

# UTTLESFORD CITIZENS ADVICE BUREAU

England & Wales · Charity number 1078222

## Details

|                |                                                         |
|----------------|---------------------------------------------------------|
| Status         | Registered                                              |
| Legal form     | Charitable company                                      |
| Company number | <a href="#">03771142</a>                                |
| Registered     | 1999-11-16                                              |
| Register       | <a href="#">View on the Charity Commission register</a> |

## Contact

|         |                                                                                  |
|---------|----------------------------------------------------------------------------------|
| Address | Uttlesford Citizens Advice Bureau<br>Barnards Yard<br>Saffron Walden<br>CB11 4EB |
| Phone   | 01799618840                                                                      |
| Email   | <a href="mailto:help@uttlesfordca.org.uk">help@uttlesfordca.org.uk</a>           |
| Website | <a href="http://www.uttlesfordca.org.uk">www.uttlesfordca.org.uk</a>             |

## Activities

**Objects:** THE BUREAU IS ESTABLISHED FOR THE PROMOTION OF ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY IN THE AREA OF ESSEX, CAMBRIDGESHIRE, HERTFORDSHIRE AND SUFFOLK BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

**Activities:** The Charity has established and conducts Citizens Advice Bureau in Saffron Walden and Great Dunmow to provide a free confidential and impartial service of advice, information and counsel for the public. It also provides an outreach advice service from premises in Thaxted and Stansted

## Classification

- **How:** Provides Advocacy/advice/information
- **What:** Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- **Area of benefit:** ESSEX, CAMBRIDGESHIRE, HERTFORDSHIRE AND SUFFOLK
- Cambridgeshire
- Essex
- Hertfordshire
- Suffolk

## Finances

| Period end | Income   | Expenditure | Assets   | Employees |
|------------|----------|-------------|----------|-----------|
| 2025-03-31 | £506,967 | £481,227    | £389,797 | 16        |
| 2024-03-31 | £536,323 | £473,950    | £364,057 | 29        |
| 2023-03-31 | £329,246 | £331,997    | -        | -         |
| 2022-03-31 | £429,808 | £426,133    | -        | -         |
| 2021-03-31 | £368,336 | £331,907    | -        | -         |

## Trustees

| Name                    | Role | Appointed  |
|-------------------------|------|------------|
| ALLAN HOLMES            |      | 2025-12-17 |
| Benedict Conry          |      | 2024-10-01 |
| JOHN DAVID STARR        |      |            |
| Jessica Sarah Garner    |      | 2023-01-31 |
| Katy Hanks              |      | 2023-04-11 |
| Kevin Barton            |      | 2022-05-18 |
| Lucy Bird               |      | 2019-03-04 |
| Mark Benfold            |      | 2018-10-15 |
| Mary Teresa Stenson     |      | 2020-09-22 |
| Richard Andrew Armitage |      | 2013-10-29 |

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# Accounts

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**REGISTERED COMPANY NUMBER: 03771142 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1078222**

**Report of the Trustees and**  
**Financial Statements**  
**for the Year Ended 31st March 2025**  
**for**  
**UTTLESFORD CITIZENS ADVICE BUREAU**

Attenboroughs (Accountants) Limited  
Chartered Certified Accountants  
1 Tower House  
Tower Centre  
Hoddesdon  
Hertfordshire  
EN11 8UR

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Contents of the Financial Statements  
for the year ended 31st March 2025**

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**Report of the Trustees  
for the year ended 31st March 2025**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the Charity are aligned with the principles and objectives of the National Association of Citizens Advice ("CitA"), of which the Charity is a member. The Charity is also a member of the Essex Citizens Advice Consortium.

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice uses evidence of clients' problems anonymously to campaign for improvements in laws and services that affect everyone. The specific objects of the Charity are set out in its Memorandum of Association and its principal object is the promotion of any charitable purposes for the benefit of the community in the area of Essex, Cambridgeshire, Hertfordshire, and Suffolk by the advancement of education, the protection of health, and the relief of poverty, sickness, and distress. To those ends, the Charity is specifically authorised to establish and conduct Citizens Advice as centres to provide a free confidential and impartial service of advice, information, and counsel for the public and this is its principal activity. The Charity is also authorised to raise funds, and to undertake activities that support, or are ancillary to, its principal object. The Trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The following sections describe the activities of the Charity that have been carried out for the public benefit in the last year.

**Report of the Trustees  
for the year ended 31st March 2025**

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**OBJECTIVES AND ACTIVITIES**

**Achievements and Performance**

- Thanks to our fantastic team of staff and volunteers we continued to manage high demand for our service as the increased cost of living continued to impact our communities.
- We successfully completed our 3rd year, full leadership assessment from National Citizens Advice in January. This allows us to retain the use of the Advice Quality Standard mark.
- Note: The Leadership Self Assessment (LSA) is an assurance framework, self assessment portfolio and 3 year assessment cycle which gives confidence to all stakeholders that the organisation implements systems and processes which enable it to operate effectively as a service provider, employer and volunteering charity. The framework is designed to embed risk based thinking, and ensure our organisation is well run. It also provides an accredited assurance framework for charity law, company law, Financial Conduct Authority authorisation and Consumer Duty
- Our specialist Disability Benefits Team continued their valuable work, supporting 564 clients over the year. Together, the team achieved over £1.062 million in additional benefit income for their clients.
- Our Macmillan Cancer Support team continued to fund specialist welfare benefits support and casework for newly diagnosed cancer patients. Over the year the team supported 491 clients with benefit applications (achieving £2.82 million in extra income), navigating employment law, applying for grants and accessing other local support.
- Our warm homes team remained active in building awareness of fuel poverty and cold home issues within the district providing specialist casework for 400 clients, checking benefit entitlements and helping them to challenge incorrect bills, access fuel vouchers and energy efficiency grants - achieving over £257,000 in additional income for our clients.
- Our video link outreach services continued to help us provide support from the libraries in Great Dunmow, Stansted and Thaxted and from the Parish Council offices in Takeley Old School House. We also provided additional drop in advice sessions in Hatfield Heath Village Hall and at a family drop-in clinic in Great Dunmow.
- Thanks to funding from Uttlesford District Council, we now have a small team of advisers who provide specialist support for refugees, including those who arrived under the Homes for Ukraine scheme, as they adjust to life in a new country.
- In November and December, we ran a series of outreach events across Uttlesford to promote Warm Homes advice and engage with other community services.
- In the run-up to the General Election in May, we were pleased that we engaged with all the prospective parliamentary candidates to share our insight into some of the issues faced by our clients.
- We wrote to our MP, Kemi Badenoch to raise the issues of fuel poverty in her constituency and the difficulties faced by individuals subject to an Indeterminate Sentence for Public Protection, (known as the IPP sentence).
- Staff and volunteers completed 242 evidence forms highlighting issues and systems that are unfair or are causing hardship - issues included digital exclusion, poor rural transport, problems with utility suppliers, poor decision making by DWP, inadequate medical assessments, difficulties faced by refugees, problems with pension credit applications. We also responded to consultations on: welfare benefits reform, personal insolvency, local council tax support and homelessness.
- We supported several social media campaigns – Scam Awareness, Fuel Poverty awareness, Fraud Prevention, Energy Saving and Student Volunteering.
- Our regular monthly training sessions for staff and volunteers continued, covering Pension Credit, Debt and debt emergencies, housing support, homelessness, health and safety, safeguarding, employment law - and included sessions by Shelter, Homestart, UDC Recoveries and Benefits and Revenues.
- We took part in some fantastic community events including: Dunmow Carnival, Great Dunmow Showcase and Stansted Wellbeing Festival. We also presented to Saffron Walden Town Council, Great Dunmow Town Council and Thaxted Parish Council to update councillors on our work in their communities and enjoyed a 'not to be missed' opportunity to spend the day with some friendly firemen; door knocking to check people have working smoke alarms!
- We celebrated Volunteers Week with a walk and a swim - and enjoyed some fantastic social events organised by the Saffron Walden Town Mayor - who nominated us as one of his 'Mayor's Charities' for his year in office.
- We continued to work with other voluntary sector organisations in West Essex and Hertfordshire as part of a VCFSE Alliance to try and support a better system working with NHS and Statutory partners.
- Frontline Referrals, a company owned and controlled by Uttlesford Citizens Advice, continued to perform well; with expansion into Colchester, it now covers the whole of Greater Essex.

**Public benefit**

The Trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. This report describes the activities the Charity has carried out for the public benefit in the last year.

**Report of the Trustees  
for the year ended 31st March 2025**

**OBJECTIVES AND ACTIVITIES**

**Performance and Service Provision**

The service supported 4,107 unique clients through the year (2023-2024, 3,957), many using the service more than once to deal with 16,902 issues (14,234). This is a 3.8% increase in clients and a 18.7% increase in issues compared with 2023-24. Using government approved impact assessments this equates to £7,371,872 in value to our clients, by increasing their income, working to get debt written off and providing consumer advice.

The following table sets out the numbers of clients and issues dealt with in last year:

|                                                                                | 31/3/25 | 31/3/24 |
|--------------------------------------------------------------------------------|---------|---------|
| Unique client numbers (people using the service one or more times in the year) | 4,107   | 3,957   |
| Issues                                                                         | 16,902  | 14,234  |
| Percentage of clients using the service for the first time                     | 50%     | 54%     |

|        | Client visits, phone calls, video calls, emails and letters |         | Non client phone calls, emails and letters |         | Total   |         |
|--------|-------------------------------------------------------------|---------|--------------------------------------------|---------|---------|---------|
|        | 31/3/25                                                     | 31/3/24 | 31/3/25                                    | 31/3/24 | 31/3/25 | 31/3/24 |
| Totals | 16,024                                                      | 15,923  | 4,747                                      | 5,905   | 20,771  | 21,828  |

**Staff and Volunteers**

At the year end we employed 27 part-time staff (2024 29) working 16.15 full-time (2024 18) equivalent roles. This is broken down as follows: Core advice, specialist casework and office support, 17 staff working 9.45 FTE roles; Frontline, 7 staff working 3.7 FTE roles; Macmillan welfare benefits casework, 5 staff working 3 FTE roles (two members of staff split their hours between core advice and Macmillan project roles).

Paid roles cover the management and delivery of the service, the training and quality assurance of the advice provided, supervision of advice sessions, and specialist warm homes, debt and disability benefit work. At the end of March 2025, we had 72 volunteers working approximately 388 hours a week for the Charity, including 10 volunteer Trustees. (2024, 67 volunteers working 400 hours a week). This was estimated to be valued at over £688,375 (2024 £524,000). Volunteers cover the delivery of generalist advice, assisted information provision, home visit work, fundraising, media work, governance, and financial and strategic control for the charity.

Continuing to strengthen our volunteer capacity to manage increased demand and provide the best possible service for our clients has remained a priority. Although we continued to struggle to recruit new volunteers for much of the year, we were pleased to note some renewed interest towards the end of the period; however limited space in the office and training resources provide their own constraints.

With interest in volunteering roles returning, we have reverted to running group training sessions, which provide the benefit of peer support for trainees. Our summer intern program for students welcomed two young people into the office - providing them with invaluable experience, whilst helping us to cover a traditionally difficult period over the school summer holidays.

We remain sincerely grateful to our volunteers, for their continuing commitment and calm professionalism and to our staff, who are dedicated and resilient and continue to offer exemplary support to both our volunteers and clients, whilst balancing the need to maintain good quality advice and training.

**Report of the Trustees  
for the year ended 31st March 2025**

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**OBJECTIVES AND ACTIVITIES****Quality of Advice Audit**

We continue to work hard to provide good quality, holistic advice despite the challenges of supervising, training and supporting many new volunteers in an environment of growing demand.

We are audited annually by the National Association of Citizens Advice on the quality of advice we provide, as well as a range of other issues such as, Governance, Strategic Business Planning, Risk Management, Financial Management, People Management, Equality Leadership, Operation Performance Management, Partnership Working and Research and Campaigns.

**Client profile in Uttlesford**

We work hard to ensure that we are accessible to all parts of our community. 1,870 clients agreed to give their ethnic origin, as follows:

| <b>Ethnic Origin Grouping</b> | <b>31/3/25</b> | <b>31/3/24</b> |
|-------------------------------|----------------|----------------|
| White                         | 89.4           | 91.6           |
| Mixed Race                    | 1.7            | 1.0            |
| Asian or Asian British        | 2.9            | 2.6            |
| Black or Black British        | 3.1            | 3.4            |
| Other                         | 2.9            | 1.4            |

When asked the question, 'do you feel you have a disability?' 61% of the 2,309 clients who responded stated that they did have a disability or long-term health condition (2024- 62% of 2,376). 58.7% of our clients were female, 41.3% were male (2024 - 59% female, 41% male).

| <b>Age profile group</b> | <b>31/3/25</b> | <b>31/3/24</b> |
|--------------------------|----------------|----------------|
| 0 - 14                   | 1.4%           | 1.2%           |
| 15 - 24                  | 3.6%           | 3.5%           |
| 25 - 34                  | 12.8%          | 12.0%          |
| 35 - 49                  | 23.1%          | 23.6%          |
| 50 - 64                  | 27.4%          | 26.3%          |
| 65 - 74                  | 14.6%          | 14.9%          |
| 75 - 84                  | 12.7%          | 13.1%          |
| 85+                      | 4.4%           | 5.4%           |

**FINANCIAL REVIEW****Financial position**

Incoming resources in the year were £506,967 (2023/24: £536,323). Of this £265,154 (2023/24: £303,996) related to project restricted activities.

A surplus of £24,368 was made in the year on the General Fund (2023/24: surplus £26,820) and a surplus of £865 was made on restricted activities (2023/24: £35,553 surplus) before transfers between funds. As at 31 March 2025 total reserves were £389,290 (31 March 2024: £364,057) of which £368,535 represented unrestricted funds (31 March 2024 £343,544).

**Reserves policy**

It is the policy of the Charity to hold reserves sufficient to cover at least six months day-to-day operating costs of the Charity and to cover any known liabilities including an estimate of the possible costs in the event the Charity had to be wound up. The year end level of cash reserves less current liabilities was sufficient to allow the Charity to continue to operate for at least six months if the core funding was withdrawn.

**STRUCTURE, GOVERNANCE AND MANAGEMENT****Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

**Report of the Trustees  
for the year ended 31st March 2025**

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Uttlesford Citizens Advice Bureau ("the Charity") is a registered charity and a company limited by guarantee that does not have a share capital. The maximum liability of each member is limited to one pound. As at 31 March 2025 there were 25 members of the Charity. The Charity was incorporated as a company limited by guarantee on 14 May 1999. It took over the assets and liabilities of the similarly named unincorporated charity that had commenced operations from premises in Saffron Walden in 1983. The Charity is governed by its Memorandum and Articles of Association. Revised Articles of Association were adopted on 7 September 2004 and further amended on 31 October 2005.

**Recruitment and appointment of new trustees**

Trustees, who are also Directors of the Company, are elected from the local community or appointed following nomination by member organisations. During the period under review there were no nominated Trustees. The Trustees keep under review their skills mix and diversity and endeavour to encourage candidates who can make a useful contribution to the running of the Charity to join them. Trustee Board vacancies are advertised as widely as possible in the local community using the national body of Citizens Advice website, social media, the local press and Volunteer Centre through connections with other local organisations. Potential candidates go through a formal recruitment process to assess their suitability for the role and are provided with induction and support during their first year in office. The Trustees, and in particular the Chair, have kept under review the composition of the Trustee Board with a particular emphasis on succession planning. The Trustee Board has the task of raising the profile of the Charity so that, amongst other things, potential recruits to the Trustee Board may be drawn from the widest possible pool of candidates that reflect the area served by the Charity. The Chair and Treasurer are elected every three years from amongst the Trustees.

**Organisational structure**

The Trustees are responsible for organisational policy making and planning, financial decision making, and the overall operation of the Charity. Day-to-day operation of the Charity is delegated to the Chief Executive. During the financial year, the Trustee Board met a total of 10 times, including an AGM and an additional full-day strategy session, which took place in April 2024.

**Risk Management**

The Trustees have a Risk Management Strategy which comprises:

- Maintenance of a risk register and annual review of the principle risks and uncertainties the Charity faces
- The establishment of policies, systems and procedures to mitigate those identified risks.
- The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise.

**Statement of Directors' Responsibilities**

Company Law and Charity Law require the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing those financial statements the directors are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- (d) prepare financial statements on a going concern basis unless it is inappropriate to assume that the Charity will continue on that basis.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the Charity maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

**Report of the Trustees  
for the year ended 31st March 2025**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Thanks**

The Trustees wish to thank all those people and organisations that have supported the Charity throughout the year. The Trustees are grateful to the members of the Charity for their donations and efforts to bring the Charity to the notice of the wider community. The support of the local district town and parish councils in conjunction with other individuals and organisations is invaluable and very much appreciated.

The Trustees are particularly grateful for the grants and donations to help fund the Charity's core expenditure received from Uttlesford District Council, Saffron Walden Town Council, Essex County Council, South Cambridgeshire District Council, Great Dunmow Town Council, Saffron Walden Mayor's Charity, Rotary Club of Saffron Walden, Felsted United Charities and many of Uttlesford's parish councils.

Targeted funding from Essex County Council, Macmillan Cancer Support, Trussell Trust, Uttlesford District Council, VCFSE Alliance, Essex Community Foundation, Cambridge Community Foundation, UK Power Networks, and Cadent enable us to undertake specific projects and target support to the most disadvantaged sections of the community.

Lastly the Trustees would also like to thank the unpaid volunteers and the paid staff, without whose contributions the Charity could not function. Their resilience and professionalism continue to inspire the work of the Board.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03771142 (England and Wales)

**Registered Charity number**

1078222

**Registered office**

Barnards Yard  
Saffron Walden  
Essex  
CB11 4EB

**Trustees**

R A Armitage  
K M Barton  
M Benfold  
Ms L Bird  
Ms C Fiddy (resigned 11/9/2025)  
Ms J S Garner  
A T Pooley (resigned 1/10/2024)  
J D Starr  
Ms M T Stenson  
Ms K Hanks  
B Conry (appointed 1/10/2024)

**Company Secretary**

B Conry

**Independent Examiner**

Attenboroughs (Accountants) Limited  
Chartered Certified Accountants  
1 Tower House  
Tower Centre  
Hoddesdon  
Hertfordshire  
EN11 8UR

**Report of the Trustees  
for the year ended 31st March 2025**

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Approved by order of the board of trustees on 29th October 2025 and signed on its behalf by:

K M Barton - Trustee

**Independent Examiner's Report to the Trustees of  
Uttlesford Citizens Advice Bureau**

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**Independent examiner's report to the trustees of Uttlesford Citizens Advice Bureau ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2025.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

David Roger Pattman FCCA  
The Association of Chartered Certified Accountants

Attenboroughs (Accountants) Limited  
Chartered Certified Accountants  
1 Tower House  
Tower Centre  
Hoddesdon  
Hertfordshire  
EN11 8UR

29th October 2025

# UTTLESFORD CITIZENS ADVICE BUREAU

## Statement of Financial Activities for the year ended 31st March 2025

|                                    |       | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | 31/3/25<br>Total<br>funds<br>£ | 31/3/24<br>Total<br>funds<br>£ |
|------------------------------------|-------|---------------------------|-------------------------|--------------------------------|--------------------------------|
|                                    | Notes |                           |                         |                                |                                |
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                           |                         |                                |                                |
| Grants, donations and legacies     | 2     | 229,335                   | 265,154                 | 494,489                        | 523,665                        |
| Investment income                  | 3     | 12,478                    | -                       | 12,478                         | 12,658                         |
| <b>Total</b>                       |       | <u>241,813</u>            | <u>265,154</u>          | <u>506,967</u>                 | <u>536,323</u>                 |
| <b>EXPENDITURE ON</b>              |       |                           |                         |                                |                                |
| <b>Charitable activities</b>       | 4     |                           |                         |                                |                                |
| Charitable activities              |       | <u>225,796</u>            | <u>255,431</u>          | <u>481,227</u>                 | <u>473,950</u>                 |
| <b>NET INCOME</b>                  |       | 16,017                    | 9,723                   | 25,740                         | 62,373                         |
| <b>Transfers between funds</b>     | 15    | <u>9,481</u>              | <u>(9,481)</u>          | <u>-</u>                       | <u>-</u>                       |
| <b>Net movement in funds</b>       |       | <u>25,498</u>             | <u>242</u>              | <u>25,740</u>                  | <u>62,373</u>                  |
| <b>RECONCILIATION OF FUNDS</b>     |       |                           |                         |                                |                                |
| Total funds brought forward        |       | 343,544                   | 20,513                  | 364,057                        | 301,684                        |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u>369,042</u>            | <u>20,755</u>           | <u>389,797</u>                 | <u>364,057</u>                 |

The notes form part of these financial statements

**UTTLESFORD CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03771142)**

**Balance Sheet  
31st March 2025**

|                                                  | Notes | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | 31/3/25<br>Total<br>funds<br>£ | 31/3/24<br>Total<br>funds<br>£ |
|--------------------------------------------------|-------|---------------------------|-------------------------|--------------------------------|--------------------------------|
| <b>FIXED ASSETS</b>                              |       |                           |                         |                                |                                |
| Tangible assets                                  | 9     | 254,913                   | -                       | 254,913                        | 261,091                        |
| <b>CURRENT ASSETS</b>                            |       |                           |                         |                                |                                |
| Debtors                                          | 10    | 13,692                    | -                       | 13,692                         | 28,938                         |
| Cash at bank and in hand                         |       | <u>287,969</u>            | <u>20,755</u>           | <u>308,724</u>                 | <u>280,161</u>                 |
|                                                  |       | 301,661                   | 20,755                  | 322,416                        | 309,099                        |
| <b>CREDITORS</b>                                 |       |                           |                         |                                |                                |
| Amounts falling due within one year              | 11    | (48,047)                  | -                       | (48,047)                       | (61,854)                       |
| <b>NET CURRENT ASSETS</b>                        |       | <u>253,614</u>            | <u>20,755</u>           | <u>274,369</u>                 | <u>247,245</u>                 |
| <b>TOTAL ASSETS LESS CURRENT<br/>LIABILITIES</b> |       | 508,527                   | 20,755                  | 529,282                        | 508,336                        |
| <b>CREDITORS</b>                                 |       |                           |                         |                                |                                |
| Amounts falling due after more than one year     | 12    | (139,485)                 | -                       | (139,485)                      | (144,279)                      |
| <b>NET ASSETS<br/>FUNDS</b>                      | 15    | <u>369,042</u>            | <u>20,755</u>           | <u>389,797</u>                 | <u>364,057</u>                 |
| Unrestricted funds                               |       |                           |                         | 369,042                        | 343,544                        |
| Restricted funds                                 |       |                           |                         | <u>20,755</u>                  | <u>20,513</u>                  |
| <b>TOTAL FUNDS</b>                               |       |                           |                         | <u>389,797</u>                 | <u>364,057</u>                 |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**Balance Sheet - continued**  
**31st March 2025**

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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 29th October 2025 and were signed on its behalf by:

K M Barton - Trustee

# UTTLESFORD CITIZENS ADVICE BUREAU

## Cash Flow Statement for the year ended 31st March 2025

|                                                                           | Notes | 31/3/25<br>£    | 31/3/24<br>£    |
|---------------------------------------------------------------------------|-------|-----------------|-----------------|
| <b>Cash flows from operating activities</b>                               |       |                 |                 |
| Cash generated from operations                                            | 1     | 33,264          | 64,860          |
| Interest paid                                                             |       | <u>(10,937)</u> | <u>(11,410)</u> |
| Net cash provided by operating activities                                 |       | <u>22,327</u>   | <u>53,450</u>   |
| <b>Cash flows from investing activities</b>                               |       |                 |                 |
| Purchase of tangible fixed assets                                         |       | (1,392)         | (8,094)         |
| Interest received                                                         |       | <u>12,478</u>   | <u>12,658</u>   |
| Net cash provided by investing activities                                 |       | <u>11,086</u>   | <u>4,564</u>    |
| <b>Cash flows from financing activities</b>                               |       |                 |                 |
| Loan repayments in year                                                   |       | <u>(4,850)</u>  | <u>(3,418)</u>  |
| Net cash used in financing activities                                     |       | <u>(4,850)</u>  | <u>(3,418)</u>  |
| <b>Change in cash and cash equivalents in the reporting period</b>        |       | <u>28,563</u>   | <u>54,596</u>   |
| <b>Cash and cash equivalents at the beginning of the reporting period</b> |       | <u>280,161</u>  | <u>225,565</u>  |
| <b>Cash and cash equivalents at the end of the reporting period</b>       |       | <u>308,724</u>  | <u>280,161</u>  |

The notes form part of these financial statements

# UTTLESFORD CITIZENS ADVICE BUREAU

## Notes to the Cash Flow Statement for the year ended 31st March 2025

### 1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

|                                                                                           | 31/3/25<br>£  | 31/3/24<br>£  |
|-------------------------------------------------------------------------------------------|---------------|---------------|
| <b>Net income for the reporting period (as per the Statement of Financial Activities)</b> | 25,740        | 62,373        |
| <b>Adjustments for:</b>                                                                   |               |               |
| Depreciation charges                                                                      | 7,570         | 8,642         |
| Interest received                                                                         | (12,478)      | (12,658)      |
| Interest paid                                                                             | 10,937        | 11,410        |
| Decrease/(increase) in debtors                                                            | 15,246        | (4,889)       |
| Decrease in creditors                                                                     | (13,751)      | (18)          |
| <b>Net cash provided by operations</b>                                                    | <u>33,264</u> | <u>64,860</u> |

### 2. ANALYSIS OF CHANGES IN NET FUNDS

|                                 | At 1/4/24<br>£   | Cash flow<br>£ | At 31/3/25<br>£  |
|---------------------------------|------------------|----------------|------------------|
| <b>Net cash</b>                 |                  |                |                  |
| Cash at bank and in hand        | <u>280,161</u>   | <u>28,563</u>  | <u>308,724</u>   |
|                                 | <u>280,161</u>   | <u>28,563</u>  | <u>308,724</u>   |
| <b>Debt</b>                     |                  |                |                  |
| Debts falling due within 1 year | (6,367)          | 56             | (6,311)          |
| Debts falling due after 1 year  | <u>(144,279)</u> | <u>4,794</u>   | <u>(139,485)</u> |
|                                 | <u>(150,646)</u> | <u>4,850</u>   | <u>(145,796)</u> |
| <b>Total</b>                    | <u>129,515</u>   | <u>33,413</u>  | <u>162,928</u>   |

The notes form part of these financial statements

**Notes to the Financial Statements  
for the year ended 31st March 2025**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

|                       |                           |
|-----------------------|---------------------------|
| Freehold property     | - 2% on cost              |
| Fixtures and fittings | - 25% on reducing balance |
| Computer equipment    | - 33% on cost             |

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

# UTTLESFORD CITIZENS ADVICE BUREAU

## Notes to the Financial Statements - continued for the year ended 31st March 2025

### 2. GRANTS, DONATIONS AND LEGACIES

|                        | 31/3/25        | 31/3/24        |
|------------------------|----------------|----------------|
|                        | £              | £              |
| Donations and legacies | 23,272         | 13,843         |
| Grants                 | 464,221        | 503,141        |
| Management fees        | 6,996          | 6,681          |
|                        | <u>494,489</u> | <u>523,665</u> |

### 3. INVESTMENT INCOME

|                          | 31/3/25       | 31/3/24       |
|--------------------------|---------------|---------------|
|                          | £             | £             |
| Deposit account interest | <u>12,478</u> | <u>12,658</u> |

### 4. CHARITABLE ACTIVITIES COSTS

|                       | Direct<br>Costs<br>£ |
|-----------------------|----------------------|
| Charitable activities | <u>481,227</u>       |

### 5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

|                             | 31/3/25   | 31/3/24    |
|-----------------------------|-----------|------------|
|                             | £         | £          |
| Depreciation - owned assets | 7,570     | 8,642      |
| Hire of plant and machinery | <u>73</u> | <u>131</u> |

### 6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2025 nor for the year ended 31st March 2024.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2025 nor for the year ended 31st March 2024.

# UTTLESFORD CITIZENS ADVICE BUREAU

## Notes to the Financial Statements - continued for the year ended 31st March 2025

### 7. STAFF COSTS

|                       | 31/3/25        | 31/3/24        |
|-----------------------|----------------|----------------|
|                       | £              | £              |
| Wages and salaries    | 370,015        | 349,478        |
| Social security costs | 26,030         | 26,201         |
| Other pension costs   | 22,399         | 25,315         |
|                       | <u>418,444</u> | <u>400,994</u> |

The average monthly number of employees during the year was as follows:

|                       | 31/3/25   | 31/3/24   |
|-----------------------|-----------|-----------|
|                       | <u>16</u> | <u>18</u> |
| Office and management |           |           |

No employees received emoluments in excess of £60,000.

### 8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

|                                    | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | Total<br>funds<br>£ |
|------------------------------------|---------------------------|-------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                           |                         |                     |
| Grants, donations and legacies     | 219,669                   | 303,996                 | 523,665             |
| Investment income                  | <u>12,658</u>             | <u>-</u>                | <u>12,658</u>       |
| <b>Total</b>                       | <u>232,327</u>            | <u>303,996</u>          | <u>536,323</u>      |
| <b>EXPENDITURE ON</b>              |                           |                         |                     |
| <b>Charitable activities</b>       |                           |                         |                     |
| Charitable activities              | <u>205,507</u>            | <u>268,443</u>          | <u>473,950</u>      |
| <b>NET INCOME</b>                  | 26,820                    | 35,553                  | 62,373              |
| <b>Transfers between funds</b>     | <u>40,386</u>             | <u>(40,386)</u>         | <u>-</u>            |
| <b>Net movement in funds</b>       | 67,206                    | (4,833)                 | 62,373              |
| <b>RECONCILIATION OF FUNDS</b>     |                           |                         |                     |
| Total funds brought forward        | 276,338                   | 25,346                  | 301,684             |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <u>343,544</u>            | <u>20,513</u>           | <u>364,057</u>      |

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued  
for the year ended 31st March 2025

9. TANGIBLE FIXED ASSETS

|                       | Freehold<br>property<br>£ | Fixtures<br>and<br>fittings<br>£ | Computer<br>equipment<br>£ | Totals<br>£    |
|-----------------------|---------------------------|----------------------------------|----------------------------|----------------|
| <b>COST</b>           |                           |                                  |                            |                |
| At 1st April 2024     | 294,806                   | 34,515                           | 17,305                     | 346,626        |
| Additions             | -                         | 733                              | 659                        | 1,392          |
| At 31st March 2025    | <u>294,806</u>            | <u>35,248</u>                    | <u>17,964</u>              | <u>348,018</u> |
| <b>DEPRECIATION</b>   |                           |                                  |                            |                |
| At 1st April 2024     | 40,672                    | 31,150                           | 13,713                     | 85,535         |
| Charge for year       | 4,400                     | 1,024                            | 2,146                      | 7,570          |
| At 31st March 2025    | <u>45,072</u>             | <u>32,174</u>                    | <u>15,859</u>              | <u>93,105</u>  |
| <b>NET BOOK VALUE</b> |                           |                                  |                            |                |
| At 31st March 2025    | <u>249,734</u>            | <u>3,074</u>                     | <u>2,105</u>               | <u>254,913</u> |
| At 31st March 2024    | <u>254,134</u>            | <u>3,365</u>                     | <u>3,592</u>               | <u>261,091</u> |

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                | 31/3/25<br>£  | 31/3/24<br>£  |
|----------------|---------------|---------------|
| Trade debtors  | 3,489         | 7,024         |
| Other debtors  | 1,103         | -             |
| Accrued income | <u>9,100</u>  | <u>21,914</u> |
|                | <u>13,692</u> | <u>28,938</u> |

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                                         | 31/3/25<br>£  | 31/3/24<br>£  |
|-----------------------------------------|---------------|---------------|
| Bank loans and overdrafts (see note 13) | 6,311         | 6,367         |
| Trade creditors                         | 1,682         | 2,543         |
| Social security and other taxes         | 7,788         | 8,243         |
| Other creditors                         | 5,414         | 2,186         |
| Deferred income                         | 21,646        | 33,363        |
| Accrued expenses                        | <u>5,206</u>  | <u>9,152</u>  |
|                                         | <u>48,047</u> | <u>61,854</u> |

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued  
for the year ended 31st March 2025

**12. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

|                          | 31/3/25        | 31/3/24        |
|--------------------------|----------------|----------------|
|                          | £              | £              |
| Bank loans (see note 13) | <u>139,485</u> | <u>144,279</u> |

**13. LOANS**

An analysis of the maturity of loans is given below:

|                                                 | 31/3/25       | 31/3/24       |
|-------------------------------------------------|---------------|---------------|
|                                                 | £             | £             |
| Amounts falling due within one year on demand:  |               |               |
| Bank loans                                      | <u>6,311</u>  | <u>6,367</u>  |
| Amounts falling between one and two years:      |               |               |
| Bank loans - 1-2 years                          | <u>6,622</u>  | <u>6,622</u>  |
| Amounts falling due between two and five years: |               |               |
| Bank loans - 2-5 years                          | <u>21,496</u> | <u>21,496</u> |
| Amounts falling due in more than five years:    |               |               |
| Repayable by instalments:                       |               |               |
| Bank loans more than 5 years                    | 111,367       | 116,161       |

**14. SECURED DEBTS**

The following secured debts are included within creditors:

|            | 31/3/25        | 31/3/24        |
|------------|----------------|----------------|
|            | £              | £              |
| Bank loans | <u>145,796</u> | <u>150,646</u> |

The above loan is secured by way of a legal charge over the charity's freehold property.

**15. MOVEMENT IN FUNDS**

|                           | At 1/4/24      | Net movement in funds | Transfers between funds | At 31/3/25     |
|---------------------------|----------------|-----------------------|-------------------------|----------------|
|                           | £              | £                     | £                       | £              |
| <b>Unrestricted funds</b> |                |                       |                         |                |
| General fund              | 343,544        | 16,017                | 9,481                   | 369,042        |
| <b>Restricted funds</b>   |                |                       |                         |                |
| Restricted funds          | 20,513         | 9,723                 | (9,481)                 | 20,755         |
| <b>TOTAL FUNDS</b>        | <u>364,057</u> | <u>25,740</u>         | <u>-</u>                | <u>389,797</u> |

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued  
for the year ended 31st March 2025

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 241,813                    | (225,796)                  | 16,017                    |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 265,154                    | (255,431)                  | 9,723                     |
| <b>TOTAL FUNDS</b>        | <u>506,967</u>             | <u>(481,227)</u>           | <u>25,740</u>             |

Comparatives for movement in funds

|                           | At 1/4/23<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31/3/24<br>£ |
|---------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                                    |                    |
| General fund              | 276,338        | 26,820                           | 40,386                             | 343,544            |
| <b>Restricted funds</b>   |                |                                  |                                    |                    |
| Restricted funds          | 25,346         | 35,553                           | (40,386)                           | 20,513             |
| <b>TOTAL FUNDS</b>        | <u>301,684</u> | <u>62,373</u>                    | <u>-</u>                           | <u>364,057</u>     |

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 232,327                    | (205,507)                  | 26,820                    |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 303,996                    | (268,443)                  | 35,553                    |
| <b>TOTAL FUNDS</b>        | <u>536,323</u>             | <u>(473,950)</u>           | <u>62,373</u>             |

# UTTLESFORD CITIZENS ADVICE BUREAU

## Notes to the Financial Statements - continued for the year ended 31st March 2025

### 15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

|                           | At 1/4/23<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31/3/25<br>£ |
|---------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                                    |                    |
| General fund              | 276,338        | 42,837                           | 49,867                             | 369,042            |
| <b>Restricted funds</b>   |                |                                  |                                    |                    |
| Restricted funds          | 25,346         | 45,276                           | (49,867)                           | 20,755             |
| <b>TOTAL FUNDS</b>        | <u>301,684</u> | <u>88,113</u>                    | <u>-</u>                           | <u>389,797</u>     |

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 474,140                    | (431,303)                  | 42,837                    |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 569,150                    | (523,874)                  | 45,276                    |
| <b>TOTAL FUNDS</b>        | <u>1,043,290</u>           | <u>(955,177)</u>           | <u>88,113</u>             |

### 16. RELATED PARTY DISCLOSURES

During the year the charity received donations and management fees of £23,699 (2024: £4,205) from Frontline Referrals Ltd, a company that is a wholly owned subsidiary of the charity.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

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# Accounts

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**REGISTERED COMPANY NUMBER: 03771142 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1078222**

**Report of the Trustees and  
Financial Statements  
for the Year Ended 31st March 2024  
for  
UTTLESFORD CITIZENS ADVICE BUREAU**

Attenboroughs (Accountants) Limited  
Chartered Certified Accountants  
1 Tower House  
Tower Centre  
Hoddesdon  
Hertfordshire  
EN11 8UR

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Contents of the Financial Statements  
for the year ended 31st March 2024**

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**Report of the Trustees  
for the year ended 31st March 2024**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the Charity are aligned with the principles and objectives of the National Association of Citizens Advice ("CitA"), of which the Charity is a member. The Charity is also a member of the Essex Citizens Advice Consortium.

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice uses evidence of clients' problems anonymously to campaign for improvements in laws and services that affect everyone. The specific objects of the Charity are set out in its Memorandum of Association and its principal object is the promotion of any charitable purposes for the benefit of the community in the area of Essex, Cambridgeshire, Hertfordshire, and Suffolk by the advancement of education, the protection of health, and the relief of poverty, sickness, and distress. To those ends, the Charity is specifically authorised to establish and conduct Citizens Advice as centres to provide a free confidential and impartial service of advice, information, and counsel for the public and this is its principal activity. The Charity is also authorised to raise funds, and to undertake activities that support, or are ancillary to, its principal object. The Trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The following sections describe the activities of the Charity that have been carried out for the public benefit in the last year.

**Report of the Trustees  
for the year ended 31st March 2024**

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**OBJECTIVES AND ACTIVITIES**

**Achievements and Performance**

- Thanks to our fantastic team of staff and volunteers we managed a significant increase in demand on the service as the 'Cost-of-Living Crisis' continued to impact our communities.
- The Benefit Take-Up project continued to be highly valued by residents, supporting 563 clients over the year. Together, the team achieved a staggering £1,529,522 in additional benefit income for their clients.
- Macmillan Cancer Support continued to fund six part-time members of staff to provide specialist welfare benefits support and casework for newly diagnosed cancer patients. Over the year the team supported 609 clients with benefit applications (achieving £1.79 million in extra income), navigating employment law, applying for grants and accessing other local support.
- We remained active in building awareness of fuel poverty and cold home issues within the district providing specialist casework for 396 clients, checking benefit entitlements and helping them to challenge incorrect bills, access fuel vouchers and energy efficiency grants.
- Our video link outreach services continued to help us provide support in Great Dunmow, Stansted and Thaxted and from a new access point at Takeley Old School House.
- We met with our MP, Kemi Badenoch twice during the year to discuss the need for an increase in Universal Credit payments and to highlight the financial issues many of our clients face following deductions from benefits. We also discussed the National Red Index report released by Citizens Advice and the issue of housing affordability in Uttlesford. Later in the year we wrote to ask for her support in raising the unfairness of IPP sentences in Parliament.
- We took part in some fantastic community events including: Saffron Walden Community Day, Great Dunmow Christmas Market, and Saffron Walden Late Night Shopping,
- We shared the "Rural Cost of Living Survey 2023" compiled by the Citizens Advice Rural Issues group with stakeholders to highlight the unique challenges of living on a low income in a rural area.
- Staff and volunteers completed 117 evidence forms highlighting issues and systems that are unfair or are causing hardship - issues included digital exclusion, poor rural transport, problems with utility suppliers, poor decision making by DWP, long blue badge processing times, difficulty accessing services such as banks or healthcare and multiple issues regarding Universal Credit.
- We supported several social media campaigns - Scam Awareness, Hate Crime Awareness, Volunteers Week, Consumer Awareness, Energy Saving Week and Debt Awareness Week.
- Our regular monthly training sessions for staff and volunteers continued and included Benefit Updates, Housing and Section 21 notices, Information Assurance, Managed Migration, a session from St Clare's Hospice, Safeguarding, Sickness and statutory sick pay, employment law and discrimination.
- We celebrated Volunteers Week with a lovely picnic in Little Chesterford - and the sun shone!
- 6 teams of staff and volunteers took part in the 'Big Team Challenge' to walk 626.6 miles (virtually) through the islands of the Caribbean!
- We actively worked with other voluntary sector organisations in West Essex and Hertfordshire as part of a VCFSE Alliance to try and support better system working with NHS and Statutory partners.
- Frontline Referrals, a company owned and controlled by Uttlesford Citizens Advice, continued to perform well in the year.

**Report of the Trustees  
for the year ended 31st March 2024**

**OBJECTIVES AND ACTIVITIES****Public benefit**

The Trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. This report describes the activities the Charity has carried out for the public benefit in the last year.

**Performance and Service Provision**

The service supported 3,957 unique clients through the year (2022-2023, 3,395), many using the service more than once to deal with over 14,234 issues (10,866). This is a 16% increase in clients and a 31% increase in issues compared with 2022-23. Using government approved impact assessments this equates to £6.04m (£4.58m) in value to our clients, by increasing their income, working to get debt written off and providing consumer advice.

The following table sets out the numbers of clients and issues dealt with in last year:

|                                                                                | 31/3/24 | 31/3/23 |
|--------------------------------------------------------------------------------|---------|---------|
| Unique client numbers (people using the service one or more times in the year) | 3,957   | 3,395   |
| Issues                                                                         | 14,234  | 10,866  |
| Percentage of clients using the service for the first time                     | 54%     | 50%     |

|        | Client visits, phone calls, video calls, emails and letters |         | Non client phone calls, emails and letters |         | Total   |         |
|--------|-------------------------------------------------------------|---------|--------------------------------------------|---------|---------|---------|
|        | 31/3/24                                                     | 31/3/23 | 31/3/24                                    | 31/3/23 | 31/3/24 | 31/3/23 |
| Totals | 15,923                                                      | 11,824  | 5,905                                      | 5,383   | 21,828  | 17,207  |

**Staff and Volunteers**

At the year end we employed 29 part-time staff working 18 full-time equivalent roles. This is broken down as follows: Core advice, specialist casework and office support, 17 staff working 11.0 FTE roles; Frontline, 6 staff working 3.7 FTE roles; Macmillan welfare benefits casework, 6 staff working 3 FTE roles.

Paid roles cover the management and delivery of the service, the training and quality assurance of the advice provided, supervision of advice sessions, and specialist warm homes, debt and disability benefit work. At the end of March 2024, we had 67 volunteers working approximately 400 hours a week for the Charity (2023 77 volunteers working 398 hours a week). This was estimated to be valued at over £524,000 (2023 £402,000). Volunteers cover the delivery of generalist advice, assisted information provision, home visit work, fundraising, media work, governance, and financial and strategic control for the charity.

Continuing to strengthen our volunteer capacity to manage increased demand and provide the best possible service for our clients has remained a priority. Although we continued to struggle to recruit new volunteers for much of the year, we were pleased to note some renewed interest towards the end of the period; however limited space in the office and training resources provide their own constraints.

With interest in volunteering roles returning, we have reverted to running group training sessions, which provide the benefit of peer support for trainees. Our summer intern program for students welcomed two young people into the office - providing them with invaluable experience, whilst helping us to cover a traditionally difficult period over the school summer holidays.

We remain sincerely grateful to our volunteers, for their continuing commitment and calm professionalism and to our staff, who are dedicated and resilient and continue to offer exemplary support to both our volunteers and clients, whilst balancing the need to maintain good quality advice and training.

**Report of the Trustees  
for the year ended 31st March 2024**

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**OBJECTIVES AND ACTIVITIES****Quality of Advice Audit**

We continue to work hard to provide good quality, holistic advice despite the challenges of supervising, training and supporting many new volunteers in an environment of growing demand.

We are audited annually by the National Association of Citizens Advice on the quality of advice we provide, as well as a range of other issues such as, Governance, Strategic Business Planning, Risk Management, Financial Management, People Management, Equality Leadership, Operation Performance Management, Partnership Working and Research and Campaigns.

Between April 2023 and March 2024 we consistently scored highly in case administration but we were picked up on a number of cases where auditors felt that full exploration wasn't evident in case write-ups. Although we are confident that this is a reflection of advisers writing up salient advice details whilst dealing with unprecedented demand rather than failing to appropriately explore a problem with a client, we have now introduced the use of advice templates to better support staff and volunteers to better evidence exploration.

**Client profile in Uttlesford**

We work hard to ensure that we are accessible to all parts of our community. 1,529 clients agreed to give their ethnic origin, as follows:

| <b>Ethnic Origin Grouping</b> | <b>31/3/24</b> | <b>31/3/23</b> |
|-------------------------------|----------------|----------------|
| White                         | 91.6           | 94.8           |
| Mixed Race                    | 1.0            | 0.9            |
| Asian or Asian British        | 2.6            | 1.4            |
| Black or Black British        | 3.4            | 2.2            |
| Other                         | 1.4            | 0.7            |

When asked the question, 'do you feel you have a disability?' 62% of the 2,376 clients who responded stated that they did have a disability or long-term health condition (2023- 60% of 1,914). 59% of our clients were female, 41% were male (2023 - 61% female, 39% male).

| <b>Age profile group</b> | <b>31/3/24</b> | <b>31/3/23</b> |
|--------------------------|----------------|----------------|
| 0 - 14                   | 1.2%           | 1.3%           |
| 15 - 24                  | 3.5%           | 4.1%           |
| 25 - 34                  | 12.0%          | 13.4%          |
| 35 - 49                  | 23.6%          | 24.5%          |
| 50 - 64                  | 26.3%          | 27.8%          |
| 65 - 74                  | 14.9%          | 13.7%          |
| 75 - 84                  | 13.1%          | 10.0%          |
| 85+                      | 5.4%           | 5.2%           |

**FINANCIAL REVIEW****Financial position**

Incoming resources in the year were £536,323 (2022/23: £329,246). Of this £303,996 (2022/23: £128,097) related to project restricted activities.

A surplus of £26,820 was made in the year on the General Fund (2022/23: deficit £15,571) and a surplus of £35,553 was made on restricted activities (2022/23: £12,820 surplus) before transfers between funds. As at 31 March 2024 total reserves were £364,057 (31 March 2023: £301,684) of which £343,544 represented unrestricted funds (31 March 2023 £276,338).

**Report of the Trustees  
for the year ended 31st March 2024**

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## **FINANCIAL REVIEW**

### **Reserves policy**

It is the policy of the Charity to hold reserves sufficient to cover at least six months day-to-day operating costs of the Charity and to cover any known liabilities including an estimate of the possible costs in the event the Charity had to be wound up. The year end level of cash reserves less current liabilities was sufficient to allow the Charity to continue to operate for at least six months if the core funding was withdrawn.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Uttlesford Citizens Advice Bureau ("the Charity") is a registered charity and a company limited by guarantee that does not have a share capital. The maximum liability of each member is limited to one pound. As at 31 March 2024 there were 25 members of the Charity. The Charity was incorporated as a company limited by guarantee on 14 May 1999. It took over the assets and liabilities of the similarly named unincorporated charity that had commenced operations from premises in Saffron Walden in 1983. The Charity is governed by its Memorandum and Articles of Association. Revised Articles of Association were adopted on 7 September 2004 and further amended on 31 October 2005.

### **Recruitment and appointment of new trustees**

Trustees, who are also Directors of the Company, are elected from the local community or appointed following nomination by member organisations. During the period under review there were no nominated Trustees. The Trustees keep under review their skills mix and diversity and endeavour to encourage candidates who can make a useful contribution to the running of the Charity to join them. Trustee Board vacancies are advertised as widely as possible in the local community using the national body of Citizens Advice website, social media, the local press and Volunteer Centre through connections with other local organisations. Potential candidates go through a formal recruitment process to assess their suitability for the role and are provided with induction and support during their first year in office. The Trustees, and in particular the Chair, have kept under review the composition of the Trustee Board with a particular emphasis on succession planning. The Trustee Board has the task of raising the profile of the Charity so that, amongst other things, potential recruits to the Trustee Board may be drawn from the widest possible pool of candidates that reflect the area served by the Charity. The Chair and Treasurer are elected every three years from amongst the Trustees.

### **Organisational structure**

The Trustees are responsible for organisational policy making and planning, financial decision making, and the overall operation of the Charity. Day-to-day operation of the Charity is delegated to the Chief Executive. During the financial year, the Trustee Board met a total of 8 times, including an AGM. A strategy session took place in May 2023, at which Dr John Ford, a Senior Clinical Lecturer in Health Equity spoke to us about 'Building more Equitable Communities.'

### **Statement of Directors' Responsibilities**

Company Law and Charity Law require the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing those financial statements the directors are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- (d) prepare financial statements on a going concern basis unless it is inappropriate to assume that the Charity will continue on that basis.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the Charity maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities

**Report of the Trustees  
for the year ended 31st March 2024**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Thanks**

The Trustees wish to thank all those people and organisations that have supported the Charity throughout the year. The Trustees are grateful to the members of the Charity for their donations and efforts to bring the Charity to the notice of the wider community. The support of the local district town and parish councils in conjunction with other individuals and organisations is invaluable and very much appreciated.

The Trustees are particularly grateful for the grants and donations to help fund the Charity's core expenditure received from Uttlesford District Council, Saffron Walden Town Council, Essex County Council, South Cambridgeshire District Council, Great Dunmow Town Council, Rotary Club of Saffron Walden, Felsted United Charities, The Religious Society of Friends Saffron Walden Meeting, and many of Uttlesford's parish councils.

Targeted funding from Essex County Council, Macmillan Cancer Support, Trussell Trust, Uttlesford District Council, NHS, Herts and West Essex ICB, VCFSE Alliance, Essex Community Foundation, Uk Power Networks, Energy Redress Fund and Cadent enable us to undertake specific projects and target support to the most disadvantaged sections of the community.

Lastly the Trustees would also like to thank the unpaid volunteers and the paid staff, without whose contributions the Charity could not function. Their resilience and professionalism continue to inspire the work of the Board.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03771142 (England and Wales)

**Registered Charity number**

1078222

**Registered office**

Barnards Yard  
Saffron Walden  
Essex  
CB11 4EB

**Trustees**

R A Armitage  
K M Barton  
Ms S C Batty (resigned 12/4/2023)  
M Benfold  
Ms L Bird  
Ms C Fiddy  
Ms J S Garner  
A T Pooley (resigned 1/10/2024)  
J D Starr  
Ms M T Stenson  
Ms K Hanks (appointed 11/4/2023)  
B Conry (appointed 1/10/2024)

**Company Secretary**

B Conry

**Report of the Trustees  
for the year ended 31st March 2024**

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**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent Examiner**

Attenboroughs (Accountants) Limited

Chartered Certified Accountants

1 Tower House

Tower Centre

Hoddesdon

Hertfordshire

EN11 8UR

Approved by order of the board of trustees on 26th November 2024 and signed on its behalf by:

K M Barton - Trustee

**Independent Examiner's Report to the Trustees of  
Uttlesford Citizens Advice Bureau**

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**Independent examiner's report to the trustees of Uttlesford Citizens Advice Bureau ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2024.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

David Roger Pattman FCCA  
The Association of Chartered Certified Accountants

Attenboroughs (Accountants) Limited  
Chartered Certified Accountants  
1 Tower House  
Tower Centre  
Hoddesdon  
Hertfordshire  
EN11 8UR

6th December 2024

# UTTLESFORD CITIZENS ADVICE BUREAU

## Statement of Financial Activities for the year ended 31st March 2024

|                                    |       | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | 31/3/24<br>Total<br>funds<br>£ | 31/3/23<br>Total<br>funds<br>£ |
|------------------------------------|-------|---------------------------|-------------------------|--------------------------------|--------------------------------|
|                                    | Notes |                           |                         |                                |                                |
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                           |                         |                                |                                |
| Grants, donations and legacies     | 2     | 219,669                   | 303,996                 | 523,665                        | 326,556                        |
| Investment income                  | 3     | 12,658                    | -                       | 12,658                         | 2,690                          |
| <b>Total</b>                       |       | <u>232,327</u>            | <u>303,996</u>          | <u>536,323</u>                 | <u>329,246</u>                 |
| <b>EXPENDITURE ON</b>              |       |                           |                         |                                |                                |
| <b>Charitable activities</b>       | 4     |                           |                         |                                |                                |
| Charitable activities              |       | <u>205,507</u>            | <u>268,443</u>          | <u>473,950</u>                 | <u>331,997</u>                 |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | 26,820                    | 35,553                  | 62,373                         | (2,751)                        |
| <b>Transfers between funds</b>     | 15    | <u>40,386</u>             | <u>(40,386)</u>         | <u>-</u>                       | <u>-</u>                       |
| <b>Net movement in funds</b>       |       | <u>67,206</u>             | <u>(4,833)</u>          | <u>62,373</u>                  | <u>(2,751)</u>                 |
| <b>RECONCILIATION OF FUNDS</b>     |       |                           |                         |                                |                                |
| Total funds brought forward        |       | 276,338                   | 25,346                  | 301,684                        | 304,435                        |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u>343,544</u>            | <u>20,513</u>           | <u>364,057</u>                 | <u>301,684</u>                 |

The notes form part of these financial statements

**Balance Sheet**  
**31st March 2024**

|                                                  | Notes | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | 31/3/24<br>Total<br>funds<br>£ | 31/3/23<br>Total<br>funds<br>£ |
|--------------------------------------------------|-------|---------------------------|-------------------------|--------------------------------|--------------------------------|
| <b>FIXED ASSETS</b>                              |       |                           |                         |                                |                                |
| Tangible assets                                  | 9     | 261,091                   | -                       | 261,091                        | 261,639                        |
| <b>CURRENT ASSETS</b>                            |       |                           |                         |                                |                                |
| Debtors                                          | 10    | 28,938                    | -                       | 28,938                         | 24,049                         |
| Cash at bank and in hand                         |       | <u>259,648</u>            | <u>20,513</u>           | <u>280,161</u>                 | <u>225,565</u>                 |
|                                                  |       | 288,586                   | 20,513                  | 309,099                        | 249,614                        |
| <b>CREDITORS</b>                                 |       |                           |                         |                                |                                |
| Amounts falling due within one year              | 11    | (206,133)                 | -                       | (206,133)                      | (61,872)                       |
| <b>NET CURRENT ASSETS</b>                        |       | <u>82,453</u>             | <u>20,513</u>           | <u>102,966</u>                 | <u>187,742</u>                 |
| <b>TOTAL ASSETS LESS CURRENT<br/>LIABILITIES</b> |       | 343,544                   | 20,513                  | 364,057                        | 449,381                        |
| <b>CREDITORS</b>                                 |       |                           |                         |                                |                                |
| Amounts falling due after more than one year     | 12    | -                         | -                       | -                              | (147,697)                      |
| <b>NET ASSETS<br/>FUNDS</b>                      | 15    | <u>343,544</u>            | <u>20,513</u>           | <u>364,057</u>                 | <u>301,684</u>                 |
| Unrestricted funds                               |       |                           |                         | 343,544                        | 276,338                        |
| Restricted funds                                 |       |                           |                         | <u>20,513</u>                  | <u>25,346</u>                  |
| <b>TOTAL FUNDS</b>                               |       |                           |                         | <u>364,057</u>                 | <u>301,684</u>                 |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**Balance Sheet - continued**  
**31st March 2024**

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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 26th November 2024 and were signed on its behalf by:

K M Barton - Trustee

# UTTLESFORD CITIZENS ADVICE BUREAU

## Cash Flow Statement for the year ended 31st March 2024

|                                                                           | Notes | 31/3/24<br>£    | 31/3/23<br>£   |
|---------------------------------------------------------------------------|-------|-----------------|----------------|
| <b>Cash flows from operating activities</b>                               |       |                 |                |
| Cash generated from operations                                            | 1     | 64,860          | 18,932         |
| Interest paid                                                             |       | <u>(11,410)</u> | <u>(7,674)</u> |
| Net cash provided by operating activities                                 |       | <u>53,450</u>   | <u>11,258</u>  |
| <b>Cash flows from investing activities</b>                               |       |                 |                |
| Purchase of tangible fixed assets                                         |       | (8,094)         | (495)          |
| Interest received                                                         |       | <u>12,658</u>   | <u>2,690</u>   |
| Net cash provided by investing activities                                 |       | <u>4,564</u>    | <u>2,195</u>   |
| <b>Cash flows from financing activities</b>                               |       |                 |                |
| Loan repayments in year                                                   |       | <u>(3,418)</u>  | <u>(4,816)</u> |
| Net cash used in financing activities                                     |       | <u>(3,418)</u>  | <u>(4,816)</u> |
| <b>Change in cash and cash equivalents in the reporting period</b>        |       | <u>54,596</u>   | <u>8,637</u>   |
| <b>Cash and cash equivalents at the beginning of the reporting period</b> |       | <u>225,565</u>  | <u>216,928</u> |
| <b>Cash and cash equivalents at the end of the reporting period</b>       |       | <u>280,161</u>  | <u>225,565</u> |

The notes form part of these financial statements

# UTTLESFORD CITIZENS ADVICE BUREAU

## Notes to the Cash Flow Statement for the year ended 31st March 2024

### 1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

|                                                                                                         | 31/3/24<br>£  | 31/3/23<br>£  |
|---------------------------------------------------------------------------------------------------------|---------------|---------------|
| <b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b> | 62,373        | (2,751)       |
| <b>Adjustments for:</b>                                                                                 |               |               |
| Depreciation charges                                                                                    | 8,642         | 9,086         |
| Interest received                                                                                       | (12,658)      | (2,690)       |
| Interest paid                                                                                           | 11,410        | 7,674         |
| Increase in debtors                                                                                     | (4,889)       | (23,208)      |
| (Decrease)/increase in creditors                                                                        | (18)          | 30,821        |
| <b>Net cash provided by operations</b>                                                                  | <u>64,860</u> | <u>18,932</u> |

### 2. ANALYSIS OF CHANGES IN NET FUNDS

|                                 | At 1/4/23<br>£   | Cash flow<br>£ | At 31/3/24<br>£  |
|---------------------------------|------------------|----------------|------------------|
| <b>Net cash</b>                 |                  |                |                  |
| Cash at bank and in hand        | <u>225,565</u>   | <u>54,596</u>  | <u>280,161</u>   |
|                                 | <u>225,565</u>   | <u>54,596</u>  | <u>280,161</u>   |
| <b>Debt</b>                     |                  |                |                  |
| Debts falling due within 1 year | (6,367)          | (144,279)      | (150,646)        |
| Debts falling due after 1 year  | <u>(147,697)</u> | <u>147,697</u> | <u>-</u>         |
|                                 | <u>(154,064)</u> | <u>3,418</u>   | <u>(150,646)</u> |
| <b>Total</b>                    | <u>71,501</u>    | <u>58,014</u>  | <u>129,515</u>   |

The notes form part of these financial statements

**Notes to the Financial Statements  
for the year ended 31st March 2024**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

|                       |                           |
|-----------------------|---------------------------|
| Freehold property     | - 2% on cost              |
| Fixtures and fittings | - 25% on reducing balance |
| Computer equipment    | - 33% on cost             |

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

# UTTLESFORD CITIZENS ADVICE BUREAU

## Notes to the Financial Statements - continued for the year ended 31st March 2024

### 2. GRANTS, DONATIONS AND LEGACIES

|                        | 31/3/24        | 31/3/23        |
|------------------------|----------------|----------------|
|                        | £              | £              |
| Donations and legacies | 13,843         | 23,170         |
| Grants                 | 503,141        | 301,258        |
| Management fees        | 6,681          | 2,128          |
|                        | <u>523,665</u> | <u>326,556</u> |

### 3. INVESTMENT INCOME

|                          | 31/3/24       | 31/3/23      |
|--------------------------|---------------|--------------|
|                          | £             | £            |
| Deposit account interest | <u>12,658</u> | <u>2,690</u> |

### 4. CHARITABLE ACTIVITIES COSTS

|                       | Direct<br>Costs<br>£ |
|-----------------------|----------------------|
| Charitable activities | <u>473,950</u>       |

### 5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

|                             | 31/3/24    | 31/3/23    |
|-----------------------------|------------|------------|
|                             | £          | £          |
| Depreciation - owned assets | 8,642      | 9,086      |
| Hire of plant and machinery | <u>131</u> | <u>731</u> |

### 6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2024 nor for the year ended 31st March 2023.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2024 nor for the year ended 31st March 2023.

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2024**

**7. STAFF COSTS**

|                       | 31/3/24        | 31/3/23        |
|-----------------------|----------------|----------------|
|                       | £              | £              |
| Wages and salaries    | 349,478        | 244,208        |
| Social security costs | 26,201         | 18,582         |
| Other pension costs   | 25,315         | 14,410         |
|                       | <u>400,994</u> | <u>277,200</u> |

The average monthly number of employees during the year was as follows:

|                       | 31/3/24   | 31/3/23   |
|-----------------------|-----------|-----------|
|                       | <u>18</u> | <u>11</u> |
| Office and management |           |           |

No employees received emoluments in excess of £60,000.

**8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                    | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | Total<br>funds<br>£ |
|------------------------------------|---------------------------|-------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                           |                         |                     |
| Grants, donations and legacies     | 198,459                   | 128,097                 | 326,556             |
| Investment income                  | 2,690                     | -                       | 2,690               |
| <b>Total</b>                       | <u>201,149</u>            | <u>128,097</u>          | <u>329,246</u>      |
| <b>EXPENDITURE ON</b>              |                           |                         |                     |
| <b>Charitable activities</b>       |                           |                         |                     |
| Charitable activities              | <u>216,720</u>            | <u>115,277</u>          | <u>331,997</u>      |
| <b>NET INCOME/(EXPENDITURE)</b>    | (15,571)                  | 12,820                  | (2,751)             |
| <b>Transfers between funds</b>     | 19,283                    | (19,283)                | -                   |
| <b>Net movement in funds</b>       | 3,712                     | (6,463)                 | (2,751)             |
| <b>RECONCILIATION OF FUNDS</b>     |                           |                         |                     |
| Total funds brought forward        | 272,626                   | 31,809                  | 304,435             |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <u>276,338</u>            | <u>25,346</u>           | <u>301,684</u>      |

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued  
for the year ended 31st March 2024

9. TANGIBLE FIXED ASSETS

|                       | Freehold<br>property<br>£ | Fixtures<br>and<br>fittings<br>£ | Computer<br>equipment<br>£ | Totals<br>£    |
|-----------------------|---------------------------|----------------------------------|----------------------------|----------------|
| <b>COST</b>           |                           |                                  |                            |                |
| At 1st April 2023     | 294,806                   | 31,944                           | 11,782                     | 338,532        |
| Additions             | -                         | 2,571                            | 5,523                      | 8,094          |
| At 31st March 2024    | <u>294,806</u>            | <u>34,515</u>                    | <u>17,305</u>              | <u>346,626</u> |
| <b>DEPRECIATION</b>   |                           |                                  |                            |                |
| At 1st April 2023     | 36,272                    | 30,029                           | 10,592                     | 76,893         |
| Charge for year       | 4,400                     | 1,121                            | 3,121                      | 8,642          |
| At 31st March 2024    | <u>40,672</u>             | <u>31,150</u>                    | <u>13,713</u>              | <u>85,535</u>  |
| <b>NET BOOK VALUE</b> |                           |                                  |                            |                |
| At 31st March 2024    | <u>254,134</u>            | <u>3,365</u>                     | <u>3,592</u>               | <u>261,091</u> |
| At 31st March 2023    | <u>258,534</u>            | <u>1,915</u>                     | <u>1,190</u>               | <u>261,639</u> |

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                | 31/3/24<br>£  | 31/3/23<br>£  |
|----------------|---------------|---------------|
| Trade debtors  | 7,024         | 11,964        |
| Other debtors  | -             | 2,006         |
| Accrued income | <u>21,914</u> | <u>10,079</u> |
|                | <u>28,938</u> | <u>24,049</u> |

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                                         | 31/3/24<br>£   | 31/3/23<br>£  |
|-----------------------------------------|----------------|---------------|
| Bank loans and overdrafts (see note 13) | 150,646        | 6,367         |
| Trade creditors                         | 2,543          | 347           |
| Social security and other taxes         | 8,243          | 5,351         |
| Other creditors                         | 2,186          | -             |
| Deferred income                         | 33,363         | 47,276        |
| Accrued expenses                        | <u>9,152</u>   | <u>2,531</u>  |
|                                         | <u>206,133</u> | <u>61,872</u> |

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2024**

**12. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

|                          | 31/3/24<br>£ | 31/3/23<br>£   |
|--------------------------|--------------|----------------|
| Bank loans (see note 13) | <u>-</u>     | <u>147,697</u> |

**13. LOANS**

An analysis of the maturity of loans is given below:

|                                                | 31/3/24<br>£   | 31/3/23<br>£   |
|------------------------------------------------|----------------|----------------|
| Amounts falling due within one year on demand: |                |                |
| Bank loans                                     | <u>150,646</u> | <u>6,367</u>   |
| Amounts falling between one and two years:     |                |                |
| Bank loans - 1-2 years                         | <u>-</u>       | <u>147,697</u> |

**14. SECURED DEBTS**

The following secured debts are included within creditors:

|            | 31/3/24<br>£   | 31/3/23<br>£   |
|------------|----------------|----------------|
| Bank loans | <u>150,646</u> | <u>154,064</u> |

The above loan is secured by way of a legal charge over the charity's freehold property.

**15. MOVEMENT IN FUNDS**

|                           | At 1/4/23<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31/3/24<br>£ |
|---------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                                    |                    |
| General fund              | 276,338        | 26,820                           | 40,386                             | 343,544            |
| <b>Restricted funds</b>   |                |                                  |                                    |                    |
| Restricted funds          | 25,346         | 35,553                           | (40,386)                           | 20,513             |
| <b>TOTAL FUNDS</b>        | <u>301,684</u> | <u>62,373</u>                    | <u>-</u>                           | <u>364,057</u>     |

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued  
for the year ended 31st March 2024

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 232,327                    | (205,507)                  | 26,820                    |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 303,996                    | (268,443)                  | 35,553                    |
| <b>TOTAL FUNDS</b>        | <u>536,323</u>             | <u>(473,950)</u>           | <u>62,373</u>             |

Comparatives for movement in funds

|                           | At 1/4/22<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31/3/23<br>£ |
|---------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                                    |                    |
| General fund              | 272,626        | (15,571)                         | 19,283                             | 276,338            |
| <b>Restricted funds</b>   |                |                                  |                                    |                    |
| Restricted funds          | 31,809         | 12,820                           | (19,283)                           | 25,346             |
| <b>TOTAL FUNDS</b>        | <u>304,435</u> | <u>(2,751)</u>                   | <u>-</u>                           | <u>301,684</u>     |

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 201,149                    | (216,720)                  | (15,571)                  |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 128,097                    | (115,277)                  | 12,820                    |
| <b>TOTAL FUNDS</b>        | <u>329,246</u>             | <u>(331,997)</u>           | <u>(2,751)</u>            |

# UTTLESFORD CITIZENS ADVICE BUREAU

## Notes to the Financial Statements - continued for the year ended 31st March 2024

### 15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

|                           | At 1/4/22<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31/3/24<br>£ |
|---------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                                    |                    |
| General fund              | 272,626        | 11,249                           | 59,669                             | 343,544            |
| <b>Restricted funds</b>   |                |                                  |                                    |                    |
| Restricted funds          | 31,809         | 48,373                           | (59,669)                           | 20,513             |
| <b>TOTAL FUNDS</b>        | <u>304,435</u> | <u>59,622</u>                    | <u>-</u>                           | <u>364,057</u>     |

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 433,476                    | (422,227)                  | 11,249                    |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 432,093                    | (383,720)                  | 48,373                    |
| <b>TOTAL FUNDS</b>        | <u>865,569</u>             | <u>(805,947)</u>           | <u>59,622</u>             |

### 16. RELATED PARTY DISCLOSURES

During the year the charity received management fees of £6,681 (2023 £2,128) from Frontline Referrals Ltd, a company that is a wholly owned subsidiary of the charity.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

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# Accounts

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# Uttlesford Citizens Advice

## Annual Accounts and Unaudited Financial Statements 2022/2023



Uttlesford

[www.uttlesfordca.org.uk](http://www.uttlesfordca.org.uk)

**REGISTERED COMPANY NUMBER: 03771142 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1078222**

**Report of the Trustees and**  
**Financial Statements**  
**for the Year Ended 31st March 2023**  
**for**  
**UTTLESFORD CITIZENS ADVICE BUREAU**

Attenboroughs (Accountants) Limited  
Chartered Certified Accountants  
1 Tower House  
Tower Centre  
Hoddesdon  
Hertfordshire  
EN11 8UR

# **UTTLESFORD CITIZENS ADVICE BUREAU**

## **Contents of the Financial Statements for the year ended 31st March 2023**

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# UTTLESFORD CITIZENS ADVICE BUREAU

## **Report of the Trustees for the year ended 31st March 2023**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and aims**

The objects of the Charity are aligned with the principles and objectives of the National Association of Citizens Advice ("CitA"), of which the Charity is a member. The Charity is also a member of the Essex Citizens Advice Consortium.

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice uses evidence of clients' problems anonymously to campaign for improvements in laws and services that affect everyone.

The specific objects of the Charity are set out in its Memorandum of Association. Its principal object is the promotion of any charitable purposes for the benefit of the community in the area of Essex, Cambridgeshire, Hertfordshire, and Suffolk by the advancement of education, the protection of health, and the relief of poverty, sickness, and distress. To those ends, the Charity is specifically authorised to establish and conduct Citizens Advice as centres to provide a free confidential and impartial service of advice, information, and counsel for the public and this is its principal activity. Other objects permit the Charity to raise funds, and to undertake activities that support, or are ancillary to, its principal object.

## UTTLESFORD CITIZENS ADVICE BUREAU

### Report of the Trustees for the year ended 31st March 2023

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#### OBJECTIVES AND ACTIVITIES

##### Achievements and Performance

- Thanks to our amazing team of staff and volunteers we managed increasing, and different, demands on the service as the 'Cost-of-Living Crisis' began to impact our communities.
- We re-started weekly face to face debt support sessions in Stansted to meet need in south Uttlesford
- Our fourth video link point - in Thaxted - came online. Feedback from local residents shows how much they value the accessibility of these services.
- The Benefit Take-Up project continued to be highly valued by residents, supporting 643 clients over the year. We recruited extra admin support to assist with appeal work and admin. Together, the team achieved a staggering £1,545,758 in additional benefit income for their clients.
- With funding from Macmillan Cancer Support, we recruited five new members of staff to provide specialist welfare benefits support and casework for newly diagnosed cancer patients.
- We remained active in building awareness of fuel poverty and cold home issues within the district. We helped promote Green Grants to low income households on alternative fuels. Our crowdfunding campaign, 'Uttlesford Share the Warmth' raised £5,462 and £1,248 in gift aid to provide emergency support for people struggling to heat their homes
- We received targeted funding for a limited period to allow us to provide support for Ukrainian refugees arriving at Stansted - we continue to provide support for families fleeing the conflict through our core service.
- We joined the Essex 'Out of Hours' service - ensuring clients have access to telephone advice in the evening and at weekends.
- Our new look website, [www.uttlesfordca.org.uk](http://www.uttlesfordca.org.uk) went live
- Stakeholders from West Essex Clinical Commissioning Group, Essex County Council and Uttlesford District Council were invited to our annual strategy meeting session in May, to listen to a presentation from Dr John Ford on 'Building more equitable Communities and share their ideas on how we can work collectively to further this aim.
- We have long been campaigning for clients to have the right to record their Personal Independence Payment assessments. We were pleased that new guidance issued to health professionals now states that providers have the facility to audio record telephone and face-to-face consultations and that this should remove or reduce the need for claimants to record their own consultations.
- We supported several social media campaigns - around scam awareness, cost of living crisis, volunteers week, consumer issues, support for Ukrainian refugees, transport issues, postal strikes, covid and self-isolation, fuel poverty and cold weather payments; over the school summer holidays we ran a campaign aimed at helping families maximise their income and find free or low-cost activities to enjoy with their children.
- Kemi Badenoch visited our office and took the opportunity to speak to our team about low benefit levels, DWP advances and debt recovery and continued admin issues with health assessments and PIP.
- We joined the Herts and West Essex Voluntary Community Faith and Social Enterprise Alliance to help ensure that the voluntary sector has an equal position in the new Integrated Care System - with our CEO representing West Essex as Vice Chair.
- We launched our client and volunteer charters and became accredited as a Family Friendly Employer by Essex County Council
- Staff and volunteers had a ball at the Saffron Walden and Great Dunmow carnivals and offered advice and support at a number of other community events including Christmas Shopping and covid vaccination days.

## UTTLESFORD CITIZENS ADVICE BUREAU

### Report of the Trustees for the year ended 31st March 2023

---

#### OBJECTIVES AND ACTIVITIES

- Our regular monthly training sessions for staff and volunteers continued, included a fabulous session by Mind in West Essex: 'Supporting the Supporter' to help our volunteers manage compassion fatigue or 'burnout'. We held our first summer picnic since 2019 to celebrate Volunteers Week in June.

- Frontline Referrals, a company owned and controlled by Uttlesford Citizens Advice, for the purposes of managing and operating a distinct project, commenced trading on 1 April 2022 following the transfer of activities from Uttlesford Citizens Advice and the Trustees are satisfied with the results achieved in the year.

#### Public benefit

The Trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. This report describes the activities the Charity has carried out for the public benefit in the last year.

#### Performance and Service Provision

The service supported 3,395 unique clients through the year (comparative figure for 2022, 2,583), many using the service more than once to deal with over 10,866 issues (9,515). This is a 31% increase in clients and a 14.2% increase in issues compared with 2021-22. Using government approved impact assessments this equates to £4.58m (4.64m) in value to our clients, by increasing their income, working to get debt written off and providing consumer advice.

The following table sets out the numbers of clients and issues dealt with in last year:

|                                                                                | 31/3/23 | 31/3/22 |
|--------------------------------------------------------------------------------|---------|---------|
| Unique client numbers (people using the service one or more times in the year) | 3,395   | 2,583   |
| Issues                                                                         | 10,866  | 9,515   |
| Percentage of clients using the service for the first time                     | 50%     | 44%     |

|        | Client visits, phone calls, video calls, emails and letters |         | Non client phone calls, emails and letters |         | Total   |         |
|--------|-------------------------------------------------------------|---------|--------------------------------------------|---------|---------|---------|
|        | 31/3/23                                                     | 31/3/22 | 31/3/23                                    | 31/3/22 | 31/3/23 | 31/3/22 |
| Totals | 11,028                                                      | 12,044  | 4,853                                      | 4,209   | 15,881  | 16,253  |

## UTTLESFORD CITIZENS ADVICE BUREAU

### **Report of the Trustees for the year ended 31st March 2023**

---

#### **OBJECTIVES AND ACTIVITIES**

##### **Staff and Volunteers**

At the year end we employed 19 part-time staff working 11.3 full-time equivalent roles. This is broken down as follows: Core advice, specialist casework and office support, 11 staff working 7.2 FTE roles; Frontline, 2 staff working 1.1 FTE roles; Macmillan welfare benefits casework, 6 staff working 3 FTE roles.

Paid roles cover the management and delivery of the service, the training and quality assurance of the advice provided, supervision of advice sessions, and specialist warm homes, debt and disability benefit work. At the end of March 2023, we had 77 volunteers working approximately 398 hours a week for the Charity. This was estimated to be valued at over £402,123. Volunteers cover the delivery of generalist advice, assisted information provision, home visit work, fundraising, media work, governance, and financial and strategic control for the charity.

Continuing to strengthen our volunteer capacity to manage increased demand and provide the best possible service for our clients has remained a priority. However, volunteer recruitment and retention has become more of a challenge; the current economic climate means fewer people have the capacity to volunteer and are instead looking for paid work. Furthermore, many volunteers took a break during the pandemic and have not subsequently returned to their previous roles. Whilst this situation is not unique to Citizens Advice, the commitment, both in terms of time and training required to become an Adviser is high, compared to other volunteer roles and it takes us considerable time to recruit and train new volunteers.

We continue to run a rolling training program for new advisers. This allows a new volunteer to assimilate quickly into their role and helps us to capitalise on an expression of interest without delay. We ran our summer intern program for students again, welcoming four young people into the office - providing them with invaluable experience, whilst helping us to cover a traditionally difficult period over the school summer holidays.

We are hugely grateful to our amazing volunteers, for their continuing commitment and calm professionalism, sometimes in some very difficult circumstances. Our staff are creative, dedicated and resilient and continue to offer support and care for both volunteers and clients, whilst balancing the need to maintain good quality advice and training.

##### **Quality of Advice Audit**

We continue to perform well and provide good quality of advice work despite the challenges of supervising, training and supporting volunteers in an environment of growing demand. We are audited annually by the National Association of Citizens Advice on the quality of advice we provide, as well as a range of other issues such as, Governance, Strategic Business Planning, Risk Management, Financial Management, People Management, Equality Leadership, Operation Performance Management, Partnership Working and Research and Campaigns. In terms of quality of advice (QAA), between April 2022 and March 2023 we consistently scored highly in client outcomes and case administration; whilst our local QAA auditor worked hard to maintain a good consistency in scoring.

## UTTLESFORD CITIZENS ADVICE BUREAU

### Report of the Trustees for the year ended 31st March 2023

---

#### OBJECTIVES AND ACTIVITIES

##### Client profile in Uttlesford

We work hard to ensure that we are accessible to all parts of our community. 1,115 clients agreed to give their ethnic origin, as follows:

| Ethnic Origin Grouping | 31/3/23 | 31/3/22 |
|------------------------|---------|---------|
| White                  | 94.8    | 94.4    |
| Mixed Race             | 0.9     | 0.9     |
| Asian or Asian British | 1.4     | 1.5     |
| Black or Black British | 2.2     | 2.2     |
| Other                  | 0.7     | 1.0     |

When asked the question, 'do you feel you have a disability?' 60% of the 1,914 clients who responded stated that they did have a disability or long-term health condition (2022 - 55% of 1,526). 61% of our clients were female, 39% were male (2022 - 62% female, 38% male).

| Age profile group | 31/3/23 | 31/3/22 |
|-------------------|---------|---------|
| 0 - 14            | 1.3%    | 1.4%    |
| 15 - 24           | 4.1%    | 5.0%    |
| 25 - 34           | 13.4%   | 16.7%   |
| 35 - 49           | 24.5%   | 26.4%   |
| 50 - 64           | 27.8%   | 26.8%   |
| 65 - 74           | 13.7%   | 11.9%   |
| 75 - 84           | 10.0%   | 7.5%    |
| 85+               | 5.2%    | 4.3%    |

#### FINANCIAL REVIEW

##### Financial position

A deficit of £2,751 (2021/22: £3,675) was made in the year. A deficit of £15,571 was made on the General Fund (2021/22: £9,669 surplus) and a surplus of £12,820 was made on restricted activities (2021/22: £5,994 deficit) before transfers between funds. As at 31 March 2023 total reserves were £301,684 (31 March 2022: £304,435) of which £276,338 represented unrestricted funds (31 March 2022 £272,626).

##### Reserves policy

It is the policy of the Charity to hold reserves equivalent to at least six months operating costs, sufficient to cover operating costs of the Charity and to cover any known liabilities including an estimate of the possible costs in the event the Charity had to be wound up. The year end level of cash reserves less current liabilities was sufficient to allow the Charity to continue to operate for at least six months if the core funding was withdrawn.

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Uttlesford Citizens Advice Bureau ("the Charity") is a registered charity and a company limited by guarantee that does not have a share capital. The maximum liability of each member is limited to one pound. As at 31 March 2023 there were 26 members of the Charity. The Charity was incorporated as a company limited by guarantee on 14 May 1999. It took over the assets and liabilities of the similarly named unincorporated charity that had commenced operations from premises in Saffron Walden in 1983. The Charity is governed by its Memorandum and Articles of Association. Revised Articles of Association were adopted on 7 September 2004 and further amended on 31 October 2005.

## UTTLESFORD CITIZENS ADVICE BUREAU

### Report of the Trustees for the year ended 31st March 2023

---

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community or appointed following nomination by member organisations. During the period under review there were no nominated Trustees. The Trustees keep under review their skills mix and diversity and endeavour to encourage candidates who can make a useful contribution to the running of the Charity to join them. Trustee Board vacancies are advertised as widely as possible in the local community using the national body of Citizens Advice website, social media, the local press and Volunteer Centre through connections with other local organisations. Potential candidates go through a formal recruitment process to assess their suitability for the role and are provided with induction and support during their first year in office. The Trustees, and in particular the Chair, have kept under review the composition of the Trustee Board with a particular emphasis on succession planning. The Trustee Board has the task of raising the profile of the Charity so that, amongst other things, potential recruits to the Trustee Board may be drawn from the widest possible pool of candidates that reflect the area served by the Charity. The Chair and Treasurer are elected every three years from amongst the Trustees.

##### Organisational structure

The Trustees are responsible for organisational policy making and planning, financial decision making, and the overall operation of the Charity. Day-to-day operation of the Charity is delegated to the Chief Executive. During the financial year, the Trustee Board met a total of 8 times, including an AGM, with some attendees joining via a video link due to adverse weather. A strategy session took place in May 2022, which was attended by representatives from Uttlesford District Council, Essex County Council and West Essex Clinical Commissioning Group.

##### Statement of Directors' Responsibilities

Company Law and Charity Law require the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing those financial statements the directors are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- (d) prepare financial statements on a going concern basis unless it is inappropriate to assume that the Charity will continue on that basis.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. The directors are responsible for ensuring that the Charity maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

##### Thanks

The Trustees wish to thank all those people and organisations that have supported the Charity throughout the year. The Trustees are grateful to the members of the Charity for their donations and efforts to bring the Charity to the notice of the wider community. The support of the local district town and parish councils in conjunction with other individuals and organisations is invaluable and very much appreciated.

The Trustees are particularly grateful for the grants and donations to help fund the Charity's core expenditure received from Uttlesford District Council, Saffron Walden Town Council, Essex County Council, South Cambridgeshire District Council, Great Dunmow Town Council, Essex Alliance, Saffron Walden Community Church, Rotary Club, Walden Chapter Freemasons, and many of Uttlesford's parish councils. Targeted funding from Essex County Council, Macmillan Cancer Support, Money and Pension Service, Herts and West Essex ICB, VCFSE Alliance, CVSU, Essex Community Foundation, Energy Redress Fund and National Power Grid enables us to undertake specific projects and target support to the most disadvantaged sections of the community. We would also like to thank the executors of Joan Reed's estate for their generous bequest.

Lastly the Trustees would also like to thank the unpaid volunteers and the paid staff, without whose contributions the Charity could not function. Their resilience and professionalism continue to inspire the work of the Board.

## UTTLESFORD CITIZENS ADVICE BUREAU

### Report of the Trustees for the year ended 31st March 2023

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#### REFERENCE AND ADMINISTRATIVE DETAILS

**Registered Company number**

03771142 (England and Wales)

**Registered Charity number**

1078222

**Registered office**

Barnards Yard  
Saffron Walden  
Essex  
CB11 4EB

**Trustees**

R A Armitage  
K M Barton (appointed 18/5/2022)  
Ms S C Batty (resigned 12/4/2023)  
M Benfold  
Ms L Bird  
Ms C Fiddy  
Ms J S Garner (appointed 31/1/2023)  
A T Pooley  
J D Starr  
Ms M T Stenson  
Ms K Hanks (appointed 11/4/2023)

**Company Secretary**

A T Pooley

**Independent Examiner**

Attenboroughs (Accountants) Limited  
Chartered Certified Accountants  
1 Tower House  
Tower Centre  
Hoddesdon  
Hertfordshire  
EN11 8UR

Approved by order of the board of trustees on 12th December 2023 and signed on its behalf by:

*Kevin Barton*

K M Barton - Trustee

**Independent Examiner's Report to the Trustees of  
Uttlesford Citizens Advice Bureau**

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**Independent examiner's report to the trustees of Uttlesford Citizens Advice Bureau ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2023.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Roger Pattman FCCA  
The Association of Chartered Certified Accountants

Attenboroughs (Accountants) Limited  
Chartered Certified Accountants  
1 Tower House  
Tower Centre  
Hoddesdon  
Hertfordshire  
EN11 8UR

12th December 2023

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Statement of Financial Activities  
for the year ended 31st March 2023**

|                                    | Notes | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£   | 31/3/23<br>Total<br>funds<br>£ | 31/3/22<br>Total<br>funds<br>£ |
|------------------------------------|-------|---------------------------|---------------------------|--------------------------------|--------------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                           |                           |                                |                                |
| Grants, donations and legacies     |       | 198,459                   | 128,097                   | 326,556                        | 429,661                        |
| Investment income                  | 2     | 2,690                     | -                         | 2,690                          | 147                            |
| <b>Total</b>                       |       | <u>201,149</u>            | <u>128,097</u>            | <u>329,246</u>                 | <u>429,808</u>                 |
| <b>EXPENDITURE ON</b>              |       |                           |                           |                                |                                |
| <b>Charitable activities</b>       |       |                           |                           |                                |                                |
| Charitable activities              |       | <u>216,720</u>            | <u>115,277</u>            | <u>331,997</u>                 | <u>426,133</u>                 |
| <b>NET INCOME/(EXPENDITURE)</b>    |       |                           |                           |                                |                                |
| <b>Transfers between funds</b>     | 13    | (15,571)<br><u>19,283</u> | 12,820<br><u>(19,283)</u> | (2,751)<br><u>-</u>            | 3,675<br><u>-</u>              |
| <b>Net movement in funds</b>       |       | 3,712                     | (6,463)                   | (2,751)                        | 3,675                          |
| <b>RECONCILIATION OF FUNDS</b>     |       |                           |                           |                                |                                |
| Total funds brought forward        |       | 272,626                   | 31,809                    | 304,435                        | 300,760                        |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u><u>276,338</u></u>     | <u><u>25,346</u></u>      | <u><u>301,684</u></u>          | <u><u>304,435</u></u>          |

The notes form part of these financial statements

# UTTLESFORD CITIZENS ADVICE BUREAU

## Balance Sheet 31st March 2023

|                                              | Notes | Unrestricted<br>fund<br>£ | Restricted<br>fund<br>£ | 31/3/23<br>Total<br>funds<br>£ | 31/3/22<br>Total<br>funds<br>£ |
|----------------------------------------------|-------|---------------------------|-------------------------|--------------------------------|--------------------------------|
| <b>FIXED ASSETS</b>                          |       |                           |                         |                                |                                |
| Tangible assets                              | 7     | 261,639                   | -                       | 261,639                        | 270,230                        |
| <b>CURRENT ASSETS</b>                        |       |                           |                         |                                |                                |
| Debtors                                      | 8     | 24,049                    | -                       | 24,049                         | 841                            |
| Cash at bank and in hand                     |       | 200,219                   | 25,346                  | 225,565                        | 216,928                        |
|                                              |       | <u>224,268</u>            | <u>25,346</u>           | <u>249,614</u>                 | <u>217,769</u>                 |
| <b>CREDITORS</b>                             |       |                           |                         |                                |                                |
| Amounts falling due within one year          | 9     | (61,872)                  | -                       | (61,872)                       | (30,494)                       |
| <b>NET CURRENT ASSETS</b>                    |       | <u>162,396</u>            | <u>25,346</u>           | <u>187,742</u>                 | <u>187,275</u>                 |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | 424,035                   | 25,346                  | 449,381                        | 457,505                        |
| <b>CREDITORS</b>                             |       |                           |                         |                                |                                |
| Amounts falling due after more than one year | 10    | (147,697)                 | -                       | (147,697)                      | (153,070)                      |
| <b>NET ASSETS</b>                            |       | <u>276,338</u>            | <u>25,346</u>           | <u>301,684</u>                 | <u>304,435</u>                 |
| <b>FUNDS</b>                                 | 13    |                           |                         |                                |                                |
| Unrestricted funds                           |       |                           |                         | 276,338                        | 272,626                        |
| Restricted funds                             |       |                           |                         | 25,346                         | 31,809                         |
| <b>TOTAL FUNDS</b>                           |       |                           |                         | <u>301,684</u>                 | <u>304,435</u>                 |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Balance Sheet - continued  
31st March 2023**

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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 12th December 2023 and were signed on its behalf by:

*Kevin Barton*

K M Barton - Trustee

The notes form part of these financial statements

**Notes to the Financial Statements  
for the year ended 31st March 2023**

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**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

|                       |                           |
|-----------------------|---------------------------|
| Freehold property     | - 2% on cost              |
| Fixtures and fittings | - 25% on reducing balance |
| Computer equipment    | - 33% on cost             |

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued  
for the year ended 31st March 2023

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2. INVESTMENT INCOME

|                          | 31/3/23      | 31/3/22    |
|--------------------------|--------------|------------|
|                          | £            | £          |
| Deposit account interest | 2,690        | 147        |
|                          | <u>2,690</u> | <u>147</u> |

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

|                             | 31/3/23      | 31/3/22       |
|-----------------------------|--------------|---------------|
|                             | £            | £             |
| Depreciation - owned assets | 9,086        | 9,051         |
| Hire of plant and machinery | 731          | 1,405         |
| Other operating leases      | -            | 120           |
|                             | <u>9,817</u> | <u>10,576</u> |

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2023 nor for the year ended 31st March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2023 nor for the year ended 31st March 2022.

5. STAFF COSTS

|                       | 31/3/23        | 31/3/22        |
|-----------------------|----------------|----------------|
|                       | £              | £              |
| Wages and salaries    | 244,208        | 282,028        |
| Social security costs | 18,582         | 14,467         |
| Other pension costs   | 14,410         | 15,624         |
|                       | <u>277,200</u> | <u>312,119</u> |

The average monthly number of employees during the year was as follows:

|                       | 31/3/23   | 31/3/22   |
|-----------------------|-----------|-----------|
| Office and management | 16        | 18        |
|                       | <u>16</u> | <u>18</u> |

No employees received emoluments in excess of £60,000.

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                    | Unrestricted<br>fund<br>£       | Restricted<br>fund<br>£         | Total<br>funds<br>£      |
|------------------------------------|---------------------------------|---------------------------------|--------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                                 |                                 |                          |
| Grants, donations and legacies     | 191,140                         | 238,521                         | 429,661                  |
| Investment income                  | 147                             | -                               | 147                      |
| <b>Total</b>                       | <u>191,287</u>                  | <u>238,521</u>                  | <u>429,808</u>           |
| <b>EXPENDITURE ON</b>              |                                 |                                 |                          |
| <b>Charitable activities</b>       |                                 |                                 |                          |
| Charitable activities              | <u>181,618</u>                  | <u>244,515</u>                  | <u>426,133</u>           |
| <b>NET INCOME/(EXPENDITURE)</b>    |                                 |                                 |                          |
| Transfers between funds            | <u>9,669</u><br><u>(12,114)</u> | <u>(5,994)</u><br><u>12,114</u> | <u>3,675</u><br><u>-</u> |
| <b>Net movement in funds</b>       | <u>(2,445)</u>                  | <u>6,120</u>                    | <u>3,675</u>             |
| <b>RECONCILIATION OF FUNDS</b>     |                                 |                                 |                          |
| Total funds brought forward        | <u>275,071</u>                  | <u>25,689</u>                   | <u>300,760</u>           |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <u><u>272,626</u></u>           | <u><u>31,809</u></u>            | <u><u>304,435</u></u>    |

**7. TANGIBLE FIXED ASSETS**

|                       | Freehold<br>property<br>£ | Fixtures<br>and<br>fittings<br>£ | Computer<br>equipment<br>£ | Totals<br>£           |
|-----------------------|---------------------------|----------------------------------|----------------------------|-----------------------|
| <b>COST</b>           |                           |                                  |                            |                       |
| At 1st April 2022     | 294,806                   | 31,944                           | 11,287                     | 338,037               |
| Additions             | -                         | -                                | 495                        | 495                   |
| At 31st March 2023    | <u>294,806</u>            | <u>31,944</u>                    | <u>11,782</u>              | <u>338,532</u>        |
| <b>DEPRECIATION</b>   |                           |                                  |                            |                       |
| At 1st April 2022     | 31,872                    | 29,269                           | 6,666                      | 67,807                |
| Charge for year       | <u>4,400</u>              | <u>760</u>                       | <u>3,926</u>               | <u>9,086</u>          |
| At 31st March 2023    | <u>36,272</u>             | <u>30,029</u>                    | <u>10,592</u>              | <u>76,893</u>         |
| <b>NET BOOK VALUE</b> |                           |                                  |                            |                       |
| At 31st March 2023    | <u>258,534</u>            | <u>1,915</u>                     | <u>1,190</u>               | <u>261,639</u>        |
| At 31st March 2022    | <u><u>262,934</u></u>     | <u><u>2,675</u></u>              | <u><u>4,621</u></u>        | <u><u>270,230</u></u> |

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                | 31/3/23       | 31/3/22    |
|----------------|---------------|------------|
|                | £             | £          |
| Trade debtors  | 11,964        | -          |
| Other debtors  | 2,006         | 500        |
| VAT            | -             | 341        |
| Accrued income | 10,079        | -          |
|                | <u>24,049</u> | <u>841</u> |

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                         | 31/3/23       | 31/3/22       |
|-----------------------------------------|---------------|---------------|
|                                         | £             | £             |
| Bank loans and overdrafts (see note 11) | 6,367         | 5,810         |
| Trade creditors                         | 347           | -             |
| Social security and other taxes         | 5,351         | 5,341         |
| Deferred income                         | 47,276        | 5,054         |
| Accrued expenses                        | 2,531         | 14,289        |
|                                         | <u>61,872</u> | <u>30,494</u> |

**10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

|                          | 31/3/23        | 31/3/22        |
|--------------------------|----------------|----------------|
|                          | £              | £              |
| Bank loans (see note 11) | <u>147,697</u> | <u>153,070</u> |

**11. LOANS**

An analysis of the maturity of loans is given below:

|                                                 | 31/3/23        | 31/3/22        |
|-------------------------------------------------|----------------|----------------|
|                                                 | £              | £              |
| Amounts falling due within one year on demand:  |                |                |
| Bank loans                                      | <u>6,367</u>   | <u>5,810</u>   |
| Amounts falling between one and two years:      |                |                |
| Bank loans - 1-2 years                          | <u>147,697</u> | <u>6,285</u>   |
| Amounts falling due between two and five years: |                |                |
| Bank loans - 2-5 years                          | <u>-</u>       | <u>146,785</u> |

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

**12. SECURED DEBTS**

The following secured debts are included within creditors:

|            | 31/3/23<br>£   | 31/3/22<br>£   |
|------------|----------------|----------------|
| Bank loans | <u>154,064</u> | <u>158,880</u> |

The above loan is secured by way of a legal charge over the charity's freehold property.

**13. MOVEMENT IN FUNDS**

|                           | At 1/4/22<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31/3/23<br>£ |
|---------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                                    |                    |
| General fund              | 272,626        | (15,571)                         | 19,283                             | 276,338            |
| <b>Restricted funds</b>   |                |                                  |                                    |                    |
| Restricted funds          | 31,809         | 12,820                           | (19,283)                           | 25,346             |
| <b>TOTAL FUNDS</b>        | <u>304,435</u> | <u>(2,751)</u>                   | <u>-</u>                           | <u>301,684</u>     |

Net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 201,149                    | (216,720)                  | (15,571)                  |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 128,097                    | (115,277)                  | 12,820                    |
| <b>TOTAL FUNDS</b>        | <u>329,246</u>             | <u>(331,997)</u>           | <u>(2,751)</u>            |

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

**13. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

|                           | At 1/4/21<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31/3/22<br>£ |
|---------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                                    |                    |
| General fund              | 275,071        | 9,669                            | (12,114)                           | 272,626            |
| <b>Restricted funds</b>   |                |                                  |                                    |                    |
| Restricted funds          | 25,689         | (5,994)                          | 12,114                             | 31,809             |
| <b>TOTAL FUNDS</b>        | <u>300,760</u> | <u>3,675</u>                     | <u>-</u>                           | <u>304,435</u>     |

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 191,287                    | (181,618)                  | 9,669                     |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 238,521                    | (244,515)                  | (5,994)                   |
| <b>TOTAL FUNDS</b>        | <u>429,808</u>             | <u>(426,133)</u>           | <u>3,675</u>              |

A current year 12 months and prior year 12 months combined position is as follows:

|                           | At 1/4/21<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31/3/23<br>£ |
|---------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                                    |                    |
| General fund              | 275,071        | (5,902)                          | 7,169                              | 276,338            |
| <b>Restricted funds</b>   |                |                                  |                                    |                    |
| Restricted funds          | 25,689         | 6,826                            | (7,169)                            | 25,346             |
| <b>TOTAL FUNDS</b>        | <u>300,760</u> | <u>924</u>                       | <u>-</u>                           | <u>301,684</u>     |

## UTTLESFORD CITIZENS ADVICE BUREAU

### Notes to the Financial Statements - continued for the year ended 31st March 2023

#### 13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 392,436                    | (398,338)                  | (5,902)                   |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 366,618                    | (359,792)                  | 6,826                     |
| <b>TOTAL FUNDS</b>        | <u>759,054</u>             | <u>(758,130)</u>           | <u>924</u>                |

#### 14. RELATED PARTY DISCLOSURES

During the year the charity received management fees of £2,128 (2022 £nil) from Frontline Referrals Ltd, a company that is a wholly owned subsidiary of the charity.

# UTTLESFORD CITIZENS ADVICE BUREAU

## Detailed Statement of Financial Activities for the year ended 31st March 2023

|                                       | 31/3/23<br>£   | 31/3/22<br>£   |
|---------------------------------------|----------------|----------------|
| <b>INCOME AND ENDOWMENTS</b>          |                |                |
| <b>Grants, donations and legacies</b> |                |                |
| Donations and legacies                | 23,174         | 2,486          |
| Grants                                | 301,254        | 427,175        |
| Management fees                       | 2,128          | -              |
|                                       | <u>326,556</u> | <u>429,661</u> |
| <b>Investment income</b>              |                |                |
| Deposit account interest              | 2,690          | 147            |
|                                       | <u>329,246</u> | <u>429,808</u> |
| <b>Total incoming resources</b>       |                |                |
|                                       | <u>329,246</u> | <u>429,808</u> |
| <b>EXPENDITURE</b>                    |                |                |
| <b>Charitable activities</b>          |                |                |
| Wages                                 | 244,208        | 282,028        |
| Social security                       | 18,582         | 14,467         |
| Pensions                              | 14,410         | 15,624         |
| Hire of equipment                     | 731            | 1,405          |
| Rent and rates                        | -              | 120            |
| Insurance                             | 1,847          | 1,346          |
| Light, heat and water                 | 2,562          | 1,175          |
| Telephone                             | 7,154          | 7,112          |
| Postage and stationery                | 5,071          | 5,737          |
| Advertising and publicity             | 93             | 932            |
| Sundries                              | 605            | 2,499          |
| Training and recruitment              | 832            | 1,833          |
| Cleaning                              | 2,730          | 1,878          |
| Information technology                | 4,870          | 25,789         |
| Membership fees                       | 4,211          | 5,257          |
| Professional fees                     | 2,455          | 750            |
| Project admin and overheads           | 1,481          | 39,581         |
| Repairs and renewals                  | 943            | 1,759          |
| Travelling expenses                   | 2,452          | 1,347          |
| Freehold property                     | 4,400          | 4,396          |
| Fixtures and fittings                 | 760            | 892            |
| Computer equipment                    | 3,926          | 3,762          |
| Mortgage                              | 7,674          | 6,444          |
|                                       | <u>331,997</u> | <u>426,133</u> |
| <b>Total resources expended</b>       | <u>331,997</u> | <u>426,133</u> |
| <b>Net (expenditure)/income</b>       | <u>(2,751)</u> | <u>3,675</u>   |

This page does not form part of the statutory financial statements

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# Accounts

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# Uttlesford Citizens Advice

Annual Accounts and  
Unaudited Financial Statements

2021/2022



**citizens  
advice**

[www.uttlesfordca.org.uk](http://www.uttlesfordca.org.uk)

# **UTTLESFORD CITIZENS ADVICE BUREAU**

A company limited by guarantee and not having a share capital.

## **Annual Report and Unaudited Financial Statements 2021/2022**

# UTTLESFORD CITIZENS ADVICE BUREAU

A company limited by guarantee and not having a share capital.

## Report of the Directors and Trustees

The Trustees (who are also the Directors for the purpose of company law) have pleasure in presenting their annual report and unaudited financial statements for the year ended 31st March 2022. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) (effective 1 January 2015).

### 1. Reference and Administrative details

|                          |                                                                                                                                                     |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| Charity Name:            | <b>Uttlesford Citizens Advice Bureau</b>                                                                                                            |
| Charity Registration No: | <b>1078222</b>                                                                                                                                      |
| Company Registration No: | <b>3771142</b>                                                                                                                                      |
| Registered Office:       | <b>Barnard's Yard, Saffron Walden. CB11 4EB</b>                                                                                                     |
| Chief Executive:         | <b>Kate Robson</b>                                                                                                                                  |
| Company Secretary:       | <b>Tony Pooley</b>                                                                                                                                  |
| Bankers:                 | <b>Barclays Bank PLC</b><br>12a Market Place, Saffron Walden. CB10 1HR<br><b>CAF Bank Ltd</b><br>25 Kings Hill Avenue, West Malling, Kent. ME19 4JO |
| Independent Examiner:    | <b>Richard Percy FCA</b>                                                                                                                            |

### The Trustees at year end were:

Mary Stenson *appointed Chair 15 March 2022*  
Kevin Barton *appointed 18 May 2022, appointed Treasurer 1 September 2022*  
Richard Armitage  
Malcolm Jessop  
John Starr  
Paul Fuller  
Mark Benfold  
Chloe Fiddy  
Lucy Bird  
Susan Batty *appointed 1 November 2021*  
Anthony Pooley *appointed 21 September 2021, appointed Company Secretary 14 December 2021*

**Those who additionally served during the financial year, with their dates of appointment, retirement or resignation, were:**

*Michelle Strauss, retired as Secretary on 14th December 2021 and as Trustee on 1st February 2022.*

*Subsequent to the year-end, Paul Fuller and Malcolm Jessop resigned as Trustees*

In accordance with the Articles of Association Richard Armitage and Lucy Bird will retire by rotation at the Annual General Meeting and, being eligible, will seek re-election.

## **2. Structure, governance and management information**

### ***Governing Document***

Uttlesford Citizens Advice Bureau ("the Charity") is a registered charity and a company limited by guarantee that does not have a share capital. The maximum liability of each member is limited to one pound. As at 31 March 2022 there were 25 members of the Charity. The Charity was incorporated as a company limited by guarantee on 14 May 1999. It took over the assets and liabilities of the similarly named unincorporated charity that had commenced operations from premises in Saffron Walden in 1983. The Charity is governed by its Memorandum and Articles of Association. Revised Articles of Association were adopted on 7 September 2004 and further amended on 31 October 2005.

### ***Recruitment, Appointment of Trustees***

Trustees, who are also Directors of the Company, are elected from the local community or appointed following nomination by member organisations. During the period under review there were no nominated Trustees. The Trustees keep under review their skills mix and diversity and endeavour to encourage candidates who can make a useful contribution to the running of the Charity to join them. Trustee Board vacancies are advertised as widely as possible in the local community using the national body of Citizens Advice website, social media, the local press and Volunteer Centre through connections with other local organisations. Potential candidates go through a formal recruitment process to assess their suitability for the role and are provided with induction and support during their first year in office. The Trustees, and in particular the Chair, have kept under review the composition of the Trustee Board with a particular emphasis on succession planning. The Trustee Board has the task of raising the profile of the Charity so that, amongst other things, potential recruits to the Trustee Board may be drawn from the widest possible pool of candidates that reflect the area served by the Charity. The Chair and Treasurer are elected every three years from amongst the Trustees.

### ***Organisational Structure***

The Trustees are responsible for organisational policy making and planning, financial decision making, and the overall operation of the Charity. They delegate to a number of committees powers to assist in the management of the Charity; these committees report fully to the Trustees and refer to them any matters properly to be decided by the Trustees acting as such. The Community Engagement Committee's functions include profile raising and the organisation of fundraising activities. This committee and the Personnel Committee meet as and when required. Day-to-day operation of the Charity is delegated to the Chief Executive. During the financial year, the Trustee Board met a total of 7 times (both in person and online via Zoom) and hosted an in-person AGM. The planned strategy day due to take place in April 2021 was postponed due to the pandemic and a board meeting took place via Zoom instead.

### 3. Objectives and Activities

The objects of the Charity are aligned with the principles and objectives of the National Association of Citizens Advice ("CitA"), of which the Charity is a member. The Charity is also a member of the Essex Citizens Advice Consortium.

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice uses evidence of clients' problems anonymously to campaign for improvements in laws and services that affect everyone. The specific objects of the Charity are set out in its Memorandum of Association and its principal object is the promotion of any charitable purposes for the benefit of the community in the area of Essex, Cambridgeshire, Hertfordshire, and Suffolk by the advancement of education, the protection of health, and the relief of poverty, sickness, and distress. To those ends, the Charity is specifically authorised to establish and conduct Citizens Advice as centres to provide a free confidential and impartial service of advice, information, and counsel for the public and this is its principal activity. Other objects permit the Charity to raise funds, and to undertake activities that support, or are ancillary to, its principal object. The Trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The following sections describe the activities of the Charity that have been carried out for the public benefit in the last year.

### 4. Achievements and Performance

- Thanks to the support of staff and volunteers we remained responsive to the changing demands and expectations of our clients as messaging around 'Living with Covid' became more prevalent through the year.
- Training, recruitment and advice delivery continued using a blended approach to home and office based working - ensuring that we continued to offer choice to staff and volunteers.
- DWP Help to Claim funding was extended for 12 months and Money and Pension service additional capacity funding was extended until November - helping to add paid staff capacity and financial stability of the service in the year.
- With the support of Essex Library Service we successfully launched our first video advice hub in Great Dunmow Library, allowing visitors to simply touch a screen to access an advisor.
- With the support of Stansted Parish Council and Touchpoint we re-started outreach and a video link to our services.
- With the support of Takeley Parish Council we successfully launched our third video advice hub.
- After years of lobbying we finally got high speed fibre into our office in Saffron Walden.
- Additional Covid related funding from ECC was received in the summer to allow us to recruit more paid staff hours to manage increasing client demand against challenges in re-growing volunteer capacity.
- With office restrictions on numbers ending - we held our first all staff and volunteer get together event since the start of the pandemic in September - illustriously held in our carpark in Saffron Walden - the weather was lovely and it was wonderful to see everyone!
- The Frontline Referrals team had an amazing year, successfully overseeing the build of the system onto a new platform and rolling out the service across Northumberland.
- During the year we completed the setup of Frontline Referrals Ltd as a subsidiary of Uttlesford Citizens Advice; responsibility for Frontline's existing and future business was transferred to that company on 1st April 2022.
- We recruited our first ever summer graduates to help manage demand - this was a huge help and will now become a part of our annual resourcing toolkit.
- We said a sad farewell to Sarah Phibrook in October - she was a huge support in managing and overseeing the quality of advice and training and is missed by staff and volunteers.
- In December we were pleased to be able to hold our AGM in person once again and were delighted to welcome Dame Clare Moriarty, Chief Executive of Citizens Advice for England and Wales, to speak to our guests.

- We successfully distributed over £22,000 in emergency funding to support households struggling with the aftermath of Covid disruption.
- We made excellent progress in updating our old Windows based PC's and laptops to faster Chrome OS machines - that better support the needs of the service.
- We have continued to take the opportunity to promote our service through local and social media and campaign on both local and national issues where appropriate.

### **Performance and Service Provision**

The service supported 2,583 unique clients through the year (*comparative figure for 2020/21, 2,383*), many using the service more than once to deal with over 9,515 issues (*9,073*). This is an 8% increase in clients and a 4.9% increase in issues compared with 2020/21. Using government approved impact assessments this equates to £4.635m (*£4.16m*) in value to our clients, by increasing their income, working to get debt written off and providing consumer advice.

The following table sets out the numbers of clients and issues dealt with in last year:

|                                                                                | 2021/22 | 2020/21 |
|--------------------------------------------------------------------------------|---------|---------|
| Unique client numbers (people using the service one or more times in the year) | 2,583   | 2,382   |
| Issues                                                                         | 9,515   | 9,073   |

|               | Client visits, phone calls, video calls, emails and letters |               | Non client phone calls, emails and letters |              | Total         |               |
|---------------|-------------------------------------------------------------|---------------|--------------------------------------------|--------------|---------------|---------------|
|               | 2021/22                                                     | 2020/21       | 2021/22                                    | 2020/21      | 2021/22       | 2020/21       |
| <b>Totals</b> | <b>12,044</b>                                               | <b>12,027</b> | <b>4,209</b>                               | <b>9,987</b> | <b>16,253</b> | <b>16,014</b> |

### **Staff and Volunteers**

We currently employ 13 part-time staff working 7.9 full-time equivalent roles. Paid roles cover the management and delivery of the service, the training and quality assurance of the advice provided, supervision of advice sessions, specialist debt and disability benefit work. As at March 31st the Charity had 72 volunteers, in total working approximately 354 hours a week, with an estimated value of over £306,000. Volunteers cover the delivery of generalist advice, assisted information provision, home visit work, fundraising, media work, governance, and in the case of Trustees, financial and strategic control for the charity.

Continuing to strengthen our volunteer capacity in order to manage increased demand and provide the best possible service for our clients is a priority. Although we have been successful in recruiting new volunteers to join both our advice team and disability benefits team, a number of volunteers have moved back into paid work or have left us due to caring commitments. We continue to run a rolling training program for new advisers and have successfully introduced a summer intern program for students, which has helped us to cover a traditionally difficult period over the school summer holidays.

As ever, we are hugely grateful to our amazing volunteers, for their tireless commitment and calm professionalism, sometimes in some very difficult circumstances. Our staff are creative, dedicated and resilient and continue to offer support and care for both volunteers and clients, whilst balancing the need to maintain good quality advice and training.

### **Quality of Advice Audit**

We continue to perform well and provide good quality of advice work despite the challenges of supervising, training and supporting volunteers from both home and the office.

We are audited annually by the National Association of Citizens Advice to assess leadership performance in Governance; Strategic Business Planning; Risk Management; Financial Management; People Management; Equality Leadership; Operation Performance Management; Partnership Working and Research and Campaigns.

In terms of quality of advice, between April 2021 and March 2022 we consistently scored highly in all audit areas covering client outcomes, case administration and reliability of scoring; our assessments show that we can be confident that we are delivering good advice consistently.

### **Client profile in Uttlesford**

We work hard to ensure that we are accessible to all parts of our community. 917 clients agreed to give their ethnic origin, as follows:

| <b>Ethnic Origin Grouping</b> | <b>2021/22</b> | <b>2020/21</b> |
|-------------------------------|----------------|----------------|
| White                         | 94.4           | 92.5           |
| Mixed Race                    | 0.9            | 1.7            |
| Asian or Asian British        | 1.5            | 2.8            |
| Black or Black British        | 2.2            | 1.7            |
| Other                         | 1.0            | 1.3            |
| Total                         | 100.0%         | 100.0%         |

When asked the question, 'do you feel you have a disability?' 55% of the 1,526 clients who responded stated that they did have a disability or long-term health condition (2021 - 42% of 1,843). 62% of our clients were female, 38% were male (2021 - 60% female, 40% male).

| Age profile group | 2021/22 | 2020/21 |
|-------------------|---------|---------|
| 0 – 14            | 1.4%    | 1.5%    |
| 15 – 24           | 5.0%    | 5.5%    |
| 25 – 34           | 16.7%   | 16.8%   |
| 35 – 49           | 26.4%   | 26.4%   |
| 50 – 64           | 26.8%   | 26.8%   |
| 65 – 74           | 11.9%   | 11.9%   |
| 75 – 84           | 7.5%    | 7.5%    |
| 85+               | 4.3%    | 4.3%    |
| Total             | 100.0%  | 100.0%  |

## 5. Financial Review

### **Financial Position**

Incoming resources in the year were £429,808 (2020/21: £368,336). Of this £238,521 (2020/21: £157,776) related to project restricted activities.

A surplus of £9,669 was made in the year on the General Fund (2020/21: £33,818) and a deficit of £5,994 was made on restricted activities (2020/21: £2,611 surplus) before transfers between funds. At 31 March 2022 total reserves were £304,435 (31 March 2021: £300,760) of which £272,626 represented unrestricted funds (31 March 2021 £275,071).

### **Reserves**

It is the policy of the Charity to hold reserves sufficient for the day-to-day needs of the Charity and to cover any known liabilities including an estimate of the possible costs in the event the Charity had to be wound up. The year end level of cash reserves less current liabilities was sufficient to allow the Charity to continue to operate for at least six months if the core funding was withdrawn.

### **Risk Management**

The Trustees review the major risks to which the Charity is exposed and ensure that adequate systems exist to mitigate those risks. A risk assessment policy is used to help manage the risk process. It covers all categories of risks identified and is used throughout the year as a reference point and a formal review of the process is carried out annually. The Trustees also recognise the importance of Information Assurance and adhere to a policy recommended by the National Association of Citizens Advice.

## **6. Statement of Directors' Responsibilities**

Company Law and Charity Law require the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing those financial statements the directors are required to:

- select suitable accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements, and
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the Charity will continue on that basis.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and which enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the Charity maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

## **7. Thanks**

The Trustees wish to thank all those people and organisations that have supported the Charity throughout another unprecedented year. The Trustees are grateful to the members of the Charity for their donations and efforts to bring the Charity to the notice of the wider community. The support of the local district town and parish councils in conjunction with other individuals and organisations enables the Charity to respond quickly to the changing needs of the community.

The Trustees are particularly grateful for the grants and donations to help fund the Charity's core expenditure received from Uttlesford District Council, Saffron Walden Town Council, Essex County Council, South Cambridgeshire District Council, Great Dunmow Town Council, and many of Uttlesford's parish councils. Targeted funding from the DWP, West Essex Clinical Commissioning Group, Council for VO, National Association of Citizens Advice, Essex Community Foundation and Essex County Council has enabled us to continue to undertake specific projects and target support to the most disadvantaged sections of the community.

As noted earlier in this report, Michelle Strauss stood down as Company Secretary on 14th December 2021 and as Trustee on 1st February 2022. The Trustees would like to thank Michelle for her significant contribution during her time on the Board and wish her every success in the future.

Lastly the Trustees would also like to thank the unpaid volunteers and the paid staff, without whose contributions the Charity could not function. Their resilience and professionalism continue to inspire the work of the Board.

**Approved by the Trustees (Board of Directors) at their meeting on 1 November 2021 and signed on their behalf.**



**A T Pooley**

Company Secretary  
Uttlesford Citizens Advice Bureau

11 November 2022

## **Independent examiners' report to the trustees of Uttlesford Citizens Advice Bureau ("the Company")**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### **Independent examiners' statement**

Since the Company's gross income exceeded £250,000 in the year ended 31 March 2022 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records: or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland {FRS 102}).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



**Richard Percy FCA**

**Richard Percy Limited**

Chartered Accountants

Sandhills Farm

Wethersfield

Essex CM7 4AG

7 November 2022

# UTTLESFORD CITIZENS ADVICE BUREAU

## Statement of Financial Activities for the year ending 31 March 2022

|                                         | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>£     | Total funds<br>2021<br>£ |
|-----------------------------------------|-------|----------------------------|--------------------------|----------------|--------------------------|
| <b>Income</b>                           |       |                            |                          |                |                          |
| Donations and legacies                  |       | 2,486                      | -                        | 2,486          | 6,013                    |
| Income from investments                 |       | 147                        | -                        | 147            | 223                      |
| Income from charitable<br>activities    | 3     | 188,654                    | 238,521                  | 427,175        | 362,100                  |
| Other income                            |       | -                          | -                        | -              | -                        |
| <b>Total income</b>                     |       | <u>191,287</u>             | <u>238,521</u>           | <u>429,808</u> | <u>368,336</u>           |
| <br>Expenditure on raising funds        |       | -                          | -                        | -              | -                        |
| Expenditure on charitable<br>activities | 4     | <u>181,618</u>             | <u>244,515</u>           | <u>426,133</u> | <u>331,907</u>           |
| <b>Total Expenditure</b>                |       | <u>181,618</u>             | <u>244,515</u>           | <u>426,133</u> | <u>331,907</u>           |
| <b>Net income/(deficit)</b>             |       | 9,669                      | (5,994)                  | 3,675          | 36,429                   |
| <b>Transfers</b>                        |       | (12,114)                   | 12,114                   | -              | -                        |
| <b>Total funds brought forward</b>      |       | <u>275,071</u>             | <u>25,689</u>            | <u>300,760</u> | <u>264,331</u>           |
| <b>Total funds carried forward</b>      |       | <u>272,626</u>             | <u>31,809</u>            | <u>304,435</u> | <u>300,760</u>           |

# UTTLESFORD CITIZENS ADVICE BUREAU

## Balance Sheet at 31 March 2022

|                                                                 | Notes | £               | 2022<br>£        | £               | 2021<br>£        |
|-----------------------------------------------------------------|-------|-----------------|------------------|-----------------|------------------|
| <b>Fixed assets</b>                                             |       |                 |                  |                 |                  |
| Tangible assets                                                 | 6     |                 | 270,230          |                 | 276,703          |
| <b>Current assets</b>                                           |       |                 |                  |                 |                  |
| Debtors and prepayments                                         | 7     | 842             |                  | 50,400          |                  |
| Cash at bank and in hand                                        |       | <u>216,928</u>  |                  | <u>226,505</u>  |                  |
|                                                                 |       | 217,770         |                  | 276,905         |                  |
| <b>Creditors</b>                                                |       |                 |                  |                 |                  |
| Amounts falling due within one year                             | 8     | <u>(30,495)</u> |                  | <u>(93,815)</u> |                  |
| <b>Net current assets</b>                                       |       |                 | <u>187,275</u>   |                 | <u>183,090</u>   |
| <b>Total assets less current liabilities</b>                    |       |                 | 457,505          |                 | 459,793          |
| <b>Creditors – amounts falling due after more than one year</b> | 10    |                 | <u>(153,070)</u> |                 | <u>(159,033)</u> |
| <b>Net assets</b>                                               | 15    |                 | <u>304,435</u>   |                 | <u>300,760</u>   |
| <b>Capital funds</b>                                            |       |                 |                  |                 |                  |
| <b>Income funds</b>                                             |       |                 |                  |                 |                  |
| Restricted funds                                                |       |                 | 31,809           |                 | 25,689           |
| Unrestricted funds                                              |       |                 | <u>272,626</u>   |                 | <u>275,071</u>   |
|                                                                 |       |                 | <u>304,435</u>   |                 | <u>300,760</u>   |

The Directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that the members have not required the company to obtain an audit in accordance with section 476 of the Act.

The Directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.



Malcolm G. Jessop FCA

Director

Uttlesford Citizens Advice Bureau

7 November 2022

**UTTLESFORD CITIZENS ADVICE BUREAU****Statement of Cash Flows for the year ending 31 March 2022**

|                                                                     | <b>Notes</b> | <b>2022</b>    | <b>2021</b>    |
|---------------------------------------------------------------------|--------------|----------------|----------------|
|                                                                     |              | <b>£</b>       | <b>£</b>       |
| <b>Cash used in operating activities</b>                            | 16           | (1,101)        | 45,024         |
| <b>Cash flows from investing activities</b>                         |              |                |                |
| Interest income                                                     |              | 147            | 223            |
| Purchase of tangible fixed assets                                   |              | <u>(2,577)</u> | <u>(8,710)</u> |
| <b>Cash provided by/ (used in) investing activities</b>             |              | <u>(2,430)</u> | <u>(8,487)</u> |
| <b>Cash flows from financing activities</b>                         |              |                |                |
| Borrowing/(Repayment of borrowing)                                  |              | <u>(6,046)</u> | <u>(5,810)</u> |
| <b>Cash used in financing activities</b>                            |              | <u>(6,046)</u> | <u>(5,810)</u> |
| <b>Increase/(decrease) in cash and cash equivalents in the year</b> |              | (9,577)        | 30,727         |
| <b>Cash and cash equivalents at the beginning of the year</b>       |              | <u>226,505</u> | <u>195,778</u> |
| <b>Total cash and cash equivalents at the end of the year</b>       |              | <u>216,928</u> | <u>226,505</u> |

## UTTLESFORD CITIZENS ADVICE BUREAU

### Notes to the Financial Statement for the year ending 31 March 2022

#### 1. Accounting policies

- a) The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)) and the Companies Act 2006.
- b) Donations and legacies are received by way of donations and gifts and are included in full in the Statement of Financial Activities when receivable. The value of services provided by volunteers has not been included.
- c) Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities when they are receivable.
- d) Depreciation is provided to write off the cost of the tangible fixed assets over their estimated useful lives at the following rates:
  - Freehold land – nil
  - Freehold buildings – 2% of cost
  - Equipment – 25% of the reducing balance
  - Information Technology – 33.3% of cost
- e) Expenditure is allocated to expense headings on a direct cost basis.
- f) Resources are allocated to Restricted Funds according to the limitations on their use specified by the donors or other providers. Funds received in the direct operation of the Charity are treated as unrestricted income funds. Other resources received without external restriction are designated by the Directors for particular purposes as deemed fit.

#### 2. Company status

The company is limited by guarantee, not having a share capital, and is a registered charity and is not liable to corporation tax.

#### 3. Income from charitable activities

|                              | Unrestricted<br>funds<br>2022<br>£ | Restricted<br>funds<br>2022<br>£ | Total<br>2022<br>£ | Total<br>2021<br>£ |
|------------------------------|------------------------------------|----------------------------------|--------------------|--------------------|
| Uttlesford District Council  | 160,350                            | 1,081                            | 161,431            | 163,759            |
| South Cambs District Council | 5,950                              | -                                | 5,950              | 5,950              |
| Saffron Walden Town Council  | 12,105                             | -                                | 12,105             | 12,000             |
| Great Dunmow Town Council    | -                                  | -                                | -                  | 5,000              |
| Parish Councils              | 3,385                              | -                                | 3,385              | 3,200              |
| Essex County Council         | -                                  | 31,000                           | 31,000             | 48,809             |
| Essex CA                     | 6,864                              | 55,795                           | 62,659             | 14,194             |
| CITA                         | -                                  | 65,600                           | 65,600             | 62,532             |
| WECCG                        | -                                  | 21,000                           | 21,000             | 16,667             |
| Essex Community Foundation   | -                                  | 17,116                           | 17,116             | 16,350             |
| Council for VO               | -                                  | 7,000                            | 7,000              | -                  |
| Sundry grants                | -                                  | 39,929                           | 39,929             | 13,639             |
| <b>Total</b>                 | <b>188,654</b>                     | <b>238,521</b>                   | <b>427,175</b>     | <b>362,100</b>     |

#### 4. Expenditure on charitable activities

|                                                      | Unrestricted<br>funds<br>2022<br>£ | Restricted<br>funds<br>2022<br>£ | Total<br>2022<br>£ | Total<br>2021<br>£ |
|------------------------------------------------------|------------------------------------|----------------------------------|--------------------|--------------------|
| Cleaning                                             | 1,878                              | -                                | 1,878              | 1,379              |
| Depreciation                                         | 9,050                              | -                                | 9,050              | 8,488              |
| Equipment rental                                     | 1,405                              | -                                | 1,405              | 651                |
| Heat, light and water                                | 1,175                              | -                                | 1,175              | 1,907              |
| Information technology                               | 1,474                              | 23,922                           | 25,396             | 18,689             |
| Insurance                                            | 1,346                              | -                                | 1,346              | 1,321              |
| Membership fees                                      | 5,257                              | -                                | 5,257              | 4,785              |
| Miscellaneous expenses                               | 2,499                              | -                                | 2,499              | 2,193              |
| Mortgage interest                                    | 6,444                              | -                                | 6,444              | 6,680              |
| Postage, printing, stationery and office<br>sundries | 3,226                              | 2,511                            | 5,737              | 5,228              |
| Professional Fees                                    | 750                                | -                                | 750                | 902                |
| Project admin and overheads                          | (33,930)                           | 73,511                           | 39,581             | 24,686             |
| Publicity                                            | -                                  | 932                              | 932                | 81                 |
| Rent and rates                                       | 120                                | -                                | 120                | 1,300              |
| Repairs and renewals                                 | 1,759                              | -                                | 1,759              | 12,710             |
| Salaries, NI and pensions (Note 5)                   | 172,117                            | 140,002                          | 312,119            | 243,574            |
| Telephone                                            | 5,202                              | 1,910                            | 7,112              | 3,521              |
| Training and recruitment                             | 1,453                              | 380                              | 1,833              | -                  |
| Transfer to fixed assets                             | -                                  | -                                | -                  | (7,195)            |
| Travel expenses                                      | 393                                | 1,347                            | 1,740              | 1,007              |
| <b>TOTAL</b>                                         | <b>181,618</b>                     | <b>244,515</b>                   | <b>426,133</b>     | <b>331,907</b>     |

#### 5. Staff Costs

|                       | 2022<br>£      | 2021<br>£      |
|-----------------------|----------------|----------------|
| Salaries              | 282,028        | 220,452        |
| Social security costs | 14,467         | 10,598         |
| Pension contributions | 15,624         | 12,524         |
|                       | <u>312,119</u> | <u>243,574</u> |

Average number of staff employed during the year was: 18 15

The above numbers do not include Directors.

There were no employees with remuneration in excess of £60,000. (2021: Nil)

#### Directors' emoluments

|                                 | 2022<br>£ | 2021<br>£ |
|---------------------------------|-----------|-----------|
| The Directors' emoluments were: | Nil       | Nil       |

No Director received any reimbursement for expenses (2021 – Nil) in the year.

## 6. Tangible fixed assets

|                        | Freehold<br>land<br>£ | Freehold<br>Buildings<br>£ | Furniture and<br>Equipment<br>£ | Information<br>Technology<br>£ | Total<br>£     |
|------------------------|-----------------------|----------------------------|---------------------------------|--------------------------------|----------------|
| <b>Cost:</b>           |                       |                            |                                 |                                |                |
| At 1 April 2021        | 75,000                | 219,806                    | 31,944                          | 8,710                          | 335,460        |
| Additions              | -                     | -                          | -                               | 2,577                          | 2,577          |
| Disposals              | -                     | -                          | -                               | -                              | -              |
| At 31 March 2022       | <u>75,000</u>         | <u>219,806</u>             | <u>31,944</u>                   | <u>11,287</u>                  | <u>338,037</u> |
| <b>Depreciation:</b>   |                       |                            |                                 |                                |                |
| At 1 April 2021        | -                     | 27,477                     | 28,377                          | 2,903                          | 58,757         |
| Charge for the year    | -                     | 4,396                      | 892                             | 3,762                          | 9,050          |
| Disposals              | -                     | -                          | -                               | -                              | -              |
| At 31 March 2022       | -                     | <u>31,873</u>              | <u>29,269</u>                   | <u>6,665</u>                   | <u>67,807</u>  |
| <b>Net book value:</b> |                       |                            |                                 |                                |                |
| At 31 March 2022       | <u>75,000</u>         | <u>187,933</u>             | <u>2,675</u>                    | <u>4,622</u>                   | <u>270,230</u> |
| At 31 March 2021       | <u>75,000</u>         | <u>192,329</u>             | <u>3,567</u>                    | <u>5,807</u>                   | <u>276,703</u> |

## 7. Debtors

|                      | 2022<br>£  | 2021<br>£     |
|----------------------|------------|---------------|
| Due within one year: |            |               |
| Debtor               | 500        | 50,400        |
| VAT recoverable      | <u>342</u> | <u>-</u>      |
|                      | <u>842</u> | <u>50,400</u> |

## 8. Creditors

|                                                   | 2022<br>£     | 2021<br>£     |
|---------------------------------------------------|---------------|---------------|
| PAYE and national insurance contributions         | 5,343         | 3,650         |
| VAT payable                                       | -             | 9,245         |
| Accrued expenses                                  | 14,289        | 5,649         |
| Grant income received in advance                  | 5,053         | 69,378        |
| Secured loan repayments due in one year (Note 11) | <u>5,810</u>  | <u>5,893</u>  |
|                                                   | <u>30,495</u> | <u>93,815</u> |

## 9. Commitments under operating leases

At 31 March the company had aggregate annual commitments under non-cancellable operating leases, as set out below:

|                                              | 2022<br>£  | 2021<br>£  |
|----------------------------------------------|------------|------------|
| Operating leases which expire within 5 years | <u>Nil</u> | <u>Nil</u> |

## 10. Creditors – amounts falling due after more than one year

|                                                              | 2022           | 2021           |
|--------------------------------------------------------------|----------------|----------------|
|                                                              | £              | £              |
| Secured loan repayments falling due after more than one year | <u>153,070</u> | <u>159,033</u> |

## 11. Secured loans

A mortgage was entered into in December 2014 in order to partially fund the purchase of the freehold premises at Barnards Yard.

|                                | 2022           | 2021           |
|--------------------------------|----------------|----------------|
|                                | £              | £              |
| Due in less than one year      | 5,810          | 5,893          |
| Due between two and five years | <u>153,070</u> | <u>159,033</u> |
| <b>Total Secured loans</b>     | <u>158,880</u> | <u>164,926</u> |

## 12. Capital commitments

There were no capital commitments at 31 March 2022 (2021 – Nil).

## 13. Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants held on trust to be applied for specific purposes.

|                    | Movement In funds       |                       |                  |                           |
|--------------------|-------------------------|-----------------------|------------------|---------------------------|
|                    | Balance<br>1 April 2021 | Incoming<br>resources | Expenses         | Transfers<br>from general |
|                    | £                       | £                     | £                | £                         |
| Benefit Take Up    | -                       | 12,662                | (18,608)         | 5,946                     |
| Client Benefits    | 3,910                   | 32,187                | (24,677)         | -                         |
| COMF               | -                       | 47,135                | (47,135)         | -                         |
| Frontline          | 19,280                  | 51,411                | (56,188)         | -                         |
| MaPS               | 996                     | 39,013                | (37,991)         | -                         |
| Mental Health      | -                       | 1,081                 | (1,081)          | -                         |
| Outreach Locations | -                       | 4,332                 | (4,332)          | -                         |
| Remote Access      | -                       | 7,500                 | (7,500)          | -                         |
| Universal Credit   | -                       | 19,086                | (24,425)         | 5,339                     |
| Warm Start         | -                       | 4,014                 | (4,843)          | 829                       |
| Winter Resilience  | <u>1,503</u>            | <u>20,100</u>         | <u>(17,735)</u>  | <u>-</u>                  |
|                    | <u>25,689</u>           | <u>238,521</u>        | <u>(244,515)</u> | <u>12,114</u>             |
|                    |                         |                       |                  | <u>31,809</u>             |

Purposes of restricted funds:

**Benefit Take Up** – Fund helps people claim for disability benefits and appeal poor decision making.

**Client Benefits** – Fund to assist Clients with emergency support.

**COMF** – Funding to help reduce the spread of coronavirus and support local public health.

**Frontline** – A simple, joined up referral system, to enable citizens and professionals to find their way to support appropriate for their needs.

**MaPS** – Money and Pension Advice funding to train new debt caseworkers.

**Mental Health** – Fund to support Money caseworker clients access Mind in West Essex.

**Outreach Locations** – Providing facilities for client access.

**Remote Access** – Fund to support research and testing alternative ways to offer clients easy access to video based face to face advice.

**Universal Credit** – Helping Clients with claims for this state benefit.

**Warm Start** – Targeted Warm Home advice to households with children.

**Winter Resilience** – Advice and services related to keeping homes warm and residents healthy during the winter.

#### 14. General funds

|                                                                                                                                 | Balance<br>1 April 2021<br>£ | Incoming<br>resources<br>£ | Expenses<br>£    | Transfers<br>£  | Balance<br>31 March 2022<br>£ |
|---------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------|------------------|-----------------|-------------------------------|
| General fund                                                                                                                    | 250,071                      | 191,287                    | (181,618)        | (12,114)        | 247,626                       |
| Designated fund to research<br>the possible development of<br>the loft space and new<br>offices in Great Dunmow and<br>Stansted | 25,000                       | -                          | -                | -               | 25,000                        |
| Total                                                                                                                           | <u>275,071</u>               | <u>191,287</u>             | <u>(181,618)</u> | <u>(12,114)</u> | <u>272,626</u>                |

#### 15. Analysis of net assets

|                       | General<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|-----------------------|-----------------------|--------------------------|---------------------|
| Tangible fixed assets | 270,230               | -                        | 270,230             |
| Current assets        | 185,961               | 31,809                   | 217,770             |
| Current liabilities   | (30,495)              | -                        | (30,495)            |
| Long term liabilities | <u>(153,070)</u>      | <u>-</u>                 | <u>(153,070)</u>    |
|                       | <u>272,626</u>        | <u>31,809</u>            | <u>304,435</u>      |

#### 16. Reconciliation of net movement in funds to net cash flow from operating activities

|                                                      | 2022<br>£       | 2021<br>£     |
|------------------------------------------------------|-----------------|---------------|
| Net movement in funds                                | 3,675           | 36,429        |
| Add back depreciation charge                         | 9,050           | 8,488         |
| Deduct interest income shown in investing activities | (147)           | (223)         |
| Decrease/(increase) in debtors                       | 49,558          | (49,455)      |
| Increase/(decrease) in creditors                     | <u>(63,237)</u> | <u>49,785</u> |
|                                                      | <u>(1,101)</u>  | <u>45,024</u> |

#### 17. Subsidiary Undertaking

On 16 June 2021 Frontline Referrals Ltd was incorporated as a company limited by guarantee. It is a wholly owned subsidiary of Uttlesford Citizens Advice Bureau, whose guarantee is limited to a maximum of £1.

Frontline Referrals Limited has not traded in the period to 31 March 2022.

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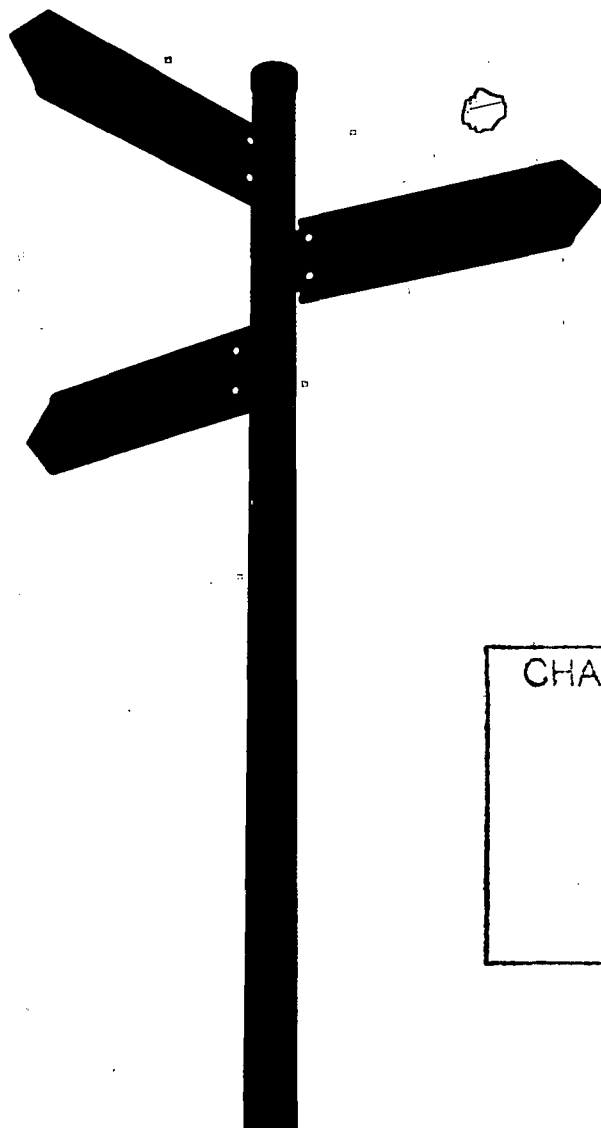
# Accounts

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# Uttlesford Citizens Advice

Annual Accounts and  
Unaudited Financial Statements

2020/2021



CHARITY COMMISSION

14 DEC 2021

ACCOUNTS  
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**citizens  
advice**

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## **UTTLESFORD CITIZENS ADVICE BUREAU**

A company limited by guarantee and not having a share  
capital.

### **Annual Report and Unaudited Financial Statements 2020/2021**

# UTTLESFORD CITIZENS ADVICE BUREAU

A company limited by guarantee and not having a share capital.

## Report of the Directors and Trustees

The Trustees (who are also the Directors for the purpose of company law) have pleasure in presenting their annual report and unaudited financial statements for the year ended 31st March 2020. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) (effective 1 January 2015).

### 1. Reference and Administrative details

Charity Name: **Uttlesford Citizens Advice Bureau**  
Charity Registration No: **1078222**  
Company Registration No: **3771142**  
Registered Office: **Barnard's Yard, Saffron Walden. CB11 4EB**  
Chief Executive: **Kate Robson**

Company Secretary: **Michelle Strauss**

Bankers: **Barclays Bank PLC**  
12a Market Place, Saffron Walden. CB10 1HR

**CAF Bank Ltd**  
25 Kings Hill Avenue, West Malling, Kent. ME19 4JO

Independent Examiner: **Richard Percy FCA**

### The current Trustees are:

Richard Armitage *Chair*  
Michelle Strauss *Company Secretary*  
Malcolm Jessop *Treasurer*  
John Starr  
Paul Fuller  
Mark Benfold  
Chloe Fiddy  
Lucy Bird  
Anthony Pooley (appointed 21 September 2021)  
Mary Stenson *Vice Chair*

### Those who additionally served during the financial year, with their dates of appointment, retirement or resignation, were:

In accordance with the Articles of Association Mark Benfold, Chloe Fiddy and John Starr will retire by rotation at the Annual General Meeting and, being eligible, will seek re-election. Anthony Thomas Pooley having been co-opted as a trustee will seek election at the Annual General Meeting.

## **2. Structure, governance and management information**

### ***Governing Document***

Uttlesford Citizens Advice Bureau ("the Charity") is a registered charity and a company limited by guarantee that does not have a share capital. The maximum liability of each member is limited to one pound. As at 31 March 2021 there were 23 members of the Charity. The Charity was incorporated as a company limited by guarantee on 14 May 1999. It took over the assets and liabilities of the similarly named unincorporated charity that had commenced operations from premises in Saffron Walden in 1983. The Charity is governed by its Memorandum and Articles of Association. Revised Articles of Association were adopted on 7 September 2004 and amended on 31 October 2005.

### ***Recruitment, Appointment of Trustees***

Trustees, who are also Directors of the Company, are elected from the local community or appointed following nomination by member organisations. During the period under review there were no nominated Trustees. The Trustees keep under review their skills mix and diversity and endeavour to encourage candidates who can make a useful contribution to the running of the Charity to join them. Trustee Board vacancies are advertised as widely as possible in the local community using the national body of Citizens Advice website, social media, the local press and Volunteer Centre through connections with other local organisations. Potential candidates go through a formal recruitment process to assess their suitability for the role and are provided with induction and support during their first year in office. The Trustees, and in particular the Chair, have kept under review the composition of the Trustee Board with a particular emphasis on succession planning. The Trustee Board has the task of raising the profile of the Charity so that, amongst other things, potential recruits to the Trustee Board may be drawn from the widest possible pool of candidates that reflect the area served by the Charity. The Chair, Vice-Chair and Treasurer are elected annually from amongst the Trustees.

### ***Organisational Structure***

The Trustees are responsible for organisational policy making and planning, financial decision making, and the overall operation of the Charity. They delegate to a number of committees powers to assist in the management of the Charity; these committees report fully to the Trustees and refer to them any matters properly to be decided by the Trustees acting as such. The Community Engagement Committee's functions include profile raising and the organisation of fundraising activities. This committee and the Personnel Committee meet as and when required. Day-to-day operation of the Charity is delegated to the Chief Executive. During the financial year, the Trustee Board met 7 times and hosted an AGM. All meetings took place via Zoom as a result of restrictions placed on in person meetings due to the coronavirus pandemic. The board was unable to hold a strategy day as planned, but instead used that time to hold a board meeting and review the business plan.

## **3. Objectives and Activities**

The objects of the Charity are aligned with the principles and objectives of the National Association of Citizens Advice ("CitA"), of which the Charity is a member. The Charity is also a member of the Essex Citizens Advice Consortium.

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice uses evidence of clients' problems anonymously to campaign for improvements in laws and services that affect everyone. The specific objects of the Charity are set out in its Memorandum of Association and its principal object is the promotion of any charitable purposes for the benefit of the community in the area of Essex, Cambridgeshire, Hertfordshire, and Suffolk by the advancement of education, the protection of health, and the relief of poverty, sickness, and distress. To those ends, the Charity is specifically authorised to establish and conduct Citizens Advice as centres to provide a free confidential and impartial service of advice, information, and counsel for the public

and this is its principal activity. Other objects permit the Charity to raise funds, and to undertake activities that support, or are ancillary to, its principal object. The Trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The following sections describe the activities of the Charity that have been carried out for the public benefit in the last year.

#### **4. Achievements and Performance**

- Thanks to the support and resilience of our staff and volunteers we maintained a consistent service for our clients, switching to a telephone and email service during periods of lockdown. When restrictions allowed, we were able to safely open the office for our most vulnerable clients and those who we were finding difficult to progress over the telephone.
- Funding from the Department of Business, Innovation and Skills enabled us to adapt our Saffron Walden Office to better support social distancing and purchase additional laptops and chromebooks and equipment to support home working.
- Despite the challenges of the last year, the Charity continued to perform well in the Quality of Advice audit, both in terms of delivering a good client journey and in providing good advice, and was found to be good or excellent in all organisational/ leadership categories.
- Client feedback, collected independently on behalf of the national body of Citizens Advice remains very positive.
- Over the course of the year we recruited 10 new trainee advisers, who successfully completed their training online. There has been a noticeable increase in enquiries about volunteer roles since the start of the pandemic.
- From April to October we offered a 'Listening Service' to support clients who had a need to just talk - 12 volunteers provided this service, which received positive feedback from the district council, community hub, local GP practices and the wider community.
- Additional funding secured by Essex Citizens Advice allowed us to expand our Warm Home Service, which in the period was delivered by one paid member of staff working a total of 24 hours a week, supported by one volunteer. All staff and volunteers working on the project have gained a City & Guilds Warm Home Adviser qualification.
- MAPS funding allowed us to expand the debt team and recruit two new debt advisers. Funding from Uttlesford's Health and Wellbeing Board also supported the creation of a new pilot service level agreement was Mind in west Essex to improve the linkage of mental health and wellbeing support to our clients.
- Additional funding from Essex Community Foundation was really valued by our home visiting disability team - that worked so hard over the year to continue to support form filling and appeal work.
- Additional funding from Essex County Council allowed us to target more debt support to self-employed and small traders, we also focused additional resources of training and information sharing about changing employment rights and benefit support over the period.
- We ended our tenancy at The Chestnuts in Great Dunmow and handed the keys back at the end of June. Funding from national Citizens Advice allowed us to explore options for clients to access our service remotely from library premises and progress towards an initial trial based in Great Dunmow library, with the aim of making the service more accessible to residents of the town. We aim to roll the same model out in Stansted and Thaxted libraries in due course.
- In July we joined Adviceline - the national Citizens Advice telephone service. This ensured that all residents in the area were correctly routed to our service - even if they rang national telephone numbers.

- Improvements in our IT and telephone provision included the transfer of our email accounts to G-Suite, allowing all our volunteers to have a dedicated email address. We also launched a new freephone number for clients to use when they call.
- In November 2020 we held our first virtual AGM - whilst the usual opportunities for networking were limited, it was well attended by volunteers, members, local councillors and representatives from other local services.
- Throughout the year, the role of Frontline has been invaluable as a tool for Uttlesford Citizens Advice and many other services in West Essex. Signposts and referrals increased by 63% and 40% by May 2020, with nearly 5,000 referrals generated across West Essex in the last year. Funding has been secured for another 3 years and the service is now expanding into Broxbourne and East Herts. The Trustee Board has decided to set up a new company (Frontline Referrals Limited, wholly owned and controlled by the Charity) to act as a focal point for the Frontline project and its further development.
- Our volunteers continued to record evidence to enable us to campaign on both local and national issues. We sent letters to local MP Kemi Badenoch, to the DWP secretary of state and DWP minister regarding the effect of Covid on disability applications, issues around PIP and the removal of the temporary uplift in UC. We also highlighted the problem of illiteracy, lack of mobility, and isolation in getting tested for Covid, the issue of reverse digital exclusion and our clients' difficult experiences completing blue badge applications

### ***Performance and Service Provision***

The service supported 2,382 unique clients through the year, many using the service more than once to deal with over 9,073 issues. Using government approved impact assessments this equates to £4.16m in value to our clients, by increasing their income, working to get debt written off and providing consumer advice.

Compared to 2019-20, this is 13.7% down in terms of unique clients and 6% down in terms of activities overall, however we saw a rise in the number of issues per client, indicating the increasing complexity of different issues within an enquiry and the amount of additional work involved in progressing these cases over the telephone rather than face to face. Delivery of the service was more challenging as experienced volunteers stepped back to fulfil caring responsibilities or found it difficult to adapt to working from home. Supervisor resource was therefore redirected into training new advisers. The drop in numbers must also be viewed in the context of a huge increase in the help given by government (such as benefit increases, furlough, payment hols, bailiff suspension, closure of the courts and automatic renewals of some disability benefits) and a local increase in other support.

During the first half of the year, our service mirrored the national view in seeing quite a dramatic change in the mix of advice areas. Debt and housing issues were temporarily pushed down the advice list to be replaced with emergency response work and employment advice. By the end of the year, we were starting to see demand increase again, particularly for benefit issues, budgeting and debt support as government safeguards began to be removed.

The following table sets out the numbers of clients and issues dealt with in last year:

|                                                                                   | 2020/21 | 2019/20 |
|-----------------------------------------------------------------------------------|---------|---------|
| Unique client numbers<br>(people using the service one or more times in the year) | 2,382   | 2,761   |
| Issues                                                                            | 9,073   | 9,469   |

|        | Client visits,<br>phone calls,<br>emails and<br>letters | Non client<br>phone calls,<br>emails and<br>letters | Total  |
|--------|---------------------------------------------------------|-----------------------------------------------------|--------|
| Totals | 12,027                                                  | 3,987                                               | 16,014 |

When restrictions allowed, we have worked towards a gradual return to the office but plan to keep a flexible hybrid approach of home working and office working as we move forward, whilst always remaining Covid compliant.

We continue to offer a multi-channel delivery of advice, primarily phone and email based but with the option of a face-to-face appointment for vulnerable individuals that need it. We are also developing an internet-based service based in Stansted and Dunmow libraries, where an adviser will be available to clients at the click of a button for a Google Meet video call. We anticipate this will be particularly helpful for clients without phones or those who need access to a private space to speak in.

Whilst home visits were suspended during the year, several volunteer members of the specialist disability benefits team continued to offer support over the phone, helping 507 clients with applications for Personal Independence Payment and Attendance Allowance and our specialist member of staff maintained her sterling work on appeals; together the team brought additional benefit income of over £1.447 million into the district.

### **Staff and Volunteers**

At the end of the year, we employed 17 part-time staff working 9.7 full-time equivalent roles. Paid roles cover the management and delivery of the service, the training and quality assurance of the advice provided, supervision of advice sessions, specialist debt and disability benefit work. 68 volunteers work approximately 391 hours a week for the Charity, which is estimated to be valued at over £306,000. (Figures at April 2021) Volunteers cover the delivery of generalist advice, assisted information provision, home visit work, fundraising, media work, governance, and financial and strategic control for the charity.

We are hugely grateful to our volunteers, for their tireless commitment and calm professionalism in some very difficult circumstances. For many, volunteering at home has been a challenge in terms of becoming more confident working independently, missing the social engagement and support of friends and colleagues in the office and keeping up to date with the vast number of changes to national and local support.

Our staff have been amazing, creative and resilient. They have continued to offer support and care for our volunteers and clients, whilst balancing the need for maintaining a good quality of advice and training.

### **Quality of Advice Audit**

We continue to perform well and provide good quality of advice work despite the challenges of supervising, training and supporting volunteers from both home and the office.

From April 2020 - end March 2021 we scored green passes in all audit areas covering client outcomes, case administration and reliability of scoring.

Our experienced and valued Quality Manager - Sarah Philbrook has sadly decided to leave the service at the end of October 2021. She however is now actively training staff to take on this additional responsibility.

### **Client profile in Uttlesford**

We work hard to ensure that we are accessible to all parts of our community. 828 clients agreed to give their ethnic origin, as follows:

| <b>Ethnic Origin Grouping</b> | <b>2021/21</b> | <b>2019/20</b> |
|-------------------------------|----------------|----------------|
| White                         | 92.5           | 94.0           |
| Mixed Race                    | 1.7            | 1.5            |
| Asian or Asian British        | 2.8            | 1.7            |
| Black or Black British        | 1.7            | 1.8            |
| Other                         | 1.3            | 1.0            |
| Total                         | 100.00%        | 100.0%         |

When asked the question, 'do you feel you have a disability?' 42% of the 1,843 clients who responded stated that they did have a disability or long-term health condition. 60% of our clients were female, 40% were male.

| Age profile group | 2020/21 | 2019/20 |
|-------------------|---------|---------|
| 0 – 14            | 1.5%    | 1.0%    |
| 15 – 24           | 5.5%    | 5.1%    |
| 25 – 34           | 16.8%   | 15.8%   |
| 35 – 49           | 26.6%   | 27.5%   |
| 50 – 64           | 29.0%   | 27.3%   |
| 65 – 74           | 10.2%   | 12.1%   |
| 75 – 84           | 6.2%    | 7.1%    |
| 85+               | 4.2%    | 4.1%    |
| Total             | 100.0%  | 100.00% |

## 5. Financial Review

### **Financial Position**

Incoming resources in the year were £368,336 (2019/20: £262,041). Of this £157,776 (2019/20: £73,607) related to project restricted activities.

A surplus of £33,818 was made in the year on the General Fund (2019/20: £23,435) and a surplus of £2,611 was made on restricted activities (2019/20: £27,394 deficit) before transfers between funds. At 31 March 2021 total reserves were £300,760 (31 March 2020: £264,331) of which £275,071 represented unrestricted funds (31 March 2020: £253,509).

### **Reserves**

It is the policy of the Charity to hold reserves sufficient for the day-to-day needs of the Charity and to cover any known liabilities including an estimate of the possible costs in the event the Charity had to be wound up. The current level of cash reserves less current liabilities would allow the Charity to continue to operate for at least six months if the core funding was withdrawn.

### **Risk Management**

The Trustees review the major risks to which the Charity is exposed and ensure that adequate systems exist to mitigate those risks. A risk assessment policy is used to help manage the risk process. It covers all categories of risks identified and is used throughout the year as a reference point and a formal review of the process is carried out annually. The Trustees also recognise the importance of Information Assurance and adhere to a policy recommended by the national body of Citizens Advice.

## 6. Statement of Directors' Responsibilities

Company Law and Charity Law require the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing those financial statements the directors are required to:

- (a) select suitable accounting policies and then apply them consistently,
- (b) make judgements and estimates that are reasonable and prudent,
- (c) state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements, and
- (d) prepare financial statements on the going concern basis unless it is inappropriate to assume that the Charity will continue on that basis.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the Charity maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

## 7. Thanks

The Trustees wish to thank all those people and organisations that have supported the Charity throughout this unprecedented year. The Trustees are grateful to the members of the Charity for their donations and efforts to bring the Charity to the notice of the wider community. The support of the local district town and parish councils in conjunction with other individuals and organisations has enabled the Charity to respond quickly to the changing needs of the community during a most difficult year, whilst managing the unique challenge of two national lockdowns.

The Trustees are particularly grateful for the grants and donations to help fund the Charity's core expenditure received from Uttlesford District Council, Saffron Walden Town Council, Essex County Council, South Cambridgeshire District Council, Great Dunmow Town Council, and many of Uttlesford's parish councils. Targeted funding from the DWP, National Citizens Advice, Essex Community Foundation and Essex County Council has enabled us to continue to undertake specific projects and target support to the most disadvantaged sections of the community.

Lastly the Trustees would also like to thank the unpaid volunteers and the paid staff, without whose contributions the Charity could not function. Their resilience and professionalism continue to inspire the work of the Board.

**Approved by the Trustees (Board of Directors) at their meeting on 1 November 2021 and signed on their behalf.**



**Michelle Strauss**  
Company Secretary  
Uttlesford Citizens Advice Bureau

2 November 2021

## **Independent examiners' report to the trustees of Uttlesford Citizens Advice Bureau ("the Company")**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

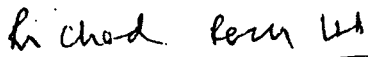
### **Independent examiners' statement**

Since the Company's gross income exceeded £250,000 in the year ended 31 March 2021 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland {FRS 102}).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

  
**Richard Percy Limited**  
Chartered Accountants  
Sandhills Farm  
Wethersfield  
Essex CM7 4AG

1<sup>st</sup> November 2021

# UTTLESFORD CITIZENS ADVICE BUREAU

## Statement of Financial Activities for the year ending 31 March 2021

|                                         | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>£     | Total funds<br>2020<br>£ |
|-----------------------------------------|-------|----------------------------|--------------------------|----------------|--------------------------|
| <b>Income</b>                           |       |                            |                          |                |                          |
| Donations and legacies                  |       | 6,013                      | -                        | 6,013          | 3,968                    |
| Income from investments                 |       | 223                        | -                        | 223            | 1,046                    |
| Income from charitable<br>activities    | 3     | 204,324                    | 157,776                  | 362,100        | 256,977                  |
| Other income                            |       | -                          | -                        | -              | 50                       |
| <b>Total income</b>                     |       | <u>210,560</u>             | <u>157,776</u>           | <u>368,336</u> | <u>262,041</u>           |
| <br>Expenditure on raising funds        |       | -                          | -                        | -              | -                        |
| Expenditure on charitable<br>activities | 4     | <u>176,742</u>             | <u>155,165</u>           | <u>331,907</u> | <u>266,000</u>           |
| <b>Total Expenditure</b>                |       | <u>176,742</u>             | <u>155,165</u>           | <u>331,907</u> | <u>266,000</u>           |
| <b>Net income/(deficit)</b>             |       | 33,818                     | 2,611                    | 36,429         | (3,959)                  |
| <b>Transfers</b>                        |       | (12,256)                   | 12,256                   | -              | -                        |
| <b>Total funds brought forward</b>      |       | <u>253,509</u>             | <u>10,822</u>            | <u>264,331</u> | <u>268,290</u>           |
| <b>Total funds carried forward</b>      |       | <u>275,071</u>             | <u>25,689</u>            | <u>300,760</u> | <u>264,331</u>           |

# UTTLESFORD CITIZENS ADVICE BUREAU

## Balance Sheet at 31 March 2021

|                                                                 | Notes | £               | 2021<br>£        | £               | 2020<br>£        |
|-----------------------------------------------------------------|-------|-----------------|------------------|-----------------|------------------|
| <b>Fixed assets</b>                                             |       |                 |                  |                 |                  |
| Tangible assets                                                 | 6     |                 | 276,703          |                 | 276,481          |
| <b>Current assets</b>                                           |       |                 |                  |                 |                  |
| Debtors and prepayments                                         | 7     | 50,400          |                  | 945             |                  |
| Cash at bank and in hand                                        |       | <u>226,505</u>  |                  | <u>195,778</u>  |                  |
|                                                                 |       | 276,905         |                  | 196,723         |                  |
| <b>Creditors</b>                                                |       |                 |                  |                 |                  |
| Amounts falling due within one year                             | 8     | <u>(93,815)</u> |                  | <u>(43,798)</u> |                  |
| <b>Net current assets</b>                                       |       |                 | <u>183,090</u>   |                 | <u>152,925</u>   |
| <b>Total assets less current liabilities</b>                    |       |                 | 459,793          |                 | 429,406          |
| <b>Creditors – amounts falling due after more than one year</b> | 10    |                 | <u>(159,033)</u> |                 | <u>(165,075)</u> |
| <b>Net assets</b>                                               | 15    |                 | <u>300,760</u>   |                 | <u>264,331</u>   |
| <b>Capital funds</b>                                            |       |                 |                  |                 |                  |
| <b>Income funds</b>                                             |       |                 |                  |                 |                  |
| Restricted funds                                                |       |                 | 25,689           |                 | 10,822           |
| Unrestricted funds                                              |       |                 | <u>275,071</u>   |                 | <u>253,509</u>   |
|                                                                 |       |                 | <u>300,760</u>   |                 | <u>264,331</u>   |

The Directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that the members have not required the company to obtain an audit in accordance with section 476 of the Act.

The Directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.



Malcolm G. Jessop FCA  
Director  
Uttlesford Citizens Advice Bureau  
1<sup>st</sup> November 2021

**UTTLESFORD CITIZENS ADVICE BUREAU****Statement of Cash Flows for the year ending 31 March 2021**

|                                                               | Notes | 2021<br>£      | 2020<br>£      |
|---------------------------------------------------------------|-------|----------------|----------------|
| Cash used in operating activities                             | 16    | 45,024         | 31,963         |
| <b>Cash flows from investing activities</b>                   |       |                |                |
| Interest income                                               |       | 223            | 1,046          |
| Purchase of tangible fixed assets                             |       | <u>(8,710)</u> | <u>(1,758)</u> |
| <b>Cash provided by/ (used in) investing activities</b>       |       | <u>(8,487)</u> | <u>(712)</u>   |
| <b>Cash flows from financing activities</b>                   |       |                |                |
| Borrowing/(Repayment of borrowing)                            |       | <u>(5,810)</u> | <u>(5,565)</u> |
| <b>Cash used in financing activities</b>                      |       | <u>(5,810)</u> | <u>(5,565)</u> |
| Increase/(decrease) in cash and cash equivalents in the year  |       | 30,727         | 25,686         |
| Cash and cash equivalents at the beginning of the year        |       | <u>195,778</u> | <u>170,092</u> |
| <b>Total cash and cash equivalents at the end of the year</b> |       | <u>226,505</u> | <u>195,778</u> |

## UTTLESFORD CITIZENS ADVICE BUREAU

### Notes to the Financial Statement for the year ending 31 March 2021

#### 1. Accounting policies

- a) The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)) and the Companies Act 2006.
- b) Donations and legacies are received by way of donations and gifts and are included in full in the Statement of Financial Activities when receivable. The value of services provided by volunteers has not been included.
- c) Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities when they are receivable.
- d) Depreciation is provided to write off the cost of the tangible fixed assets over their estimated useful lives at the following rates:
  - Freehold land – nil
  - Freehold buildings – 2% of cost
  - Equipment – 25% of the reducing balance
  - Information Technology – 33.3% of cost
- e) Expenditure is allocated to expense headings on a direct cost basis.
- f) Resources are allocated to Restricted Funds according to the limitations on their use specified by the donors or other providers. Funds received in the direct operation of the Charity are treated as unrestricted income funds. Other resources received without external restriction are designated by the Directors for particular purposes as deemed fit.

#### 2. Company status

The company is limited by guarantee, not having a share capital, and is a registered charity and is not liable to corporation tax.

#### 3. Income from charitable activities

|                              | Unrestricted<br>funds<br>2021<br>£ | Restricted<br>funds<br>2021<br>£ | Total<br>2021<br>£ | Total<br>2020<br>£ |
|------------------------------|------------------------------------|----------------------------------|--------------------|--------------------|
| Uttlesford District Council  | 155,515                            | 8,244                            | 163,759            | 150,000            |
| South Cambs District Council | 5,950                              | -                                | 5,950              | 5,950              |
| Saffron Walden Town Council  | 12,000                             | -                                | 12,000             | 10,000             |
| Great Dunmow Town Council    | 5,000                              | -                                | 5,000              | 10,000             |
| Parish Councils              | 3,200                              | -                                | 3,200              | 2,556              |
| Essex County Council         | 18,809                             | 30,000                           | 48,809             | 6,864              |
| ECC (ICCF)                   | -                                  | -                                | -                  | 15,000             |
| Essex CA                     | -                                  | 14,194                           | 14,194             | -                  |
| CITA                         | -                                  | 62,532                           | 62,532             | 24,134             |
| Hastoe Housing Trust         | -                                  | -                                | -                  | 2,000              |
| WECCG                        | -                                  | 16,667                           | 16,667             | 15,000             |
| Essex Community Foundation   | 3,850                              | 12,500                           | 16,350             | 10,000             |
| Sundry grants                | -                                  | 13,639                           | 13,639             | 5,473              |
| <b>Total</b>                 | <b>204,324</b>                     | <b>157,776</b>                   | <b>362,100</b>     | <b>256,977</b>     |

#### 4. Expenditure on charitable activities

|                                                      | Unrestricted<br>funds<br>2021<br>£ | Restricted<br>funds<br>2021<br>£ | Total<br>2021<br>£ | Total<br>2020<br>£ |
|------------------------------------------------------|------------------------------------|----------------------------------|--------------------|--------------------|
| Cleaning                                             | 1,379                              | -                                | 1,379              | 2,892              |
| Depreciation                                         | 8,488                              | -                                | 8,488              | 5,982              |
| Equipment rental                                     | 651                                | -                                | 651                | 1,072              |
| Heat, light and water                                | 1,907                              | -                                | 1,907              | 4,003              |
| Information technology                               | 1,199                              | 17,490                           | 18,689             | 13,367             |
| Insurance                                            | 1,321                              | -                                | 1,321              | 1,444              |
| Membership fees                                      | 4,785                              | -                                | 4,785              | 3,493              |
| Miscellaneous expenses                               | 2,193                              | -                                | 2,193              | 798                |
| Mortgage interest                                    | 6,680                              | -                                | 6,680              | 6,925              |
| Postage, printing, stationery and office<br>sundries | 3,891                              | 1,337                            | 5,228              | 6,856              |
| Professional Fees                                    | 902                                | -                                | 902                | 715                |
| Project admin and overheads                          | (7,110)                            | 31,796                           | 24,686             | 14,598             |
| Publicity                                            | 81                                 | -                                | 81                 | 365                |
| Rent and rates                                       | 1,300                              | -                                | 1,300              | 5,352              |
| Repairs and renewals                                 | 12,710                             | -                                | 12,710             | 2,975              |
| Salaries, NI and pensions (Note 5)                   | 139,897                            | 103,677                          | 243,574            | 184,119            |
| Telephone                                            | 3,501                              | 20                               | 3,521              | 4,533              |
| Training and recruitment                             | -                                  | -                                | -                  | 245                |
| Transfer to fixed assets                             | (7,195)                            | -                                | (7,195)            | -                  |
| Travel expenses                                      | 162                                | 845                              | 1,007              | 6,266              |
| <b>TOTAL</b>                                         | <b>176,742</b>                     | <b>155,165</b>                   | <b>331,907</b>     | <b>266,000</b>     |

#### 5. Staff Costs

|                       | 2021<br>£      | 2020<br>£      |
|-----------------------|----------------|----------------|
| Salaries              | 220,452        | 167,573        |
| Social security costs | 10,598         | 6,322          |
| Pension contributions | 12,524         | 10,224         |
|                       | <u>243,574</u> | <u>184,119</u> |

Average number of staff employed during the year was:

15 13

The above numbers do not include Directors.

There were no employees with remuneration in excess of £60,000. (2020: Nil)

#### Directors' emoluments

|                                 | 2021<br>£ | 2020<br>£ |
|---------------------------------|-----------|-----------|
| The Directors' emoluments were: | Nil       | Nil       |

No Director received any reimbursement for expenses (2020 – Nil) in the year.

## 6. Tangible fixed assets

|                        | Freehold<br>land<br>£ | Freehold<br>Buildings<br>£ | Furniture and<br>Equipment<br>£ | Information<br>Technology<br>£ | Total<br>£     |
|------------------------|-----------------------|----------------------------|---------------------------------|--------------------------------|----------------|
| <b>Cost:</b>           |                       |                            |                                 |                                |                |
| At 1 April 2020        | 75,000                | 219,806                    | 31,944                          | -                              | 326,750        |
| Additions              | -                     | -                          | -                               | 8,710                          | 8,710          |
| Disposals              | -                     | -                          | -                               | -                              | -              |
| At 31 March 2021       | <u>75,000</u>         | <u>219,806</u>             | <u>31,944</u>                   | <u>8,710</u>                   | <u>335,460</u> |
| <b>Depreciation:</b>   |                       |                            |                                 |                                |                |
| At 1 April 2020        | -                     | 23,081                     | 27,188                          | -                              | 50,269         |
| Charge for the year    | -                     | 4,396                      | 1,189                           | 2,903                          | 8,488          |
| Disposals              | -                     | -                          | -                               | -                              | -              |
| At 31 March 2021       | <u>-</u>              | <u>27,477</u>              | <u>28,377</u>                   | <u>2,903</u>                   | <u>58,757</u>  |
| <b>Net book value:</b> |                       |                            |                                 |                                |                |
| At 31 March 2021       | <u>75,000</u>         | <u>192,329</u>             | <u>3,567</u>                    | <u>5,807</u>                   | <u>276,703</u> |
| At 31 March 2020       | <u>75,000</u>         | <u>196,725</u>             | <u>4,756</u>                    | <u>-</u>                       | <u>276,481</u> |

## 7. Debtors

|                      | 2021<br>£     | 2020<br>£  |
|----------------------|---------------|------------|
| Due within one year: |               |            |
| VAT recoverable      | -             | 172        |
| Debtor               | <u>50,400</u> | <u>773</u> |
|                      | <u>50,400</u> | <u>945</u> |

## 8. Creditors

|                                           | 2021<br>£     | 2020<br>£     |
|-------------------------------------------|---------------|---------------|
| Creditors                                 | -             | 88            |
| PAYE and national insurance contributions | 3,650         | -             |
| VAT payable                               | 9,245         | -             |
| Accrued expenses                          | 5,649         | 13,663        |
| Grant income received in advance          | 69,378        | 24,386        |
| Short term element of mortgage            | <u>5,893</u>  | <u>5,661</u>  |
|                                           | <u>93,815</u> | <u>43,798</u> |

## 9. Commitments under operating leases

At 31 March the company had aggregate annual commitments under non-cancellable operating leases, as set out below:

|                                              | 2021<br>£  | 2020<br>£    |
|----------------------------------------------|------------|--------------|
| Operating leases which expire within 5 years | <u>Nil</u> | <u>2,329</u> |

### 10. Creditors – amounts falling due after more than one year

A 25 year mortgage was entered into in December 2014 in order to partially fund the purchase of the freehold premises at Barnards Yard.

|                                                          | 2021           | 2020           |
|----------------------------------------------------------|----------------|----------------|
|                                                          | £              | £              |
| Creditors – amounts falling due after more than one year | <u>159,033</u> | <u>165,075</u> |
| Total mortgage outstanding                               | <u>164,926</u> | <u>170,736</u> |

### 11. Secured loans

|                                                         | 2021           | 2020           |
|---------------------------------------------------------|----------------|----------------|
|                                                         | £              | £              |
| Creditors – amounts falling due after more than 5 years | <u>133,008</u> | <u>140,077</u> |
| Total secured loans                                     | <u>164,926</u> | <u>170,736</u> |

### 12. Capital commitments

There were no capital commitments at 31 March 2021 (2020 – Nil).

### 13. Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants held on trust to be applied for specific purposes.

|                   | Movement In funds       |                       |                  |                           |
|-------------------|-------------------------|-----------------------|------------------|---------------------------|
|                   | Balance<br>1 April 2020 | Incoming<br>resources | Expenses         | Transfers<br>from general |
|                   | £                       | £                     | £                | £                         |
| BEIS IT           | -                       | 7,035                 | (7,701)          | 666                       |
| Benefit Take Up   | -                       | 12,500                | (19,920)         | 7,420                     |
| Client Benefits   | 1,802                   | 11,833                | (9,725)          | -                         |
| Frontline         | -                       | 51,806                | (32,526)         | -                         |
| MaPS              | -                       | 18,698                | (17,702)         | -                         |
| Mental Health     | -                       | 3,244                 | (4,325)          | 1,081                     |
| Remote Access     | -                       | 11,250                | (11,517)         | 267                       |
| Universal Credit  | 1,463                   | 25,549                | (29,834)         | 2,822                     |
| Winter Resilience | <u>7,557</u>            | <u>15,861</u>         | <u>(21,915)</u>  | <u>-</u>                  |
|                   | <u>10,822</u>           | <u>157,776</u>        | <u>(155,165)</u> | <u>12,256</u>             |
|                   |                         |                       |                  | <u>25,689</u>             |

Purposes of restricted funds:

**BEIS IT** – Fund to assist purchase of laptops and headphones to support home working.

**Benefit Take Up** – Fund helps people claim for disability benefits and appeal poor decision making.

**Client Benefits** – Fund to assist Clients with emergency support.

**Frontline** – A simple, joined up referral system, to enable citizens and professionals to find their way to support appropriate for their needs.

**MaPS** – Money and Pension Advice funding to train new debt caseworkers.

**Mental Health** – Fund to support Money caseworker clients access Mind in West Essex.

**Remote Access** – Fund to support research and testing alternative ways to offer clients easy access to video based face to face advice.

**Universal Credit** – Helping Clients with claims for this state benefit.

**Winter Resilience** – Advice and services related to keeping homes warm and residents healthy during the winter.

#### 14. General funds

|                                                                                                                                 | Balance<br>1 April 2020 | Incoming<br>resources | Expenses         | Transfers       | Balance<br>31 March 2021 |
|---------------------------------------------------------------------------------------------------------------------------------|-------------------------|-----------------------|------------------|-----------------|--------------------------|
|                                                                                                                                 | £                       | £                     | £                | £               | £                        |
| General fund                                                                                                                    | 228,509                 | 210,560               | (176,742)        | (12,256)        | 250,071                  |
| Designated fund to research<br>the possible development of<br>the loft space and new<br>offices in Great Dunmow and<br>Stansted | 25,000                  | -                     | -                | -               | 25,000                   |
| Total                                                                                                                           | <u>253,509</u>          | <u>210,560</u>        | <u>(176,742)</u> | <u>(12,256)</u> | <u>275,071</u>           |

#### 15. Analysis of net assets

|                       | General<br>funds | Restricted<br>funds | Total<br>funds   |
|-----------------------|------------------|---------------------|------------------|
|                       | £                | £                   | £                |
| Tangible fixed assets | 276,703          | -                   | 276,703          |
| Current assets        | 251,216          | 25,689              | 276,905          |
| Current liabilities   | (93,815)         | -                   | (93,815)         |
| Long term liabilities | <u>(159,033)</u> | <u>-</u>            | <u>(159,033)</u> |
|                       | <u>275,071</u>   | <u>25,689</u>       | <u>300,760</u>   |

#### 16. Reconciliation of net movement in funds to net cash flow from operating activities

|                                                      | 2021          | 2020          |
|------------------------------------------------------|---------------|---------------|
|                                                      | £             | £             |
| Net movement in funds                                | 36,429        | (3,959)       |
| Add back depreciation charge                         | 8,488         | 5,982         |
| Deduct interest income shown in investing activities | (223)         | (1,046)       |
| Decrease/(increase) in debtors                       | (49,455)      | (473)         |
| Increase/(decrease) in creditors                     | <u>49,785</u> | <u>31,459</u> |
|                                                      | <u>45,024</u> | <u>31,963</u> |