

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 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

Directors' and Trustees' report for the year ending 31st December 2020

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. 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.

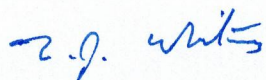
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 1985.

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". The signature is written in a cursive, flowing style.

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	<u>-</u>	<u>47703</u>	<u>47703</u>	<u>-</u>	<u>-</u>	<u>-</u>
<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	<u>-</u>	<u>1155</u>	<u>1155</u>	<u>-</u>	<u>7728</u>	<u>7728</u>
<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>		-	2664	2664	-	2332	2332
Balance Brought Forward		<u>-</u>	<u>37753</u>	<u>37753</u>	<u>-</u>	<u>35421</u>	<u>35421</u>
<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

HMRC JRS Monies received

<u>2020</u>	<u>2019</u>
£	£
<u>47703</u>	<u>-</u>

ECCABI LTD

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

3. MANAGEMENT & ADMINISTRATION COSTS

	<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. STAFF COSTS

	<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>
	<u>4</u>	<u>4</u>

Payments to Directors/Trustees

	<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

0

31.12.20

0

6. DEBTORS: Due within one year

	Restricted	Unrestricted	2020	2019
	£	£	Total	Total
			£	£
Other Debtors	-	39634	39634	64851
	-	39634	39634	64851

7. CREDITORS:

Amounts falling due within one year

	Restricted	Unrestricted	2020	2019
	£	£	Total	Total
			£	£
Trade Creditors	-	2024	2024	3819
Accruals	-	1366	1366	1366
Other Taxation & Security	-	-	-	-
Accrued Income	-	21325	21325	12663
	-	24715	24715	17848

8. PROVISIONS FOR LIABILITIES & CHARGES

	Restricted	Unrestricted	2020	2019
	£	£	Total	Total
			£	£
Redundancy Provision: -				
Contingency Fund brought forward	-		26145	18417
Paid out in Year	-			
Additional Provision/ (Over Provision)	-		1155	7728
	-		27300	26145