project work to provide a range of training opportunities, qualifications, and work experience in a mainly rural area.
- Working with Foodbanks and other voluntary organisations to support their clients' groups.

Poverty in Cornwall is widely dispersed and there are fewer sources of advice, information and training available than in urban areas.

The Board of Directors/Trustees meets regularly to manage the affairs of the Charity. The Charity employs a part time Project Manager, one part time Project Co-ordinator/book-keeper and two part-time trainers.

Development, activities, and achievements this year

Multiply

We are working towards our target of 60 participants for year 3 of the Multiply Project. We have achieved 45 towards our target so far and expect to achieve the 60 by the end of the project.

We have been running the cooking club every Wednesday as well as live online sessions throughout the year and plan to run more online courses in the New Year.

We are continuously recruiting for these courses through various pathways including online, emails and posters/leaflets.

We attended a recruitment event on Wednesday 27th November at Liskeard Town Hall, through this event.

Challenges –

Our participants have chaotic lives which can interfere with their attendance on the courses and changes in the Liskeard Foodbank have held up recruitment, but we are engaging with Bodmin & Wadebridge Foodbank to recruit additional participants in the Bodmin Area.

Plans –

A face to face Eat Well cooking club at the Liskerrett Centre every Wednesday which restarted on 13th September 2023 and will continue every Wednesday on a rolling 5-week menu with continuous recruitment through to March 2025.

Through Liskeard & Looe Foodbank we are running an online Eat Well Spend Less course on a rolling 5-week menu with continuous recruitment on Fridays through to March 2025.

We attended a recruitment event on Wednesday 27th November at Liskeard Town Hall, through this event. We are looking at running courses for the Cubs/Scouts group in Callington and Liskeard in the New Year.

3.

We are starting recruitment through the Local Cub group in Callington to hopefully engage with the parents through the children of this group. This is being done over 2 sessions in the New Year on Thursdays 23rd and 30th January, through this we are looking at running a face-to-face course based in Callington Children's Centre.

We are also making arrangements to run a new pilot of the adapted face-to-face Money Box course in Wadebridge starting after February half term along side an online cooking course.

	Target	Achieved to Date
Yr 1 October 2022 – March 2023	22	21
Yr 2 April 2023 – March 2024	60	60
Yr 3 April 2024 – March 2025	60	45 so far

Healthy Eating Vegetable Pilot

In June/July we carried out a 7-week Healthy Eating Vegetable pilot including 2 focus groups one at the start and the other at the end of the course. The recipes were piloted around encouraging the participants to eat their 5 a day. The pilot started with 11 participants across 10 households and all 11 participants completed the 5 weeks. This pilot not only benefited the 11 participants but also benefited 33 children and 8 partners across the 10 households. We asked the participants to complete a Warwick Edinburgh Wellbeing Survey at the start of the course and the again at the end of the course to see how attending the course and eating healthier affected their wellbeing. We collated the scores from the Warwick Edinburgh Survey and noticed that all the participants' wellbeing had increased from when they had started the pilot with us. The we found the biggest jumps for the participants were in them feeling relaxed and dealing with their problems well.

	Metric Start	Metric End	Difference	% Change
I've been feeling optimistic about the future	42.5	46	3.5	8.2
I've been feeling useful	40.5	45	4.5	11.1
I've been feeling relaxed	35	46	11	31.4
I've been dealing with problems well	34	42.5	8.5	25.0
I've been thinking clearly	37.5	43.5	6	16.0
I've been feeling close to other people	37	45	8	21.6
I've been able to make up my own mind about things	44	50.5	6.5	14.8

ProQual

This is our awarding body for the qualifications we offer. We continue to be an Assessment Centre.

Risk Assessment

The Board's analysis of the risks faced by the Company indicates that the main risk stems from the reliance on project funding. It notes the increasing delay in receiving reimbursement of costs. It is keeping this situation under constant review.

The Board considers it prudent to maintain a contingency fund to cover redundancy.

Transactions and Financial Position

The statement of Financial Activities shows a deficit for the year of £4,207 (2023 – deficit - £4,998) and reserves stand at £27,980 (2023 - £32,187).

Tangible Fixed Assets

Movements in tangible fixed assets are shown in the notes to the accounts.

Reserve Policy

The Charity is reliant upon project funding. The Board considers it prudent to maintain reserves to enable the Charity to continue to function during periods when no funding is available. Reserves are also needed at the commencement of projects as some funders make payments retrospectively and there would otherwise be cash flow problems.

It is also deemed prudent to maintain reserves so that, if the availability of match funding ceased, some of these reserves could be used to attract future funding.

The reserves held by the Charity at 31st December 2024 were £27,980

Directors and Trustees

All directors of the Company are also trustees of the Charity and there are no other trustees. The directors are registered at Companies House. The Board has the power to appoint additional trustees as it sees fit.

Statement of Trustees Responsibilities

The trustees are required by law to prepare financial statements for each financial year, which give a true and fair view of the financial activities of the Charity and of its financial position at the end of the year. In preparing those financial statements, the Trustees are required to:-

- a) *Select suitable policies and apply them consistently;*
- b) *Make judgment and estimates that are reasonable and prudent;*
- c) *State whether the policies adopted are in accordance with the Companies Act 1985 and with applicable accounting standards of recommended practice, subject to any material departures disclosed and explained in the financial statements;*
- d) *Prepare the financial statements on a going concern basis unless it is appropriate to assume that the Charity will not continue in operation.*

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 1985.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the Board of Directors and Trustees on and signed on its behalf.

25th September 2025

M Willmore



Company Secretary

ECCABI Ltd**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

Report to the Trustees/Members of

Eccabi Ltd

On Accounts for the year ended

3 1 1 2 2 4

Set out on pages

6 to 10

I report on the accounts for the year ended 31st December, 2024.

Respective Responsibilities of the Trustees and Independent Examiner

The charity's directors/trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the Accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

- 1) Which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s. 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
- 2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andrew M. Farr, FCCA,
Dawe, Hawken & Dodd
Chartered Certified Accountants
52 Fore Street
Callington
Cornwall
PL17 7AJ
Date: 24th March, 2025

ECCABI Ltd

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2024

SUMMARY INCOME AND EXPENDITURE ACCOUNT

	Notes	2024			2023		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
		£	£	£	£	£	£
<u>INCOMING RESOURCES</u>							
Grants Received		-	93029	93029	-	102549	102549
Other Income	2	-	454	454	-	156	156
<u>TOTAL INCOME</u>		<u>-</u>	<u>93483</u>	<u>93483</u>	<u>-</u>	<u>102705</u>	<u>102705</u>
<u>RESOURCES EXPENDED</u>							
<u>Direct Charitable Expenditure</u>							
<u>Other Expenditure</u>							
Management & Administration	3	-	96450	96450	-	111147	111147
Contingency Fund	8	-	1240	1240	-	(3444)	(3444)
<u>Total Expenditure</u>		<u>-</u>	<u>97690</u>	<u>97690</u>	<u>-</u>	<u>107703</u>	<u>107703</u>
<u>NET INCOME/(EXPENDITURE)</u>							
<u>FOR THE YEAR</u>		-	(4207)	(4207)	-	(4998)	(4998)
Balance Brought Forward		-	32187	32187	-	37185	37185
<u>BALANCE CARRIED FORWARD</u>		<u>-</u>	<u>27980</u>	<u>27980</u>	<u>-</u>	<u>32187</u>	<u>32187</u>

Total recognised Gains and Losses


The Charity has no recognised Gains or Losses other than the profits for the current period

The notes form part of these financial statements

BALANCE SHEET AS AT 31ST DECEMBER 2024

		<u>2024</u>		<u>2023</u>	
	<u>Note</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Total</u>
		£	£	£	£
<u>TANGIBLE FIXED ASSETS</u>	5	== -	== -	== -	== -
<u>CURRENT ASSETS</u>					
Debtors	6	-	805	805	14585
Cash at Bank and in Hand		== -	<u>93723</u>	<u>93723</u>	<u>116426</u>
		-	94528	94528	131011
<u>CREDITORS: Amounts falling due within one year</u>	7	== -	<u>44592</u>	<u>44592</u>	<u>78108</u>
<u>NET CURRENT ASSETS</u>		== -	<u>49936</u>	<u>49936</u>	<u>52903</u>
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>		-	49936	49936	52903
<u>LIABILITIES</u>					
Provision for Liabilities & Charges	8	== -	<u>21956</u>	<u>21956</u>	<u>20716</u>
<u>NET ASSETS</u>		== -	<u>27980</u>	<u>27980</u>	<u>32187</u>
<u>CAPITAL RESERVES</u>					
Unrestricted Funds		== -	<u>27980</u>	<u>27980</u>	<u>32187</u>

Approved by the Board on ^{the} 25th September 2025 and signed on its behalf by



M Willmore

Company Secretary

ECCABI Ltd

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2024**

1. ACCOUNTING POLICIES**1.1 Basis of Preparation of Accounts**

The Accounts are prepared under the historical cost convention and include the results of the Charity's operations which are described in the Directors' and Trustees' Report and all of which are continuing.

The Accounts have been prepared in compliance with the Statement of Recommendation Practice on Charity Accounts.

The Charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cashflow statement.

1.2 Expenditure on Management and Administration of the Charity

Administration expenditure includes all expenditure not directly related to the charitable activity. This includes costs of renting and running office premises, staff salaries for administrative staff and audit fees.

1.3 Depreciation

Depreciation on Computer equipment is provided at 33.33% pa on reducing balance

2. OTHER INCOME

	<u>2024</u>	<u>2023</u>
	£	£
Interest Received	<u>454</u>	<u>156</u>

ECCABI LTD

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2024
 (continued)

3. MANAGEMENT & ADMINISTRATION COSTS

	<u>2024</u>	<u>2023</u>
	£	£
Office Expenses Incl. Rent etc.	14938	15139
Travel & Training Costs	2370	630
Audit/Insurance costs	3719	4008
Participant Costs	4601	10501
Equipment & Sundries	1421	1273
Salaries	<u>69401</u>	<u>79596</u>
	<u>96450</u>	<u>111147</u>

4. STAFF COSTS

	<u>2024</u>	<u>2023</u>
	£	£
Wages & Salaries	67767	76971
Social Security & Pension Costs	<u>1634</u>	<u>2625</u>
	<u>69401</u>	<u>79596</u>

The average weekly number of staff employed by the Charity calculated on the basis of full-time equivalents during the year were:

	<u>2024</u>	<u>2023</u>
Direct Charitable Work	2	3
Administration	<u>1</u>	<u>1</u>
	<u>3</u>	<u>4</u>

Payments to Directors/Trustees

	<u>2024</u>	<u>2023</u>
	£	£
Wages & Salaries	-	-
Expenses	-	-

ECCABI Ltd

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2024
 (continued)

5. TANGIBLE FIXED ASSETS**Cost**

As at 1.1.2024
 Additions
 Disposals
 As at 31.12.2024

Laptops

-
-
-
-

Depreciation

As at 1.1.2024
 Charge for Year
 As at 31.12.2024

-
-
-

NBV

1.1.24
 31.12.24

0
0

6. DEBTORS: Due within one year

	Restricted	Unrestricted	2024	2023
	£	£	Total	Total
			£	£
Other Debtors	-	805	805	14585
	<u>-</u>	<u>805</u>	<u>805</u>	<u>14585</u>

7. CREDITORS:

Amounts falling due within one year

	Restricted	Unrestricted	2024	2023
	£	£	Total	Total
			£	£
Trade Creditors	-	-	-	-
Accruals & Accrued Income	-	44592	44592	78108
	<u>-</u>	<u>44592</u>	<u>44592</u>	<u>78108</u>

8. PROVISIONS FOR LIABILITIES & CHARGES

	Restricted	Unrestricted	2024	2023
	£	£	Total	Total
			£	£
Redundancy Provision: -				
Contingency Fund brought forward	-	20716	20716	24160
Paid out in Year	-	-	-	-
Additional Provision/ (Over Provision)	-	1240	1240	(3444)
	<u>-</u>	<u>21956</u>	<u>21956</u>	<u>20716</u>

ECCABI LTD

England & Wales - Charity number 1068348

Accounts

ECCABI Ltd

FOR THE PERIOD 1ST JANUARY 2023 TO 31ST DECEMBER 2023

**Company No. 3491728 (England and Wales)
Charity No. 1068348**

Directors' and Trustees' report for the year ending 31st December 2023

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association.

Objectives and activities for the public benefit

The Charity's object and its principal activity continues to be that of the promotion of any charitable purpose for the benefit of the community in the United Kingdom by the advancement of education, the protection of health and the relief of poverty, sickness, and distress. The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

The Charity carries out these objects by:

- Continuing to explore new ways of improving services to the public, in particular the social policy aspect of its work.
- Securing funding through project work to provide a range of training opportunities, qualifications, and work experience in a mainly rural area.
- Working with social housing providers in Cornwall to prepare their tenants for the roll out of Universal Credit.
- Working with foodbanks and other voluntary organisations to support their clients' groups.

Poverty in Cornwall is widely dispersed and there are fewer sources of advice, information and training available than in urban areas.

The Board of Directors/Trustees meets regularly to manage the affairs of the Charity. The Charity employs a part time Project Manager, one part time Project Co-ordinator/bookkeeper and two part-time trainers.

Development, activities, and achievements this year

Throughout the year the charity has continued to deliver training online through Zoom/TEAMS and has worked closely with other partners to deliver face-to-face where possible and appropriate.

The experience gained from previous projects emphasised the need for early intervention and prevention of crisis, especially with inflation the continuing roll out of Universal Credit. The Eccabi delivery throughout the year was focused on the development, delivery, and evaluation of budgeting through cookery (Eat Well, Spend Less) and courses for a Level 3 Unit in Managing Interviews with Legal Advice Clients. This year as a progression route we have Multiply which is a Government Funded Programme in partnership with Cornwall Adult Education delivering basic numeracy skills. On the Multiply project, our courses cover; How to complete a spending diary, How to cook a healthy meal, How to cost a healthy meal and understand the benefits of price comparison.

	Target	Achieved
Yr 1 October 2022 – March 2023	22	21
Yr 2 April 2023 – March 2024	60	60

Proqual

This is our awarding body for the qualifications we offer. We continue to be an Assessment Centre.

Capacity Building in the Community and Voluntary Sector – VCSE Learning Academy

This project is funded by the ESF with DWP as the managing agent and The Learning Partnership (LPCo) as the accountable body. This project began in July 2021; however, we did not commence delivery of the project until March 2022 and received the contract in April 2022. In partnership with Cornwall VSF, we are delivering our training initially to Liskeard and Looe, and Wadebridge, Bodmin and Camelford Foodbank staff and Volunteers.

The training consists of:

A) Online - one day course on Turn2us covering means tested benefits, including additional help that may be available to individuals from specific charities, details of which can be accessed through the Turn2us intermediate site.

B) Online – One day course on Pension Credit including the new “passport benefits” (Government help to cover the increased cost of utilities linked to means tested benefits and Cornwall Council assisted schemes.)

C) Face to Face Group sessions – a 5-day course to achieve a Level 3 unit in Managing Interviews with Legal Advice Clients.

This project finished at the end of December 2023

Project Outcomes and the Project Change Request – December 2023

VCSE Capacity Building	Original Target / PCR	Achieved
Participants	150 / 90	91
Level 2 – Food Hygiene	21 / 13	27
Level 3 - Unit	45 / 27	40

Risk Assessment

The Board’s analysis of the risks faced by the Company indicate that the main risk stems from the reliance on project funding. It notes the increasing delay in receiving reimbursement of costs. It is keeping this situation under constant review.

The Board considers it prudent to maintain a contingency fund to cover redundancy.

Transactions and Financial Position

The statement of Financial Activities shows a deficit for the year of (£4998) (2022 – deficit - £4,546) and reserves stand at £32,187 (2022 - £37,185)

Tangible Fixed Assets

Movements in tangible fixed assets are shown in the notes to the accounts.

Reserve Policy

The Charity is reliant upon project funding. The Board considers it prudent to maintain reserves to enable the Charity to continue to function during periods when no funding is available. Reserves are also needed at the commencement of projects as some funders make payments retrospectively and there would otherwise be cash flow problems.

It is also deemed prudent to maintain reserves so that, if the availability of match funding ceased, some of these reserves could be used to attract future funding.

The reserves held by the Charity at 31st December 2023 were £32,187.

Directors and Trustees

All directors of the Company are also trustees of the Charity and there are no other trustees. The directors are registered at Companies House. The Board has the power to appoint additional trustees as it sees fit.

Statement of Trustees Responsibilities

The trustees are required by law to prepare financial statements for each financial year, which give a true and fair view of the financial activities of the Charity and of its financial position at the end of the year. In preparing those financial statements, the Trustees are required to: -

- a) *select suitable policies and apply them consistently;*
- b) *make judgment and estimates that are reasonable and prudent;*
- c) *state whether the policies adopted are in accordance with the Companies Act 1985 and with applicable accounting standards of recommended practice, subject to any material departures disclosed and explained in the financial statements;*
- d) *prepare the financial statements on a going concern basis unless it is appropriate to assume that the Charity will not continue in operation.*

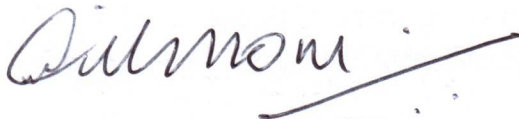
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the Board of Directors and Trustees on and signed on its behalf.

06/08/2024.

M Willmore



Company Secretary

ECCABI LtdINDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees/Members of Eccabi Ltd

On Accounts for the year ended 3 | 1 | 1 | 2 | 2 | 3

Set out on pages 6 to 10

I report on the accounts for the year ended 31st December 2023.

Respective Responsibilities of the Trustees and Independent Examiner

The charity's directors/trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

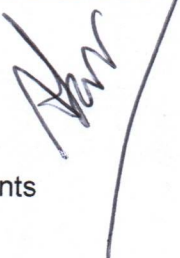
An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the Accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

- 1) Which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s. 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew M. Farr, FCCA,
Dawe, Hawken & Dodd
Chartered Certified Accountants
52 Fore Street
Callington
Cornwall
PL17 7AJ
Date: 29th July 2024



ECCABI Ltd

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2023

SUMMARY INCOME AND EXPENDITURE ACCOUNT

	<u>Notes</u>	<u>2023</u>			<u>2022</u>		
		<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>
		£	£	£	£	£	£
<u>INCOMING</u>							
<u>RESOURCES</u>							
Grants Received		-	102549	102549	-	140427	140427
Other Income	2	-	156	156	-	49	49
<u>TOTAL INCOME</u>		-	<u>102705</u>	<u>102705</u>	-	<u>140476</u>	<u>140476</u>
<u>RESCOURCES EXPENDED</u>							
<u>Direct Charitable Expenditure</u>							
<u>Other Expenditure</u>							
Management & Administration	3	-	111147	111147	-	145022	145022
Contingency Fund	8	-	(3444)	(3444)	-	-	-
<u>Total Expenditure</u>		-	<u>107703</u>	<u>107703</u>	-	<u>145022</u>	<u>145022</u>
<u>NET INCOME/(EXPENDITURE)</u>							
<u>FOR THE YEAR</u>							
Balance Brought Forward		-	(4998)	(4998)	-	(4546)	(4546)
<u>BALANCE CARRIED FORWARD</u>		-	<u>37185</u>	<u>37185</u>	-	<u>41731</u>	<u>41731</u>

Total recognised Gains and Losses

The Charity has no recognised Gains or Losses other than the profits for the current period

The notes form part of these financial statements

BALANCE SHEET AS AT 31ST DECEMBER 2023

		<u>2023</u>		<u>2022</u>	
	<u>Note</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Total</u>
		£	£	£	£
<u>TANGIBLE FIXED ASSETS</u>	5	---	---	---	---
<u>CURRENT ASSETS</u>					
Debtors	6	-	14585	14585	82779
Cash at Bank and in Hand		---	<u>116426</u>	<u>116426</u>	<u>27424</u>
		-	131011	131011	110203
<u>CREDITORS: Amounts falling due within one year</u>	7	---	78108	78108	48858
<u>NET CURRENT ASSETS</u>		---	<u>52903</u>	<u>52903</u>	<u>61345</u>
<u>TOTAL ASSETS LESS CURRENT</u>			52903	52903	61345
<u>LIABILITIES</u>					
Provision for Liabilities & Charges	8		<u>20716</u>	<u>20716</u>	<u>24160</u>
<u>NET ASSETS</u>			<u>32187</u>	<u>32187</u>	<u>37185</u>
<u>CAPITAL RESERVES</u>					
Unrestricted Funds			<u>32187</u>	<u>32187</u>	<u>37185</u>

Approved by the Board on 06/03/2024 and signed on its behalf by



M Willmore

Company Secretary

ECCABI Ltd

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2023**

1. ACCOUNTING POLICIES**1.1 Basis of Preparation of Accounts**

The Accounts are prepared under the historical cost convention and include the results of the Charity's operations which are described in the Directors' and Trustees' Report and all of which are continuing.

The Accounts have been prepared in compliance with the Statement of Recommendation Practice on Charity Accounts.

The Charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cashflow statement.

1.2 Expenditure on Management and Administration of the Charity

Administration expenditure includes all expenditure not directly related to the charitable activity. This includes costs of renting and running office premises, staff salaries for administrative staff and audit fees.

1.3 Depreciation

Depreciation on Computer equipment is provided at 33.33% pa on reducing balance

2. OTHER INCOME

	<u>2023</u>	<u>2022</u>
	£	£
HMRC JRS Monies received	-	-
Interest Received	156	49
	<u>156</u>	<u>49</u>

ECCABI LTD

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2023
 (continued)

3. <u>MANAGEMENT & ADMINISTRATION COSTS</u>	<u>2023</u>	<u>2022</u>
	£	£
Office Expenses Incl. Rent etc.	15139	16290
Travel & Training Costs	630	2986
Audit/Insurance costs	4008	3679
Participant Costs	10501	1345
Equipment & Sundries	1273	5438
Salaries	<u>79596</u>	<u>115284</u>
	<u>111147</u>	<u>145022</u>
4. <u>STAFF COSTS</u>	<u>2023</u>	<u>2022</u>
	£	£
Wages & Salaries	76971	109695
Social Security & Pension Costs	<u>2625</u>	<u>5589</u>
	<u>79596</u>	<u>115284</u>
The average weekly number of staff employed by the Charity calculated on the basis of full-time equivalents during the year were:		
	<u>2023</u>	<u>2022</u>
Direct Charitable Work	3	3
Administration	<u>1</u>	<u>1</u>
	4	4
<u>Payments to Directors/Trustees</u>	<u>2023</u>	<u>2022</u>
	£	£
Wages & Salaries	-	-
Expenses	-	-

ECCABI Ltd

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2023**
(continued)

5. <u>TANGIBLE FIXED ASSETS</u>			<u>Laptops</u>	
Cost				
As at 1.1.2023			-	
Additions			-	
Disposals			<u>-</u>	
As at 31.12.2023			<u>-</u>	
Depreciation				
As at 1.1.2023			-	
Charge for Year			<u>-</u>	
As at 31.12.2023			<u>-</u>	
NBV				
1.1.23			<u>0</u>	
31.12.23			<u>0</u>	
6. <u>DEBTORS:</u> Due within one year	Restricted	Unrestricted	<u>2023</u>	<u>2022</u>
	£	£	Total	Total
Other Debtors	-	14585	14585	82779
	<u>-</u>	<u>14585</u>	<u>14585</u>	<u>82779</u>
7. <u>CREDITORS:</u>			<u>2023</u>	<u>2022</u>
Amounts falling due within one year	Restricted	Unrestricted	Total	Total
	£	£	£	£
Trade Creditors	-	-	-	1819
Accruals & Accrued Income	-	78108	78108	47039
	<u>-</u>	<u>78108</u>	<u>78108</u>	<u>48858</u>
8. <u>PROVISIONS FOR LIABILITIES & CHARGES</u>			<u>2023</u>	<u>2022</u>
	Restricted	Unrestricted	Total	Total
	£	£	£	£
Redundancy Provision: -				
Contingency Fund brought forward	-	24160	24160	24160
Paid out in Year	-	-	-	-
Additional Provision/ (Over Provision)	-	(3444)	(3444)	-
	<u>-</u>	<u>20716</u>	<u>20716</u>	<u>24160</u>

ECCABI LTD

England & Wales - Charity number 1068348

Accounts

ECCABI Ltd

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2022**
(continued)

5. TANGIBLE FIXED ASSETS**Cost**

As at 1.1.2022	-
Additions	-
Disposals	<u>-</u>
As at 31.12.2022	<u>-</u>

Depreciation

As at 1.1.2022	-
Charge for Year	<u>-</u>
As at 31.12.2022	<u>-</u>

NBV

1.1.22	<u>0</u>
31.12.22	<u>0</u>

6. DEBTORS: Due within one year

	Restricted	Unrestricted	2022	2021
	£	£	Total	Total
			£	£
Other Debtors	<u>-</u>	<u>82779</u>	<u>82779</u>	<u>56864</u>
	<u>-</u>	<u>82779</u>	<u>82779</u>	<u>56864</u>

7. CREDITORS:

Amounts falling due within one year

	Restricted	Unrestricted	2022	2021
	£	£	Total	Total
			£	£
Trade Creditors	-	1819	1819	2396
Accruals	-	1326	1326	2722
Other Taxation & Security	-	-	-	-
Accrued Income	<u>-</u>	<u>45713</u>	<u>45713</u>	<u>18542</u>
	<u>-</u>	<u>48858</u>	<u>48858</u>	<u>23660</u>

8. PROVISIONS FOR LIABILITIES & CHARGES

	Restricted	Unrestricted	2022	2021
	£	£	Total	Total
			£	£
Redundancy Provision: -				
Contingency Fund brought forward	-	24160	24160	27300
Paid out in Year	-	-	-	-
Additional Provision/ (Over Provision)	<u>-</u>	<u>-</u>	<u>-</u>	<u>(3140)</u>
	<u>-</u>	<u>24160</u>	<u>24160</u>	<u>24160</u>

ECCABI LTD

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2022
 (continued)

3. <u>MANAGEMENT & ADMINISTRATION COSTS</u>	<u>2022</u>	<u>2021</u>
	£	£
Office Expenses Incl. Rent etc.	16290	15050
Travel & Training Costs	2986	586
Audit/Insurance costs	3679	3809
Participant Costs	1345	
Equipment & Sundries	5438	5040
Salaries	<u>115284</u>	<u>106850</u>
	<u>145022</u>	<u>131335</u>
4. <u>STAFF COSTS</u>	<u>2022</u>	<u>2021</u>
	£	£
Wages & Salaries	109695	101328
Social Security & Pension Costs	<u>5589</u>	<u>5522</u>
	<u>115284</u>	<u>106850</u>
The average weekly number of staff employed by the Charity calculated on the basis of full-time equivalents during the year were:		
	<u>2022</u>	<u>2021</u>
Direct Charitable Work	3	3
Administration	<u>1</u>	<u>1</u>
	<u>4</u>	<u>4</u>
<u>Payments to Directors/Trustees</u>	<u>2022</u>	<u>2021</u>
	£	£
Wages & Salaries	-	-
Travel Expenses	-	-

ECCABI Ltd

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2022**

1. ACCOUNTING POLICIES**1.1 Basis of Preparation of Accounts**

The Accounts are prepared under the historical cost convention and include the results of the Charity's operations which are described in the Directors' and Trustees' Report and all of which are continuing.

The Accounts have been prepared in compliance with the Statement of Recommendation Practice on Charity Accounts.

The Charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cashflow statement.

1.2 Expenditure on Management and Administration of the Charity

Administration expenditure includes all expenditure not directly related to the charitable activity. This includes costs of renting and running office premises, staff salaries for administrative staff and audit fees.

1.3 Depreciation

Depreciation on Computer equipment is provided at 33.33% pa on reducing balance

2. OTHER INCOME

	<u>2022</u>	<u>2021</u>
	£	£
HMRC JRS Monies received	-	21333
Interest Received	<u>49</u>	<u>-</u>
	<u>49</u>	<u>21333</u>

BALANCE SHEET AS AT 31ST DECEMBER 2022

		<u>2022</u>		<u>2021</u>	
	<u>Note</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Total</u>
		£	£	£	£
<u>TANGIBLE FIXED ASSETS</u>	5	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>CURRENT ASSETS</u>					
Debtors	6	-	82779	82779	56864
Cash at Bank and in Hand		<u>-</u>	<u>27424</u>	<u>27424</u>	<u>32687</u>
		-	110203	110203	89551
<u>CREDITORS: Amounts falling due within one year</u>	7	<u>-</u>	<u>48858</u>	<u>48858</u>	<u>23660</u>
<u>NET CURRENT ASSETS</u>		<u>-</u>	<u>61345</u>	<u>61345</u>	<u>65891</u>
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>			<u>61345</u>	<u>61345</u>	<u>65891</u>
Provision for Liabilities & Charges	8		<u>24160</u>	<u>24160</u>	<u>24160</u>
<u>NET ASSETS</u>			<u>37185</u>	<u>37185</u>	<u>41731</u>
<u>CAPITAL RESERVES</u>					
Unrestricted Funds				<u>37185</u>	<u>41731</u>

Approved by the Board on 12th September 2023 and signed on its behalf by



Stephen Vinson
Chairman of Trustees

ECCABI Ltd

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2022**

SUMMARY INCOME AND EXPENDITURE ACCOUNT

	<u>Notes</u>	<u>2022</u>			<u>2021</u>		
		<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>
		£	£	£	£	£	£
<u>INCOMING</u>							
<u>RESOURCES</u>							
Grants Received		-	140427	140427	-	108176	108176
Other Income	2	-	49	49	-	21333	21333
<u>TOTAL INCOME</u>		<u>-</u>	<u>140476</u>	<u>140476</u>	<u>-</u>	<u>129509</u>	<u>129509</u>
<u>RESOURCES EXPENDED</u>							
<u>Direct Charitable Expenditure</u>							
<u>Other Expenditure</u>							
Management & Administration	3	-	145022	145022	-	131335	131335
Contingency Fund	8	-	-	-	-	(3140)	(3140)
<u>Total Expenditure</u>		<u>-</u>	<u>145022</u>	<u>145022</u>	<u>-</u>	<u>128195</u>	<u>128195</u>
<u>NET INCOME/(EXPENDITURE)</u>							
<u>FOR THE YEAR</u>							
Balance Brought Forward		-	(4546)	(4546)	-	1314	1314
<u>BALANCE CARRIED FORWARD</u>		<u>-</u>	<u>37185</u>	<u>37185</u>	<u>-</u>	<u>41731</u>	<u>41731</u>

Total recognised Gains and Losses

The Charity has no recognised Gains or Losses other than the profits for the current period

The notes form part of these financial statements

ECCABI Ltd

INDEPENDENT AUDITOR'S REPORT

FOR THE PERIOD 1ST JANUARY 2022 TO 31ST DECEMBER 2022 (Cont)**Opinion**

In our opinion the financial statements:

- give a true and fair view, of the state of the company's affairs as at 31st December 2021 and of the company's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Annual Report for the financial year for which financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made, or
- we have not received all the information and explanations we require for our audit.

Andrew Farr FCCA
(Senior Statutory Auditor)
For and on behalf of Dawe, Hawken & Dodd,
Statutory Auditor
52 Fore Street
Callington
Cornwall
PL17 7AJ



Dated: 15th September, 2023

ECCABI Ltd**INDEPENDENT AUDITOR'S REPORT****FOR THE PERIOD 1ST JANUARY 2022 TO 31ST DECEMBER 2022**

We have audited the company financial statements of ECCABI Ltd. for the period 1st January 2022 to 31st December 2022, which comprise the company Statement of Financial Activities, the Company Balance Sheet, and related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practices) including FRS102, the Financial Reporting Standard applicable in the UK and Republic of Ireland.

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

Respective Responsibilities of Trustees and Auditors

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit and express an opinion on the financial statements in accordance with law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board (APB's) Ethical Standards for Auditors.

Scope of the Audit of the Financial Statements

An audit involves obtaining evidence about the amounts and disclosures in the consolidated financial statements sufficient to give us reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Trustees' Annual Report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or material inconsistent with, the knowledge acquired by us in the course of performing the audit. If we became aware of any apparent material misstatements or inconsistencies, we consider the implications for our report.

Statement of Trustees Responsibilities

5.

The trustees are required by law to prepare financial statements for each financial year, which give a true and fair view of the financial activities of the Charity and of its financial position at the end of the year. In preparing those financial statements, the Trustees are required to: -

- a) *select suitable policies and apply them consistently;*
- b) *make judgment and estimates that are reasonable and prudent;*
- c) *state whether the policies adopted are in accordance with the Companies Act 1985 and with applicable accounting standards of recommended practice, subject to any material departures disclosed and explained in the financial statements;*
- d) *Prepare the financial statements on a going concern basis unless it is appropriate to assume that the Charity will not continue in operation.*

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 1985.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the Board of Directors and Trustees on 12th September 2023. and signed on its behalf.

S Vinson



Chairman of Trustees

We have received the notification of the approval of the Project Change Request (PCR) sent in December 2022 for the project to be extended to September 2023. We had the Project Initiation meeting with LPCo and Cornwall VSF. We only received the details of the claim process in July 2022 as the claims are based on the actual costs defrayed. Our first claim, submitted at the end of July 2022 covered the 12-month period from July 2021. At a meeting with LPCo on 21st November 2022 payment was requested for Year 1 expenditure claim.

Risk Assessment

The Board's analysis of the risks faced by the Company indicate that the main risk stems from the reliance on project funding. It notes the increasing delay in receiving reimbursement of costs. It is keeping this situation under constant review and all efforts are being made to improve this position.

The Board considers it prudent to maintain a contingency fund to cover redundancy.

Transactions and Financial Position

The statement of Financial Activities shows a deficit for the year of (£4,546) (2021 – surplus £1,314) and reserves stand at £37,185 (2021 - £41,731)

Tangible Fixed Assets

Movements in tangible fixed assets are shown in the notes to the accounts.

Reserve Policy

The Charity is reliant upon project funding. The Board considers it prudent to maintain reserves to enable the Charity to continue to function during periods when no funding is available. Reserves are also needed at the commencement of projects as some funders make payments retrospectively and there would otherwise be cash flow problems.

It is also deemed prudent to maintain reserves so that, if the availability of match funding ceased, some of these reserves could be used to attract future funding.

The reserves held by the Charity at 31st December 2022 were £37,185

Directors and Trustees

In March 2022, Anne Kerridge, a long-standing member of Eccabi, accepted the invitation to join the Eccabi Board. Ann has been a local councillor for 9 years and currently represents the Bodmin West constituency on Cornwall Council. She is a former manager of North Cornwall Citizens Advice Bureau and has extensive experience in the voluntary sector.

In August 2022, Edward Whiting (Ted) sadly passed away. He was a long serving employee operating Eccabi's day to day accounts and providing valuable advice and support when necessary. In 2016, he became a volunteer and trustee of the board, but he continued to oversee Eccabi's day to day finances with his usual quiet patience and unwavering diligence.

All directors of the Company are also trustees of the Charity and there are no other trustees. The directors are registered at Companies House. The Board has the power to appoint additional trustees as it sees fit.

3. Keep Active – walking; community activities /arts and crafts

4. Take notice – environmental activities; gardening, Make Space for Nature, Eden Project

5. Give – give back, support others on the project and in the wider community.

This project was granted a six months extension in 2021 and finished at the end of June 2022, however Cornwall Housing decided not to continue its involvement with the project passed the original end date of December 2021. This meant that recruiting participants as well as the training of the project fell to Eccabi and the remaining partners. This was achieved through interaction with local schools and foodbanks with the majority of the training being delivered online. We continued to support participants in varied tasks such as setting up, parental controls, updating the tablets, using the tablets and dongles, lending tablets and dongles to participants who did not have internet access; distributing training aids; posting out or delivering weekly session workbooks and creating demonstration studio areas for the tutors to deliver our online cookery and budgeting courses. Weekly sessions were followed up with individual phone calls to obtain feedback and to monitor progress.

We continued to deliver the 6 week Feed the Family course. This was followed by Creating or Updating CVs through one to one sessions with participants. We received really nice feedback from the participants.

The courses provided practical training to stabilise households and individuals facing reduced income and increasing priority and non-priority debts and builds confidence and self-motivation to progress into employment or further training. We were able to loan tablets and internet dongles to participants who did not have the IT equipment or internet connection to allow them to participate fully in the project. The project finished at the end of June 2022 having surpassed all targets despite the obvious set-back of COVID-19.

Capacity Building in the Community and Voluntary Sector – VCSE Learning Academy

This project is funded by the ESF with DWP as the managing agent and The Learning Partnership (LPCo) as the accountable body. This project began in July 2021; however we did not commence delivery of the project until March 2022 and received the contract in April 2022. In partnership with Cornwall VSF, we are delivering our training initially to Liskeard and Looe, and Wadebridge, Bodmin and Camelford Foodbank staff and Volunteers.

The training consists of:

A) Online - one day course on Turn2us covering means tested benefits, including additional help that may be available to individuals from specific charities, details of which can be accessed through the Turn2us intermediate site.

B) Online – One day course on Pension Credit including the new “passport benefits” (Government help to cover the increased cost of utilities linked to means tested benefits and Cornwall Council assisted schemes.)

C) Face to Face Group sessions – a 5 day course to achieve a Level 3 unit in Managing Interviews with Legal Advice Clients.

Project Outcomes and the Project Change Request – December 2022

VCSE Capacity Building	PCR Targets	Achieved to date
Participants	90	48
Level 2 – Food Hygiene	13	15
Level 3 - Unit	27	6

Directors' and Trustees' report for the year ending 31st December 2022

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association.

Objectives and activities for the public benefit

The Charity's object and its principal activity continues to be that of the promotion of any charitable purpose for the benefit of the community in the United Kingdom by the advancement of education, the protection of health and the relief of poverty, sickness, and distress. The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

The Charity carries out these objects by:

- Continuing to explore new ways of improving services to the public, in particular the social policy aspect of its work.
- Securing funding through project work to provide a range of training opportunities, qualifications, and work experience in a mainly rural area.
- Working with social housing providers in Cornwall to prepare their tenants for the roll out of Universal Credit.
- Working with foodbanks and other voluntary organisations to support their clients' groups.

Poverty in Cornwall is widely dispersed and there are fewer sources of advice, information and training available than in urban areas.

The Board of Directors/Trustees meet regularly to manage the affairs of the Charity. The Charity employs a full time Project Manager, one part time Project Co-ordinator, one part-time book-keeper, one part time Training Support and two part-time trainers.

Development, activities, and achievements this year

Throughout the year the charity has continued to deliver training online through TEAMS and has worked closely with other partners to deliver face-to-face where possible and appropriate.

The experience gained from previous projects emphasised the need for early intervention and prevention of crisis, especially with the continuing roll out of Universal Credit. The Eccabi delivery throughout the year was focused on the development, delivery, and evaluation of budgeting through cookery (Eat Well, Spend Less); one to one CVs with participants and a pilot course for a Level 3 Unit in Managing Interviews with Legal Advice Clients.

Proqual

This is our awarding body for the qualifications we offer. We continue to be an Assessment Centre.

Future Peninsula 2 (Liskeard Together)

Liskeard Together is a place-based project with Cornwall Housing, Children Schools and Families, Liskeard Town Council and The Learning Partnership for Cornwall & I of S. Its activities are based around the "5 Ways of Wellbeing" - where participants are encouraged and supported to:

1. Learn – new skills in budgeting; cooking; IT; online interview skills; CVs. Job search.
2. Connect – socialising with others; volunteering in the community.

ECCABI Ltd

Company limited by Guarantee with Charitable Status		
Date of Incorporation	8 th January 1998	
Charitable Status	27 th February 1998	
Directors and Trustees	Michael Willmore	from 7/5/08
	Joanna Kenny	from 27/6/07
	Stephen Vinson	from 7/2/13
	Michael Hinks	from 7/2/13
	Anne Kerridge	from 15/03/22
	Edward Whiting	from 1/10/16 to 4/8/22
Company Secretary	Edward Whiting	from 1/10/16 to 4/8/22
	Stephen Vinson	from 5/8/22 to 13/9/22
	Michael Willmore	from 13/9/22
Treasurer	Edward Whiting	from 1/10/16 to 4/8/22
Registered Company Number	3491728	
Registered Charity Number	1068348	
Registered Office	8 Holman Road Liskeard Business Park Liskeard Cornwall PL14 3UT	
Bankers	Santander Barras Street Liskeard Cornwall PL14 6AL	
	CAF Bank Ltd. 25, Kings Hill Avenue Kings Hill West Malling Kent ME19 4SQ	
Auditors	Dawe, Hawken and Dodd Chartered Certified Accountants 52 Fore St Callington Cornwall, PL17 7AJ	

ECCABI Ltd

FOR THE PERIOD 1ST JANUARY 2022 TO 31ST DECEMBER 2022

**Company No. 3491728 (England and Wales)
Charity No. 1068348**

ECCABI LTD

England & Wales - Charity number 1068348

Accounts

ECCABI Ltd

FOR THE PERIOD 1ST JANUARY 2021 TO 31ST DECEMBER 2021

**Company No. 3491728 (England and Wales)
Charity No. 1068348**

ECCABI Ltd

Company limited by Guarantee with Charitable Status	
Date of Incorporation	8 th January 1998
Charitable Status	27 th February 1998
Directors and Trustees	<p>Michael Willmore from 7/5/08</p> <p>Joanna Kenny from 27/6/07</p> <p>Stephen Vinson from 7/2/13</p> <p>Michael Hinks from 7/2/13</p> <p>Edward Whiting from 1/10/16</p>
Company Secretary	<p>Edward Whiting to 4/8/22</p> <p>Steve Vinson from 5/8/22</p>
Treasurer	Edward Whiting to 4/8/22
Registered Company Number	3491728
Registered Charity Number	1068348
Registered Office	<p>8 Holman Road</p> <p>Liskeard Business Park</p> <p>Liskeard</p> <p>Cornwall</p> <p>PL14 3UT</p>
Bankers	<p>Santander</p> <p>Barras Street</p> <p>Liskeard</p> <p>Cornwall</p> <p>PL14 6AL</p> <p>CAF Bank Ltd.</p> <p>25, Kings Hill Avenue</p> <p>Kings Hill</p> <p>West Malling</p> <p>Kent</p> <p>ME19 4SQ</p>
Auditors	<p>Dawe, Hawken and Dodd</p> <p>Chartered Certified Accountants</p> <p>52 Fore St</p> <p>Callington</p> <p>Cornwall, PL17 7AJ</p>

Directors' and Trustees' report for the year ending 31st December 2021

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association.

Objectives and activities for the public benefit

The Charity's object and its principal activity continues to be that of the promotion of any charitable purpose for the benefit of the community in the United Kingdom by the advancement of education, the protection of health and the relief of poverty, sickness, and distress. The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

The Charity carries out these objects by:

- Continuing to explore new ways of improving services to the public, in particular the social policy aspect of its work.
- Securing funding through project work to provide a range of training opportunities, qualifications, and work experience in a mainly rural area.
- Working with social housing providers in Cornwall to prepare their tenants for the roll out of Universal Credit.
- Working with foodbanks and other voluntary organisations to support their clients' groups.

Poverty in Cornwall is widely dispersed and there are fewer sources of advice, information and training available than in urban areas.

The Board of Directors/Trustees meet regularly to manage the affairs of the Charity. The Charity employs a full time Project Manager, one full time Project Co-ordinator, one part-time Administrator, one part time Training Support and two part-time. Trainers.

Development, activities, and achievements this year

Throughout the year the charity has continued to deliver training and has worked closely with other partners on bids to secure potential future funding.

The experience gained from the SMART project emphasised the need for early intervention and prevention of crisis, especially with the roll out of Universal Credit. The Eccabi delivery throughout the year was focused on the development, delivery, and evaluation of budgeting (Money Box) and Money Box Plus (Customer Service and CVs) training.

Proqual

This is our awarding body for the qualifications we offer. We continue to be an Assessment Centre.

Future Peninsula 2 (Liskeard Together)

Liskeard Together is a place-based project with Cornwall Housing, Children Schools and Families, Liskeard Town Council and The Learning Partnership for Cornwall & I of S. Its activities are based around the "5 Ways of Wellbeing" - where participants are encouraged and supported to:

1. Learn – new skills in budgeting; cooking; IT; online interview skills; CVs. Job search.
2. Connect – socialising with others; volunteering in the community.
3. Keep Active – walking; community activities /arts and crafts.

4. Take notice – environmental activities; gardening, Make Space for Nature, Eden Project
5. Give – give back, support others on the project and in the wider community.

Before Covid, our Moneybox courses were delivered in small groups which provided learners with face-to-face support to develop their skills and confidence as well as socialising with other participants and the project support team which included previous participants who returned as volunteers to provide peer support. This proved very successful and helped the participants to progress on to further training and employment. The Covid lockdown and ensuing restrictions have resulted in a suspension of the normal project training activities, so we have this year successfully moved our training online. This has involved many new and varied tasks such as setting up, parental controls, updating the tablets, continued support of using the tablets and dongles, lending tablets and dongles to participants who did not have internet access; distributing training aids; posting out weekly session workbooks; creating demonstration studio areas for the tutors to deliver our online courses. The weekly sessions are followed up with individual phone calls to obtain feedback and to monitor progress.

We continued to re-designed and re-write the Money Box training which initially was a 6-week course, but after delivering this online we have now re-written the course to be 6 sessions over 3 weeks. Our Your Future Matters training as been adapted to be delivered online on an individual one to one basis as participants find it easier this way when working with our tutor to produce their CV's, and develop their job search skills. This also gives experience of online/telephone interviews that are now the standard for employers. We have further developed our Feed the Family online course which has proved to be a successful way of engaging with participants in their own homes, as it is a non-threatening, enjoyable, and productive experience. The Liskeard Together project promotes health and wellbeing through the way the courses have been developed to include the essential social interactions to build confidence and self-esteem that are the foundations for personal development. The courses provide practical training to stabilise households and individuals facing reduced income and increasing priority and non-priority debts and builds confidence and self-motivation to progress into employment or further training. We are able to loan tablets and internet dongles to participants who do not have the IT equipment or internet connection to allow them to participate fully in the project. This project will continue to Mid-2022.

Capacity Building in the Community and Voluntary Sector – VCSE Learning Academy

This project is funded by the ESF, and the managing agent is DWP. In partnership with Cornwall VSF, we plan to deliver this training initially to Liskeard and Looe, and Wadebridge, Bodmin and Camelford Foodbank staff and Volunteers.

This year out Tutors have developed the training material and incorporated an online element in preparation for a roll out in 2022.

Risk Assessment

The Board's analysis of the risks faced by the Company indicate that the main risk stems from the reliance on project funding however we have secured funding through to the end of 2021.

The Board considers it prudent to maintain a contingency fund to cover redundancy.

Transactions and Financial Position

The statement of Financial Activities shows a surplus for the year of £1,314 (2020 – surplus £2,664) and reserves stand at £41,731 (2020 - £40,417)

Tangible Fixed Assets

Movements in tangible fixed assets are shown in the notes to the accounts.

Reserve Policy

The Charity is reliant upon project funding. The Board considers it prudent to maintain reserves to enable the Charity to continue to function during periods when no funding is available. Reserves are also needed at the commencement of projects as some funders make payments retrospectively and there would otherwise be cash flow problems.

It is also deemed prudent to maintain reserves so that, if the availability of match funding ceased, some of these reserves could be used to attract future funding.

The reserves held by the Charity at 31st December 2021 were £41,731.

Directors and Trustees

All directors of the Company are also trustees of the Charity and there are no other trustees. The directors are registered at Companies House. The Board has the power to appoint additional trustees as it sees fit.

Statement of Trustees Responsibilities

The trustees are required by law to prepare financial statements for each financial year, which give a true and fair view of the financial activities of the Charity and of its financial position at the end of the year. In preparing those financial statements, the Trustees are required to:-

- a) select suitable policies and apply them consistently;
- b) make judgment and estimates that are reasonable and prudent;
- c) state whether the policies adopted are in accordance with the Companies Act 1985 and with applicable accounting standards of recommended practice, subject to any material departures disclosed and explained in the financial statements;
- d) prepare the financial statements on a going concern basis unless it is appropriate to assume that the Charity will not continue in operation.

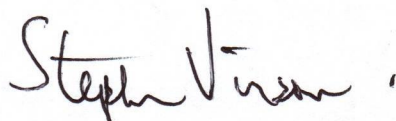
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 1985.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the Board of Directors and Trustees on 13th September, 2021 and signed on its behalf.

Stephen Vinson



Company Secretary

ECCABI Ltd**INDEPENDENT AUDITOR'S REPORT****FOR THE PERIOD 1ST JANUARY 2021 TO 31ST DECEMBER 2021**

We have audited the company financial statements of ECCABI Ltd. for the period 1st January 2021 to 31st December 2021, which comprise the company Statement of Financial Activities, the Company Balance Sheet, and related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practices) including FRS102, the Financial Reporting Standard applicable in the UK and Republic of Ireland.

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

Respective Responsibilities of Trustees and Auditors

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit and express an opinion on the financial statements in accordance with law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board (APB's) Ethical Standards for Auditors.

Scope of the Audit of the Financial Statements

An audit involves obtaining evidence about the amounts and disclosures in the consolidated financial statements sufficient to give us reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Trustees' Annual Report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or material inconsistent with, the knowledge acquired by us in the course of performing the audit. If we became aware of any apparent material misstatements or inconsistencies, we consider the implications for our report.

ECCABI Ltd

INDEPENDENT AUDITOR'S REPORT

FOR THE PERIOD 1ST JANUARY 2021 TO 31ST DECEMBER 2021 (Cont)**Opinion**

In our opinion the financial statements:

- give a true and fair view, of the state of the company's affairs as at 31st December 2021 and of the company's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

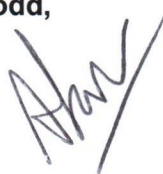
In our opinion the information given in the Trustees' Annual Report for the financial year for which financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made, or
- we have not received all the information and explanations we require for our audit.

Andrew Farr FCCA
(Senior Statutory Auditor)
For and on behalf of Dawe, Hawken & Dodd,
Statutory Auditor
52 Fore Street
Callington
Cornwall
PL17 7AJ



Dated: 20th September, 2022

ECCABI Ltd

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021

SUMMARY INCOME AND EXPENDITURE ACCOUNT

	Notes	2021			2020		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
		£	£	£	£	£	£
<u>INCOMING</u>							
<u>RESOURCES</u>							
Grants Received		-	108176	108176	-	91766	91766
Other Income	2	-	21333	21333	-	47703	47703
<u>TOTAL INCOME</u>		-	129509	129509	-	139469	139469
<u>RESOURCES EXPENDED</u>							
<u>Direct Charitable Expenditure</u>							
<u>Other Expenditure</u>							
Management & Administration	3	-	131335	131335	-	135650	135650
Contingency Fund	8	-	(3140)	(3140)	-	1155	1155
<u>Total Expenditure</u>		-	128195	128195	-	136805	136805
<u>NET INCOME/(EXPENDITURE)</u>							
<u>FOR THE YEAR</u>							
Balance Brought Forward		-	1314	1314	-	2664	2664
<u>BALANCE CARRIED FORWARD</u>		-	40417	40417	-	37753	37753
		-	41731	41731	-	40417	40417

Total recognised Gains and Losses

The Charity has no recognised Gains or Losses other than the profits for the current period

The notes form part of these financial statements

ECCABI Ltd

BALANCE SHEET AS AT 31ST DECEMBER 2021

		<u>2021</u>		<u>2020</u>	
	<u>Note</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Total</u>
		£	£	£	£
<u>TANGIBLE FIXED ASSETS</u>	5	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>CURRENT ASSETS</u>					
Debtors	6	-	56864	56864	39634
Cash at Bank and in Hand		<u>-</u>	<u>32687</u>	<u>32687</u>	<u>52798</u>
		-	89551	89551	92432
<u>CREDITORS: Amounts falling due within one year</u>	7	<u>-</u>	<u>23660</u>	<u>23660</u>	<u>24715</u>
<u>NET CURRENT ASSETS</u>		<u>-</u>	<u>65891</u>	<u>65891</u>	<u>67717</u>
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>			65891	65891	67717
Provision for Liabilities & Charges	8		<u>24160</u>	<u>24160</u>	<u>27300</u>
<u>NET ASSETS</u>			<u>41731</u>	<u>41731</u>	<u>40417</u>
<u>CAPITAL RESERVES</u>					
Unrestricted Funds			<u>41731</u>	<u>41731</u>	<u>40417</u>

Approved by the Board on 13th September 2022 and signed on its behalf by

Stephen Vinson

Stephen Vinson
Director

ECCABI Ltd

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2021**

1. ACCOUNTING POLICIES**1.1 Basis of Preparation of Accounts**

The Accounts are prepared under the historical cost convention and include the results of the Charity's operations which are described in the Directors' and Trustees' Report and all of which are continuing.

The Accounts have been prepared in compliance with the Statement of Recommendation Practice on Charity Accounts.

The Charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cashflow statement.

1.2 Value Added Tax

The Charity is liable to pay Value Added Tax on its income from the ESF/Convergence and is able to reclaim input tax on expenses relating directly to this work. These items are shown net of VAT in the Accounts. Other items of expenditure, where the Charity is unable to reclaim input tax, are shown gross.

1.3 Expenditure on Management and Administration of the Charity

Administration expenditure includes all expenditure not directly related to the charitable activity. This includes costs of renting and running office premises, staff salaries for administrative staff and audit fees.

1.4 Restricted Funds

The restricted fund relates to The National Lottery Community Fund and ESF Building Bridges Grant.

1.5 Depreciation

Depreciation on Computer equipment is provided at 33.33% pa on reducing balance

2. OTHER INCOME

	<u>2021</u>	<u>2020</u>
	£	£
HMRC JRS Monies received	<u>21333</u>	<u>47703</u>

ECCABI LTD

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2021
 (continued)

3. <u>MANAGEMENT & ADMINISTRATION COSTS</u>	<u>2021</u>	<u>2020</u>
	£	£
Office Expenses Incl. Rent etc.	15050	13238
Travel & Training Costs	586	3224
Audit/Insurance costs	3809	3540
Equipment & Sundries	5040	7542
Salaries	<u>106850</u>	<u>108106</u>
	<u>131335</u>	<u>135650</u>
4. <u>STAFF COSTS</u>	<u>2021</u>	<u>2020</u>
	£	£
Wages & Salaries	101328	103347
Social Security & Pension Costs	<u>5522</u>	<u>4759</u>
	<u>106850</u>	<u>108106</u>
The average weekly number of staff employed by the Charity calculated on the basis of full-time equivalents during the year were:		
	<u>2021</u>	<u>2020</u>
Direct Charitable Work	3	3
Administration	<u>1</u>	<u>1</u>
	4	4
<u>Payments to Directors/Trustees</u>	<u>2021</u>	<u>2020</u>
	£	£
Wages & Salaries	-	-
Travel Expenses	-	-

ECCABI Ltd

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2021**
(continued)

5. <u>TANGIBLE FIXED ASSETS</u>				<u>Laptops</u>
Cost				
As at 1.1.2021				-
Additions				-
Disposals				-
As at 31.12.2021				-
Depreciation				
As at 1.1.2021				-
Charge for Year				-
As at 31.12.2021				-
NBV				
1.1.21				<u>0</u>
31.12.21				<u>0</u>
6. <u>DEBTORS:</u> Due within one year			<u>2021</u>	<u>2020</u>
	Restricted	Unrestricted	Total	Total
	£	£	£	£
Other Debtors	-	56864	56864	39634
	<u>-</u>	<u>56864</u>	<u>56864</u>	<u>39634</u>
7. <u>CREDITORS:</u>			<u>2021</u>	<u>2020</u>
Amounts falling due within one year	Restricted	Unrestricted	Total	Total
	£	£	£	£
Trade Creditors	-	2396	2396	2024
Accruals	-	2722	2722	1366
Other Taxation & Security	-	-	-	-
Accrued Income	-	18542	18542	21325
	<u>-</u>	<u>18542</u>	<u>18542</u>	<u>21325</u>
	<u>-</u>	<u>23660</u>	<u>23660</u>	<u>24715</u>
8. <u>PROVISIONS FOR LIABILITIES & CHARGES</u>			<u>2021</u>	<u>2020</u>
	Restricted	Unrestricted	Total	Total
	£	£	£	£
Redundancy Provision: -				
Contingency Fund brought forward				
Paid out in Year	-		27300	26145
Additional Provision/ (Over Provision)	-		-	-
	<u>-</u>		<u>(3140)</u>	<u>1155</u>
	<u>-</u>		<u>24160</u>	<u>27300</u>

ECCABI LTD

England & Wales - Charity number 1068348

Accounts

ECCABI Ltd

FOR THE PERIOD 1ST JANUARY 2020 TO 31ST DECEMBER 2020

**Company No. 3491728 (England and Wales)
Charity No. 1068348**

ECCABI Ltd

Company limited by Guarantee with Charitable Status
Date of Incorporation 8th January 1998
Charitable Status 27th February 1998

Directors and Trustees	Michael Willmore	from 7/5/08
	Joanna Kenny	from 27/6/07
	Stephen Vinson	from 7/2/13
	Michael Hinks	from 7/2/13
Company Secretary	Edward Whiting	
Treasurer	Edward Whiting	from 01/10/2016
Registered Company Number	3491728	
Registered Charity Number	1068348	
Registered Office	8 Holman Road Liskeard Business Park Liskeard Cornwall PL14 3UT	
Bankers	Santander Barras Street Liskeard Cornwall PL14 6AL	
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- Continuing to explore new ways of improving services to the public, in particular the social policy aspect of its work.
- Securing funding through project work to provide a range of training opportunities, qualifications, and work experience in a mainly rural area.
- Working with social housing providers in Cornwall to prepare their tenants for the roll out of Universal Credit.
- Working with foodbanks and other voluntary organisations to support their clients' groups.

Poverty in Cornwall is widely dispersed and there are fewer sources of advice, information and training available than in urban areas.

The Board of Directors/Trustees meet regularly to manage the affairs of the Charity. The Charity employs a full time Project Manager, one full time Project Co-ordinator, one part-time Administrator, one part time Training Support and two part-time. Trainers.

Development, activities, and achievements this year

Throughout the year the charity has continued to deliver training and has worked closely with other partners on bids to secure potential future funding.

The experience gained from the SMART project emphasised the need for early intervention and prevention of crisis, especially with the roll out of Universal Credit. The Eccabi delivery throughout the year was focused on the development, delivery, and evaluation of budgeting (Money Box) and Money Box Plus (Customer Service and CVs) training.

Proqual

This is our awarding body for the qualifications we offer. During the year we had a remote moderation visit from one of Proqual's External Quality Assessor (EQA). We received the EQA's report following this moderation visit on 28th October. His report concluded by stating *"The candidate portfolios that I reviewed were for 3 candidates who are undertaking a Level 1 Award in Skills Towards Enabling Progression (Step Up). The Award has still to be completed and has been delayed due to Covid matters. A typed, signed and dated document from the Assessor is included with the portfolios explaining the delay to the course. The portfolios clearly identified the candidate's learner journey so far. All 3 Portfolios are of an appropriate standard and in order. I would like to thank the ECCABI team for their kind assistance in enabling this Formal Moderation Review to be completed."* As of the remote moderation report we were pleased to note there was no grounds for improvement.

Future Peninsula 1 (Smart Tenants)

This project is funded by the ESF, and the managing agent is DWP. In partnership with Cornwall Housing and the Wadebridge, Bodmin & Camelford Foodbank we are delivering Money Box and Money Box Plus training to unemployed participants in the East of Cornwall to prepare them for the full roll out of Universal Credit and to give them an opportunity to gain a ProQual Level 1 Award in Skills Towards Enabling Progression (STEPS). This will help to address the core needs and low level of skills which currently prevail across the region. Working with our partners, Cornwall Housing and Bodmin & Wadebridge Foodbank, we are significantly over target on the number of participants we have trained. A total of 283 participants took part in the Smart Tenants project, of which 181 achieved a qualification; 55 moved into further training/education; 10 went on to do job-search and 43 moved into employment.

Future Peninsula 2 (Liskeard Together)

Liskeard Together is a place-based project with its activities based around the “5 Ways of Wellbeing” and where participants are encouraged and supported to:

1. Learn – new skills in budgeting; cooking; IT; online interview skills; CVs.
2. Connect – socialising with others; volunteering in the community.
3. Keep Active – walking; community activities /arts and crafts.
4. Take notice – environmental activities; gardening, Make Space for Nature, Eden Project
5. Give – give back, support others on the project and in the wider community.

Before Covid, our Moneybox courses were delivered in small groups which provided learners with face-to-face support to develop their skills and confidence as well as socialising with other participants and the project support team which included previous participants who returned as volunteers to provide peer support. This proved very successful and helped the participants to progress on to further training and employment. The Covid lockdown and ensuing restrictions have resulted in a suspension of the normal project activities so we have worked to move our training online, this involved many new and varied tasks such as setting up, parental controls, updating the tablets, continued support of using the tablets and dongles, lending tablets and dongles to participants who did not have internet access; distributing training aids; posting out weekly session workbooks; creating demonstration studio areas for the tutors to deliver our online courses.

We have re-designed and re-written the Money Box training which initially was a 6-week course, but after delivering this online we have now re-written the course to be 6 sessions over 3 weeks. Our Your Future Matters training has been adapted to be delivered online on an individual one to one basis (3 sessions) as participants find it easier this way when working with our tutor to produce their CV's, develop their job search skills. This also gives experience of online interviews that are now the standard for employers. We have further developed our Feed the Family online course which has proved to be a successful way of engaging with participants in their own homes, as it is a non-threatening, enjoyable, and productive experience. The Liskeard Together project promotes health and wellbeing through the way the courses have been developed to include the essential social interactions to build confidence and self-esteem that are the foundations for personal development. The courses provide practical training to stabilise households and individuals facing reduced income and increasing priority and non-priority debts and builds confidence and self-motivation to progress into employment or further training. We are able to loan

tablets and internet dongles to participants who do not have the IT equipment or internet connection to allow them to participate fully in the project.

Risk Assessment

The Board's analysis of the risks faced by the Company indicate that the main risk stems from the reliance on project funding however we have secured funding through to the end of 2021.

The Board considers it prudent to maintain a contingency fund to cover redundancy.

Transactions and Financial Position

The statement of Financial Activities shows a surplus for the year of £2,664 (2019 – surplus £2,332) and reserves stand at £40,417 (2019 - £37,753)

Tangible Fixed Assets

Movements in tangible fixed assets are shown in the notes to the accounts.

Reserve Policy

The Charity is reliant upon project funding. The Board considers it prudent to maintain reserves to enable the Charity to continue to function during periods when no funding is available. Reserves are also needed at the commencement of projects as some funders make payments retrospectively and there would otherwise be cash flow problems.

It is also deemed prudent to maintain reserves so that, if the availability of match funding ceased, some of these reserves could be used to attract future funding.

The reserves held by the Charity at 31st December 2020 were £40,417

Directors and Trustees

All directors of the Company are also trustees of the Charity and there are no other trustees. The directors are registered at Companies House. The Board has the power to appoint additional trustees as it sees fit.

Statement of Trustees Responsibilities

The trustees are required by law to prepare financial statements for each financial year, which give a true and fair view of the financial activities of the Charity and of its financial position at the end of the year. In preparing those financial statements, the Trustees are required to:-

- a) select suitable policies and apply them consistently;
- b) make judgment and estimates that are reasonable and prudent;
- c) state whether the policies adopted are in accordance with the Companies Act 1985 and with applicable accounting standards of recommended practice, subject to any material departures disclosed and explained in the financial statements;
- d) prepare the financial statements on a going concern basis unless it is appropriate to assume that the Charity will not continue in operation.

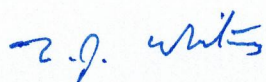
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 1985.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the Board of Directors and Trustees on 7th September, 2021 and signed on its behalf.

E Whiting

A handwritten signature in blue ink, appearing to read "E. Whiting".

Company Secretary

ECCABI Ltd**INDEPENDENT AUDITOR'S REPORT****FOR THE PERIOD 1ST JANUARY 2020 TO 31ST DECEMBER 2020**

We have audited the company financial statements of ECCABI Ltd. for the period 1st January, 2020 to 31st December, 2020, which comprise the company Statement of Financial Activities, the Company Balance Sheet and related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practices) including FRS102, the Financial Reporting Standard applicable in the UK and Republic of Ireland.

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

Respective Responsibilities of Trustees and Auditors

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit and express an opinion on the financial statements in accordance with law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board (APB's) Ethical Standards for Auditors.

Scope of the Audit of the Financial Statements

An audit involves obtaining evidence about the amounts and disclosures in the consolidated financial statements sufficient to give us reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Trustees' Annual Report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or material inconsistent with, the knowledge acquired by us in the course of performing the audit. If we became aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

ECCABI Ltd**INDEPENDENT AUDITOR'S REPORT****FOR THE PERIOD 1ST JANUARY 2020 TO 31ST DECEMBER 2020 (Cont)****Opinion**

In our opinion the financial statements:

- give a true and fair view, of the state of the company's affairs as at 31st December, 2020 and of the company's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Annual Report for the financial year for which financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made, or
- we have not received all the information and explanations we require for our audit.

Andrew Farr FCCA
(Senior Statutory Auditor)
For and on behalf of Dawe, Hawken & Dodd,
Statutory Auditor
52 Fore Street
Callington
Cornwall
PL17 7AJ



Dated: 21st September, 2021

ECCABI Ltd

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2020**

SUMMARY INCOME AND EXPENDITURE ACCOUNT

	<u>Notes</u>	<u>2020</u>			<u>2019</u>		
		<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>
		£	£	£	£	£	£
<u>INCOMING</u>							
<u>RESOURCES</u>							
Grants Received		-	91766	91766	-	146230	146230
Other Income	2	-	47703	47703	-	-	-
<u>TOTAL INCOME</u>		<u>-</u>	<u>139469</u>	<u>139469</u>	<u>-</u>	<u>146230</u>	<u>146230</u>
<u>RESOURCES EXPENDED</u>							
<u>Direct Charitable Expenditure</u>							
<u>Other Expenditure</u>							
Management & Administration	3	-	135650	135650	-	136170	136170
Contingency Fund	8	-	1155	1155	-	7728	7728
<u>Total Expenditure</u>		<u>-</u>	<u>136805</u>	<u>136805</u>	<u>-</u>	<u>143898</u>	<u>143898</u>
<u>NET INCOME/(EXPENDITURE)</u>							
<u>FOR THE YEAR</u>							
Balance Brought Forward		-	2664	2664	-	2332	2332
<u>BALANCE CARRIED FORWARD</u>		<u>-</u>	<u>40417</u>	<u>40417</u>	<u>-</u>	<u>37753</u>	<u>37753</u>

Total recognised Gains and Losses

The Charity has no recognised Gains or Losses other than the profits for the current period

The notes form part of these financial statements

ECCABI Ltd

BALANCE SHEET AS AT 31ST DECEMBER 2020

		<u>2020</u>		<u>2019</u>	
	<u>Note</u>	<u>Restrict</u> <u>ed</u>	<u>Unrestrict</u> <u>ed</u>	<u>Total</u>	<u>Total</u>
		£	£	£	£
<u>TANGIBLE FIXED ASSETS</u>	5	---	---	---	---
<u>CURRENT ASSETS</u>					
Debtors	6	-	39634	39634	64851
Cash at Bank and in Hand		---	<u>52798</u>	<u>52798</u>	<u>16895</u>
		-	92432	92432	81746
<u>CREDITORS: Amounts falling due within one year</u>	7	---	<u>24715</u>	<u>24715</u>	<u>17848</u>
<u>NET CURRENT ASSETS</u>		---	<u>67717</u>	<u>67717</u>	<u>63898</u>
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>			67717	67717	63898
Provision for Liabilities & Charges	8		<u>27300</u>	<u>27300</u>	<u>26145</u>
<u>NET ASSETS</u>			<u>40417</u>	<u>40417</u>	<u>37753</u>
<u>CAPITAL RESERVES</u>					
Unrestricted Funds			<u>40417</u>		<u>37753</u>

Approved by the Board on 7th September, 2021 and signed on its behalf by



E Whiting
Treasurer

ECCABI Ltd

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2020**

1. ACCOUNTING POLICIES**1.1 Basis of Preparation of Accounts**

The Accounts are prepared under the historical cost convention and include the results of the Charity's operations which are described in the Directors' and Trustees' Report and all of which are continuing.

The Accounts have been prepared in compliance with the Statement of Recommendation Practice on Charity Accounts.

The Charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cashflow statement.

1.2 Value Added Tax

The Charity is liable to pay Value Added Tax on its income from the ESF/Convergence and is able to reclaim input tax on expenses relating directly to this work. These items are shown net of VAT in the Accounts. Other items of expenditure, where the Charity is unable to reclaim input tax, are shown gross.

1.3 Expenditure on Management and Administration of the Charity

Administration expenditure includes all expenditure not directly related to the charitable activity. This includes costs of renting and running office premises, staff salaries for administrative staff and audit fees.

1.4 Restricted Funds

The restricted fund relates to The National Lottery Community Fund and ESF Building Bridges Grant.

1.5 Depreciation

Depreciation on Computer equipment is provided at 33.33% pa on reducing balance

2. OTHER INCOME

	<u>2020</u>	<u>2019</u>
	£	£
HMRC JRS Monies received	<u>47703</u>	<u>-</u>

ECCABI LTD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2020
(continued)

3. <u>MANAGEMENT & ADMINISTRATION COSTS</u>	<u>2020</u>	<u>2019</u>
	£	£
Office Expenses Incl. Rent etc.	13238	14755
Travel & Training Costs	3224	5879
Audit/Insurance costs	3540	3366
Equipment & Sundries	7542	2134
Salaries	<u>108106</u>	<u>110036</u>
	<u>135650</u>	<u>136170</u>
4. <u>STAFF COSTS</u>	<u>2020</u>	<u>2019</u>
	£	£
Wages & Salaries	103347	107620
Social Security & Pension Costs	<u>4759</u>	<u>2416</u>
	<u>108106</u>	<u>110036</u>
The average weekly number of staff employed by the Charity calculated on the basis of full-time equivalents during the year were:		
	<u>2020</u>	<u>2019</u>
Direct Charitable Work	3	3
Administration	<u>1</u>	<u>1</u>
	4	4
<u>Payments to Directors/Trustees</u>	<u>2020</u>	<u>2019</u>
	£	£
Wages & Salaries	-	-
Travel Expenses	-	94

ECCABI Ltd

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2020**
(continued)

5. TANGIBLE FIXED ASSETS					Laptops
Cost					
As at 1.1.2020					-
Additions					-
Disposals					-
As at 31.12.2020					=
Depreciation					
As at 1.1.2020					-
Charge for Year					=
As at 31.12.2020					=
NBV					
1.1.20					<u>0</u>
31.12.20					<u>0</u>
6. DEBTORS: Due within one year			2020	2019	
	Restricted	Unrestricted	Total	Total	
	£	£	£	£	
Other Debtors	-	39634	39634	64851	
	<u>-</u>	<u>39634</u>	<u>39634</u>	<u>64851</u>	
7. CREDITORS:			2020	2019	
Amounts falling due within one year	Restricted	Unrestricted	Total	Total	
	£	£	£	£	
Trade Creditors	-	2024	2024	3819	
Accruals	-	1366	1366	1366	
Other Taxation & Security	-	-	-	-	
Accrued Income	-	21325	21325	12663	
	<u>-</u>	<u>24715</u>	<u>24715</u>	<u>17848</u>	
8. PROVISIONS FOR LIABILITIES & CHARGES			2020	2019	
	Restricted	Unrestricted	Total	Total	
	£	£	£	£	
Redundancy Provision: -					
Contingency Fund brought forward	-		26145	18417	
Paid out in Year	-				
Additional Provision/ (Over Provision)	-		1155	7728	
	<u>-</u>		<u>27300</u>	<u>26145</u>	