

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	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 Shawbrook Bank Limited Lutea House Warley Hill Business Park The Drive Great Warley Brentwood Essex CM13 3BE
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 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.

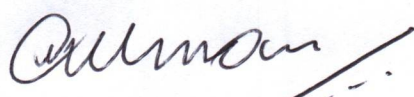
They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

	<u>Notes</u>	<u>2024</u>			<u>2023</u>		
		<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>
		£	£	£	£	£	£
<u>INCOMING RESOURCES</u>							
Grants Received		-	93029	93029	-	102549	102549
Other Income	2	<u>-</u>	<u>454</u>	<u>454</u>	<u>-</u>	<u>156</u>	<u>156</u>
<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	<u>-</u>	<u>1240</u>	<u>1240</u>	<u>-</u>	<u>(3444)</u>	<u>(3444)</u>
<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		<u>-</u>	<u>32187</u>	<u>32187</u>	<u>-</u>	<u>37185</u>	<u>37185</u>
<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

ECCABI Ltd

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

Approved by the Board on *25th September 2025* and signed on its behalf by

M Willmore

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

Depreciation

As at 1.1.2024

Charge for Year

As at 31.12.2024

NBV

1.1.24

31.12.24

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

	Restricted	Unrestricted	2024	2023
	£	£	Total	Total
	£	£	£	£
Other Debtors	-	805	805	14585
	-	805	805	14585

7. CREDITORS:

Amounts falling due within one year

Trade Creditors

Accruals & Accrued Income

	Restricted	Unrestricted	2024	2023
	£	£	Total	Total
	£	£	£	£
Trade Creditors	-	-	-	-
Accruals & Accrued Income	-	44592	44592	78108
	-	44592	44592	78108

8. PROVISIONS FOR LIABILITIES & CHARGES

Redundancy Provision: -

Contingency Fund brought forward

Paid out in Year

Additional Provision/ (Over Provision)

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