

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
 As at 31.12.2022

-
 -
 -
 -

Depreciation

As at 1.1.2022
 Charge for Year
 As at 31.12.2022

-
 -
 -

NBV

1.1.22
 31.12.22

0
 0

6. DEBTORS: Due within one year

	Restricted	Unrestricted	2022	2021
	£	£	Total	Total
	£	£	£	£
Other Debtors	-	82779	82779	56864
	-	82779	82779	56864

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	-	45713	45713	18542
	-	48858	48858	23660

8. PROVISIONS FOR LIABILITIES & CHARGES

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

ECCABI LTD

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

3. MANAGEMENT & ADMINISTRATION COSTS

	<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. STAFF COSTS

	<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>

Payments to Directors/Trustees

	<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>

ECCABI Ltd

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

Stephen Vinson
Chairman of Trustees

ECCABI Ltd

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

SUMMARY INCOME AND EXPENDITURE ACCOUNT

			<u>2022</u>			<u>2021</u>
<u>Notes</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>	-	(4546)	(4546)	-	1314	1314
Balance Brought Forward	-	41731	41731	-	40417	40417
<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 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
	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
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Registered Company Number	3491728
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Registered Charity Number	1068348
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Registered Office	8 Holman Road Liskeard Business Park Liskeard Cornwall PL14 3UT
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Bankers	Santander Barras Street Liskeard Cornwall PL14 6AL
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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
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ECCABI Ltd

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

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