

ECCABI Ltd

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

**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
	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

Independent Examiners	Dawe, Hawken and Dodd Chartered Certified Accountants 52 Fore St Callington Cornwall, PL17 7AJ
-----------------------	--

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.

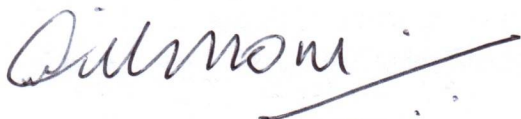
They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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 ACCOUNTSReport 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.

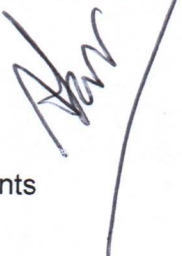
An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. 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>RESOURCES 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>		-	(4998)	(4998)	-	(4546)	(4546)
Balance Brought Forward		-	<u>37185</u>	<u>37185</u>	-	<u>41731</u>	<u>41731</u>
<u>BALANCE CARRIED FORWARD</u>		-	<u>32187</u>	<u>32187</u>	-	<u>37185</u>	<u>37185</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>TANGIBLE FIXED ASSETS</u>	5	<u>-</u>	<u>-</u>	<u>-</u>
<u>CURRENT ASSETS</u>				
Debtors	6	-	14585	14585
Cash at Bank and in Hand		<u>-</u>	<u>116426</u>	<u>116426</u>
		-	131011	131011
<u>CREDITORS: Amounts falling due within one year</u>	7	<u>-</u>	<u>78108</u>	<u>78108</u>
<u>NET CURRENT ASSETS</u>		<u>-</u>	<u>52903</u>	<u>52903</u>
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>			<u>52903</u>	<u>52903</u>
<u>LIABILITIES</u>				
Provision for Liabilities & Charges	8		<u>20716</u>	<u>20716</u>
<u>NET ASSETS</u>			<u>32187</u>	<u>32187</u>
<u>CAPITAL RESERVES</u>				
Unrestricted Funds			<u>32187</u>	<u>32187</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	<u>156</u>	<u>49</u>
	<u>156</u>	<u>49</u>

ECCABI LTD

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

3. MANAGEMENT & ADMINISTRATION COSTS

	<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. STAFF COSTS

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

Payments to Directors/Trustees

	<u>2023</u>	<u>2022</u>
	£	£
Wages & Salaries	-	-
Expenses	-	-

ECCABI Ltd

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

5. TANGIBLE FIXED ASSETS				Laptops
Cost				
As at 1.1.2023				-
Additions				-
Disposals				-
As at 31.12.2023				<u>-</u>
Depreciation				
As at 1.1.2023				-
Charge for Year				-
As at 31.12.2023				<u>-</u>
NBV				
1.1.23				0
31.12.23				<u>0</u>
6. DEBTORS: Due within one year			2023	2022
	Restricted	Unrestricted	Total	Total
	£	£	£	£
Other Debtors	-	14585	14585	82779
	<u>-</u>	<u>14585</u>	<u>14585</u>	<u>82779</u>
7. CREDITORS:			2023	2022
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. PROVISIONS FOR LIABILITIES & CHARGES			2023	2022
	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>