

**ECCABI Ltd**

**FOR THE PERIOD 1<sup>ST</sup> JANUARY 2021 TO 31<sup>ST</sup> DECEMBER 2021**

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

**ECCABI Ltd**

Company limited by Guarantee with Charitable Status  
 Date of Incorporation 8<sup>th</sup> January 1998  
 Charitable Status 27<sup>th</sup> 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
	Edward Whiting	from 1/10/16

Company Secretary	Edward Whiting	to 4/8/22
	Steve Vinson	from 5/8/22

Treasurer	Edward Whiting	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
----------	--

## **Directors' and Trustees' report for the year ending 31<sup>st</sup> 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 our 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 31<sup>st</sup> 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.

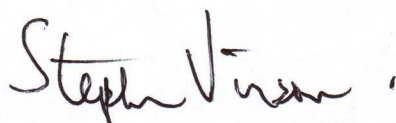
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 1985.

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, 2022 and signed on its behalf.

Stephen Vinson



Company Secretary



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

We have audited the company financial statements of ECCABI Ltd. for the period 1<sup>st</sup> January 2021 to 31<sup>st</sup> 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 1<sup>ST</sup> JANUARY 2021 TO 31<sup>ST</sup> 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 31<sup>st</sup> 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**

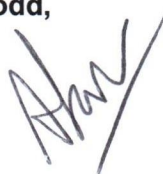
In our opinion the information given in the Trustees' Annual Report for the financial year for which financial statements are prepared is consistent with the financial statements.

**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: 20<sup>th</sup> September, 2022



## ECCABI Ltd

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2021

## SUMMARY INCOME AND EXPENDITURE ACCOUNT

			<u>2021</u>		<u>2020</u>	
<u>Notes</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>
	£	£	£	£	£	£
<b><u>INCOMING</u></b>						
<b><u>RESOURCES</u></b>						
Grants Received	-	108176	108176	-	91766	91766
Other Income	2	<u>-</u>	<u>21333</u>	<u>-</u>	<u>47703</u>	<u>47703</u>
<b><u>TOTAL INCOME</u></b>	<u>-</u>	<u>129509</u>	<u>129509</u>	<u>-</u>	<u>139469</u>	<u>139469</u>
<b><u>RESOURCES EXPENDED</u></b>						
<b><u>Direct Charitable Expenditure</u></b>						
<b><u>Other Expenditure</u></b>						
Management & Administration	3	-	131335	-	135650	135650
Contingency Fund	8	<u>-</u>	<u>(3140)</u>	<u>-</u>	<u>1155</u>	<u>1155</u>
<b><u>Total Expenditure</u></b>	<u>-</u>	<u>128195</u>	<u>128195</u>	<u>-</u>	<u>136805</u>	<u>136805</u>
<b><u>NET INCOME/(EXPENDITURE)</u></b>						
<b><u>FOR THE YEAR</u></b>	-	1314	1314	-	2664	2664
Balance Brought Forward	<u>-</u>	<u>40417</u>	<u>40417</u>	<u>-</u>	<u>37753</u>	<u>37753</u>
<b><u>BALANCE CARRIED FORWARD</u></b>	<u>-</u>	<u>41731</u>	<u>41731</u>	<u>-</u>	<u>40417</u>	<u>40417</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 31<sup>ST</sup> DECEMBER 2021

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

Approved by the Board on 13<sup>th</sup> September 2022 and signed on its behalf by

*Stephen Vinson*

Stephen Vinson  
Director

## ECCABI Ltd

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31<sup>st</sup> 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**

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



## ECCABI LTD

**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**  
 (continued)

**3. MANAGEMENT & ADMINISTRATION COSTS**

	<b><u>2021</u></b>	<b><u>2020</u></b>
	£	£
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. STAFF COSTS**

	<b><u>2021</u></b>	<b><u>2020</u></b>
	£	£
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:

	<b><u>2021</u></b>	<b><u>2020</u></b>
Direct Charitable Work	3	3
Administration	<u>1</u>	<u>1</u>
	4	4

**Payments to Directors/Trustees**

	<b><u>2021</u></b>	<b><u>2020</u></b>
	£	£
Wages & Salaries	-	-
Travel Expenses	-	-

## ECCABI Ltd

**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**  
 (continued)

**5. TANGIBLE FIXED ASSETS****Laptops****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

31.12.21

**6. DEBTORS: Due within one year**

	<b>Restricted</b>	<b>Unrestricted</b>	<b><u>2021</u></b>	<b><u>2020</u></b>
	<b>£</b>	<b>£</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Other Debtors	-	56864	56864	39634
	<u>-</u>	<u>56864</u>	<u>56864</u>	<u>39634</u>

**7. CREDITORS:**

Amounts falling due within one year

	<b>Restricted</b>	<b>Unrestricted</b>	<b><u>2021</u></b>	<b><u>2020</u></b>
	<b>£</b>	<b>£</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Trade Creditors	-	2396	2396	2024
Accruals	-	2722	2722	1366
Other Taxation & Security	-	-	-	-
Accrued Income	-	18542	18542	21325
	<u>-</u>	<u>23660</u>	<u>23660</u>	<u>24715</u>

**8. PROVISIONS FOR LIABILITIES & CHARGES**

	<b>Restricted</b>	<b>Unrestricted</b>	<b><u>2021</u></b>	<b><u>2020</u></b>
	<b>£</b>	<b>£</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Redundancy Provision: -				
Contingency Fund brought forward	-		27300	26145
Paid out in Year	-			
Additional Provision/ (Over Provision)	-		(3140)	1155
	<u>-</u>		<u>24160</u>	<u>27300</u>