EAST HERTS CITIZENS ADVICE SERVICE

England & Wales · Charity number 1083211

Details

Other names	BISHOP'S STORTFORD AND DISTRICT CITIZENS ADVICE BUREAU LIMITED
Status	Registered
Legal form	Charitable company
Company number	03982216
Registered	2000-11-07
Register	View on the Charity Commission register

Contact

Address	Tees 68 High Street Saffron Walden Essex CB10 1AD
Phone	01799582798
Email	james.dowson@teeslaw.com
Website	www.citizensadviceeastherts.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN EAST HERTFORDSHIRE AND SURROUNDING AREAS”

Activities: The service helps people resolve their legal, money and other problems by providing free information and advice, and by influencing policymakers. It provides practical advice help and guidance to members of the public through several locations in the East Herts area and helps individuals to be aware of their rights and responsibilities and the services available to them.

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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:** THE TOWN AND SURROUNDING AREA OF BISHOP'S STORTFORD
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£525,713	£449,742	£184,948	12
2024-03-31	£473,665	£545,943	-	-
2023-03-31	£422,924	£438,927	-	-
2022-03-31	£478,565	£481,239	-	-
2021-03-31	£499,699	£444,791	-	-

Trustees

Name	Role	Appointed
Anthony John Murphy	Chair	2017-07-17
Ballu Sesay		2018-06-27
Barry Hunt		2020-11-03
Christine Gillham		2018-10-08
JAMES HAMISH DOWSON LLB		
Jane Caroline Stewart Sartin		2024-01-26
Natalie Edwards		2024-04-26
Rachael Williamson		2023-03-27

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EAST HERTS CITIZENS ADVICE SERVICE

England & Wales - Charity number 1083211

Accounts



citizens advice East Herts

A vital safety net for anyone in East Herts who needs free, independent, impartial advice.

Annual Report 2024-2025

A Message From Our Chief Executive Officer, Maxine Bromyard



It is a privilege to lead our fantastic organisation and I have enjoyed a busy year of funding applications, getting out and about in East Herts, organising the expansion and remodelling of our Contact Centres and introducing a new volunteer training model which is going from strength to strength.

You'll see from this report the incredible impact we make in East Hertfordshire, and this is all down to our amazing team of staff and volunteers who regularly go above and beyond what might be expected in their passion to support our clients.

This year has come with many challenges, particularly around funding, and we started the year with a recruitment freeze, voluntary reductions in staff hours and closing our service on a Friday. We have been overwhelmed with the generosity of the local community in coming together to support us – through our Crowdfunders, with additional funding to support our restructure work, grants from our Town and Parish Councils and County Councillor locality budgets and individual donors. This enabled us to avoid reducing our service hours any further, maintain our Contact Centres with expansion planned for 2025/26, and to make plans to secure our long-term sustainability.

Thank you to everyone who supports us, and to our extraordinary team of volunteers, staff and trustees for your passion and commitment to improving the lives of East Hertfordshire residents.

"No matter the challenge — large or small — we're committed to helping our clients move forward with confidence."

Key Achievements

With funding support from **Hertford Town Council, Bishop's Stortford Town Council, the Brazier Trust and Ware Charities**, we were able to complete a review of our service delivery, from the viewpoint of the client, to plan and implement a service restructure and to explore options for collaboration and merger with other Hertfordshire Citizens Advice offices.

As a result we:

- changed our Contact Centre model to offer more advice to our clients in person, using volunteer advisers, which freed up supervisor time to focus on quality, support and training;
- saw more clients at Contact Centres - **visits for the year were 788**, **up 23% on last year;**
- added the facility to answer client calls immediately on our MessageLine in addition to the existing voicemail option, which has been very popular;
- obtained funding from National Lottery for our Advice Service Manager post and restructure of the Advice team, freeing up CEO time for strategic planning;
- obtained funding from National Lottery to pilot a new volunteer adviser training model with our January cohort of seven trainees now all supporting clients;
- agreed in principle to explore a merger with three other Herts Citizens Advice offices.

New Endeavours

- After a successful pilot last year, we extended our working partnership with **Bishop's Stortford Food Bank**, obtaining an award from **Herts Community Foundation** to fund our adviser one day a week at the Food Bank. In 2024/25, together we helped **83 Food Bank clients by phone (48%) and in person (52%) with debt, benefits and housing issues, achieving financial gains of £157,000**. We were very proud to achieve our joint aims of reducing Food Bank dependence and improving people's lives.
- Our remote advice project, funded by **Aviva through Citizens Advice** was extended to **2 FTE as a result of our performance in year 1** – this helped us maintain our client numbers in 2024/25 despite closing the service one day a week.
- We partnered with **Carers in Hertfordshire and Citizens Advice North Herts** to deliver the Carer Money Matters project, funded by **Cadent through the Carers Trust** – delivering workshops and 1-1 benefits, debt, energy and income maximisation advice to unpaid carers throughout Hertfordshire.
- We trained volunteers as housing specialists, supporting clients with enquiries relating to eviction, disrepair and neighbour disputes.
- We secured funding from **HCF Frank Litchfield** to deliver financial capability in village halls in rural locations in East Hertfordshire.
- We supported **Josh Dean MP** with surgeries to help people claim **Pension Credit** giving access to the **Winter Fuel Payment.**

Challenges

- We started 2024/25 with a critical funding situation and had to take action to reduce costs – we asked for voluntary staff hour reductions, froze recruitment, sold our supervisor services to other Citizens Advice offices, and closed on Fridays. We produced an amazing film for our **Crowdfunder, which raised over £11,000.**
- While we have sufficient funding for 2025/26, we need to keep up our efforts to bring in funds for our core service, as otherwise we will have to reduce our service hours further and risk closure through using up our reserves. Maintaining our current service is the minimum we want to achieve, but we would like to build in scope for innovation and growth to offer more services to residents.
- The future remains uncertain while Local Government Reorganisation discussions continue; changes to the local authority will have a significant impact on our service and how we operate, so we are keeping a watching brief and have asked to be involved in the planning of the new authority.

Who we are and how we help

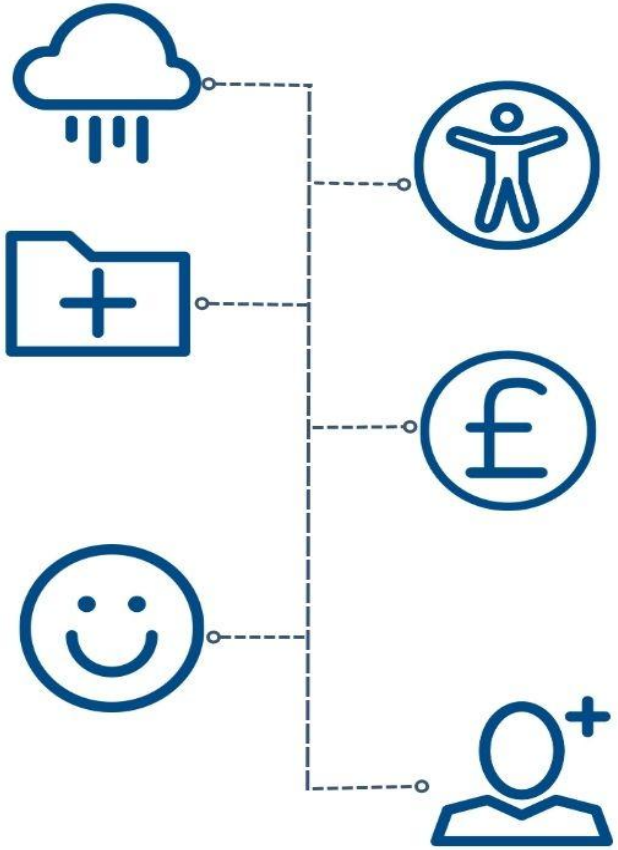
Free advice for everyone – on everything	**Advocacy** - Research & Campaigns	20 staff, 48 volunteers, 11 trustees	**5** locations	**1/4** East Herts clients from most deprived wards
Face to face advice	**Advice by phone**	**Advice by email**	**Advice by webchat**	**Casework**

Our Impact in 2024-2025

5,892 unique clients - slightly up on the prevous year (5,798 / 1.62%).

Our clients raised 15,042 issues - down 8% on last year.

Debts written off - £411,449 compared to £196,225 last year (109.69%)



Disabled clients, or those with long-term health issues - 45% (up 3%).

Income gain - £3,094,431 compared to last year's £2,363,127 (nearly 31% increase).

Estimated value of the time given to help our clients - £631,011 up from £621,450 last year (1.54% increase).

How we have helped our clients

64% of clients helped by phone

30% of clients helped by email or webchat

3% of clients helped face to face

2024/25 Top Issues

- Welfare Benefits 31% (up 3% on last year) - of which Universal Credit was 7%
- Housing 13% (down 1% on last year)
- Debt and financial capability 13% (up 1% on last year)
- Employment 7% (up 1% on last year)
- Legal 6% (same as last year)
- Family 6% (down 1% on last year)

57% of our **debt clients** have a **disability** or long-term health condition (of these, **31%** have a **mental health** issue)

64% of our **housing clients** (where information recorded) were **single** and of these, **37%** had **dependent children**

Our value to society 2024/25

For every £1 invested in Citizens Advice East Herts we generate at least:

£5.12



in savings to local and national government and public services (fiscal benefits)

Total: £2,557,932

£31.28



in wider economic and social benefits (public value)

Total: £15,629,578

£16.55



in financial value to the people we help (specific outcomes to individuals

Total: £8,271,514

Savings and Value to the Public Purse



£168,791 saved by local government through reducing homelessness



£18,910 saved by local government through reducing Council Tax arrears



£389,196 saved by the NHS through reducing use of mental health and GP services, and keeping people in work



£468,368 saved by local housing providers by preventing evictions



£11,078,213 in public value improving clients' wellbeing, family relationships and positive functioning

Maximising the income for those we help prevents more costly intervention.

This helps reduce financial difficulty, promotes inclusion and benefits the economy.

These figures are based on an approved Treasury model using the latest evidence and data from across the Citizens Advice network applied to our local service outcomes. The calculation is conservative and represents a minimum return on investment in our service. For more information, see https://www.citizensadvice.org.uk/about-us/information/all-our-impact/

Client Quotes

"I am very grateful for Citizens Advice help. It is very reassuring that when major problems in life crop up, there is an organisation which has people with very good knowledge who can help me to get things sorted. Citizens Advice is invaluable and has been a great help to me over the years."



"I cannot thank the adviser enough - she is an absolute professional with all I've needed help with - I can't say where I'd be without her input. Thank you is not a big enough word to express my heartfelt gratitude."

Seven in ten clients told us their problem was solved following our advice.

Three in four clients said they could not have solved their problem without us.

Donors and Supporters

We are very fortunate to receive funding from several sources:

- Local people
- Businesses
- Trusts
- Foundations
- County, District and Town Councils
- Other charitable givers

We are grateful to everyone who supports our work with financial and in-kind contributions and want to thank you all for enabling us to provide our free, confidential and impartial advice service to everyone who needs it in East Herts.

Thank you to everyone who gave to us this year. A few of our donors have told us why they support our work....



Mayor of Hertford 2024-25, Cllr Rachel Carter, chose us as one of her charities for the year 2024/25 - she said:

"My father was a volunteer for many years, and I know what an essential service it is. The support and advice it provides free of charge to all citizens on debt, benefits and all manner of other issues is invaluable.

"Its funding has recently been cut as councils come under financial pressure and it may have to reduce its hours. So, it was a no brainer, really, to choose this charity, which does so much for Hertford citizens."

Our Donors & Supporters – Thank You!

BISHOP'S STORTFORD Food Bank
Helping local people in need

Bishop's Stortford Food Bank – partner – quote from Bill MacDonald (previous chair)

"For some time, we've been concerned that simply giving food is not enough, that more needed to be done to help people deal with the issues that have contributed to their food poverty in the first place.

"For that reason, we've been happy to enter into a partnership with East Herts Citizens Advice to provide an adviser at the food bank for our clients.

"Part-funded by Hertfordshire Community Foundation, the adviser is at the food bank every Thursday to offer free, confidential, face-to-face and telephone advice on issues such as debt, benefits, housing and more to help move people on from their difficult situations.

"Partnerships like this can really make a difference for people in difficult circumstances."

Our Donors & Supporters – Thank You!

Cllrs David Jacobs and Yvonne Estop
East Herts District Council

"It is essential that everyone in East Herts is able to access advice when they need it. Citizens Advice offer support to those facing digital exclusion including those who struggle to access the EHC customer portal"

Cllr Calvin Horner
East Herts District Council

"I fully support your campaign as the work done by CAEH on behalf of the residents of East Herts is absolutely vital."

Cllr Alex Daar
East Herts District Council

"So good to see the amount of money being saved for clients who really need this support."

Cllr Sarah Hopewell
East Herts District Council

"Citizens Advice provides such an essential service."

East Herts Council

Cllr Richard Townsend
East Herts District Council

"The expertise and experience of the Citizens Advice team are a daily "life-saver" and in my own attendance at the venues I am constantly astounded at the response, support and dedication to organise, guide and direct people often at their wits end, fearful and in desperate need."

Our Donors & Supporters – Thank You!

Rotary Club of Hertford Shires

"We are always very impressed by the work of Citizens Advice."

Rotary Club of Hertford Shires

Henry Smith Foundation

"Thank you for providing a detailed update on outcomes, which continue to be excellent and exceed your projected targets in many instances."

HENRY SMITH FOUNDATION

Our Donors & Supporters – Thank You!

AVIVA Community Fund



Crowdfunder Supporters:

" The work CAB do is invaluable."

" Such a valuable service provided by a group of volunteers and staff who give up so much of their time and energy for people who really need it."

" Citizens Advice provides such an essential service, I'm keeping everything crossed that you reach the target needed."

" EH CA provides an essential service to thousands of people per year. Thank you EH CA.

" Albury Parish Council would like to thank Citizen's Advice East Herts for their support in East Herts."

Donors & Supporters

Thanks to our generous **County, District, Parish and Town Councils** listed below who have supported Citizens Advice East Herts in 2024/25. As a local charity, it is fantastic to have your support. We hope our work makes your communities stronger and more resilient.

- Hertfordshire County Council
- East Herts District Council
- Uttlesford District Council
- Bishop's Stortford Town Council
- Buntingford Town Council
- Hertford Town Council
- Sawbridgeworth Town Council
- Ware Town Council
- Albury Parish Council
- Bayford Parish Council
- Benington Parish Council
- Broxted Parish Council
- Buckland & Chipping Parish Council
- Hunsdon Parish Council
- Little Berkhamsted Parish Council
- Stanstead Abbotts Parish Council
- Stanstead St Margaret's Parish Council

Donors & Supporters

We have been fortunate to receive donations both for our **core work** and **projects** from the following supporters:

- Amwell Rotary
- Arnold Clark Automobiles Limited
- Aviva Community Fund
- Bishop's Stortford Food Bank
- Brazier Trust
- Breathe HR
- Carers in Hertfordshire (Cadent via Carers Trust)
- Citizens Advice Core Service Donation Funding (Aviva)
- Councillor Dave Willcocks (Quiz Night)
- Easyfundraising
- East Herts Lottery
- Equals Money
- Essex Community Foundation
- Friends of EHCAS
- Gilfrere Fund
- Graham Rowlandson Foundation (via Citizens Advice St Albans District)
- Henry Smith Foundation
- Hertford Rotary
- Hertford Shires Rotary
- Hertfordshire Community Foundation
- Inner Wheel Club of Ware
- Interact Club of Hockerill College
- Lucie and Steve Gallagher
- McMullen & Sons Mac's Hart Trust
- Mrs Smith & Mount Trust
- Shepherds of Hertford Estate Agents
- Stansted Airport Community Fund
- The National Lottery Awards for All
- Ware Charities
- As well as numerous donations from individuals

Donors & Supporters

We would also like to thank the following businesses for their **pro-bono work** for us.



Agility Life Sciences

WATER·LANE THEATRE COMPANY
for the love of theatre

Mishcon de Reya
It's business. But it's personal.

Tees

WE CREATE BETTER

Citizens Advice East Herts is an independent, trusted and well-known local charity, and a member of the **national Citizens Advice Network.**

We provide a free, independent and impartial advice and information service for anyone who needs it. East Hertfordshire is a large semi-rural district, and ensuring all residents can access quality advice is one of our top priorities.

Whatever the problem, no matter how big or small, we are here to help you find a way forward.

citizensadviceeastherts.org.uk

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Citizens Advice East Herts is an operating name of East Hertfordshire Citizens Advice Service.
Charity Registration Number 1083211. Company Limited by Guarantee. Registered Number 3982216 England. Authorised and Regulated by the Financial Conduct Authority FRN: 617594.

Registered office: The Manor House, High Street, Buntingford SG9 9AB

East Herts Citizens Advice Service

(A charitable company limited by guarantee)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

Registered Charity No: 1083211
Company No: 3982216

UNAUDITED

FRIDAY
AEG9TP31
A03 28/11/2025 #156
COMPANIES HOUSE

citizens advice East Herts

Contents of the Financial Statements

for the year ended 31st March 2025

	Page
Administration	2
Trustees' Report	3 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Statement of Cash Flows	13
Notes to the Financial Statements	14 to 22

Trustees and Directors for the year ended 31st March 2025

Tony Murphy	Chair
James Dowson	Secretary
Vacant *	Treasurer
Nicola Anderson	
Gary Cansick	
Natalie Edwards	Appointed 26th April 2024
Barry Hunt	
Christine Gillham	
Jane Sartin	
Ballu Sesay	
Richard Smith**	Resigned 6th November 2024
Rachael Williamson	

* Gary Cansick completed 6 years as Treasurer at the November AGM and the Board agreed the position should remain vacant (while a potential merger is considered), with Gary continuing to support the Board with finance matters.

** Richard Smith stepped down as trustee at the November AGM, but following discussions with the Chair, agreed to be co-opted back to the Board for support with ongoing projects including the merger discussions. This proposal was approved by the Board at the meeting on November 25th 2024.

Registered Office:
The Manor House
High Street
Buntingford
Hertfordshire
SG9 9AB

Bankers:
Barclays Bank Plc
10 North Street
Bishop's Stortford
Hertfordshire
CM23 2LH

Independent Examiners:
Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham
WR11 7EU

Trustees' Report

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 March 2025 for the East Herts Citizens Advice Service, referred to in these statements as Citizens Advice East Herts.

The Directors act as Trustees for Citizens Advice East Herts, and are referred to as such throughout this report.

Legal and administrative information set out on page 2 forms a part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting for Charities (effective 1st January 2019).

1. Objects and policy

The objects of the Service are to ensure that individuals do not suffer through a lack of knowledge:

- of their rights and responsibilities;
- or of the service available to them;
- or through an inability to express their needs effectively;
- and, equally, to exercise a responsible influence on the development of social policies and services, both locally in each of its outlets, regionally and nationally.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Service's aims and objectives and in planning future activities and setting policy for the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

2. Organisation

A Board administers the charity and meets as required to fulfil its duties, a minimum of four times a year. The Board has established three sub-committees: Finance, Risk and Staffing and Personnel. Sub-committee meetings take place regularly and these are supplemented with additional working groups as required, with the Chief Executive (or another senior manager) in attendance. There are further meetings between Trustees and the Senior Leadership Team as required to cover day-to-day matters of finance and strategy.

3. How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice that people in our local community need for the problems they face and to improve the policies and practices that affect people's lives. We are an independent charity that provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. All our activities are undertaken to further our charitable purposes for the public benefit.

4. Review of activities and developments

About us

Citizens Advice East Herts provides free, confidential, non-judgemental and impartial advice. We are a member of the Citizens Advice network and an independent, trusted and well-known local charity. East Herts is a large, semi-rural district with limited transport links across the region, and partial digital connectivity with some areas not covered, so ensuring people can access quality phone advice is one of our top priorities.

Our staff and volunteers are local people - we are run by the community for the community. Many of our paid staff are previous volunteers or have "lived experience".

Our advice is delivered via phone, email, webchat and in person (including home visits). Our support is wide-reaching and includes providing advice on debt, benefits, housing, employment, relationships and utilities – hence we are best placed to help people manage the increase in the cost of living. No other organisation provides the wide-ranging, detailed and externally accredited advice that we offer.

People need different types of advice depending on their circumstances. Some are in financial distress; others have experienced personal difficulties. Many clients have mental health issues or learning disabilities and are often in crisis situations with complex problems that need in depth support.

We are currently staffed by 19 part-time and one full time paid employee (2023/24, 18 part-time and one full time paid employee) and 48 volunteers excluding trustees (2023/24, 52 volunteers). Our volunteers are the backbone of our organisation, giving us in the region of 18,550 hours of their time (2023/24, 14,600 hours) in the last year. They include young people looking for their first job, professionals who want to broaden their horizons and retired people who want to give something back to the community. We value equality and diversity and offer training and support to all.

We have a strong track record of working in partnership and we are a key partner on 'East Herts Frontline' – an online referral tool to help ensure that residents get timely access to the right level of assistance and support, do not need to repeat personal details and are not lost within a signposting system. In March 2025 there were 273 published services in East Herts, an increase of 67% on 2023-24. During 2024-25, we made 680 referrals to partners, down from 1003 in 2023-24. The decrease was in reduced referrals to Bishop's Stortford Food Bank, as we worked in partnership over the year, with an adviser at the Food Bank to support clients and reduce dependence on food vouchers. Food Banks remained the most popular destinations along with fuel support, law clinics and Christians Against Poverty (as we reduced our debt advice capacity due to funding restrictions). We received around 360 inward referrals, up 40% from 2023-24, with the main sources being social prescribers (36% of the total), Age UK, Healthy Hub, and referrals to our Herts-wide carers project, funded by Carers in Hertfordshire.

Why we're needed

Although East Herts is a relatively prosperous part of the country, it contains areas of relative deprivation and a disproportionate number of our clients come from these areas. Our clients are most likely to earn significantly less than the average East Herts resident, less likely to be in employment, more likely to be disabled or have a long-term health problem, and less likely to own their own home. Almost a quarter of our clients who live in East Herts come from the 5 most deprived East Herts wards (a similar figure to 2023/24) and some are disadvantaged by their rural location with poor transport links and less energy-efficient homes (East Herts is the most rural of all Herts districts). The Covid crisis showed just how vulnerable any of us can be to sudden life changes. In addition, the cost-of-living crisis is also highlighting fault lines in our society to which our clients are most exposed. They are in dire need of our advice to help them through these difficult times.

What we do

We understand the complexity of issues that affect people. We provide education and skills to help our clients understand their rights and responsibilities, and options for addressing their issues. Our advice on any subject can improve people's health, make a difference to their finances and make them more resilient. We aim to enable our clients to find a way forward by tailoring the advice we give to their individual needs.

In addition to our generalist advice service, we run projects, where funded by partners. Our specialist project areas in 2024/25 have included debt advice, homelessness prevention, crisis intervention, cost of living support, disability benefits, housing casework, home visiting, rural outreach and Hertfordshire-wide support for unpaid carers.

Last year we helped 5,892 people (slightly up from 5,799 in 2023/24), on a range of issues including benefits, debt, housing, employment and relationships, offering many multiple appointments as we worked holistically with them to improve their lives. Our advice is available to everyone, but significant numbers of clients come to us because they are vulnerable, facing hardship and unable to move forward without help.

We take our advice service direct to the community with weekly Contact Centres in Hertford, Bishop's Stortford, Ware and Buntingford. We continued our rural engagement project, running advice sessions in Village Halls and delivering financial inclusion workshops, and have obtained funding to continue this work in 2025/26. The workshops tackled lack of knowledge and confidence, financial hardship and digital exclusion, and aimed to reach those at risk of being excluded from involvement in society, including older people and socially isolated residents, particularly in rural areas with poor transport.

Research and campaigns
In addition to our advice services, we raise awareness of issues affecting our communities through our research and campaigns. Although we had reduced capacity for research work in 2024/25, we produced local research papers including:

Advice Needs Analysis 2024
Digital Exclusion Survey
Cost of Living Dashboard for East Herts (data updated quarterly)

We also worked with the Herts & Beds Cluster Group on digital inclusion, benefits appeals and housing, and supported National Citizens Advice on several national campaigns including cost of living, consumer rights, scams awareness, winter fuel support and changes to disability benefits.

We met with Josh Dean MP, shortly after his election and we worked together with him on a campaign to raise awareness of entitlement to Pension Credit. We also joined with Citizens Advice North Herts in discussions with Chris Hinchliffe MP, presenting issue trends across his constituency which is covered by both offices. We shared our concerns with both MPs about the proposed changes to benefits and an expected increase in child poverty.

We have started work on a housing research project, looking at common themes which are disrepair and mould, antisocial behaviour and lack of suitable flooring when tenants move into new properties. We will report on this work during 2025/26.

The difference we make
It is impossible to put a financial value on everything we do, but we've used the Citizens Advice Treasury-approved model to demonstrate our financial impact. Using this model, we calculate that in 2024/25 in East Herts we generated:

£15.6 million in public value (2023/24 £14.8 million) i.e. improved participation in society and productivity for the people we help, as well as our volunteers. That's £31.28 for every £1 invested (2023/24 £32.82)
£8.3 million in financial outcomes following advice (2023/24 £6.3 million) through writing off debts, issuing food vouchers, taking up benefits or compensation for consumer problems. That's £16.55 for every £1 invested (2023/24 £13.97 for every £1 invested)
£11.1 million in wider economic and social benefits through improvements to wellbeing and family relationships (2023/24 £10.5 million)

Client surveys during 24/25 indicated that 60% of clients reported mental health improvements, and 40% physical health improvements. 7 in 10 clients told us their problem was solved following advice, and 3 in 4 said they could not have solved their problem without us.

Our clients said:

"The staff were very helpful. Everything was explained with clear guidance of each step which I needed to take"

"A big thank you to all colleagues from this fantastic service who were extremely helpful, understanding and prompt in helping me"

"thanks so much I can't thank or praise you enough"

Our volunteers
Each volunteer receives training and ongoing support specific to their role. It takes approximately 18 months to train a Generalist Adviser and once trained they stay with us, on average, for 11 years. The average initial cost of training and recruiting a volunteer is £1,400 with an ongoing annual cost of approximately £300. Our commitment to valuing diversity and promoting equality means we can encourage individuals who might not otherwise volunteer.

Using the Citizens Advice Value of Volunteering calculator, the value to our service, our volunteers, the NHS and the economy is estimated at £631,011 for 2024/25. This value comprises time given by volunteers, improved life satisfaction, wellbeing and mental health for volunteers, reduction in need for NHS services and productivity gains due to volunteers' skill development.

Our volunteers said:

"I enjoy the challenge and working with like-minded people."

"I feel I can make a difference in an organisation that has people's wellbeing at its heart"

"I like contributing to the community, and learning new skills."

Our impact on clients

Statistics are important as they help us monitor our effectiveness and trends year on year, but they don't give the full picture. Every client is unique and has a story to tell, like Will (name changed) who is unable to work due to physical health issues resulting from an accident. We had helped him three years ago with debts that he had built up on credit cards while trying to manage on a low income. He was continuing to make token payments but was anxious that he would never be able to pay off the debts and that interest payments would increase. We established that he was receiving all the benefits that he was entitled to, and supported him to apply for a low rate water tariff and a grant from his energy supplier. Our debt adviser reviewed his case and suggested that he could apply for a Debt Relief Order. Will agreed this would be an appropriate way forward. We delayed the application for a month so that Will would not need to pay the £90 fee, which was abolished in the Budget. The Debt Relief Order was completed and approved, and Will's £25,000 in debts will be written off after 12 months. He told us that he was very apprehensive about seeking debt advice initially, but found that he was worrying needlessly as our adviser explained things clearly and without jargon, and eased his worries. He thanked her for helping him move forward with his life.

The future

Our core funding from East Herts Council has reduced by 56% in real terms since 2019 and our current grant of £120,000 only covers about a quarter of what it costs to run our four day-a-week service. At the start of 2024/25, our funding situation was critical and our reserves were running low. We reduced our costs with a recruitment freeze, voluntary staff hour reductions, and by closing our service on a Friday. This helped our financial situation but meant that our management team were more stretched than ever, taking on additional work and managing our limited resources.

Despite the challenges, we invested significant effort into crowdfunding, grant applications, fundraising events, and building networks—efforts that helped us close the year in a stable financial position. While we are proud of our success and deeply appreciative of the community's support, the constant drive for funding has increasingly pulled focus from our core mission: supporting the residents of East Herts. Finding new sources of funding is becoming more difficult, and the strain is growing.

Trustees continue to focus on sustainability rather than growth, considering the reduced level of core funding that we have available and the limited opportunities to generate income in our current form. We agreed on a realistic fundraising target of £40,000 pa for the next two years, which will allow us to maintain our current service, but there is no scope for innovation or growth to offer more services to residents. We are therefore seeking alternatives for long-term sustainability and will develop these during 2025/26.

Our Vision

Our Vision is to **Meet Client Needs – Now and in the Future**. We will achieve our vision through a single objective:

We will ensure that clients have access to the advice that they need

This objective aligns with the national Citizens Advice Living Strategy which aims to shape a society where people face far fewer problems; clients getting timely access to the advice they need will help to resolve their existing problems and prevent new problems from arising in the future.
For further information on what we do and the difference we make see our website – www.citizensadviceeastherts.org.uk

5. Financial Position

The Independently Examined accounts of the Service are attached to this report and full details of the financial position are contained therein together with the Examiner's report to the Trustees. The Trustees have considered the level of operating costs and the cash flow. Core funding from East Herts Council has been received for 2024/25, and subsequently for 2025/26. The Trustees are satisfied that the Service's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course of business and accordingly the accounts have been drawn up on a going concern basis.

The accounts for 2017 showed for the first time an actuarial valuation of our share of the Herts County Council Local Government Pension Scheme deficit. This was a result of changes in accounting standards at the time, and the relationship with the Trustees of the HCC Pension Scheme had remained unchanged from 2008 when active membership of the pension scheme ceased and an annual contribution of £2,500 was agreed.
During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years. The Trustees believe this will prove to be a workable payment plan.

Reserves policy and risk management
Donations, grants and funds that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in general funds. It was decided, in respect of the current year and the previous year, not to designate funds as has sometimes been the case in the past, but to allow funds to remain flexible and be applied where most needed. The board has set a prudent and realistic budget for 2025/26 which will eat into reserves, whilst still maintaining adequate reserves for the operation of the Service. Having set such an 'across the board' budget, no funds had been specifically designated to projects this year. The Trustees set the level of reserves having regard to the committed forward spend of the organisation, with a contingency to allow for the orderly management of the organisation should it be faced with any adverse and unexpected event, keeping in mind also a minimum level of free reserves target of three to six months ongoing costs. The 2020/21 year experienced such an event of course with the effect of the Covid-19 pandemic. As a result, the objective continues. The Trustees confirm that risks continue to be reviewed on an ongoing basis and systems and procedures are brought into place in order to manage those risks.

6. Statement of Internal Control

The Trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice East Herts holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data, and is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

7. Recruitment and training policy for new Trustees

Trustees are elected at the Annual General Meeting or are nominated by any associated member organisations or co-opted by the Committee members. The persons entitled to vote at the AGM in order to elect the Trustees are the Members of the association (up to 40). The induction and training of new Trustees is undertaken within the Service, as well as through the attendance at courses provided by national Citizens Advice.

The members of the charity are entitled to appoint the Trustees, who are required to retire at the fourth annual general meeting following the date they were last admitted as a member but may be readmitted.

8. Statement of disclosure of information to Independent Examiners

We, the Directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant audit information of which the company's Independent Examiners are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's Independent Examiners are aware of that information.

9. Independent Examiners

A resolution will be proposed at the Annual General Meeting that Montague Accounts be appointed Independent Examiners to the charity for the ensuing year.

This report has been prepared in accordance with the special provisions relating to small companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and therefore does not include a Strategic Report.

By order of the Trustees

3 November 2025



J Dowson
Company Secretary

citizens advice East Herts

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST HERTS CITIZENS ADVICE SERVICE FOR THE YEAR ENDED 31 MARCH 2025

I report to the Charity Trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 10 to 22.

Responsibilities and basis of report

As the Charity 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 account 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 company'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

I confirm that I am qualified to undertake the examination because I am a fully licenced member in practice with the Association of Accounting Technicians, and I am also an affiliated member of ACIE (Association of Charitable Independent Examiners), 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 that in any material respect:

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.

M Montague

..... **Date** **3 November 2025**

For and on behalf of

Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham, WR11 7EU

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

The notes on pages 14 to 22 form part of these accounts

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
Income and Endowments from:					
Donations and Legacies	2	38,988	1,250	40,238	18,437
Charitable Activities	3	153,410	305,218	458,628	441,492
Investment Income and Other	4	10,531	16,316	26,847	13,736
Total Income		202,929	322,783	525,712	473,665
Expenditure on:					
Charitable Activities	5	163,945	285,797	449,742	509,781
Exceptional item		-	-	-	36,162
Total Expenditure		163,945	285,797	449,742	545,943
Net Income/(Expenditure) for the financial year	6	38,984	36,986	75,970	(72,278)
Transfers between Funds		(2,239)	2,239	-	-
Net Movement in Funds	16	36,745	39,225	75,970	(72,278)
Reconciliation of Funds:					
Total funds brought forward at 1 April 2024		104,835	4,143	108,978	181,256
Total funds Carried Forward		141,580	43,368	184,948	108,978

BALANCE SHEET

	Note	Total Funds 31 March 2025 £	Total Funds 31 March 2024 £
Fixed Assets			
Equipment - cost		59,995	59,995
Equipment - depreciation		59,995	59,995
	10	-	-
Current Assets			
Debtors	11	4,980	5,681
Cash		267,830	236,520
		272,810	242,201
Liabilities			
Creditors - amounts falling due within one year	12	20,663	44,423
Net Current Assets		252,147	197,778
Creditors-Amts due after 1 yr	13	67,200	88,800
Net Assets		184,947	108,978
Funds of the Charity	14		
Restricted funds	15	43,368	4,143
Unrestricted funds		141,580	104,835
Designated funds		-	-
		184,948	108,978

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2024 and of its income and expenditure and application of resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard.

Approved by the Trustees on 3 November 2025 and signed and authorised for issue on their behalf by:



J Dowson
Company Secretary

STATEMENT OF CASH FLOWS

	Notes	2025	2024
		£	£
Cash Flows from Operating activities:			
Net cash provided by operating activities	17	31,310	(95,656)
Cash Flows from investing activities:			
Net Cash provided by investing activities		31,310	(95,656)
Change in cash and cash equivalents in the reporting period		**31,310**	**(95,656)**
Cash and cash equivalents at the beginning of the reporting period		236,520	332,176
Change in cash and cash equivalents in the reporting period		31,310	95,656
Cash and cash equivalents at the end of the reporting period		**267,830**	**236,520**

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

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 and Republic of Ireland (FRS102) effective 1 January 2019 – Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

East Herts Citizens Advice Service meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The presentation currency of the financial statements is the Pound Sterling (£).

b) Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member (14) – (2024 – 16) of the charity.

c) Going Concern

The Trustees consider that there are no material uncertainties over the charity's ability to continue as a going concern and relies on annual grants from East Herts District Council and others, and that it shall receive sufficient funding to continue operating at least throughout 2026. The effect of Covid-19 caused a major consideration but the level of required stability and income that the Trustees are already aware will be in place for 2026, along with its reserves, and its ability to reduce costs and service levels should the need arise shall mean it is appropriate to draw up these financial statements on a going concern basis. Reductions in costs previously seen demonstrate this.

d) Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity, which the trustees have decided, at their discretion, to set aside to use for a specific purpose. Restricted funds are for work on specific projects being undertaken by the charity. Restricted funds are charged a proportion of management time and organisational costs.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Where income has related expenditure (as with contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and gifts are recognised when receivable. In the event that a donation is subject to

fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

Income received in advance relating to the following year is deferred until the criteria for income recognition has been met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest paid by the financial institution concerned.

f) Donated goods and services

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use of the item is probable and that economic benefit can be measured reliably.

Donated professional services and facilities are included in income at the estimated value of the gift to the charity when received, based on the amount the charity would have been prepared to pay for these services or facilities had it been required to purchase them, with a corresponding entry in the appropriate expenditure heading for the same amount.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Support costs comprise those costs which are incurred directly in support of expenditure on advice and guidance and includes governance, finance, IT and HR. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Support costs are allocated to projects on a time basis.

h) Volunteers

The value of services provided by volunteers is not incorporated into these financial statements.

i) Fixed Assets

All fixed assets are capitalised at their historical purchase cost and depreciated on a straight line basis over 3 years. Individual assets are capitalised where their acquisition cost exceeds £1000.

j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

k) Cash at bank and in hand

Cash at bank and cash in hand included cash and short-term deposits with a maturity of twelve months or less.

l) Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that it is anticipated will be paid to settle the debt or at the amount received as advanced payments for the goods or services.

m) Pensions

The charity previously participated in the Hertfordshire County Council Pension Fund which is a funded scheme and the assets are held separately from those of the charity. The value of the charity's share of the assets and liabilities has been calculated by the Fund's actuaries and the methodology is set out in note 13. Full actuarial valuations have in the past been obtained triennially to be updated at each balance sheet date.

n) Taxation

The company is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

o) Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are considered to be reasonable.

p) Financial Instruments

The Charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are valued at cost and investments at fair value which is their market value.

2 Donations & Legacies	Unrestricted £	Restricted £	Total 2025	Total 2024
Lucie and Steve Gallagher less fees	10,403	-	10,403	-
Other Donations less fees	17,985	1,250	19,235	6,187
Value of gifts in kind and donated services	10,600	-	10,600	12,250
Total	38,988	1,250	40,238	18,437

3 Income from Charitable Activities	Unrestricted £	Restricted £	Total 2025	Total 2024
East Herts Council	99,044	20,973	120,017	120,017
Citizens Advice	-	72,681	72,681	46,146
Henry Smith Foundation	-	51,200	51,200	25,200
Citizens Advice Stevenage (Crisis)	-	27,529	27,529	44,824
Ware Charities	-	25,035	25,035	19,582
Hertfordshire County Council	21,350	-	21,350	56,550
The National Lottery	-	18,643	18,643	68,538
Hertfordshire Community Foundation	-	14,579	14,579	25,651
Hertford Town Council	-	12,281	12,281	-
Carers in Hertfordshire Ltd	-	12,160	12,160	-
Bishop's Stortford Food Bank	-	11,761	11,761	2,012
AVIVA	10,941	-	10,941	-
Bishop's Stortford Town Council	-	10,000	10,000	-
Fundraising	18,354	-	18,354	5,888
Other	3,721	28,376	32,097	27,084
Total	153,410	305,218	458,628	441,492

4 Other Income	Unrestricted £	Restricted £	Total 2025	Total 2024
Bank Interest	10,531	-	10,531	13,736
Other Income	-	16,316	16,316	-
Total	10,531	16,316	26,847	13,736

5 Charitable Activities Costs	Unrestricted £	Restricted £	Total 2025	Total 2024
Charitable activities	163,945	285,797	449,742	547,693
Total	163,945	285,797	449,742	547,693
Support costs				
Salaries/management	8,301	15,948	24,249	44,188
Governance	9,668	1,713	11,382	7,486
Other	1,100	79,522	80,622	28,036
Total	19,069	97,184	116,253	79,710

The methodology used to calculate and allocate support costs was changed during the financial year to be consistent with the recommended practice advised by National Citizens Advice. The result is that more costs have been categorised as support costs instead of direct costs.

6 Net Income/Expenditure	Unrestricted £	Restricted £	Total 2025	Total 2024
Net Income/Expenditure	38,984	36,986	75,970	(72,278)
Transfer between funds	(2,239)	2,239	-	-
Net movement in funds for the year	36,745	39,225	75,970	(72,278)
Total funds b/f at 1 April 2024	104,835	4,143	108,978	181,256
Total funds c/f at 31 March 2025	141,580	43,368	184,948	108,978

7 Information about Trustees, Directors and Employees

	2025 £	2024 £
Wages and salaries	339,829	405,205
Social Security costs	18,528	25,486
Pension costs	8,925	11,188
Total	367,282	441,879

Average monthly head count was 20 (2023/24: 22). Analysis of employees during the year was:

	2025 Actual Number	2024 Actual Number
Advice & Information Services	14	16
Support Services	6	6
Total	20	22

The charity trustees were not paid in the year (2023/2024: nil), neither were they reimbursed expenses during the year (2023/2024: nil).

There are no employees whose total employee benefits, including pension contributions, total over £60,000.

8 Comparative Statement of Financial Activities	Unrestricted £	Restricted £	Total 2024 £
Income and Endowments from:			
Donations and Legacies	17,437	1,000	18,437
Charitable Activities	117,544	318,060	435,604
Other - including Fundraising	17,834	1,790	19,624
Total Income	152,815	320,850	473,665
Resources expended			
Charitable activities	181,038	328,743	509,781
Exceptional item	36,162	-	36,162
Total resources expended	217,200	328,743	545,943
Net Income/(Expenditure) for the financial year	(64,385)	(7,893)	(72,278)
Transfers between funds	(737)	737	-
Net movements in Funds	(65,122)	(7,156)	(72,278)
Reconciliation of Funds:			
Total funds brought forward	169,957	11,299	181,256
Total Funds carried forward	104,835	4,143	108,978

9 Commitments under operating leases

	2024/2025		2023/2024	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
0 to 1 year	3,436	-	6,900	-

10 Fixed assets

	Computer Equipment	Total £
Cost		
At start of the year	59,995	59,995
Additions	-	-
	59,995	59,995
Depreciation		
At start of the year	59,995	59,995
Annual Charge	-	-
	59,995	59,995
Net book value at the end of the year	-	-
Net book value at the start of the year	-	-

11 Debtors - amounts falling due within one year	2025	2024
	£	£
Accrued Income	1,444	5,563
Prepayments	2,707	118
Trade Debtors	829	-
Total	4,980	5,681

12 Creditors: Amounts falling due within one year	2025	2024
	£	£
Other Creditors	18,167	36,230
Accruals	2,497	1,864
Deferred Income	-	6,329
	20,663	**44,423**

Deferred income reconciliation:	2025	2024
	£	£
Balance brought forward	6,329	31,767
Amount released to the Statement of Financial Activities	(6,239)	(31,767)
Amount deferred in the year	-	6,329
Balance carried forward	-	**6,329**

Deferred income represents funds advanced for projects undertaken in the following year.

13 Pensions

The charity observes its obligations under auto-enrolment, and some employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contributions are restricted to a maximum of 6% of the employee's gross salary.

EHCAS participated in a defined benefit pension scheme operated by Hertfordshire County Council until 31 December 2008. There are no active members of the scheme and the Trustees had agreed with the Trustees of the pension scheme that the charity may continue to participate in the scheme, making payments of £2,500 per annum. EHCAS, being a ceased employer within the fund with an outstanding deficit, had been required to value the deficit on a Gilts (cessation) basis, a full review and actuarial valuation being completed triennially. The basis used for the more recent valuations however was Gilts with cessation mortality. Cessation mortality assumes a more prudent life expectancy - people will be expected to live longer, and pensions expected to be paid for longer, therefore a slightly increased liability.

During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years.

The resultant liability at 31st March 2025 of £67,200 is shown in these Accounts.

Given that this is now an absolute liability, no details of the underlying assets and liabilities need be disclosed here.

14 Summary of Funds

	At 1 April 2024 £	Movement for the period £	At 31 March 2025 £
Restricted Funds:	4,143	39,225	43,368
Designated funds:	-	-	-
Unrestricted Funds:	104,835	36,745	141,580
Total:	108,978	75,970	184,948

15 Restricted Funds

	Balance Held at 31 March 2024 £	Incoming £	Outgoing £	Transfers £	Balance Held at 31 March 2025 £
Foodbank	-	12,249	(8,718)	-	3,531
Carers in Herts	892	12,160	(13,052)	-	-
Cost of Living Adviser CitA	168	72,625	(73,197)	404	-
Cost of Living Adviser (NHS)	-	3,175	(3,240)	65	-
Frank Litchfield	-	5,000	(545)	-	4,455
Gen Advice Other	-	27,921	(22,362)	-	5,559
Henry Smith	-	51,200	(51,200)	-	-
Restructure	-	30,000	(14,821)	-	15,179
Stroud CA -R	-	6,045	(6,136)	91	-
Welwyn CA -R	-	7,724	(7,823)	99	-
CLIENT FUNDS	-	1,703	(1,692)	-	11
Scams	-	1,666	(1,609)	-	57
Crisis Intervention	1,381	27,529	(28,910)	-	-
Disability Benefits	-	10,000	(10,218)	218	-
EHC Homeless	-	20,973	(22,098)	1,125	-
Other Casework	1,414	13,341	(14,990)	235	-
Awards For All	-	18,643	(4,162)	-	14,481
Training Other	288	829	(1,023)	-	94
Total	4,143	322,783	(285,797)	2,239	43,368

16 Movement in Funds

	At 1 April 2024 £	Incoming Resources £	Outgoing Resources £	Transfers	At 31 March 2025 £
Restricted Funds:					
Advice services	4,143	322,783	(285,797)	2,239	43,368
	4,143	322,783	(285,797)	2,239	43,368
Unrestricted Funds:					
Designated reserve fund	-	-	-	-	-
General fund	104,835	202,929	(163,945)	(2,239)	141,580
	104,835	202,929	(163,945)	(2,239)	141,580
Total Funds	**108,978**	**525,712**	**(449,742)**	**-**	**184,948**

17 Reconciliation of net income/(expenditure) to net cash flow from operating activities	2024/25	2023/24
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	75,970	(72,278)
Adjustments for:		
Depreciation Charges		
Decrease/(Increase) in debtors	701	(2,366)
Increase in creditors	(23,761)	(1,812)
Movement in pension liability	(21,600)	(19,200)
Net cash provided by / (used in) operating activities	31,310	(95,656)

18 Related party transactions

During the year, £6,000 (2023/2024: £9,000) was the deemed market value of services provided without charge by Tees Solicitors for legal work. James Dowson, a director of the company, is a partner of Tees. Also £3,500 (2023/2024: £650) was the deemed market value of services provided without charge by Mishcon de Reya for HR related advice. Nicola Anderson, a director of the company, was an employee of Mishcon de Reya during 2024/25. There are no other related parties to note.

East Herts Citizens Advice Service

(A charitable company limited by guarantee)

REPORT OF THE TRUSTEE BOARD FOR THE YEAR ENDED 31 MARCH 2025

Registered Charity No: 1083211
Company No: 3982216

UNAUDITED

FRIDAY
AEG9TP31
A03 28/11/2025 #156
COMPANIES HOUSE

citizens advice East Herts

Contents of the Financial Statements

for the year ended 31st March 2025

	Page
Administration	2
Trustees' Report	3 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Statement of Cash Flows	13
Notes to the Financial Statements	14 to 22

Trustees and Directors for the year ended 31st March 2025

Tony Murphy	Chair
James Dowson	Secretary
Vacant *	Treasurer
Nicola Anderson	
Gary Cansick	
Natalie Edwards	Appointed 26th April 2024
Barry Hunt	
Christine Gillham	
Jane Sartin	
Ballu Sesay	
Richard Smith**	Resigned 6th November 2024
Rachael Williamson	

* Gary Cansick completed 6 years as Treasurer at the November AGM and the Board agreed the position should remain vacant (while a potential merger is considered), with Gary continuing to support the Board with finance matters.

** Richard Smith stepped down as trustee at the November AGM, but following discussions with the Chair, agreed to be co-opted back to the Board for support with ongoing projects including the merger discussions. This proposal was approved by the Board at the meeting on November 25th 2024.

Registered Office:
The Manor House
High Street
Buntingford
Hertfordshire
SG9 9AB

Bankers:
Barclays Bank Plc
10 North Street
Bishop's Stortford
Hertfordshire
CM23 2LH

Independent Examiners:
Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham
WR11 7EU

Trustees' Report

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 March 2025 for the East Herts Citizens Advice Service, referred to in these statements as Citizens Advice East Herts.

The Directors act as Trustees for Citizens Advice East Herts, and are referred to as such throughout this report.

Legal and administrative information set out on page 2 forms a part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting for Charities (effective 1st January 2019).

1. Objects and policy

The objects of the Service are to ensure that individuals do not suffer through a lack of knowledge:

- of their rights and responsibilities;
- or of the service available to them;
- or through an inability to express their needs effectively;
- and, equally, to exercise a responsible influence on the development of social policies and services, both locally in each of its outlets, regionally and nationally.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Service's aims and objectives and in planning future activities and setting policy for the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

2. Organisation

A Board administers the charity and meets as required to fulfil its duties, a minimum of four times a year. The Board has established three sub-committees: Finance, Risk and Staffing and Personnel. Sub-committee meetings take place regularly and these are supplemented with additional working groups as required, with the Chief Executive (or another senior manager) in attendance. There are further meetings between Trustees and the Senior Leadership Team as required to cover day-to-day matters of finance and strategy.

3. How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice that people in our local community need for the problems they face and to improve the policies and practices that affect people's lives. We are an independent charity that provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. All our activities are undertaken to further our charitable purposes for the public benefit.

4. Review of activities and developments

About us

Citizens Advice East Herts provides free, confidential, non-judgemental and impartial advice. We are a member of the Citizens Advice network and an independent, trusted and well-known local charity. East Herts is a large, semi-rural district with limited transport links across the region, and partial digital connectivity with some areas not covered, so ensuring people can access quality phone advice is one of our top priorities.

Our staff and volunteers are local people - we are run by the community for the community. Many of our paid staff are previous volunteers or have "lived experience".

Our advice is delivered via phone, email, webchat and in person (including home visits). Our support is wide-reaching and includes providing advice on debt, benefits, housing, employment, relationships and utilities – hence we are best placed to help people manage the increase in the cost of living. No other organisation provides the wide-ranging, detailed and externally accredited advice that we offer.

People need different types of advice depending on their circumstances. Some are in financial distress; others have experienced personal difficulties. Many clients have mental health issues or learning disabilities and are often in crisis situations with complex problems that need in depth support.

We are currently staffed by 19 part-time and one full time paid employee (2023/24, 18 part-time and one full time paid employee) and 48 volunteers excluding trustees (2023/24, 52 volunteers). Our volunteers are the backbone of our organisation, giving us in the region of 18,550 hours of their time (2023/24, 14,600 hours) in the last year. They include young people looking for their first job, professionals who want to broaden their horizons and retired people who want to give something back to the community. We value equality and diversity and offer training and support to all.

We have a strong track record of working in partnership and we are a key partner on 'East Herts Frontline' – an online referral tool to help ensure that residents get timely access to the right level of assistance and support, do not need to repeat personal details and are not lost within a signposting system. In March 2025 there were 273 published services in East Herts, an increase of 67% on 2023-24. During 2024-25, we made 680 referrals to partners, down from 1003 in 2023-24. The decrease was in reduced referrals to Bishop's Stortford Food Bank, as we worked in partnership over the year, with an adviser at the Food Bank to support clients and reduce dependence on food vouchers. Food Banks remained the most popular destinations along with fuel support, law clinics and Christians Against Poverty (as we reduced our debt advice capacity due to funding restrictions). We received around 360 inward referrals, up 40% from 2023-24, with the main sources being social prescribers (36% of the total), Age UK, Healthy Hub, and referrals to our Herts-wide carers project, funded by Carers in Hertfordshire.

Why we're needed

Although East Herts is a relatively prosperous part of the country, it contains areas of relative deprivation and a disproportionate number of our clients come from these areas. Our clients are most likely to earn significantly less than the average East Herts resident, less likely to be in employment, more likely to be disabled or have a long-term health problem, and less likely to own their own home. Almost a quarter of our clients who live in East Herts come from the 5 most deprived East Herts wards (a similar figure to 2023/24) and some are disadvantaged by their rural location with poor transport links and less energy-efficient homes (East Herts is the most rural of all Herts districts). The Covid crisis showed just how vulnerable any of us can be to sudden life changes. In addition, the cost-of-living crisis is also highlighting fault lines in our society to which our clients are most exposed. They are in dire need of our advice to help them through these difficult times.

What we do

We understand the complexity of issues that affect people. We provide education and skills to help our clients understand their rights and responsibilities, and options for addressing their issues. Our advice on any subject can improve people's health, make a difference to their finances and make them more resilient. We aim to enable our clients to find a way forward by tailoring the advice we give to their individual needs.

In addition to our generalist advice service, we run projects, where funded by partners. Our specialist project areas in 2024/25 have included debt advice, homelessness prevention, crisis intervention, cost of living support, disability benefits, housing casework, home visiting, rural outreach and Hertfordshire-wide support for unpaid carers.

Last year we helped 5,892 people (slightly up from 5,799 in 2023/24), on a range of issues including benefits, debt, housing, employment and relationships, offering many multiple appointments as we worked holistically with them to improve their lives. Our advice is available to everyone, but significant numbers of clients come to us because they are vulnerable, facing hardship and unable to move forward without help.

We take our advice service direct to the community with weekly Contact Centres in Hertford, Bishop's Stortford, Ware and Buntingford. We continued our rural engagement project, running advice sessions in Village Halls and delivering financial inclusion workshops, and have obtained funding to continue this work in 2025/26. The workshops tackled lack of knowledge and confidence, financial hardship and digital exclusion, and aimed to reach those at risk of being excluded from involvement in society, including older people and socially isolated residents, particularly in rural areas with poor transport.

Research and campaigns
In addition to our advice services, we raise awareness of issues affecting our communities through our research and campaigns. Although we had reduced capacity for research work in 2024/25, we produced local research papers including:

Advice Needs Analysis 2024
Digital Exclusion Survey
Cost of Living Dashboard for East Herts (data updated quarterly)

We also worked with the Herts & Beds Cluster Group on digital inclusion, benefits appeals and housing, and supported National Citizens Advice on several national campaigns including cost of living, consumer rights, scams awareness, winter fuel support and changes to disability benefits.

We met with Josh Dean MP, shortly after his election and we worked together with him on a campaign to raise awareness of entitlement to Pension Credit. We also joined with Citizens Advice North Herts in discussions with Chris Hinchliffe MP, presenting issue trends across his constituency which is covered by both offices. We shared our concerns with both MPs about the proposed changes to benefits and an expected increase in child poverty.

We have started work on a housing research project, looking at common themes which are disrepair and mould, antisocial behaviour and lack of suitable flooring when tenants move into new properties. We will report on this work during 2025/26.

The difference we make
It is impossible to put a financial value on everything we do, but we've used the Citizens Advice Treasury-approved model to demonstrate our financial impact. Using this model, we calculate that in 2024/25 in East Herts we generated:

£15.6 million in public value (2023/24 £14.8 million) i.e. improved participation in society and productivity for the people we help, as well as our volunteers. That's £31.28 for every £1 invested (2023/24 £32.82)
£8.3 million in financial outcomes following advice (2023/24 £6.3 million) through writing off debts, issuing food vouchers, taking up benefits or compensation for consumer problems. That's £16.55 for every £1 invested (2023/24 £13.97 for every £1 invested)
£11.1 million in wider economic and social benefits through improvements to wellbeing and family relationships (2023/24 £10.5 million)

Client surveys during 24/25 indicated that 60% of clients reported mental health improvements, and 40% physical health improvements. 7 in 10 clients told us their problem was solved following advice, and 3 in 4 said they could not have solved their problem without us.

Our clients said:

"The staff were very helpful. Everything was explained with clear guidance of each step which I needed to take"

"A big thank you to all colleagues from this fantastic service who were extremely helpful, understanding and prompt in helping me"

"thanks so much I can't thank or praise you enough"

Our volunteers
Each volunteer receives training and ongoing support specific to their role. It takes approximately 18 months to train a Generalist Adviser and once trained they stay with us, on average, for 11 years. The average initial cost of training and recruiting a volunteer is £1,400 with an ongoing annual cost of approximately £300. Our commitment to valuing diversity and promoting equality means we can encourage individuals who might not otherwise volunteer.

Using the Citizens Advice Value of Volunteering calculator, the value to our service, our volunteers, the NHS and the economy is estimated at £631,011 for 2024/25. This value comprises time given by volunteers, improved life satisfaction, wellbeing and mental health for volunteers, reduction in need for NHS services and productivity gains due to volunteers' skill development.

Our volunteers said:

"I enjoy the challenge and working with like-minded people."

"I feel I can make a difference in an organisation that has people's wellbeing at its heart"

"I like contributing to the community, and learning new skills."

Our impact on clients

Statistics are important as they help us monitor our effectiveness and trends year on year, but they don't give the full picture. Every client is unique and has a story to tell, like Will (name changed) who is unable to work due to physical health issues resulting from an accident. We had helped him three years ago with debts that he had built up on credit cards while trying to manage on a low income. He was continuing to make token payments but was anxious that he would never be able to pay off the debts and that interest payments would increase. We established that he was receiving all the benefits that he was entitled to, and supported him to apply for a low rate water tariff and a grant from his energy supplier. Our debt adviser reviewed his case and suggested that he could apply for a Debt Relief Order. Will agreed this would be an appropriate way forward. We delayed the application for a month so that Will would not need to pay the £90 fee, which was abolished in the Budget. The Debt Relief Order was completed and approved, and Will's £25,000 in debts will be written off after 12 months. He told us that he was very apprehensive about seeking debt advice initially, but found that he was worrying needlessly as our adviser explained things clearly and without jargon, and eased his worries. He thanked her for helping him move forward with his life.

The future

Our core funding from East Herts Council has reduced by 56% in real terms since 2019 and our current grant of £120,000 only covers about a quarter of what it costs to run our four day-a-week service. At the start of 2024/25, our funding situation was critical and our reserves were running low. We reduced our costs with a recruitment freeze, voluntary staff hour reductions, and by closing our service on a Friday. This helped our financial situation but meant that our management team were more stretched than ever, taking on additional work and managing our limited resources.

Despite the challenges, we invested significant effort into crowdfunding, grant applications, fundraising events, and building networks—efforts that helped us close the year in a stable financial position. While we are proud of our success and deeply appreciative of the community's support, the constant drive for funding has increasingly pulled focus from our core mission: supporting the residents of East Herts. Finding new sources of funding is becoming more difficult, and the strain is growing.

Trustees continue to focus on sustainability rather than growth, considering the reduced level of core funding that we have available and the limited opportunities to generate income in our current form. We agreed on a realistic fundraising target of £40,000 pa for the next two years, which will allow us to maintain our current service, but there is no scope for innovation or growth to offer more services to residents. We are therefore seeking alternatives for long-term sustainability and will develop these during 2025/26.

Our Vision

Our Vision is to **Meet Client Needs – Now and in the Future**. We will achieve our vision through a single objective:

We will ensure that clients have access to the advice that they need

This objective aligns with the national Citizens Advice Living Strategy which aims to shape a society where people face far fewer problems; clients getting timely access to the advice they need will help to resolve their existing problems and prevent new problems from arising in the future.
For further information on what we do and the difference we make see our website – www.citizensadviceeastherts.org.uk

5. Financial Position

The Independently Examined accounts of the Service are attached to this report and full details of the financial position are contained therein together with the Examiner's report to the Trustees. The Trustees have considered the level of operating costs and the cash flow. Core funding from East Herts Council has been received for 2024/25, and subsequently for 2025/26. The Trustees are satisfied that the Service's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course of business and accordingly the accounts have been drawn up on a going concern basis.

The accounts for 2017 showed for the first time an actuarial valuation of our share of the Herts County Council Local Government Pension Scheme deficit. This was a result of changes in accounting standards at the time, and the relationship with the Trustees of the HCC Pension Scheme had remained unchanged from 2008 when active membership of the pension scheme ceased and an annual contribution of £2,500 was agreed.
During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years. The Trustees believe this will prove to be a workable payment plan.

Reserves policy and risk management
Donations, grants and funds that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in general funds. It was decided, in respect of the current year and the previous year, not to designate funds as has sometimes been the case in the past, but to allow funds to remain flexible and be applied where most needed. The board has set a prudent and realistic budget for 2025/26 which will eat into reserves, whilst still maintaining adequate reserves for the operation of the Service. Having set such an 'across the board' budget, no funds had been specifically designated to projects this year. The Trustees set the level of reserves having regard to the committed forward spend of the organisation, with a contingency to allow for the orderly management of the organisation should it be faced with any adverse and unexpected event, keeping in mind also a minimum level of free reserves target of three to six months ongoing costs. The 2020/21 year experienced such an event of course with the effect of the Covid-19 pandemic. As a result, the objective continues. The Trustees confirm that risks continue to be reviewed on an ongoing basis and systems and procedures are brought into place in order to manage those risks.

6. Statement of Internal Control

The Trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice East Herts holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data, and is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

7. Recruitment and training policy for new Trustees

Trustees are elected at the Annual General Meeting or are nominated by any associated member organisations or co-opted by the Committee members. The persons entitled to vote at the AGM in order to elect the Trustees are the Members of the association (up to 40). The induction and training of new Trustees is undertaken within the Service, as well as through the attendance at courses provided by national Citizens Advice.

The members of the charity are entitled to appoint the Trustees, who are required to retire at the fourth annual general meeting following the date they were last admitted as a member but may be readmitted.

8. Statement of disclosure of information to Independent Examiners

We, the Directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant audit information of which the company's Independent Examiners are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's Independent Examiners are aware of that information.

9. Independent Examiners

A resolution will be proposed at the Annual General Meeting that Montague Accounts be appointed Independent Examiners to the charity for the ensuing year.

This report has been prepared in accordance with the special provisions relating to small companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and therefore does not include a Strategic Report.

By order of the Trustees

3 November 2025



J Dowson
Company Secretary

citizens advice East Herts

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST HERTS CITIZENS ADVICE SERVICE FOR THE YEAR ENDED 31 MARCH 2025

I report to the Charity Trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 10 to 22.

Responsibilities and basis of report

As the Charity 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 account 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 company'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

I confirm that I am qualified to undertake the examination because I am a fully licenced member in practice with the Association of Accounting Technicians, and I am also an affiliated member of ACIE (Association of Charitable Independent Examiners), 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 that in any material respect:

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.

M Montague

..... **Date** **3 November 2025**

For and on behalf of

Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham, WR11 7EU

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

The notes on pages 14 to 22 form part of these accounts

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
Income and Endowments from:					
Donations and Legacies	2	38,988	1,250	40,238	18,437
Charitable Activities	3	153,410	305,218	458,628	441,492
Investment Income and Other	4	10,531	16,316	26,847	13,736
Total Income		202,929	322,783	525,712	473,665
Expenditure on:					
Charitable Activities	5	163,945	285,797	449,742	509,781
Exceptional item		-	-	-	36,162
Total Expenditure		163,945	285,797	449,742	545,943
Net Income/(Expenditure) for the financial year	6	38,984	36,986	75,970	(72,278)
Transfers between Funds		(2,239)	2,239	-	-
Net Movement in Funds	16	36,745	39,225	75,970	(72,278)
Reconciliation of Funds:					
Total funds brought forward at 1 April 2024		104,835	4,143	108,978	181,256
Total funds Carried Forward		141,580	43,368	184,948	108,978

BALANCE SHEET

	Note	Total Funds 31 March 2025 £	Total Funds 31 March 2024 £
Fixed Assets			
Equipment - cost		59,995	59,995
Equipment - depreciation		59,995	59,995
	10	-	-
Current Assets			
Debtors	11	4,980	5,681
Cash		267,830	236,520
		272,810	242,201
Liabilities			
Creditors - amounts falling due within one year	12	20,663	44,423
Net Current Assets		252,147	197,778
Creditors-Amts due after 1 yr	13	67,200	88,800
Net Assets		184,947	108,978
Funds of the Charity	14		
Restricted funds	15	43,368	4,143
Unrestricted funds		141,580	104,835
Designated funds		-	-
		184,948	108,978

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2024 and of its income and expenditure and application of resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard.

Approved by the Trustees on 3 November 2025 and signed and authorised for issue on their behalf by:



J Dowson
Company Secretary

STATEMENT OF CASH FLOWS

	Notes	2025	2024
		£	£
Cash Flows from Operating activities:			
Net cash provided by operating activities	17	31,310	(95,656)
Cash Flows from investing activities:			
Net Cash provided by investing activities		31,310	(95,656)
Change in cash and cash equivalents in the reporting period		**31,310**	**(95,656)**
Cash and cash equivalents at the beginning of the reporting period		236,520	332,176
Change in cash and cash equivalents in the reporting period		31,310	95,656
Cash and cash equivalents at the end of the reporting period		**267,830**	**236,520**

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

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 and Republic of Ireland (FRS102) effective 1 January 2019 – Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

East Herts Citizens Advice Service meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The presentation currency of the financial statements is the Pound Sterling (£).

b) Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member (14) – (2024 – 16) of the charity.

c) Going Concern

The Trustees consider that there are no material uncertainties over the charity's ability to continue as a going concern and relies on annual grants from East Herts District Council and others, and that it shall receive sufficient funding to continue operating at least throughout 2026. The effect of Covid-19 caused a major consideration but the level of required stability and income that the Trustees are already aware will be in place for 2026, along with its reserves, and its ability to reduce costs and service levels should the need arise shall mean it is appropriate to draw up these financial statements on a going concern basis. Reductions in costs previously seen demonstrate this.

d) Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity, which the trustees have decided, at their discretion, to set aside to use for a specific purpose. Restricted funds are for work on specific projects being undertaken by the charity. Restricted funds are charged a proportion of management time and organisational costs.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Where income has related expenditure (as with contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and gifts are recognised when receivable. In the event that a donation is subject to

fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

Income received in advance relating to the following year is deferred until the criteria for income recognition has been met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest paid by the financial institution concerned.

f) Donated goods and services

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use of the item is probable and that economic benefit can be measured reliably.

Donated professional services and facilities are included in income at the estimated value of the gift to the charity when received, based on the amount the charity would have been prepared to pay for these services or facilities had it been required to purchase them, with a corresponding entry in the appropriate expenditure heading for the same amount.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Support costs comprise those costs which are incurred directly in support of expenditure on advice and guidance and includes governance, finance, IT and HR. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Support costs are allocated to projects on a time basis.

h) Volunteers

The value of services provided by volunteers is not incorporated into these financial statements.

i) Fixed Assets

All fixed assets are capitalised at their historical purchase cost and depreciated on a straight line basis over 3 years. Individual assets are capitalised where their acquisition cost exceeds £1000.

j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

k) Cash at bank and in hand

Cash at bank and cash in hand included cash and short-term deposits with a maturity of twelve months or less.

l) Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that it is anticipated will be paid to settle the debt or at the amount received as advanced payments for the goods or services.

m) Pensions

The charity previously participated in the Hertfordshire County Council Pension Fund which is a funded scheme and the assets are held separately from those of the charity. The value of the charity's share of the assets and liabilities has been calculated by the Fund's actuaries and the methodology is set out in note 13. Full actuarial valuations have in the past been obtained triennially to be updated at each balance sheet date.

n) Taxation

The company is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

o) Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are considered to be reasonable.

p) Financial Instruments

The Charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are valued at cost and investments at fair value which is their market value.

2 Donations & Legacies	Unrestricted £	Restricted £	Total 2025	Total 2024
Lucie and Steve Gallagher less fees	10,403	-	10,403	-
Other Donations less fees	17,985	1,250	19,235	6,187
Value of gifts in kind and donated services	10,600	-	10,600	12,250
Total	38,988	1,250	40,238	18,437

3 Income from Charitable Activities	Unrestricted £	Restricted £	Total 2025	Total 2024
East Herts Council	99,044	20,973	120,017	120,017
Citizens Advice	-	72,681	72,681	46,146
Henry Smith Foundation	-	51,200	51,200	25,200
Citizens Advice Stevenage (Crisis)	-	27,529	27,529	44,824
Ware Charities	-	25,035	25,035	19,582
Hertfordshire County Council	21,350	-	21,350	56,550
The National Lottery	-	18,643	18,643	68,538
Hertfordshire Community Foundation	-	14,579	14,579	25,651
Hertford Town Council	-	12,281	12,281	-
Carers in Hertfordshire Ltd	-	12,160	12,160	-
Bishop's Stortford Food Bank	-	11,761	11,761	2,012
AVIVA	10,941	-	10,941	-
Bishop's Stortford Town Council	-	10,000	10,000	-
Fundraising	18,354	-	18,354	5,888
Other	3,721	28,376	32,097	27,084
Total	153,410	305,218	458,628	441,492

4 Other Income	Unrestricted £	Restricted £	Total 2025	Total 2024
Bank Interest	10,531	-	10,531	13,736
Other Income	-	16,316	16,316	-
Total	10,531	16,316	26,847	13,736

5 Charitable Activities Costs	Unrestricted £	Restricted £	Total 2025	Total 2024
Charitable activities	163,945	285,797	449,742	547,693
Total	163,945	285,797	449,742	547,693
Support costs				
Salaries/management	8,301	15,948	24,249	44,188
Governance	9,668	1,713	11,382	7,486
Other	1,100	79,522	80,622	28,036
Total	19,069	97,184	116,253	79,710

The methodology used to calculate and allocate support costs was changed during the financial year to be consistent with the recommended practice advised by National Citizens Advice. The result is that more costs have been categorised as support costs instead of direct costs.

6 Net Income/Expenditure	Unrestricted £	Restricted £	Total 2025	Total 2024
Net Income/Expenditure	38,984	36,986	75,970	(72,278)
Transfer between funds	(2,239)	2,239	-	-
Net movement in funds for the year	36,745	39,225	75,970	(72,278)
Total funds b/f at 1 April 2024	104,835	4,143	108,978	181,256
Total funds c/f at 31 March 2025	141,580	43,368	184,948	108,978

7 Information about Trustees, Directors and Employees

	2025 £	2024 £
Wages and salaries	339,829	405,205
Social Security costs	18,528	25,486
Pension costs	8,925	11,188
Total	367,282	441,879

Average monthly head count was 20 (2023/24: 22). Analysis of employees during the year was:

	2025 Actual Number	2024 Actual Number
Advice & Information Services	14	16
Support Services	6	6
Total	20	22

The charity trustees were not paid in the year (2023/2024: nil), neither were they reimbursed expenses during the year (2023/2024: nil).

There are no employees whose total employee benefits, including pension contributions, total over £60,000.

8 Comparative Statement of Financial Activities	Unrestricted £	Restricted £	Total 2024 £
Income and Endowments from:			
Donations and Legacies	17,437	1,000	18,437
Charitable Activities	117,544	318,060	435,604
Other - including Fundraising	17,834	1,790	19,624
Total Income	152,815	320,850	473,665
Resources expended			
Charitable activities	181,038	328,743	509,781
Exceptional item	36,162	-	36,162
Total resources expended	217,200	328,743	545,943
Net Income/(Expenditure) for the financial year	(64,385)	(7,893)	(72,278)
Transfers between funds	(737)	737	-
Net movements in Funds	(65,122)	(7,156)	(72,278)
Reconciliation of Funds:			
Total funds brought forward	169,957	11,299	181,256
Total Funds carried forward	104,835	4,143	108,978

9 Commitments under operating leases

	2024/2025		2023/2024	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
0 to 1 year	3,436	-	6,900	-

10 Fixed assets

	Computer Equipment	Total £
Cost		
At start of the year	59,995	59,995
Additions	-	-
	59,995	59,995
Depreciation		
At start of the year	59,995	59,995
Annual Charge	-	-
	59,995	59,995
Net book value at the end of the year	-	-
Net book value at the start of the year	-	-

11 Debtors - amounts falling due within one year	2025	2024
	£	£
Accrued Income	1,444	5,563
Prepayments	2,707	118
Trade Debtors	829	-
Total	4,980	5,681

12 Creditors: Amounts falling due within one year	2025	2024
	£	£
Other Creditors	18,167	36,230
Accruals	2,497	1,864
Deferred Income	-	6,329
	20,663	**44,423**

Deferred income reconciliation:	2025	2024
	£	£
Balance brought forward	6,329	31,767
Amount released to the Statement of Financial Activities	(6,239)	(31,767)
Amount deferred in the year	-	6,329
Balance carried forward	-	**6,329**

Deferred income represents funds advanced for projects undertaken in the following year.

13 Pensions

The charity observes its obligations under auto-enrolment, and some employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contributions are restricted to a maximum of 6% of the employee's gross salary.

EHCAS participated in a defined benefit pension scheme operated by Hertfordshire County Council until 31 December 2008. There are no active members of the scheme and the Trustees had agreed with the Trustees of the pension scheme that the charity may continue to participate in the scheme, making payments of £2,500 per annum. EHCAS, being a ceased employer within the fund with an outstanding deficit, had been required to value the deficit on a Gilts (cessation) basis, a full review and actuarial valuation being completed triennially. The basis used for the more recent valuations however was Gilts with cessation mortality. Cessation mortality assumes a more prudent life expectancy - people will be expected to live longer, and pensions expected to be paid for longer, therefore a slightly increased liability.

During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years.

The resultant liability at 31st March 2025 of £67,200 is shown in these Accounts.

Given that this is now an absolute liability, no details of the underlying assets and liabilities need be disclosed here.

14 Summary of Funds

	At 1 April 2024 £	Movement for the period £	At 31 March 2025 £
Restricted Funds:	4,143	39,225	43,368
Designated funds:	-	-	-
Unrestricted Funds:	104,835	36,745	141,580
Total:	108,978	75,970	184,948

15 Restricted Funds

	Balance Held at 31 March 2024 £	Incoming £	Outgoing £	Transfers £	Balance Held at 31 March 2025 £
Foodbank	-	12,249	(8,718)	-	3,531
Carers in Herts	892	12,160	(13,052)	-	-
Cost of Living Adviser CitA	168	72,625	(73,197)	404	-
Cost of Living Adviser (NHS)	-	3,175	(3,240)	65	-
Frank Litchfield	-	5,000	(545)	-	4,455
Gen Advice Other	-	27,921	(22,362)	-	5,559
Henry Smith	-	51,200	(51,200)	-	-
Restructure	-	30,000	(14,821)	-	15,179
Stroud CA -R	-	6,045	(6,136)	91	-
Welwyn CA -R	-	7,724	(7,823)	99	-
CLIENT FUNDS	-	1,703	(1,692)	-	11
Scams	-	1,666	(1,609)	-	57
Crisis Intervention	1,381	27,529	(28,910)	-	-
Disability Benefits	-	10,000	(10,218)	218	-
EHC Homeless	-	20,973	(22,098)	1,125	-
Other Casework	1,414	13,341	(14,990)	235	-
Awards For All	-	18,643	(4,162)	-	14,481
Training Other	288	829	(1,023)	-	94
Total	4,143	322,783	(285,797)	2,239	43,368

16 Movement in Funds

	At 1 April 2024 £	Incoming Resources £	Outgoing Resources £	Transfers	At 31 March 2025 £
Restricted Funds:					
Advice services	4,143	322,783	(285,797)	2,239	43,368
	4,143	322,783	(285,797)	2,239	43,368
Unrestricted Funds:					
Designated reserve fund	-	-	-	-	-
General fund	104,835	202,929	(163,945)	(2,239)	141,580
	104,835	202,929	(163,945)	(2,239)	141,580
Total Funds	**108,978**	**525,712**	**(449,742)**	**-**	**184,948**

17 Reconciliation of net income/(expenditure) to net cash flow from operating activities	2024/25	2023/24
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	75,970	(72,278)
Adjustments for:		
Depreciation Charges		
Decrease/(Increase) in debtors	701	(2,366)
Increase in creditors	(23,761)	(1,812)
Movement in pension liability	(21,600)	(19,200)
Net cash provided by / (used in) operating activities	31,310	(95,656)

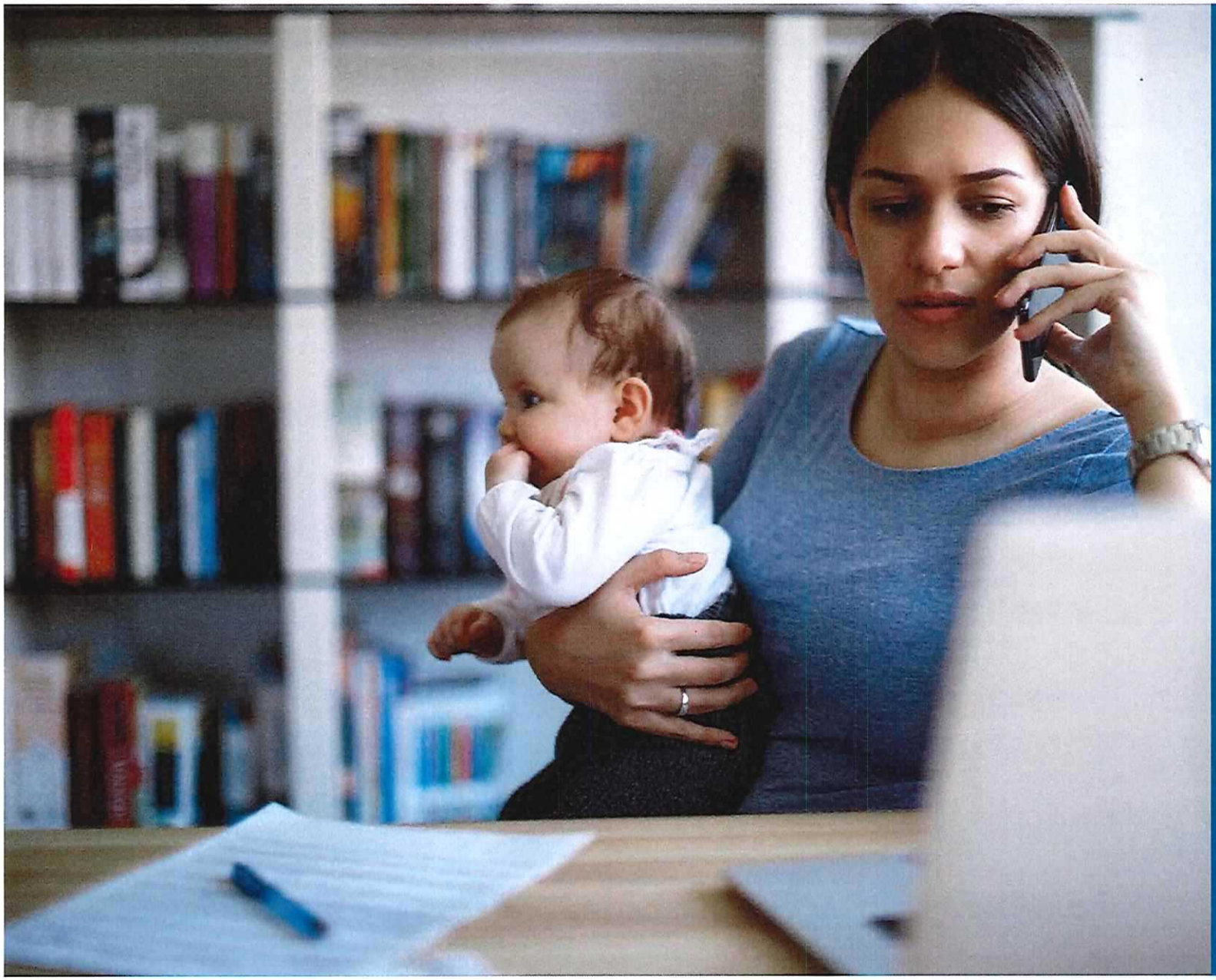
18 Related party transactions

During the year, £6,000 (2023/2024: £9,000) was the deemed market value of services provided without charge by Tees Solicitors for legal work. James Dowson, a director of the company, is a partner of Tees. Also £3,500 (2023/2024: £650) was the deemed market value of services provided without charge by Mishcon de Reya for HR related advice. Nicola Anderson, a director of the company, was an employee of Mishcon de Reya during 2024/25. There are no other related parties to note.

EAST HERTS CITIZENS ADVICE SERVICE

England & Wales - Charity number 1083211

Accounts



citizens advice East Herts

A vital safety net for anyone in East Herts who needs free, independent, impartial advice.

Annual Report 2023-2024

A message from our Chief Executive Officer, Maxine Bromyard



I have had a busy first year as CEO of Citizens Advice East Herts.

I want to start by thanking the amazing team of staff and volunteers who have made me welcome and who do so much for our clients.

I have thoroughly enjoyed getting out and about, meeting local councillors, other local charities, Rotaries and members of the public.

East Herts has a fantastic community and while our free, impartial advice service is unique, we are committed to working with other groups where it is efficient and best serves local people.

"Whatever the problem, no matter how big or small, we are here to help our clients find a way forward."

Key Achievements

Contact Centres

After the success of our Contact Centres in Bishop's Stortford and Hertford Sele, we opened new Contact Centres in Buntingford and Ware.

All our Contact Centres are open for two hours each week and provide a triage service for the digitally excluded and those with extra support needs or who are in crisis.

We have helped **642 people via our Contact Centres** this year, many of whom wouldn't have been able to access our advice any other way.

New Endeavours

We were successful in bidding for a National Citizens Advice grant which **funded a full-time paid telephone adviser**. They helped around 12 clients a day with a range of issues and helped us increase our capacity to help more local people resolve their problems.

We also gained funding for **a paid adviser to work one day per week in the Bishop's Stortford Food Bank** supporting their clients. The aim of the project is to help people get to the root of their problems, often with debt, housing and work issues, so they are more resilient financially after working with us.

Community partnerships are very important to us and our Community Engagement Lead worked with Community Alliance BEH to trial a **'Community Bus'** which enabled us to take our advice direct to rural and harder to reach areas in East Herts. It was an important learning experience for us, and one we hope to build on next year.

We secured funding from Herts County Council for a **Rural Issues Project, building links to Village Halls and delivering financial inclusion workshops.** These tackled lack of knowledge and confidence, financial hardship and digital exclusion, and aimed to reach those at risk of being excluded from involvement in society, including the elderly and socially isolated, particularly in rural areas with poor transport.

Key Achievements

New Endeavours

We redesigned the **Citizens Advice East Herts website with accessibility and ease of use for those seeking advice front and centre.** At Citizens Advice East Herts, we want to empower people to help themselves and many people have told us that our new website had all the information they needed to resolve their problem. Our thanks to Katy Holden and WeCreateBetter for their work on this successful project.

Challenges

We vacated our offices in South Street in December 2022 to save money and because the building was no longer fit for purpose. Consequently, and unexpectedly, we became liable for dilapidations from Herts County Council which will affect our reserves moving into next year.

While we have met our fundraising target for this year, we were unsuccessful in several funding bids which would have resolved this issue. As such, we enter the next financial year with a large fundraising target and the need to reduce some aspects of our work. However, we are working hard on finding ways to give advice within our income and to keep our capacity high, for example we are applying to double our paid advisers' project.

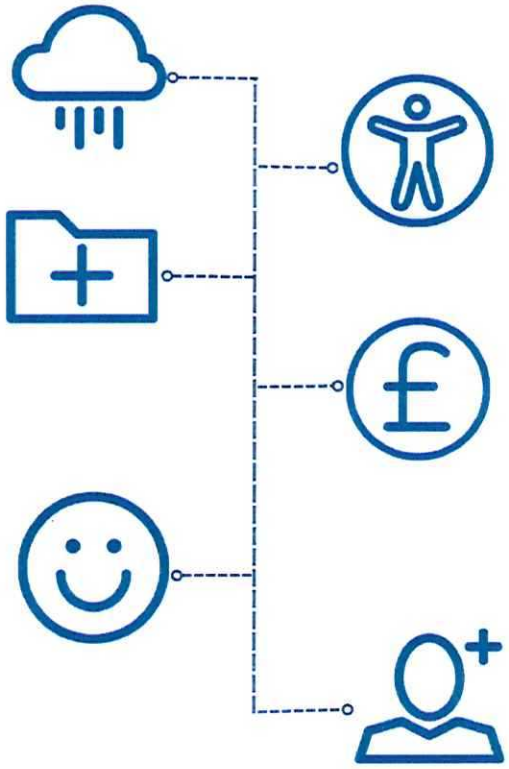
Our Mission is to **Meet Clients' Needs – Now and in the Future** and we will continue to do everything we can to support anyone who lives and/or works in East Herts with free, independent and impartial advice when they need it.

Our Impact in 2023-2024

5,798 unique clients - this total is up 32% on the previous year.

Our clients raised 16,363 issues - up 41% on last year.

Debts written off - £196,225.



Disabled clients, or those with long-term health issues - 42%.

Income gain - £2,363,127.

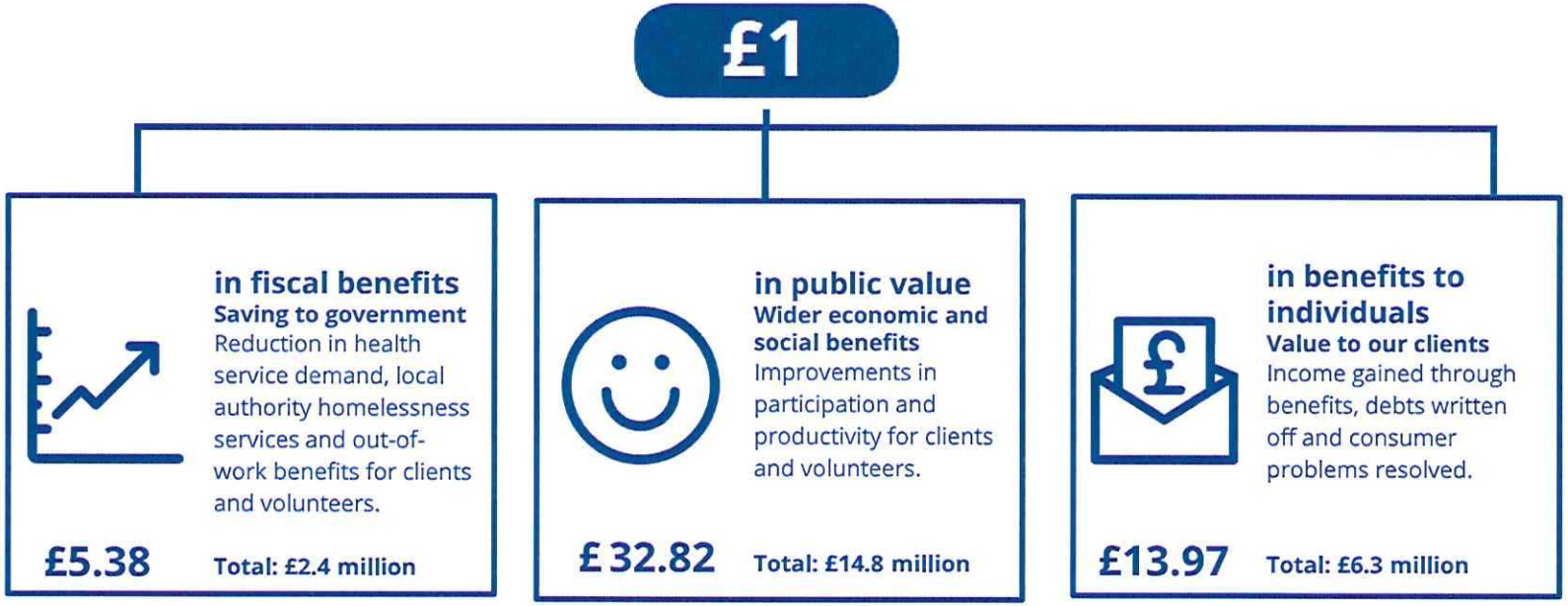
Estimated value of the time given to help our clients - £621,450.

We benefit everyone: Our value is shared across society

Citizens Advice East Herts provides a substantial return on investment (ROI) for those who kindly fund our work. Our advice benefits the people we help, their families, the local community, local businesses, local government and the healthcare system. We use the Citizens Advice Treasury-approved model to demonstrate our financial impact:

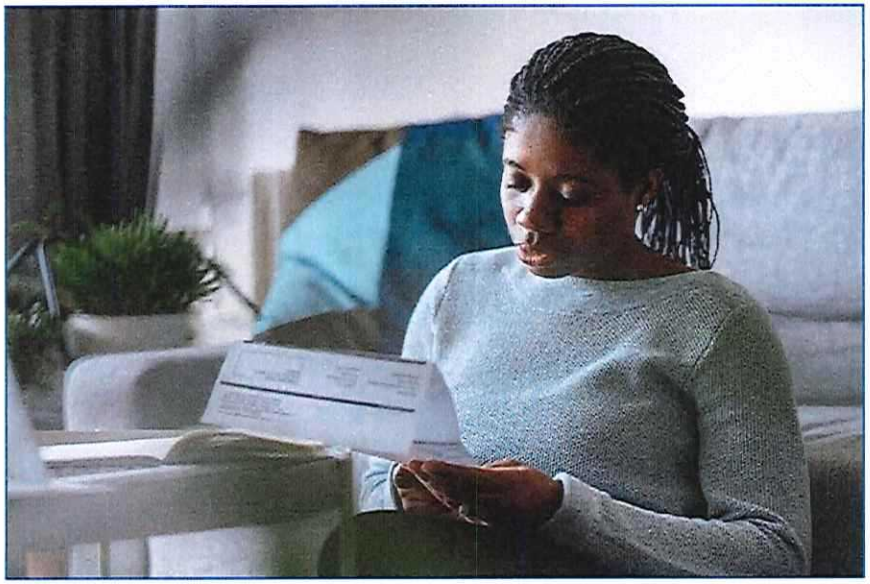
Our value to society in 2023/24

For every £1 invested in Citizens Advice East Herts we generate at least:



Client Quotes

"I saw a lady at Bishop's Stortford Library - she was amazing: patient, compassionate, a great listener and methodical. I couldn't have done it without her x."



"I would just like to say the adviser who came to me was kind and caring of my disability. And she was fantastic with her help. I'm so grateful for what she did."

Seven in ten clients told us their problem was solved following our advice.

Three in four clients said they could not have solved their problem without us.

Donors and Supporters

We are very fortunate to receive funding from several sources:

- Local people
- Businesses
- Trusts
- Foundations
- District and Town Councils
- Other charitable givers

We are grateful to everyone who supports our work with a financial and in-kind contributions and want to thank you all for enabling us to provide our free, confidential and impartial advice service to everyone who needs it in East Herts.

Thank you to everyone who gave to us this year. A few of our donors have told us why they support our work....

Councillor Sarah Hopewell, Executive Member for Wellbeing
"CAEH is invaluable to East Herts residents. While the district is relatively affluent, the need for Citizens Advice is very real and reaching into rural areas is so important. Without CAEH, many would face significant challenges, including homelessness. There really is no other service like it."

Councillor Simon Marlow, also an NHS Social Prescriber, spoke on behalf of the East Herts Primary Care Networks
"Citizens Advice East Herts, is one of our most vital resources. We signpost and refer to them on a daily basis for all manner of issues. The care and attention they give to individuals and families in the depths of crisis is priceless."

Jonathan Hunt, Shepherds of Hertford
"We are delighted to support Citizens Advice East Herts which does such incredible and essential work. Somewhere for people to turn, for input and sound advice; often when no other options exist. THANK YOU."



Mayor of Ware, Thomas Day chose Citizens Advice East Herts as his Charity of the Year 2023/4
"Citizens Advice East Herts works tirelessly, both in-person and remotely, to assist residents in Ware and across East Herts with the problems that are impacting their lives. I know I speak on behalf of my fellow councillors when I say we are excited to be providing our support to this fantastic charity over the coming year."

Donors – Thank You!

Buntingford Town Council: "Your service is valued and appreciated."

Hertford Town Council
"So good to see the amount of money being saved for clients who really need this support. The need for Citizens Advice East Herts is greater now than it ever has been"

Herts Community Fund
"Citizens Advice East Herts plays an important role in providing resilience to our community."

Amwell Rotary
"We provide a grant to support the valuable help and advice your group continues to provide in our local area."

Brazier Trust, Bill McDonald, BSFB & Bishops Stortford Foodbank
"All through Covid and the cost-of-living crisis, we've been able to help people who've been in food poverty. However, we worry that unless we deal with the causes that bring a person into food poverty, any help we give them will only be short-term. That's why we're really pleased to be able to be working with Citizens Advice East Herts to provide an adviser specifically to help food bank clients. It's much better to help the person get out of poverty than simply giving them food to help them cope."

Henry Smith
"It's great to see that despite financial challenges, Citizens Advice East Herts has achieved significant successes. Increasing service delivery by 16%, opening new contact centres, and raising 50% of your fundraising target are impressive outcomes. Your team's proactive response to challenges, including streamlining training and expanding service access, is commendable."

Hertford Rotary
"We learned of the innovative ways they deliver their services, the extent of their services and their dependency on voluntary funding."

Donors & Supporters

Thanks also to our generous **Parish and Town Councils** listed below who have supported Citizens Advice East Herts with donations. As a local charity, it is fantastic to have your support. We hope our work makes your communities stronger and more resilient.

- Buntingford Town Council
- Sawbridgeworth Town Council
- Ware Town Council
- Albury Parish Council
- Bayford Parish Council
- Bengeo Parish Council
- Benington Parish Council
- Broxted Parish Council
- Buckland & Chipping Parish Council
- Little Berkhamsted Parish Council
- Much Hadham Parish Council
- Stanstead St Margarets Parish Council
- Stanstead Abbots Parish Council
- Thorley Parish Council
- Thundridge Parish Council
- Watton at Stone Parish Council

We have been fortunate to receive donations both for our **core work** and **projects** from the following funders:

- Amwell Rotary
- Asda Foundation
- Bishops Stortford Foodbank
- Brazier Trust
- Breathe HR
- Chantry Community Association
- East Herts Council
- Friends of EHCAS
- Gilfrere Fund
- Groundworks UK
- Haileybury School
- Henry Smith Foundation
- Hertfordshire Community Foundation
- Hertfordshire County Council
- Hertford Rotary
- Hertford Tangent
- Jonathan Hunt
- Inner wheel Club of Hertford
- Inner Wheel Club of Ware
- Macs Hart Trust
- National Citizens Advice (phone adviser grant)
- Postcode Places Trust
- Shanly Foundation
- Shepherds of Hertford
- The National Lottery (Reaching Communities)
- The National Lottery (Awards for All)
- Uttlesford District Council
- Waitrose
- Ware Charities
- As well as numerous donations from individuals

We would also like to thank the following businesses for their **pro-bono work** for us.

- Agility Life Sciences
- hnemedia
- JJD Media
- Mishcon de Reya
- Tees Law
- We Create Better

citizens advice East Herts

East Herts Citizens' Advice Service

(A charitable company limited by guarantee)

FINANCIAL STATEMENTS

For the year ended 31st March 2024

Registered Charity No: 1083211
Company No: 3982216

TUESDAY

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COMPANIES HOUSE

Legal and administrative information

For the year ended 31st March 2024

Trustees and Directors:

Tony Murphy	Chair
James Dowson	Secretary
Gary Cansick	Treasurer
Elaine Connor	*Resigned 24th July 2023*
Richard Smith	
Ballu Sesay	
Christine Gillham	
Barry Hunt	
Rachael Williamson	
Jane Sartin	*Appointed 26th January 2024*
Nicola Anderson	*Appointed 30th January 2024*
Natalie Edwards	*Appointed 26th April 2024*

Secretary: James Dowson

Registered Office:
The Manor House
High Street,
Buntingford
Hertfordshire
SG9 9AB

Bankers:
Barclays Bank Plc
10 North Street
Bishops Stortford
Hertfordshire
CM23 2LH

Independent Examiners:
Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham
WR11 7EU

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

	Page
Trustees' Report	3 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Statement of Cash Flows	12
Notes to the Financial Statements	13 to 24

Trustees' Report

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 March 2024 for the East Herts Citizens Advice Service, referred to in these statements as Citizens Advice East Herts.

The Directors act as Trustees for Citizens Advice East Herts, and are referred to as such throughout this report.

Legal and administrative information set out on page 1 forms a part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting for Charities (effective 1st January 2019).

1. Objects and policy

The objects of the Service are to ensure that individuals do not suffer through a lack of knowledge:

- of their rights and responsibilities;
- or of the service available to them;
- or through an inability to express their needs effectively;
- and, equally, to exercise a responsible influence on the development of social policies and services, both locally in each of its outlets, regionally and nationally.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Service's aims and objectives and in planning future activities and setting policy for the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

2. Organisation

A Board administers the charity and meets as required to fulfil its duties, a minimum of four times a year. The Board has established three sub-committees: Finance, Risk and Staffing and Personnel. Sub-committee meetings take place regularly and these are supplemented with additional working groups as required, with the Chief Executive (or another senior manager) in attendance. There are further meetings between Trustees and the Senior Leadership Team as required to cover day-to-day matters of finance and strategy.

3. How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice that people in our local community need for the problems they face and to improve the policies and practices that affect people's lives. We are an independent charity that provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. All our activities are undertaken to further our charitable purposes for the public benefit.

4. Review of activities and developments

About us

Citizens Advice East Herts provides free, confidential, non-judgemental and impartial advice. We are a member of the Citizens Advice network and an independent, trusted and well-known local charity. East Herts is a large, semi-rural district with limited transport links

across the region, and partial digital connectivity with some areas not covered, so ensuring people can access quality phone advice is one of our top priorities.

Our staff and volunteers are local people - we are run *by* the community *for* the community. Many of our paid staff are previous volunteers or have "lived experience".

Our advice is delivered via phone, email, webchat and in person (including home visits). Our support is wide-reaching and includes providing advice on debt, benefits, housing, employment, relationships and utilities – hence we are best placed to help people manage the increase in the cost of living. No other organisation provides the wide-ranging, detailed and externally accredited advice that we offer.

People need different types of advice depending on their circumstances. Some are in financial distress; others have experienced personal difficulties. Many clients have mental health issues or learning disabilities and are often in crisis situations with complex problems that need in-depth support.

We are currently staffed by 18 part-time and one full time paid employee (2022/23, 20 part-time and one full time paid employee) and 52 volunteers excluding trustees (2022/23, 51 volunteers). Our volunteers are the backbone of our organisation, giving us in the region of 14,600 hours of their time (2022/23, 13,000 hours) in the last year. They include young people looking for their first job, professionals who want to broaden their horizons and retired people who want to give something back to the community. We value equality and diversity and offer training and support to all.

We have a strong track record of working in partnership and we are a key partner on 'East Herts Frontline' – an online referral tool to help ensure that residents get timely access to the right level of assistance and support, do not need to repeat personal details and are not lost within a signposting system. In March 2024 there were 163 published services in East Herts, an increase of 38% on 2022-23. During 2023-24, we made over 1,003 referrals to partners, an increase of 100% on 2022-23. The most popular destinations were Foodbanks, fuel support, and law clinics. We received around 256 inward referrals, with the main sources being social prescribers, foodbanks, Healthy Hub and Adult Care Services.

Why we're needed

Although East Herts is a relatively prosperous part of the country, it contains areas of relative deprivation and a disproportionate number of our clients come from these areas. Our clients are most likely to earn significantly less than the average East Herts resident, less likely to be in employment, more likely to be disabled or have a long-term health problem, and less likely to own their own home. Almost a quarter of our clients who live in East Herts come from the 5 most deprived East Herts wards (a similar figure to 2022/23) and some are disadvantaged by their rural location with poor transport links and less energy-efficient homes (East Herts is the most rural of all Herts districts). The Covid-19 crisis showed just how vulnerable any of us can be to sudden life changes. In addition, the cost-of-living crisis is also highlighting fault lines in our society to which our clients are most exposed. They are in dire need of our advice to help them through these difficult times.

What we do

We understand the complexity of issues that affect people. We provide education and skills to help our clients understand their rights and responsibilities, and options for addressing their issues. Our advice on any subject can improve people's health, make a difference to their finances and make them more resilient. We aim to enable our clients to find a way forward by tailoring the advice we give to their individual needs.

In addition to our generalist advice service, we run projects, where funded by partners. Our specialist project areas in 2023/24 have included debt advice, homelessness prevention, crisis intervention, energy efficiency, cost of living support, disability benefits, home visiting, community engagement, support for Ukrainians and scams awareness.

Last year we helped 5,799 people (up from 4,368 in 2022/23 boosted by additional funding from Citizens Advice donation projects which increased our capacity), on a range of issues including benefits, debt, housing, employment and relationships, offering many multiple appointments as we worked holistically with them to improve their lives. Our advice is available to everyone, but significant numbers of clients come to us because they are vulnerable, facing hardship and unable to move forward without help.

We take our advice service direct to the community with weekly Contact Centres in Hertford and Bishop's Stortford, and in the last year we have extended this service to Ware and Buntingford. We trialled a mobile "Community Café" in collaboration with Community Alliance Broxbourne & East Herts, visiting Little Hadham, Buntingford and Hunsdon.

We also ran a rural engagement project, building links to Village Halls and delivering financial inclusion workshops. These tackled lack of knowledge and confidence, financial hardship and digital exclusion, and aimed to reach those at risk of being excluded from involvement in society, including the elderly and socially isolated, particularly in rural areas with poor transport.

Research and campaigns
In addition to our advice services, we raise awareness of issues affecting our communities through our research and campaigns. In 2023/24 we produced local research papers including:

- Advice Needs Analysis 2023
- Comparison of private market rents with local housing allowance
- Council Tax Debt
- Cost of Living Dashboard for East Herts (data updated quarterly)

We also worked with the Herts & Beds Cluster Group on research into digital exclusion, and supported National Citizens Advice on several national campaigns including cost of living, consumer rights, scams awareness, energy efficiency, gambling harm, debt and financial capability, mental health awareness and activism against gender-based violence.

The difference we make
It is impossible to put a financial value on everything we do, but we've used the Citizens Advice Treasury-approved model to demonstrate our financial impact. Using this model, we calculate that in 2023/24 in East Herts we generated:

- £14.8 million in public value (2022/23 £11.3 million) i.e. improved participation in society and productivity for the people we help, as well as our volunteers. That's £32.82 for every £1 invested (2022/23 £27.77)
- £6.3 million in financial outcomes following advice (2022/23 £4.3 million) through writing off debts, issuing food vouchers, taking up benefits or compensation for consumer problems. That's £13.97 for every £1 invested (2022/23 £10.54 for every £1 invested)
- £10.5 million in wider economic and social benefits through improvements to wellbeing and family relationships (2022/23 £7.9 million)

Client surveys during 2023/24 indicated that 60% of clients reported mental health improvements, and 40% physical health improvements. 7 in 10 clients told us their problem was solved following advice, and 3 in 4 said they could not have solved their problem without us.

Our clients said:

"My experience was absolutely amazing, they couldn't do enough for me & helped me to engage with the problems that arose. I can't thank them enough for helping through an extremely difficult time"

"My case worker was kind understanding and did not judge...was helpful and made me feel there is light at the end of the tunnel...I thank her so much ...I feel more confident in managing my finances....I can sleep at night ...and my hope for the future is a more positive one ...thank you I am forever grateful"

Our volunteers
Each volunteer receives training and ongoing support specific to their role. It takes approximately 18 months to train a Generalist Adviser and once trained they stay with us, on average, for 11 years. The average initial cost of training and recruiting a volunteer is £1,400 (2022/23 £1,900) with an ongoing annual cost of approximately £300. Our commitment to valuing diversity and promoting equality means we can encourage individuals who might not otherwise volunteer.

Using the new Citizens Advice Value of Volunteering calculator, the value to our service, our volunteers, the NHS and the economy is estimated at £602,329 for 2023/24. This value comprises time given by volunteers, improved life satisfaction, wellbeing and mental health for volunteers, reduction in need for NHS services and productivity gains due to volunteers' skill development.

Our volunteers said:

"I enjoy helping to solve client's problems."

"Being part of an organisation that makes a real difference to local people, especially at a time when many people are struggling financially"

"Helps others and keeps my own mind active."

Our impact on clients
Statistics are important as they help us monitor our effectiveness and trends year on year, but they don't give the full picture. Every client is unique and has a story to tell, like Terry (name changed) from Bishop's Stortford, who was struggling to manage following a stroke, and was referred to us by his social prescriber. He kept forgetting to pay bills and so had ended up with arrears for Council Tax, energy and rent. He was supported by the Methodist Church who helped him get bank statements and bills together so our debt caseworker could formulate a statement of his income and expenditure. We were then able to request holds on his debts and work with him to get affordable payment plans in place.

While our debt caseworker worked on his case, Terry was able to drop into our Contact Centre at the Methodist Church to provide us with copies of letters received and updated bank statements – as he had no computer or internet access. When he needed to set up direct debits with the bank, he struggled to understand what he was supposed to be requesting, so our debt caseworker went with him and explained to the bank what was needed.

We carried out a benefits check as part of the debt casework, and found that Terry was entitled to Pension Credit of £105 per week to top up his state pension. We helped him with the online application and asked for it to be backdated three months. This was awarded with a backdated payment of £1,400. We then applied for Council Tax Support.

Now that he has increased income and payment plans set up for his debts, and understands how much money to put aside each month for bills, Terry should not build up any further arrears. He told us that when he came to us, he was going downhill and had nowhere else to turn. He was incredibly grateful and can see a way forward.

The future
Citizens Advice East Herts is at a critical juncture, with core funding from East Herts Council reduced by 56% in real terms since 2019, and both client demand and our costs increasing due to the cost of living crisis. While we have been successful in previous years with income generation to bridge some of the gap, we have needed to use some reserves, and the fundraising environment has become more difficult. Funders tell us that East Herts is seen as affluent compared to other parts of Hertfordshire and the UK, and with increased numbers of applications, they are prioritising the most deprived areas.

Trustees will focus on sustainability rather than growth over the next year, and look to secure the long-term future of the service, considering the reduced level of core funding that we have available and the limited opportunities to generate income in our current form.

We will continue to develop the service where we can, and focus on the clients who need us most, increasing self-help on our website and exploring partnerships with other services to maintain and extend the support available to our clients.

Our Vision is to Meet Client Needs – Now and in the Future. We will achieve our vision through a single objective:

We will ensure that clients have access to the advice that they need

This objective aligns with the national Citizens Advice Living Strategy which aims to shape a society where people face far fewer problems; clients getting timely access to the advice they need will help to resolve their existing problems and prevent new problems from arising in the future.

For further information on what we do and the difference we make see our website – www.citizensadviceeastherts.org.uk

5. Financial Position

The Independently Examined accounts of the Service are attached to this report and full details of the financial position are contained therein together with the Examiner's report to the Trustees. The Trustees have considered the level of operating costs and the cash flow. Core funding from East Herts Council has been received for 2023/24, and subsequently for 2024/25. The Trustees are satisfied that the Service's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course of business and accordingly the accounts have been drawn up on a going concern basis.

The accounts for 2017 showed for the first time an actuarial valuation of our share of the Herts County Council Local Government Pension Scheme deficit. This was a result of changes in accounting standards at the time, and the relationship with the Trustees of the HCC Pension Scheme had remained unchanged from 2008 when active membership of the pension scheme ceased and an annual contribution of £2,500 was agreed.
During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The

Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years. The Trustees believe this will prove to be a workable payment plan.

Reserves policy and risk management

Donations, grants and funds that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in general funds. It was decided, in respect of the current year and the previous year, not to designate funds as has sometimes been the case in the past, but to allow funds to remain flexible and be applied where most needed. The board has set a prudent and realistic budget for 2024/25 which will eat into reserves, whilst still maintaining adequate reserves for the operation of the Service. Having set such an 'across the board' budget, no funds had been specifically designated to projects this year. The Trustees set the level of reserves having regard to the committed forward spend of the organisation, with a contingency to allow for the orderly management of the organisation should it be faced with any adverse and unexpected event, keeping in mind also a minimum level of free reserves target of three to six months ongoing costs. The 2020/21 year experienced such an event of course with the effect of the Covid-19 pandemic. As a result, the objective continues. The Trustees confirm that risks continue to be reviewed on an ongoing basis and systems and procedures are brought into place in order to manage those risks.

6. Statement of Internal Control

The Trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice East Herts holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data, and is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

7. *Recruitment and training policy for new Trustees*

Trustees are elected at the Annual General Meeting or are nominated by any associated member organisations or co-opted by the Committee members. The persons entitled to vote at the AGM in order to elect the Trustees are the Members of the association (up to 40). The induction and training of new Trustees is undertaken within the Service, as well as through the attendance at courses provided by national Citizens Advice.

The members of the charity are entitled to appoint the Trustees, who are required to retire at the fourth annual general meeting following the date they were last admitted as a member but may be readmitted.

8. Statement of disclosure of information to Independent Examiners

We, the Directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

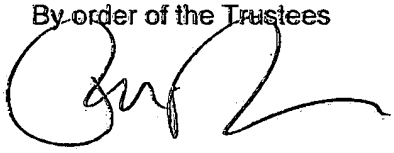
- there is no relevant audit information of which the company's Independent Examiners are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's Independent Examiners are aware of that information.

9. Independent Examiners

A resolution will be proposed at the Annual General Meeting that Montague Accounts be appointed Independent Examiners to the charity for the ensuing year.

This report has been prepared in accordance with the special provisions relating to small companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and therefore does not include a Strategic Report.

By order of the Trustees



6th November 2024

J Dowson
Company secretary

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST HERTS CITIZENS ADVICE SERVICE FOR THE YEAR ENDED 31 MARCH 2024

I report to the Charity Trustees on my examination of the accounts of the company for the year ended 31 March 2024 which are set out on pages 11 to 24.

Responsibilities and basis of report

As the Charity 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 account 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 company'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

I confirm that I am qualified to undertake the examination because I am a fully licenced member in practice with the Association of Accounting Technicians, and I am also an affiliated member of ACIE (Association of Charitable Independent Examiners), 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 that in any material respect:

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.

M. Montague

Date 20th December 2024

For and on behalf of
Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham, WR11 7EU

Statement of Financial Activities

Income:	Note	2023/2024 Unrestricted General £	Unrestricted Designated £	Restricted £	Total Funds £	2022/2023 Total Funds £
Donations and legacies						
Donations	2	17,437	-	1,000	18,437	30,320
Grants	3	107,194	-	6,600	113,794	138,171
		124,631	**-**	**7,600**	**132,231**	**168,491**
Income from other activities						
Fundraising		4,098	-	1,790	5,888	-
		4,098	**-**	**1,790**	**5,888**	**-**
Investment Income	4	**13,736**	**-**	**-**	**13,736**	**4,504**
Income from charitable activities	5	**10,350**	**-**	**311,460**	**321,810**	**249,929**
Total Income		**152,815**	**-**	**320,850**	**473,665**	**422,924**
Expenditure:						
Advice and Information		181,038	-	328,743	509,781	438,927
Exceptional Item		36,162	-	-	36,162	
Expenditure on charitable activities	6	**217,200**	**-**	**328,743**	**545,943**	**438,927**
Total Expenditure		**217,200**	**-**	**328,743**	**545,943**	**438,927**
Net Deficit		**(64,385)**	**-**	**(7,893)**	**(72,278)**	**(16,003)**
Transfers between funds		(737)	-	737	-	-
Net Income/(Expenditure) before other gains and losses		**(65,122)**	**-**	**(7,156)**	**(72,278)**	**(16,003)**
Other gains and losses		-	-	-	-	-
Net movement in funds		**(65,122)**	**-**	**(7,156)**	**(72,278)**	**(16,003)**
Reconciliation of funds						
Total Funds brought forward		169,957	-	11,299	181,256	197,259
Total Funds carried forward		**104,835**	**-**	**4,143**	**108,978**	**181,256**

All amounts relate to continuing activities of the company.

The Statement of Financial Activities includes all gains and losses in the year.
The notes to the financial statements are shown on pages 13 to 24.

East Herts Citizens Advice Service
Balance Sheet
As at 31st March 2023

Balance Sheet

Company Number 3982216

	Notes	2024	2023
		£	£
Fixed Assets			
Tangible assets	10	-	-
Current Assets			
Debtors	11	5,681	3,315
Cash at bank and in hand		236,520	332,176
		242,201	**335,491**
Liabilities			
Creditors - amounts falling due within one year	12	44,423	46,235
Net current assets		**197,778**	**289,256**
Defined Benefit Pension Liability	13	88,800	108,000
Total net assets		**108,978**	**181,256**
The Funds of the charity			
Restricted income funds	14	4,143	11,299
Unrestricted funds			
Designated funds	15	-	-
General funds	15	104,835	169,957
Total Unrestricted		**104,835**	**169,957**
Total Funds	**16**	**108,978**	**181,256**

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2024 and of its income and expenditure and application of resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard.

Approved by the Trustees on 6th November 2024 and signed and authorised for issue on their behalf by:

G J Cansick

J Dowson

The notes on pages 13 to 24 form part of these financial statements.

Statement of Cash Flows

	Notes	2023/24 £	2022/23 £
Cash Flows from Operating activities:			
Net cash provided by operating activities	**17**	**(95,656)**	**(49,578)**
Cash Flows from investing activities:			
Net Cash provided by investing activities		**(95,656)**	**(49,578)**
Change in cash and cash equivalents in the reporting period		**(95,656)**	**(49,578)**
Cash and cash equivalents at the beginning of the reporting period		332,176	381,754
Change in cash and cash equivalents in the reporting period		95,656	(49,578)
Cash and cash equivalents at the end of the reporting period		**236,520**	**332,176**

The notes on pages 13 to 23 form part of these financial statements.

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

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 and Republic of Ireland (FRS102) effective 1 January 2019 – Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

East Herts Citizens' Advice Service meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The presentation currency of the financial statements is the Pound Sterling (£).

b) Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member (16) – (2023 – 16) of the charity.

c) Going Concern

The Trustees consider that there are no material uncertainties over the charity's ability to continue as a going concern and relies on annual grants from East Herts District Council and others, and that it shall receive sufficient funding to continue operating at least throughout 2025. The effect of Covid-19 caused a major consideration but the level of required stability and income that the Trustees are already aware will be in place for 2025, along with its reserves, and its ability to reduce costs and service levels should the need arise shall mean it is appropriate to draw up these financial statements on a going concern basis. Reductions in costs previously seen demonstrate this.

d) Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity, which the trustees have decided, at their discretion, to set aside to use for a specific purpose. Restricted funds are for work on specific projects being undertaken by the charity. Restricted funds are charged a proportion of management time and organisational costs.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Where income has related expenditure (as with contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and gifts are recognised when receivable. In the event that a donation is subject to fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

Income received in advance relating to the following year is deferred until the criteria for income recognition has been met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest paid by the financial institution concerned.

f) Donated goods and services

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use of the item is probable and that economic benefit can be measured reliably.

Donated professional services and facilities are included in income at the estimated value of the gift to the charity when received, based on the amount the charity would have been prepared to pay for these services or facilities had it been required to purchase them, with a corresponding entry in the appropriate expenditure heading for the same amount.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Support costs comprise those costs which are incurred directly in support of expenditure on advice and guidance and includes governance, finance, IT and HR. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Support costs are allocated to projects on a time basis.

h) Volunteers

The value of services provided by volunteers is not incorporated into these financial statements.

i) *Fixed Assets*

All fixed assets are capitalised at their historical purchase cost and depreciated on a straight line basis over 3 years. Individual assets are capitalised where their acquisition cost exceeds £1000.

j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

k) Cash at bank and in hand

Cash at bank and cash in hand included cash and short-term deposits with a maturity of twelve months or less.

l) Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that it is anticipated will be paid to settle the debt or at the amount received as advanced payments for the goods or services.

m) Pensions

The charity previously participated in the Hertfordshire County Council Pension Fund which is a funded scheme and the assets are held separately from those of the charity. The value of the charity's share of the assets and liabilities has been calculated by the Fund's actuaries and the methodology is set out in note 14. Full actuarial valuations have in the past been obtained triennially to be updated at each balance sheet date.

n) Taxation

The company is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

o) Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are considered to be reasonable.

p) Financial Instruments

The Charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are valued at cost and investments at fair value which is their market value.

2. Donations

	2023/2024	2022/2023
	£	£
Donation – M Franklin	-	11,099
General Donations	6,187	8,421
Value of gifts in kind and donated services	12,250	10,800
	18,437	**30,320**

Donations of £1,000 in 2023/24 were restricted (2022/23 £1,050).

3. Grants Received

	2023/2024	2022/2023
	£	£
East Herts District Council	99,044	119,044
Uttlesford District Council	4,000	8,000
Buntingford Town Council	4,400	3,090
Hertfordshire County Council	3,100	5,050
Sawbridgeworth Town Council	250	145
Ware Town Council	500	500
Stanstead Abbotts Parish Council	500	500
Stanstead St. Margarets Parish Council	500	500
Widford Parish Council	-	100
Broxted Parish Council	150	100
Elsenham Parish Council	-	242
Benington Parish Council	50	50
Thorley Parish Council	100	100
Buckland & Chipping Parish Council	50	50
Bayford Parish Council	100	100
Little Berkhamsted Parish Council	150	150
Albury Parish Council	200	200
Watton at Stone Parish Council	250	250
Bengeo Parish Council	250	-
Thundridge Parish Council	100	-
Much Hadham Parish Council	100	-
	113,794	**138,171**

The income from grants was £113,794 (2022/23: £138,171) of which £107,194 (2022/23: £130,279) was unrestricted and £6,600 (2022/23: £7,892) was restricted. The charity received no grants from central government or any other assistance. The core sum received from the local authority was £99,044 (2022/23 - £119,044) against which there are no unfulfilled conditions.

4. Investment Income

	2023/2024	2022/2023
	£	£
Rental income	-	500
Bank Interest	13,736	4,004
	13,736	**4,504**

All investment income in both the current and previous years relates to unrestricted funds.

5. Income from charitable activities

	2023/2024	2022/2023
Restricted Funds	£	£
Herts Community Foundation	20,651	19,167
Friends of EHCAS	1,800	2,000
East Herts Council – Homeless Prevention	20,973	19,974
East Herts Council – Community Engagement	-	7,500
Ware Charities		
- General Advice	8,414	8,414
- Specialist Advice	11,168	9,540
The National Lottery Awards for All	1,660	8,297
The National Lottery Community Fund	66,878	63,092
Citizens Advice (Cost of Living)	46,125	-
Citizens Advice (Specialist Advice)	21	-
Citizens Advice – (Gambling/Debt)	-	539
Henry Smith Foundation (General Advice)	25,200	-
Postcode Community Trust	9,274	9,274
HCAS/Herts County Council (Crisis Intervention)	44,824	44,093
Herts County Council (Rural Cost of Living)	10,000	12,700
Herts County Council (Cost of Living)	38,100	-
Brazier Trust	3,360	-
Hertford Yarnbombers (Housing Benefits)	-	6,226
Arnold Clark	-	1,000
Shanley Foundation	1,000	2,500
Schroders	-	4,000
Bishops Stortford Foodbank	2,012	-
Unrestricted Funds		
General Fundraising	-	19,288
Herts County Council (Household Support Fund)	5,350	12,325
Herts Community Foundation	5,000	-
	321,810	**249,929**

6. Analysis of Expenditure

	Direct Costs	Support Costs (note 7)	Total Costs
	£	£	£
2023/2024			
Advice and Information	431,821	79,710	**511,531**
Exceptional Item	36,162	-	**36,162**
	467,983	**79,710**	**547,693**
2022/2023			
Advice and Information	364,126	74,801	**438,927**

The exceptional item in 2023/24 relates to the dilapidation cost charged on vacating the premises in Bishops Stortford.

7. Analysis of Support Costs

Basis of Apportionment		Management	IT	Finance/ HR	Governance	Total
		£	£	£	£	£
2023/2024						
Advice and Information	Direct	44,188	11,789	16,247	7,486	**79,710**
2022/2023						
Advice and Information	Direct	38,206	14,164	16,279	6,152	**74,801**

Governance costs comprise examination fees £1,000 (2022/2023: £1,000); professional fees £6,000 (2022/2023: £4,800) and Board Secretariat £486 (2022/23 £352).

8. Analysis of staff costs and key management personnel

	2023/2024	2022/2023
	£	£
Wages and Salaries	405,205	324,163
Social Security Costs	25,486	21,023
Pension Costs	11,188	10,112
	441,879	**355,298**

The charity trustees were not paid in the year (2022/2023: nil), neither were they reimbursed expenses during the year (2022/2023: nil).

The average monthly head count was 22 (2022/2023: 17) and analysis of the staff employees during the year was:

	2023/2024 Actual Number	2022/2023 Actual Number
Advice and Information	16	11
Support Services	6	6
Total	**22**	**17**

There are no employees whose total employee benefits, including pension contributions, total over £60,000.

9. Net Incoming Resources

	2023/2024	2022/2023
	£	£
Net Incoming Resources is stated after charging:		
Depreciation	-	-
Independent examination fees	1,000	1,000
Operating lease rentals	20,261	17,339

10. Tangible Fixed Assets

	IT	Total
	£	£
Cost or Revaluation		
At start of year	59,995	59,995
Additions	-	-
At end of year	**59,995**	**59,995**
Depreciation		
At start of year	59,995	59,995
Charge for year	-	-
At end of year	**59,995**	**59,995**
Net book value at the end of the year	-	-
Net book value at the start of the year	-	-

11. Debtors

	2023/2024	2022/2024
	£	£
Sundry Debtors	5,563	1,318
Prepayments	118	1,997
	5,681	**3,315**

12. Creditors: Amounts falling due within one year

	2023/2024	2022/2023
	£	£
Other Creditors	36,230	11,760
Accruals	1,864	2,708
Deferred Income	6,329	31,767
	44,423	**46,235**

Deferred income reconciliation:

	£	£
Balance brought forward	31,767	51,695
Amount released to the Statement of Financial Activities	(31,767)	(51,695)
Amount deferred in the year	6,329	31,767
Balance carried forward	**6,329**	**31,767**

Deferred income represents funds advanced for projects undertaken in the following year.

13. Pensions

The charity observes its obligations under auto-enrolment, and some employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contributions are restricted to a maximum of 6% of the employee's gross salary.

EHCAS participated in a defined benefit pension scheme operated by Hertfordshire County Council until 31 December 2008. There are no active members of the scheme and the Trustees had agreed with the Trustees of the pension scheme that the charity may continue to participate in the scheme, making payments of £2,500 per annum. EHCAS, being a ceased employer within the fund with an outstanding deficit, had been required to value the deficit on a Gilts (cessation) basis, a full review and actuarial valuation being completed triennially. The basis used for the more recent valuations however was Gilts with cessation mortality. Cessation mortality assumes a more prudent life expectancy - people will be expected to live longer, and pensions expected to be paid for longer, therefore a slightly increased liability.

During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years.
The resultant liability at 31st March 2024 of £88,800 is shown in these Accounts.
Given that this is now an absolute liability, no details of the underlying assets and liabilities need be disclosed here.

14. Restricted Funds

2023/2024

	As at 1 April 2023	Income	Expenditure	Transfers	As at 31 March 2024
	£	£	£	£	£
Specialist Advice	5,171	119,313	123,070	-	**1,414**
General Advice	3,548	177,435	179,272	730	**2,441**
Benefits	-	-	-	-	**-**
Training	2,580	4,934	7,226	-	**288**
Other	-	19,168	19,175	7	**-**
Total	11,299	320,850	328,743	737	**4,143**

2022/2023

	As at 1 April 2022	Income	Expenditure	Transfers	As at 31 March 2023
	£	£	£	£	£
Specialist Advice	-	121,746	116,575	-	**5,171**
General Advice	-	65,493	61,945	-	**3,548**
Benefits	23,423	-	23,423	-	**-**
Training	-	24,299	21,719	-	**2,580**
Other	550	18,914	19,464	-	**-**
Total	23,973	230,452	243,126	-	**11,299**

The nature of these funds is as given below;

General Advice – core advice in any area, including but not restricted to benefits, debt, housing, consumer, family and relationships, employment, discrimination, immigration and law and courts.
Specialist Advice – In-depth advice from a subject matter expert in debt, housing or benefits, delivered over one or multiple sessions.
Training – activities involved in developing the skills and knowledge of staff and volunteers.
Other - other activities including those involved in community engagement and scams awareness.

15. Unrestricted Funds

	2023/2024				
	As at 1 April 2023	Income	Expenditure	Transfers/ Movements	As at 31 March 2024
	£	£	£	£	
Designated Funds	-	-	-	-	-
General Fund	169,957	154,565	218,950	737	**104,835**
Total Unrestricted Funds	169,957	154,565	218,950	737	**104,835**

	2022/2023				
	As at 1 April 2022	Income	Expenditure	Transfers/ Movements	As at 31 March 2023
	£	£	£	£	
Designated Funds					
Fixed Assets	-	-	-	-	-
Other Assets	51,525	-	-	(51525)	-
Total Designated Funds	51,525	-	-	(51525)	-
General Fund	121,761	192,472	195,801	51,525	**169,957**
Total Unrestricted Funds	173,286	192,472	195,801	-	**169,957**

16. Net Assets by Funds

	2023/2024			
	General Fund	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	-	-	-	-
Current Assets	238,058	-	4,143	**242,201**
Creditors falling due in less than one year	(44,423)	-	-	**(44,423)**
Defined benefit pension liability	(88,800)	-	-	**(88,800)**
	104,835	-	4,143	**108,978**

	2022/2023			
	General Fund	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	-	-	-	-
Current Assets	324,192	-	11,299	**335,491**
Creditors falling due in less than one year	(46,235)	-	-	**(46,235)**
Defined benefit pension liability	(108,000)	-	-	**(108,000)**
	169,957	-	11,299	**181,256**

17. Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2023/2024	2022/2023
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(72,278)	(16,003)
Adjustments for:		
Depreciation Charges	-	-
Decrease/(Increase) in debtors	(2,366)	(639)
Increase in creditors	(1,812)	(20,936)
Movement in pension liability	(19,200)	(12,000)
Net cash provided by / (used in) operating activities	**(95,656)**	**(49,578)**

18. Analysis of cash and cash equivalents

	2023/2024	2022/2023
	£	£
Cash in hand	-	46
Bank and Notice deposits (12 months or less)	236,520	332,130
Total cash and cash equivalents	**236,520**	**332,176**

19. Commitments under operating leases

The charity had total commitments under operating leases as set out below:

	2023/2024		2022/2023	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
0 to 1 year	6,900	-	4,890	-

20. Related party transactions

During the year, £9,000 (2022/2023: £4,800) was the deemed market value of services provided without charge by Tees Solicitors for legal work, and, exceptionally, in respect of the dilapidations claim. James Dowson, a director of the company, is a partner of Tees. Also £650 (2022/2023: £Nil) was the deemed market value of services provided without charge by Mishcon de Reya for HR related advice. Nicola Anderson, a director of the company, is an employee of Mishcon de Reya. There are no other related parties to note.

citizens advice East Herts

East Herts Citizens' Advice Service

(A charitable company limited by guarantee)

FINANCIAL STATEMENTS

For the year ended 31st March 2024

Registered Charity No: 1083211
Company No: 3982216

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COMPANIES HOUSE

Legal and administrative information

For the year ended 31st March 2024

Trustees and Directors:

Tony Murphy	Chair
James Dowson	Secretary
Gary Cansick	Treasurer
Elaine Connor	*Resigned 24th July 2023*
Richard Smith	
Ballu Sesay	
Christine Gillham	
Barry Hunt	
Rachael Williamson	
Jane Sartin	*Appointed 26th January 2024*
Nicola Anderson	*Appointed 30th January 2024*
Natalie Edwards	*Appointed 26th April 2024*

Secretary: James Dowson

Registered Office:
The Manor House
High Street,
Buntingford
Hertfordshire
SG9 9AB

Bankers:
Barclays Bank Plc
10 North Street
Bishops Stortford
Hertfordshire
CM23 2LH

Independent Examiners:
Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham
WR11 7EU

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

	Page
Trustees' Report	3 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Statement of Cash Flows	12
Notes to the Financial Statements	13 to 24

Trustees' Report

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 March 2024 for the East Herts Citizens Advice Service, referred to in these statements as Citizens Advice East Herts.

The Directors act as Trustees for Citizens Advice East Herts, and are referred to as such throughout this report.

Legal and administrative information set out on page 1 forms a part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting for Charities (effective 1st January 2019).

1. Objects and policy

The objects of the Service are to ensure that individuals do not suffer through a lack of knowledge:

- of their rights and responsibilities;
- or of the service available to them;
- or through an inability to express their needs effectively;
- and, equally, to exercise a responsible influence on the development of social policies and services, both locally in each of its outlets, regionally and nationally.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Service's aims and objectives and in planning future activities and setting policy for the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

2. Organisation

A Board administers the charity and meets as required to fulfil its duties, a minimum of four times a year. The Board has established three sub-committees: Finance, Risk and Staffing and Personnel. Sub-committee meetings take place regularly and these are supplemented with additional working groups as required, with the Chief Executive (or another senior manager) in attendance. There are further meetings between Trustees and the Senior Leadership Team as required to cover day-to-day matters of finance and strategy.

3. How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice that people in our local community need for the problems they face and to improve the policies and practices that affect people's lives. We are an independent charity that provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. All our activities are undertaken to further our charitable purposes for the public benefit.

4. Review of activities and developments

About us

Citizens Advice East Herts provides free, confidential, non-judgemental and impartial advice. We are a member of the Citizens Advice network and an independent, trusted and well-known local charity. East Herts is a large, semi-rural district with limited transport links

across the region, and partial digital connectivity with some areas not covered, so ensuring people can access quality phone advice is one of our top priorities.

Our staff and volunteers are local people - we are run *by* the community *for* the community. Many of our paid staff are previous volunteers or have "lived experience".

Our advice is delivered via phone, email, webchat and in person (including home visits). Our support is wide-reaching and includes providing advice on debt, benefits, housing, employment, relationships and utilities – hence we are best placed to help people manage the increase in the cost of living. No other organisation provides the wide-ranging, detailed and externally accredited advice that we offer.

People need different types of advice depending on their circumstances. Some are in financial distress; others have experienced personal difficulties. Many clients have mental health issues or learning disabilities and are often in crisis situations with complex problems that need in-depth support.

We are currently staffed by 18 part-time and one full time paid employee (2022/23, 20 part-time and one full time paid employee) and 52 volunteers excluding trustees (2022/23, 51 volunteers). Our volunteers are the backbone of our organisation, giving us in the region of 14,600 hours of their time (2022/23, 13,000 hours) in the last year. They include young people looking for their first job, professionals who want to broaden their horizons and retired people who want to give something back to the community. We value equality and diversity and offer training and support to all.

We have a strong track record of working in partnership and we are a key partner on 'East Herts Frontline' – an online referral tool to help ensure that residents get timely access to the right level of assistance and support, do not need to repeat personal details and are not lost within a signposting system. In March 2024 there were 163 published services in East Herts, an increase of 38% on 2022-23. During 2023-24, we made over 1,003 referrals to partners, an increase of 100% on 2022-23. The most popular destinations were Foodbanks, fuel support, and law clinics. We received around 256 inward referrals, with the main sources being social prescribers, foodbanks, Healthy Hub and Adult Care Services.

Why we're needed

Although East Herts is a relatively prosperous part of the country, it contains areas of relative deprivation and a disproportionate number of our clients come from these areas. Our clients are most likely to earn significantly less than the average East Herts resident, less likely to be in employment, more likely to be disabled or have a long-term health problem, and less likely to own their own home. Almost a quarter of our clients who live in East Herts come from the 5 most deprived East Herts wards (a similar figure to 2022/23) and some are disadvantaged by their rural location with poor transport links and less energy-efficient homes (East Herts is the most rural of all Herts districts). The Covid-19 crisis showed just how vulnerable any of us can be to sudden life changes. In addition, the cost-of-living crisis is also highlighting fault lines in our society to which our clients are most exposed. They are in dire need of our advice to help them through these difficult times.

What we do

We understand the complexity of issues that affect people. We provide education and skills to help our clients understand their rights and responsibilities, and options for addressing their issues. Our advice on any subject can improve people's health, make a difference to their finances and make them more resilient. We aim to enable our clients to find a way forward by tailoring the advice we give to their individual needs.

In addition to our generalist advice service, we run projects, where funded by partners. Our specialist project areas in 2023/24 have included debt advice, homelessness prevention, crisis intervention, energy efficiency, cost of living support, disability benefits, home visiting, community engagement, support for Ukrainians and scams awareness.

Last year we helped 5,799 people (up from 4,368 in 2022/23 boosted by additional funding from Citizens Advice donation projects which increased our capacity), on a range of issues including benefits, debt, housing, employment and relationships, offering many multiple appointments as we worked holistically with them to improve their lives. Our advice is available to everyone, but significant numbers of clients come to us because they are vulnerable, facing hardship and unable to move forward without help.

We take our advice service direct to the community with weekly Contact Centres in Hertford and Bishop's Stortford, and in the last year we have extended this service to Ware and Buntingford. We trialled a mobile "Community Café" in collaboration with Community Alliance Broxbourne & East Herts, visiting Little Hadham, Buntingford and Hunsdon.

We also ran a rural engagement project, building links to Village Halls and delivering financial inclusion workshops. These tackled lack of knowledge and confidence, financial hardship and digital exclusion, and aimed to reach those at risk of being excluded from involvement in society, including the elderly and socially isolated, particularly in rural areas with poor transport.

Research and campaigns
In addition to our advice services, we raise awareness of issues affecting our communities through our research and campaigns. In 2023/24 we produced local research papers including:

- Advice Needs Analysis 2023
- Comparison of private market rents with local housing allowance
- Council Tax Debt
- Cost of Living Dashboard for East Herts (data updated quarterly)

We also worked with the Herts & Beds Cluster Group on research into digital exclusion, and supported National Citizens Advice on several national campaigns including cost of living, consumer rights, scams awareness, energy efficiency, gambling harm, debt and financial capability, mental health awareness and activism against gender-based violence.

The difference we make
It is impossible to put a financial value on everything we do, but we've used the Citizens Advice Treasury-approved model to demonstrate our financial impact. Using this model, we calculate that in 2023/24 in East Herts we generated:

- £14.8 million in public value (2022/23 £11.3 million) i.e. improved participation in society and productivity for the people we help, as well as our volunteers. That's £32.82 for every £1 invested (2022/23 £27.77)
- £6.3 million in financial outcomes following advice (2022/23 £4.3 million) through writing off debts, issuing food vouchers, taking up benefits or compensation for consumer problems. That's £13.97 for every £1 invested (2022/23 £10.54 for every £1 invested)
- £10.5 million in wider economic and social benefits through improvements to wellbeing and family relationships (2022/23 £7.9 million)

Client surveys during 2023/24 indicated that 60% of clients reported mental health improvements, and 40% physical health improvements. 7 in 10 clients told us their problem was solved following advice, and 3 in 4 said they could not have solved their problem without us.

Our clients said:

"My experience was absolutely amazing, they couldn't do enough for me & helped me to engage with the problems that arose. I can't thank them enough for helping through an extremely difficult time"

"My case worker was kind understanding and did not judge...was helpful and made me feel there is light at the end of the tunnel...I thank her so much ...I feel more confident in managing my finances....I can sleep at night ...and my hope for the future is a more positive one ...thank you I am forever grateful"

Our volunteers
Each volunteer receives training and ongoing support specific to their role. It takes approximately 18 months to train a Generalist Adviser and once trained they stay with us, on average, for 11 years. The average initial cost of training and recruiting a volunteer is £1,400 (2022/23 £1,900) with an ongoing annual cost of approximately £300. Our commitment to valuing diversity and promoting equality means we can encourage individuals who might not otherwise volunteer.

Using the new Citizens Advice Value of Volunteering calculator, the value to our service, our volunteers, the NHS and the economy is estimated at £602,329 for 2023/24. This value comprises time given by volunteers, improved life satisfaction, wellbeing and mental health for volunteers, reduction in need for NHS services and productivity gains due to volunteers' skill development.

Our volunteers said:

"I enjoy helping to solve client's problems."

"Being part of an organisation that makes a real difference to local people, especially at a time when many people are struggling financially"

"Helps others and keeps my own mind active."

Our impact on clients
Statistics are important as they help us monitor our effectiveness and trends year on year, but they don't give the full picture. Every client is unique and has a story to tell, like Terry (name changed) from Bishop's Stortford, who was struggling to manage following a stroke, and was referred to us by his social prescriber. He kept forgetting to pay bills and so had ended up with arrears for Council Tax, energy and rent. He was supported by the Methodist Church who helped him get bank statements and bills together so our debt caseworker could formulate a statement of his income and expenditure. We were then able to request holds on his debts and work with him to get affordable payment plans in place.

While our debt caseworker worked on his case, Terry was able to drop into our Contact Centre at the Methodist Church to provide us with copies of letters received and updated bank statements – as he had no computer or internet access. When he needed to set up direct debits with the bank, he struggled to understand what he was supposed to be requesting, so our debt caseworker went with him and explained to the bank what was needed.

We carried out a benefits check as part of the debt casework, and found that Terry was entitled to Pension Credit of £105 per week to top up his state pension. We helped him with the online application and asked for it to be backdated three months. This was awarded with a backdated payment of £1,400. We then applied for Council Tax Support.

Now that he has increased income and payment plans set up for his debts, and understands how much money to put aside each month for bills, Terry should not build up any further arrears. He told us that when he came to us, he was going downhill and had nowhere else to turn. He was incredibly grateful and can see a way forward.

The future
Citizens Advice East Herts is at a critical juncture, with core funding from East Herts Council reduced by 56% in real terms since 2019, and both client demand and our costs increasing due to the cost of living crisis. While we have been successful in previous years with income generation to bridge some of the gap, we have needed to use some reserves, and the fundraising environment has become more difficult. Funders tell us that East Herts is seen as affluent compared to other parts of Hertfordshire and the UK, and with increased numbers of applications, they are prioritising the most deprived areas.

Trustees will focus on sustainability rather than growth over the next year, and look to secure the long-term future of the service, considering the reduced level of core funding that we have available and the limited opportunities to generate income in our current form.

We will continue to develop the service where we can, and focus on the clients who need us most, increasing self-help on our website and exploring partnerships with other services to maintain and extend the support available to our clients.

Our Vision is to Meet Client Needs – Now and in the Future. We will achieve our vision through a single objective:

We will ensure that clients have access to the advice that they need

This objective aligns with the national Citizens Advice Living Strategy which aims to shape a society where people face far fewer problems; clients getting timely access to the advice they need will help to resolve their existing problems and prevent new problems from arising in the future.

For further information on what we do and the difference we make see our website – www.citizensadviceeastherts.org.uk

5. Financial Position

The Independently Examined accounts of the Service are attached to this report and full details of the financial position are contained therein together with the Examiner's report to the Trustees. The Trustees have considered the level of operating costs and the cash flow. Core funding from East Herts Council has been received for 2023/24, and subsequently for 2024/25. The Trustees are satisfied that the Service's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course of business and accordingly the accounts have been drawn up on a going concern basis.

The accounts for 2017 showed for the first time an actuarial valuation of our share of the Herts County Council Local Government Pension Scheme deficit. This was a result of changes in accounting standards at the time, and the relationship with the Trustees of the HCC Pension Scheme had remained unchanged from 2008 when active membership of the pension scheme ceased and an annual contribution of £2,500 was agreed.
During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The

Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years. The Trustees believe this will prove to be a workable payment plan.

Reserves policy and risk management

Donations, grants and funds that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in general funds. It was decided, in respect of the current year and the previous year, not to designate funds as has sometimes been the case in the past, but to allow funds to remain flexible and be applied where most needed. The board has set a prudent and realistic budget for 2024/25 which will eat into reserves, whilst still maintaining adequate reserves for the operation of the Service. Having set such an 'across the board' budget, no funds had been specifically designated to projects this year. The Trustees set the level of reserves having regard to the committed forward spend of the organisation, with a contingency to allow for the orderly management of the organisation should it be faced with any adverse and unexpected event, keeping in mind also a minimum level of free reserves target of three to six months ongoing costs. The 2020/21 year experienced such an event of course with the effect of the Covid-19 pandemic. As a result, the objective continues. The Trustees confirm that risks continue to be reviewed on an ongoing basis and systems and procedures are brought into place in order to manage those risks.

6. Statement of Internal Control

The Trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice East Herts holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data, and is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

7. *Recruitment and training policy for new Trustees*

Trustees are elected at the Annual General Meeting or are nominated by any associated member organisations or co-opted by the Committee members. The persons entitled to vote at the AGM in order to elect the Trustees are the Members of the association (up to 40). The induction and training of new Trustees is undertaken within the Service, as well as through the attendance at courses provided by national Citizens Advice.

The members of the charity are entitled to appoint the Trustees, who are required to retire at the fourth annual general meeting following the date they were last admitted as a member but may be readmitted.

8. Statement of disclosure of information to Independent Examiners

We, the Directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

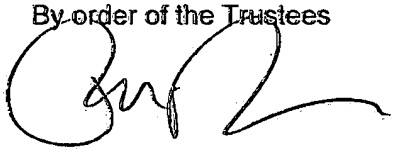
- there is no relevant audit information of which the company's Independent Examiners are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's Independent Examiners are aware of that information.

9. Independent Examiners

A resolution will be proposed at the Annual General Meeting that Montague Accounts be appointed Independent Examiners to the charity for the ensuing year.

This report has been prepared in accordance with the special provisions relating to small companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and therefore does not include a Strategic Report.

By order of the Trustees



6th November 2024

J Dowson
Company secretary

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST HERTS CITIZENS ADVICE SERVICE FOR THE YEAR ENDED 31 MARCH 2024

I report to the Charity Trustees on my examination of the accounts of the company for the year ended 31 March 2024 which are set out on pages 11 to 24.

Responsibilities and basis of report

As the Charity 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 account 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 company'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

I confirm that I am qualified to undertake the examination because I am a fully licenced member in practice with the Association of Accounting Technicians, and I am also an affiliated member of ACIE (Association of Charitable Independent Examiners), 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 that in any material respect:

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.

M. Montague

Date 20th December 2024

For and on behalf of
Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham, WR11 7EU

Statement of Financial Activities

Income:	Note	2023/2024 Unrestricted General £	Unrestricted Designated £	Restricted £	Total Funds £	2022/2023 Total Funds £
Donations and legacies						
Donations	2	17,437	-	1,000	18,437	30,320
Grants	3	107,194	-	6,600	113,794	138,171
		124,631	**-**	**7,600**	**132,231**	**168,491**
Income from other activities						
Fundraising		4,098	-	1,790	5,888	-
		4,098	**-**	**1,790**	**5,888**	**-**
Investment Income	4	**13,736**	**-**	**-**	**13,736**	**4,504**
Income from charitable activities	5	**10,350**	**-**	**311,460**	**321,810**	**249,929**
Total Income		**152,815**	**-**	**320,850**	**473,665**	**422,924**
Expenditure:						
Advice and Information		181,038	-	328,743	509,781	438,927
Exceptional Item		36,162	-	-	36,162	
Expenditure on charitable activities	6	**217,200**	**-**	**328,743**	**545,943**	**438,927**
Total Expenditure		**217,200**	**-**	**328,743**	**545,943**	**438,927**
Net Deficit		**(64,385)**	**-**	**(7,893)**	**(72,278)**	**(16,003)**
Transfers between funds		(737)	-	737	-	-
Net Income/(Expenditure) before other gains and losses		**(65,122)**	**-**	**(7,156)**	**(72,278)**	**(16,003)**
Other gains and losses		-	-	-	-	-
Net movement in funds		**(65,122)**	**-**	**(7,156)**	**(72,278)**	**(16,003)**
Reconciliation of funds						
Total Funds brought forward		169,957	-	11,299	181,256	197,259
Total Funds carried forward		**104,835**	**-**	**4,143**	**108,978**	**181,256**

All amounts relate to continuing activities of the company.

The Statement of Financial Activities includes all gains and losses in the year.
The notes to the financial statements are shown on pages 13 to 24.

East Herts Citizens Advice Service
Balance Sheet
As at 31st March 2023

Balance Sheet

Company Number 3982216

	Notes	2024	2023
		£	£
Fixed Assets			
Tangible assets	10	-	-
Current Assets			
Debtors	11	5,681	3,315
Cash at bank and in hand		236,520	332,176
		242,201	**335,491**
Liabilities			
Creditors - amounts falling due within one year	12	44,423	46,235
Net current assets		**197,778**	**289,256**
Defined Benefit Pension Liability	13	88,800	108,000
Total net assets		**108,978**	**181,256**
The Funds of the charity			
Restricted income funds	14	4,143	11,299
Unrestricted funds			
Designated funds	15	-	-
General funds	15	104,835	169,957
Total Unrestricted		**104,835**	**169,957**
Total Funds	**16**	**108,978**	**181,256**

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2024 and of its income and expenditure and application of resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard.

Approved by the Trustees on 6th November 2024 and signed and authorised for issue on their behalf by:

G J Cansick

J Dowson

The notes on pages 13 to 24 form part of these financial statements.

Statement of Cash Flows

	Notes	2023/24 £	2022/23 £
Cash Flows from Operating activities:			
Net cash provided by operating activities	**17**	**(95,656)**	**(49,578)**
Cash Flows from investing activities:			
Net Cash provided by investing activities		**(95,656)**	**(49,578)**
Change in cash and cash equivalents in the reporting period		**(95,656)**	**(49,578)**
Cash and cash equivalents at the beginning of the reporting period		332,176	381,754
Change in cash and cash equivalents in the reporting period		95,656	(49,578)
Cash and cash equivalents at the end of the reporting period		**236,520**	**332,176**

The notes on pages 13 to 23 form part of these financial statements.

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

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 and Republic of Ireland (FRS102) effective 1 January 2019 – Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

East Herts Citizens' Advice Service meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The presentation currency of the financial statements is the Pound Sterling (£).

b) Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member (16) – (2023 – 16) of the charity.

c) Going Concern

The Trustees consider that there are no material uncertainties over the charity's ability to continue as a going concern and relies on annual grants from East Herts District Council and others, and that it shall receive sufficient funding to continue operating at least throughout 2025. The effect of Covid-19 caused a major consideration but the level of required stability and income that the Trustees are already aware will be in place for 2025, along with its reserves, and its ability to reduce costs and service levels should the need arise shall mean it is appropriate to draw up these financial statements on a going concern basis. Reductions in costs previously seen demonstrate this.

d) Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity, which the trustees have decided, at their discretion, to set aside to use for a specific purpose. Restricted funds are for work on specific projects being undertaken by the charity. Restricted funds are charged a proportion of management time and organisational costs.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Where income has related expenditure (as with contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and gifts are recognised when receivable. In the event that a donation is subject to fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

Income received in advance relating to the following year is deferred until the criteria for income recognition has been met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest paid by the financial institution concerned.

f) Donated goods and services

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use of the item is probable and that economic benefit can be measured reliably.

Donated professional services and facilities are included in income at the estimated value of the gift to the charity when received, based on the amount the charity would have been prepared to pay for these services or facilities had it been required to purchase them, with a corresponding entry in the appropriate expenditure heading for the same amount.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Support costs comprise those costs which are incurred directly in support of expenditure on advice and guidance and includes governance, finance, IT and HR. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Support costs are allocated to projects on a time basis.

h) Volunteers

The value of services provided by volunteers is not incorporated into these financial statements.

i) *Fixed Assets*

All fixed assets are capitalised at their historical purchase cost and depreciated on a straight line basis over 3 years. Individual assets are capitalised where their acquisition cost exceeds £1000.

j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

k) Cash at bank and in hand

Cash at bank and cash in hand included cash and short-term deposits with a maturity of twelve months or less.

l) Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that it is anticipated will be paid to settle the debt or at the amount received as advanced payments for the goods or services.

m) Pensions

The charity previously participated in the Hertfordshire County Council Pension Fund which is a funded scheme and the assets are held separately from those of the charity. The value of the charity's share of the assets and liabilities has been calculated by the Fund's actuaries and the methodology is set out in note 14. Full actuarial valuations have in the past been obtained triennially to be updated at each balance sheet date.

n) Taxation

The company is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

o) Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are considered to be reasonable.

p) Financial Instruments

The Charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are valued at cost and investments at fair value which is their market value.

2. Donations

	2023/2024	2022/2023
	£	£
Donation – M Franklin	-	11,099
General Donations	6,187	8,421
Value of gifts in kind and donated services	12,250	10,800
	18,437	**30,320**

Donations of £1,000 in 2023/24 were restricted (2022/23 £1,050).

3. Grants Received

	2023/2024	2022/2023
	£	£
East Herts District Council	99,044	119,044
Uttlesford District Council	4,000	8,000
Buntingford Town Council	4,400	3,090
Hertfordshire County Council	3,100	5,050
Sawbridgeworth Town Council	250	145
Ware Town Council	500	500
Stanstead Abbotts Parish Council	500	500
Stanstead St. Margarets Parish Council	500	500
Widford Parish Council	-	100
Broxted Parish Council	150	100
Elsenham Parish Council	-	242
Benington Parish Council	50	50
Thorley Parish Council	100	100
Buckland & Chipping Parish Council	50	50
Bayford Parish Council	100	100
Little Berkhamsted Parish Council	150	150
Albury Parish Council	200	200
Watton at Stone Parish Council	250	250
Bengeo Parish Council	250	-
Thundridge Parish Council	100	-
Much Hadham Parish Council	100	-
	113,794	**138,171**

The income from grants was £113,794 (2022/23: £138,171) of which £107,194 (2022/23: £130,279) was unrestricted and £6,600 (2022/23: £7,892) was restricted. The charity received no grants from central government or any other assistance. The core sum received from the local authority was £99,044 (2022/23 - £119,044) against which there are no unfulfilled conditions.

4. Investment Income

	2023/2024	2022/2023
	£	£
Rental income	-	500
Bank Interest	13,736	4,004
	13,736	**4,504**

All investment income in both the current and previous years relates to unrestricted funds.

5. Income from charitable activities

	2023/2024	2022/2023
Restricted Funds	£	£
Herts Community Foundation	20,651	19,167
Friends of EHCAS	1,800	2,000
East Herts Council – Homeless Prevention	20,973	19,974
East Herts Council – Community Engagement	-	7,500
Ware Charities		
- General Advice	8,414	8,414
- Specialist Advice	11,168	9,540
The National Lottery Awards for All	1,660	8,297
The National Lottery Community Fund	66,878	63,092
Citizens Advice (Cost of Living)	46,125	-
Citizens Advice (Specialist Advice)	21	-
Citizens Advice – (Gambling/Debt)	-	539
Henry Smith Foundation (General Advice)	25,200	-
Postcode Community Trust	9,274	9,274
HCAS/Herts County Council (Crisis Intervention)	44,824	44,093
Herts County Council (Rural Cost of Living)	10,000	12,700
Herts County Council (Cost of Living)	38,100	-
Brazier Trust	3,360	-
Hertford Yarnbombers (Housing Benefits)	-	6,226
Arnold Clark	-	1,000
Shanley Foundation	1,000	2,500
Schroders	-	4,000
Bishops Stortford Foodbank	2,012	-
Unrestricted Funds		
General Fundraising	-	19,288
Herts County Council (Household Support Fund)	5,350	12,325
Herts Community Foundation	5,000	-
	321,810	**249,929**

6. Analysis of Expenditure

	Direct Costs	Support Costs (note 7)	Total Costs
	£	£	£
2023/2024			
Advice and Information	431,821	79,710	**511,531**
Exceptional Item	36,162	-	**36,162**
	467,983	**79,710**	**547,693**
2022/2023			
Advice and Information	364,126	74,801	**438,927**

The exceptional item in 2023/24 relates to the dilapidation cost charged on vacating the premises in Bishops Stortford.

7. Analysis of Support Costs

Basis of Apportionment		Management	IT	Finance/ HR	Governance	Total
		£	£	£	£	£
2023/2024						
Advice and Information	Direct	44,188	11,789	16,247	7,486	**79,710**
2022/2023						
Advice and Information	Direct	38,206	14,164	16,279	6,152	**74,801**

Governance costs comprise examination fees £1,000 (2022/2023: £1,000); professional fees £6,000 (2022/2023: £4,800) and Board Secretariat £486 (2022/23 £352).

8. Analysis of staff costs and key management personnel

	2023/2024	2022/2023
	£	£
Wages and Salaries	405,205	324,163
Social Security Costs	25,486	21,023
Pension Costs	11,188	10,112
	441,879	**355,298**

The charity trustees were not paid in the year (2022/2023: nil), neither were they reimbursed expenses during the year (2022/2023: nil).

The average monthly head count was 22 (2022/2023: 17) and analysis of the staff employees during the year was:

	2023/2024 Actual Number	2022/2023 Actual Number
Advice and Information	16	11
Support Services	6	6
Total	**22**	**17**

There are no employees whose total employee benefits, including pension contributions, total over £60,000.

9. Net Incoming Resources

	2023/2024	2022/2023
	£	£
Net Incoming Resources is stated after charging:		
Depreciation	-	-
Independent examination fees	1,000	1,000
Operating lease rentals	20,261	17,339

10. Tangible Fixed Assets

	IT	Total
	£	£
Cost or Revaluation		
At start of year	59,995	59,995
Additions	-	-
At end of year	**59,995**	**59,995**
Depreciation		
At start of year	59,995	59,995
Charge for year	-	-
At end of year	**59,995**	**59,995**
Net book value at the end of the year	-	-
Net book value at the start of the year	-	-

11. Debtors

	2023/2024	2022/2024
	£	£
Sundry Debtors	5,563	1,318
Prepayments	118	1,997
	5,681	**3,315**

12. Creditors: Amounts falling due within one year

	2023/2024	2022/2023
	£	£
Other Creditors	36,230	11,760
Accruals	1,864	2,708
Deferred Income	6,329	31,767
	44,423	**46,235**

Deferred income reconciliation:

	£	£
Balance brought forward	31,767	51,695
Amount released to the Statement of Financial Activities	(31,767)	(51,695)
Amount deferred in the year	6,329	31,767
Balance carried forward	**6,329**	**31,767**

Deferred income represents funds advanced for projects undertaken in the following year.

13. Pensions

The charity observes its obligations under auto-enrolment, and some employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contributions are restricted to a maximum of 6% of the employee's gross salary.

EHCAS participated in a defined benefit pension scheme operated by Hertfordshire County Council until 31 December 2008. There are no active members of the scheme and the Trustees had agreed with the Trustees of the pension scheme that the charity may continue to participate in the scheme, making payments of £2,500 per annum. EHCAS, being a ceased employer within the fund with an outstanding deficit, had been required to value the deficit on a Gilts (cessation) basis, a full review and actuarial valuation being completed triennially. The basis used for the more recent valuations however was Gilts with cessation mortality. Cessation mortality assumes a more prudent life expectancy - people will be expected to live longer, and pensions expected to be paid for longer, therefore a slightly increased liability.

During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years.
The resultant liability at 31st March 2024 of £88,800 is shown in these Accounts.
Given that this is now an absolute liability, no details of the underlying assets and liabilities need be disclosed here.

14. Restricted Funds

2023/2024

	As at 1 April 2023	Income	Expenditure	Transfers	As at 31 March 2024
	£	£	£	£	£
Specialist Advice	5,171	119,313	123,070	-	**1,414**
General Advice	3,548	177,435	179,272	730	**2,441**
Benefits	-	-	-	-	**-**
Training	2,580	4,934	7,226	-	**288**
Other	-	19,168	19,175	7	**-**
Total	11,299	320,850	328,743	737	**4,143**

2022/2023

	As at 1 April 2022	Income	Expenditure	Transfers	As at 31 March 2023
	£	£	£	£	£
Specialist Advice	-	121,746	116,575	-	**5,171**
General Advice	-	65,493	61,945	-	**3,548**
Benefits	23,423	-	23,423	-	**-**
Training	-	24,299	21,719	-	**2,580**
Other	550	18,914	19,464	-	**-**
Total	23,973	230,452	243,126	-	**11,299**

The nature of these funds is as given below;

General Advice – core advice in any area, including but not restricted to benefits, debt, housing, consumer, family and relationships, employment, discrimination, immigration and law and courts.
Specialist Advice – In-depth advice from a subject matter expert in debt, housing or benefits, delivered over one or multiple sessions.
Training – activities involved in developing the skills and knowledge of staff and volunteers.
Other - other activities including those involved in community engagement and scams awareness.

15. Unrestricted Funds

	2023/2024				
	As at 1 April 2023	Income	Expenditure	Transfers/ Movements	As at 31 March 2024
	£	£	£	£	
Designated Funds	-	-	-	-	-
General Fund	169,957	154,565	218,950	737	**104,835**
Total Unrestricted Funds	169,957	154,565	218,950	737	**104,835**

	2022/2023				
	As at 1 April 2022	Income	Expenditure	Transfers/ Movements	As at 31 March 2023
	£	£	£	£	
Designated Funds					
Fixed Assets	-	-	-	-	-
Other Assets	51,525	-	-	(51525)	-
Total Designated Funds	51,525	-	-	(51525)	-
General Fund	121,761	192,472	195,801	51,525	**169,957**
Total Unrestricted Funds	173,286	192,472	195,801	-	**169,957**

16. Net Assets by Funds

	2023/2024			
	General Fund	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	-	-	-	-
Current Assets	238,058	-	4,143	**242,201**
Creditors falling due in less than one year	(44,423)	-	-	**(44,423)**
Defined benefit pension liability	(88,800)	-	-	**(88,800)**
	104,835	-	4,143	**108,978**

	2022/2023			
	General Fund	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	-	-	-	-
Current Assets	324,192	-	11,299	**335,491**
Creditors falling due in less than one year	(46,235)	-	-	**(46,235)**
Defined benefit pension liability	(108,000)	-	-	**(108,000)**
	169,957	-	11,299	**181,256**

17. Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2023/2024	2022/2023
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(72,278)	(16,003)
Adjustments for:		
Depreciation Charges	-	-
Decrease/(Increase) in debtors	(2,366)	(639)
Increase in creditors	(1,812)	(20,936)
Movement in pension liability	(19,200)	(12,000)
Net cash provided by / (used in) operating activities	**(95,656)**	**(49,578)**

18. Analysis of cash and cash equivalents

	2023/2024	2022/2023
	£	£
Cash in hand	-	46
Bank and Notice deposits (12 months or less)	236,520	332,130
Total cash and cash equivalents	**236,520**	**332,176**

19. Commitments under operating leases

The charity had total commitments under operating leases as set out below:

	2023/2024		2022/2023	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
0 to 1 year	6,900	-	4,890	-

20. Related party transactions

During the year, £9,000 (2022/2023: £4,800) was the deemed market value of services provided without charge by Tees Solicitors for legal work, and, exceptionally, in respect of the dilapidations claim. James Dowson, a director of the company, is a partner of Tees. Also £650 (2022/2023: £Nil) was the deemed market value of services provided without charge by Mishcon de Reya for HR related advice. Nicola Anderson, a director of the company, is an employee of Mishcon de Reya. There are no other related parties to note.

EAST HERTS CITIZENS ADVICE SERVICE

England & Wales - Charity number 1083211

Accounts

Annual Report 2022-2023



citizens advice East Herts

What we do

Citizens Advice East Herts is a local, independent charity. We support people with free, confidential and impartial advice, and campaign on the big issues affecting people's lives. From April 2022 to March 2023 we helped 4,368 people with 11,654 Issues.

We are part of the Citizens Advice network across England and Wales. Our vision is that everyone is able to access free advice to find a way forward. We aim to enable people to help themselves and tailor our support to meet people's needs.

Most of our advice is given by volunteers in a variety of ways according to choice and client need. 80% of our clients say they prefer advice on the phone but we also offer email and online advice and we continue to see clients face to face when needed. We also run specialist projects and casework support where funded by partners.

Contents

p2
What we do

p3
Introduction from Chair of Trustees

p4
A word from our new CEO

p5
Impact overview

p7
A guide to our services

p12
Projects & partnerships

p14
Research & campaigns

p16
Financial performance & fundraising

Introduction from Chair of Trustees



This last year has been about meeting challenges. Once again, despite the financial challenges of reduced income from our statutory funders, we have kept our service running and sustained our income. There have been other important stresses placed on the charity over the last year. In February, Laura Hyde, our long-standing CEO left to head up another charity. She left with all our good wishes, but was a hard act to follow. Nevertheless, an ambitiously scheduled recruitment campaign produced several very strong contenders. Maxine Bromyard, our new CEO, led the field and we were delighted to appoint her in March, she provides us with continuity combined with invaluable experience of Citizens Advice, and is already having an impact in kicking off projects that we have been wanting to establish for a long time.

This includes establishing closer relationships with food banks, particularly in Bishop's Stortford, recruiting specialist debt advisers and developing our housing support to solve the increasingly complex problems of the people we help.

We set up Contact Centres in Bishop's Stortford Methodist Church and Hertford Sele Community Centre, with a plan to roll them out to the other main towns and develop the model to reach people where they are. We continue to carry out face to face sessions, including home visits, with those who most need in-person contact, and the alternative channels we have developed since 2020 have allowed us to reach more people at a time of increasing demand.

Attracting volunteers has become more difficult, partly due to people seeking more paid work as the cost of living crisis takes hold, or supporting their children by assuming child care responsibilities. Recruitment of a Training Manager last year has been vital in turning this situation around so that volunteers are better supported and thus retained. Without them, our paid staff and the trustee board, we would not be able to function and continue to deliver the top-quality advice service that we do.

To them, our funders and community partners I send my thanks and congratulations for meeting all of these challenges and those to come.

Tony Murphy

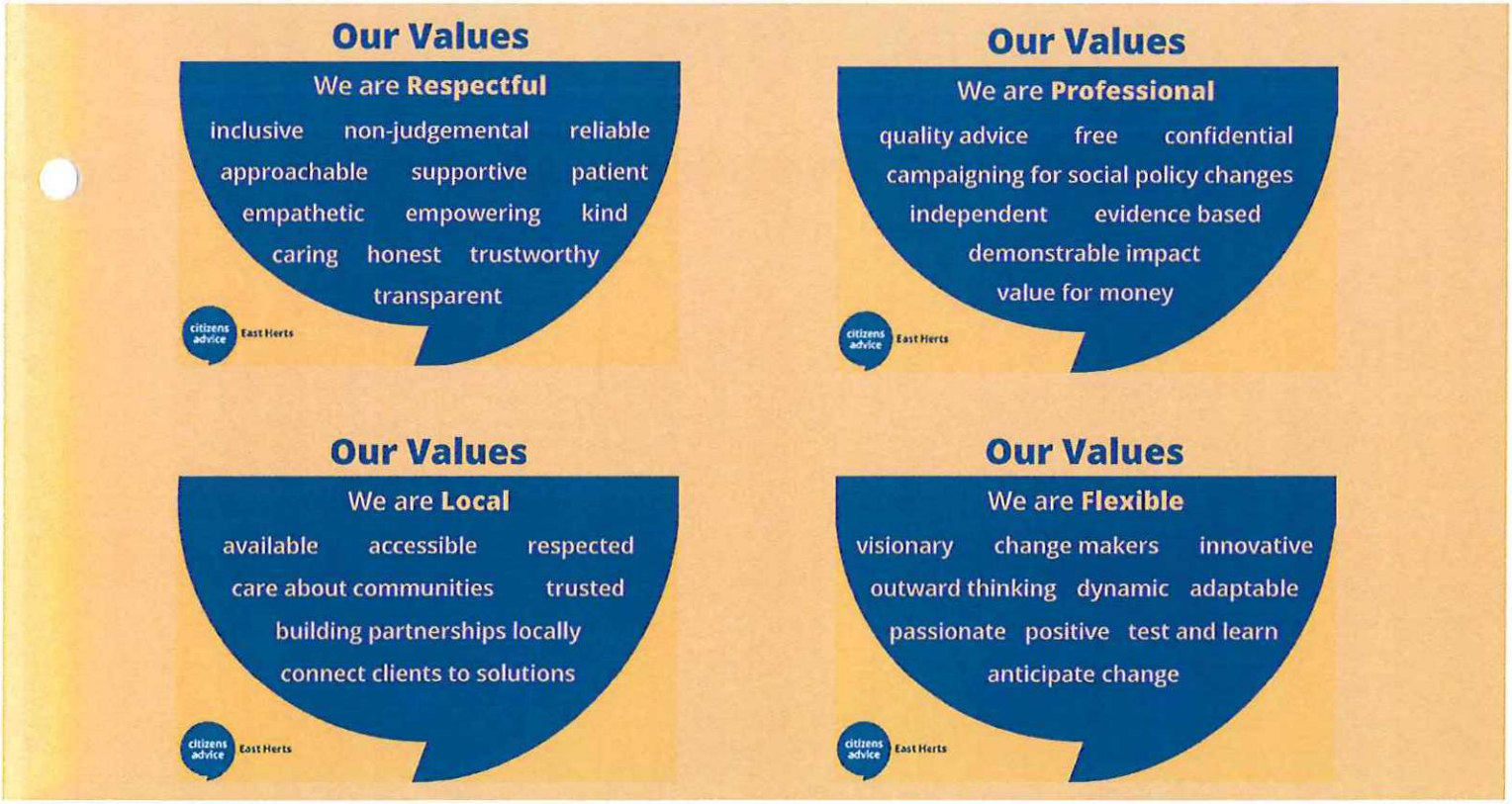
A word from our new Chief Executive Officer



I'm very excited to have the opportunity to be part of a local charity which makes such a difference in East Herts. I was an adviser with Citizens Advice for many years and know first hand how our advice can reduce stress, build resilience and change lives for the better. I want to thank my predecessor Laura Hyde for doing such a fantastic job over the last 10 years, steering the charity through many changes and turbulent times, and leaving it strong and well placed to continue its valuable work. We all wish her well in her new position.

I plan to build on what she's achieved by opening more Contact Centres across East Herts, so the digitally excluded and people with additional needs or disabilities have a variety of ways to get our advice. I will continue to build on our strong community relations with Councils and other partners and stakeholders with regular meetings and updates as well continuing to fundraise so we can maintain our service in the face of increased demand. I also want to thank the amazing team of volunteers and staff who are the heart of Citizens Advice East Herts for being so welcoming and willing to go above and beyond to help others.

Maxine Bromyard

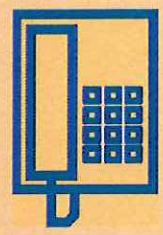


Impact overview

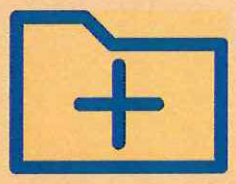
Who we are and how we help

				
Free advice for everyone – on everything	**Advocacy** Research & Campaigns	**61** volunteers	**40%** East Herts clients from most deprived wards	**5** locations

What we do

				
Face-to-face advice at client's home or in community settings	Advice by phone 10am to 4pm every weekday	Contact Centres: a drop-in triage service in Hertford and Bishop's Stortford	Advice by email, webchat & messenger	Casework: supporting clients with complex problems

Our impact – 2022/23

				
4,368 people helped	**11,654** issues dealt with	**85%** said they wouldn't have sorted their problem without our help.	**78%** would recommend our service	**£27.77** public value return for every £1 invested

Impact overview

The future

We want to recruit and retain more advisers	We want to open more Contact Centres for the digitally excluded and people with additional needs	We want to raise our profile so everyone knows how to reach us	We want to increase our fundraising so we can maintain our free advice service	We want to work with community partners to create projects which serve the local community

Did you know...

Our financial value to society is £11,298,933 in public value and £4,288,200 in income gained through benefits, debts written off and consumer problems resolved to the people we help. That works out as £10.54 gained for them for every £1invested.

Our volunteers give around 13,000 hours of their time per year. Using our treasury model, the public value of our volunteers in wider economic and social benefits is estimated at £366,332. Volunteering not only benefits us as an organisation, national research shows that our volunteers benefit from practical skills, increasing employability, self-esteem and having a positive effect on health.

Statement of internal control

The trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice East Herts hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

A guide to our services

Our general advice service is open to anyone who lives or works in East Herts or Uttlesford. We offer free, confidential and non judgemental advice and information on all issues including benefits, debt, housing, employment, relationships and consumer problems. Our advice is delivered by a mix of dedicated staff and highly trained volunteers and all our advice sessions are overseen by an experienced supervisor who is on hand to offer support. We hold the Advice Quality Standard mark and are authorised by the Financial Conduct Authority to provide debt advice.

All advisers receive comprehensive training; we rigorously check cases for quality and client outcome, and a random selection is audited by national Citizens Advice with most cases consistently scoring the highest rating for client outcome.

Client satisfaction levels remain constant with 4 out of 5 clients saying we have improved their lives. We are continuing to communicate the many ways people can access our advice.

The cost of living continues to affect local people and it is changing the work we do. The number of issues we are advising on has increased to 2.6 per client, with many people coming to us with numerous, interlinking problems.

People need different types and levels of support depending on their circumstances and many of our clients require more than one appointment. The proportion of clients who require advice and support over a period of time, increased for the third year in a row, also reflecting the growing complexity of people's problems.

Our Advisers carried out 10,853 activities supporting clients - the average number of activities per client has increased to 2.4 up from 2.2 last year. This means it is taking longer for each Adviser to support a client as they have to do more to resolve their problems. We also have specialist debt, housing and benefits advisers who see clients who need particular help in these areas. We continue to see ourselves as being run by the community for the community. Our volunteers are local people who understand the area and the challenges clients face.

We have appointed a Community Engagement Lead whose role is to meet directly with local people and find out about their needs. He also liaises with other Community Groups and stakeholders to let them know they can refer clients to us and are aware of the help we give. We continue to reach directly to vulnerable people with our weekly Contact Centres in Bishop's Stortford and Hertford Sele and by offering face to face appointments in community locations, as well as home visits where needed.

The future

Our Vision is to Meet Client Needs – Now and in the Future. We will do so with four objectives:

1. Meet client access needs
2. Actively reach out to those who need adapted support
3. Meet client advice needs
4. Anticipate future challenges so that Citizens Advice East Herts survives and thrives

This means:

- We want to open more weekly Contact Centres - ideally one in every market town in East Herts - to ensure that people know our doors are open to them, whatever their need
- We want to grow our Community work - asking questions and listening so we understand client needs better
- We want to try new things - such as taking our advice to the road in a Community Bus - so we can see what works and delivers value for money
- We want to build relationships with community partners so we can provide a more holistic service, meeting a range of needs within the community
- We want to challenge ourselves to use innovative methods to extend our reach through new channels both face to face in the community and with digital technology such as AI



Client case study: Emma*

Emma, from Ware, came to us for help last year. She had a troubled history with a young disabled son currently living with her mother, addiction and domestic abuse. She was unable to maintain her job because she had lost her car and lives in a rural area with poor public transport, which also means it is difficult for her to see her son, and she suffers with ongoing anxiety.

Living in a 2-bedroom property, her benefits were affected by the bedroom tax, and because the property was adapted for her son's disabilities, she was finding it difficult to downsize.

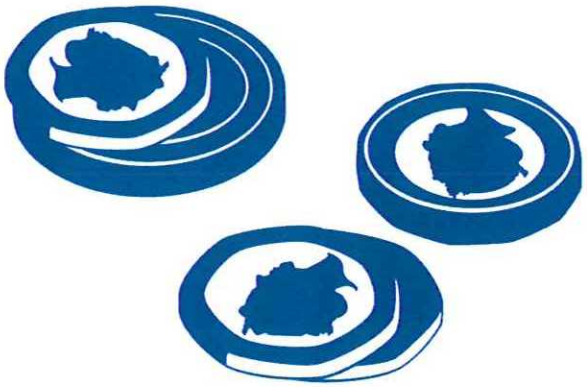
Due to her low income over the last few years, Emma had fallen into debt, owing over £3000 in priority debts (council tax, rent arrears, court fees and utilities) and £4000 in various non-priority debts.

We helped Emma to enter a Breathing Space for the debts and then worked with her to apply for a Debt Relief Order, with a grant from Standon Charities for the £90 fee, which she could not afford. This has brought much-needed relief for Emma from being chased by debt collectors and she will be able to manage on her income going forwards.

We supported Emma throughout the process with applications for Discretionary Housing Payments, fuel grants and supermarket vouchers.

Emma is now looking to the future and preparing to apply for her son to live with her again, so she would like to stay in her current 2-bedroom property and try to manage with the bedroom tax, and we will support her through this process as much as we can.

***name changed**



Key figures (2022-2023)

We helped clients with:

5,273 phone contacts
2,819 email contacts
and **425** in person contacts

Our biggest activities were **telephone calls (49%)** and **email (26%)**

The top issues we helped people with were:

- Benefits and tax credits **2,302 issues**
- Charitable support and food bank **1,163 issues**
- Housing **1,607 issues**
- Utilities and Communication **1,209 issues**
- Debt **1,092 issues**

Over the past 12 months we helped over **4,300 unique clients**.

Our clients raised over **11,600 issues**.

The average **number of issues** raised per client has increased to **2.6**.

Our Advisers carried out **over 10,800 activities** supporting clients.

The **average number of activities per client** has **increased to 2.4**, up from 2.2 last year.

Client Feedback

Over **8 in 10** people say our advice helped them find a way forward

Quotes from clients

I actually don't know how I'd cope without the Citizens Advice; there have been several low points in my life where I didn't know which way to turn. CA have always been able to help me get through my various problems and all done with practical help, kindness and empathy. An utterly marvellous service.

Many thanks for a superb service, I don't know what I would have done without your help and kindness.

Amazing, fast service. The person I spoke to listened to all of my concerns, gave me some great advice and seemed to really care. Highly recommend.

The lady I spoke to was so patient and helpful. It's nice to come across someone who is so passionate about their job.

Thank you so much to all at CAB for your help. With your help my family has been able to secure housing and our future looks extremely bright. We couldn't have done it without your help.

Projects & partnerships

This year we have been able to run a number of projects, thanks to the support and funding of partners.

Projects list

Specialist casework: To provide specialist money, debt and housing advice. Funded by the National Lottery, Postcode Places Trust, The Ware Charities

Homelessness prevention: To provide money and debt advice to help people stay in their homes and avoid homelessness. Funded by East Herts Council Housing Options

Crisis intervention: To help us provide advice to residents facing immediate issues or who are in crisis. Funded by Herts County Council

Cost of living advice: To increase our capacity to help clients through the cost of living crisis. Funded by Herts & West Essex Integrated Care System via Herts County Council

Adviser recruitment and training: To recruit, train and develop volunteer advisers to provide advice in East Herts. Funded by the National Lottery, the Shanly Foundation and the Schroder Trust

Disability benefits: To provide disability benefits advice. Funded by The Graham Rowlandson Foundation in partnership with Herts Community Foundation and Citizens Advice St Albans and District

Projects list

Post COVID-19: To complete set up of our new working hubs. Funded by Hertfordshire Community Foundation

Scams awareness: To provide preventative information and advice on scams. Funded by the Herts Police and Crime Commissioner via Hertfordshire Community Foundation

Community engagement: To raise awareness of our work, to give access to our advice services to people who can't engage by phone or digital and work with community groups and partners to expand our work into other areas of need. Funded by Hertfordshire Community Foundation

Uttlesford: To provide advice and information to residents living in the Uttlesford district. Funded by Uttlesford District Council

The Ware Charities: To provide advice and information to residents of Ware, Wareside and Thundridge. Funded by The Ware Charities

CAEH Website Development: To develop a new website with 3 aims: self-help and advice for clients, attract volunteers and staff, and help with fundraising. Supported by We Create Better

Research & campaigns

Whilst our advice helps people find a way forward, it is our research and campaigns work that helps to address the underlying cause of problems. No one else sees so many people with so many different kinds of issues, and this gives us a unique insight into the challenges that people face. We use evidence gathered to highlight new and emerging trends and share this evidence at a local, regional and national level to help drive change.

Cost of living crisis

The cost-of-living crisis has impacted our clients and has been a focus of our Research and Campaigns activity. Our **Cost-of-Living research paper** was published in April 2022 to highlight the growing number of people affected by the increase in the cost of living nationally and locally and to reflect the causes, impacts and possible solutions. We have continued to see the ongoing impact of fuel prices, rising food costs, rents, and mortgage payments, often resulting in negative budgets when people cannot afford even the basic necessities. We monitor five key issues to show the impact of the cost-of-living crisis on our clients – these are charitable support and food banks, personal independence payment (PIP), energy issues, energy debt and council tax arrears. We are helping more clients than ever before with these issues. We've seen a marked increase in people coming to us for advice on charitable support and food banks, almost double compared to 2021/22.

National campaigns

We supported National Citizens Advice on several campaigns:

Scams: June was scams awareness month, so we ran a communications campaign with social media, articles in local media and top tips on warning signs sent on our behalf by Online Watch across Hertfordshire.

National Consumer Week: This takes place annually in November. We used social media and with partners Herts County Council Trading standards, OWL messaging service and Neighbourhood Watch to spread key messages to help prevent people being sold faulty goods, or goods that went faulty shortly after sale; Goods not arriving or not being sent; Goods being different to what was advertised.

Cost of Living Campaign: Contacting our local MP, East Herts District Councillors, local Councillors, and local partners with information from the national cost of living interactive dashboard, highlighting local East Herts data e.g., there were 3.1 people per 10,000 needing crisis support in East Herts between April and June 2019. This had increased to 8.1 in the same period in 2022.

Prepayment meters: Getting in touch with our local MP to highlight new data showing the impact of people being forced onto prepayment meters (PPMs) when they can't afford their energy bills.

Local campaigns

We have used social media and feature articles in local newspapers to provide advice on key topics such as the cost-of-living payments available; advice for first time tenants; the need to get Personal Independence payment (PIP) money to those in need; dealing with higher energy bills; urging banks to show as much understanding as possible when people can't afford to pay; encouraging people to donate the energy rebate; practical information about bringing down energy costs; employment advice on working on bank holidays; planning ahead to get the most out of a pension pot. We have also used feature articles in local newspapers to provide information about volunteering for CAEH; how our Bishop's Stortford contact centre works and on how CAEH advisers are trained and very experienced so can help with a range of problems and to thank people who have donated to keep our service running.

Research

As well as the Cost-of-living report, we have published several research papers on our website over the year:

Domestic Abuse: A serious issue that affects a wide range of people from different groups and backgrounds across East Herts. Domestic abuse is a hidden crime, which is often underreported.

Personal Independence Payments (PIP): A problem nationally and locally with issues including the complexity of claiming PIP, the inadequacy of telephone health assessments, delays with receiving money, mandatory reconsiderations having to be made and then subsequently being overturned on appeal amongst others.

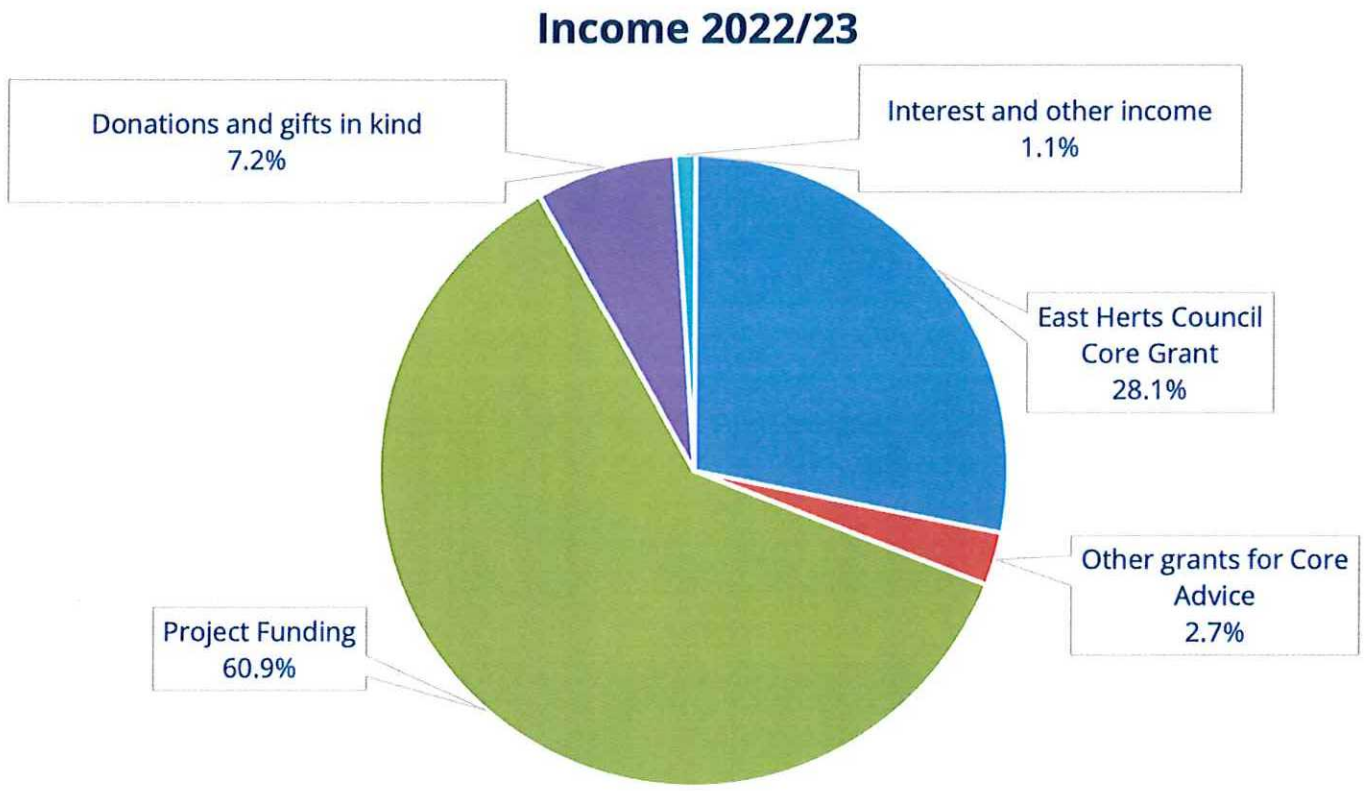
Our Older Clients: Citizens Advice East Herts serves clients of all ages, a significant proportion of whom are above the age of 55. This report considered the issues presented by this older age group and carried out a staged analysis of smaller age bands to identify specific needs amongst older clients.

We also provided a wide range of regular and bespoke reports and statistics to members of the senior leadership team and Board of Trustees as required e.g., to support fundraising applications, to monitor trends, to analyse advice needs, for meetings with local MPs, Councillors, East Herts Council Officers and partners.

For more information on our research and campaigns work please visit our website.

Financial performance & fundraising

Income

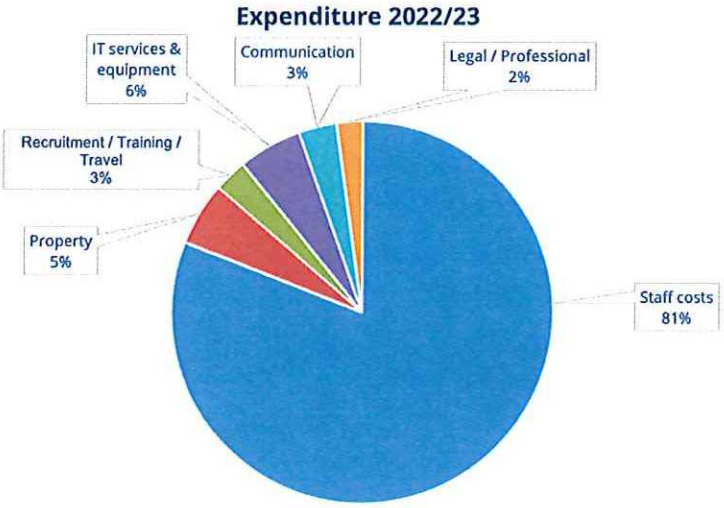


In the year ended 31st March 2023, Citizens Advice East Herts received a total income of £422,924 (2021/22: £478,565) from grants, project funding, donations, fundraising and investment income.

Citizens Advice East Herts received £159,549 in grants and donations (2021/22: £162,822) during the year, including £10,800 of services free of charge (2021/22: £4,254), towards supporting core advice services. The grant from East Herts Council reduced to £119,044 (2021/22: £132,590) which was 28.1% of total income (2021/22: 27.7%).

£230,452 of our income (just over 54% of total income) was restricted in its use for specific projects covering, but not restricted to, benefits, debt, housing, consumer, family and relationships, employment, discrimination, and immigration (2021/22: £292,515, 61% of total income). Restricted income enables valuable additional activity to be undertaken, as well as being vital in contributing to operating costs.

Expenditure

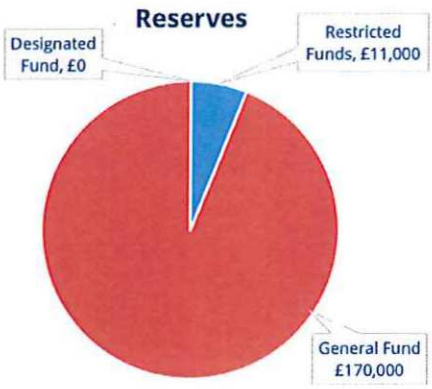


Total operating costs for 2022/23 were £438,927 (2021/22: £481,239) of which £355,298 related to staff costs (2021/22: £395,677). The reduction in staff costs from 2021/22 is principally due to natural wastage, coupled with recruitment not always proving easy to achieve.

In setting the budget for 2022/23, it was anticipated that there would be some utilisation of reserves over the year to allow for anticipated increases in staffing, and the adviser training required to meet anticipated client needs. This proved not to be entirely the case, and a lower than anticipated deficit was realised, due also to a magnificent fundraising effort. Some additional costs were able to be met with additional sums kindly donated, and cost increases in other areas were set off by cost savings realised in the now settled working from home arrangements. The result was an operating deficit of around £16,000 (2021/22: £2,600). Following the pandemic working practices have shifted, and we are well placed to meet the ever-increasing demand. The reserves, although reduced to a degree by the results of the year just ended, are committed to the continuing expansion of operations in the current year. To this end a deficit budget is again set for 2023/24 as we continue to invest in the organisation for the good of all. Given this 'across the board' approach to the current year it was decided not to designate specific funds to projects, as had been the case in recent years, but remain flexible to employ funds where most needed. The plan ensures sufficient reserves are carried into 2023/24, and beyond, where a similar challenge on reserves is to be expected.

As mentioned above, taking account of the charity's reserves at the end of 2022/23 and the ongoing strong demand for our services, the Trustees have committed to a deficit budget for 2023/24, to enable the continuation, and expansion, of the vital support given to the community of East Herts. Given the ever-present uncertainties which may lie ahead, the charity is planning on prudent use of reserves, whilst maintaining its financial position by targeting new income sources and managing cost levels to ensure a balanced budget for the future.

Reserves



Reserves at the end of 31st March 2023 amounted to £181,000, (31st March 2022: £197,000) including general reserves of £170,000 and restricted funds of £11,000. The service has a reserves policy set out in the Statement of Accounts, which is in line with the requirements of Citizens Advice and the Charity Commission. The reserves are stated after allowing for a liability to the Herts County Council pension deficit which relates to employees who were active members of the pension scheme prior to 2008. Legislation demanded that this deficit be crystallised with a view to its determination and ultimate settlement, and we are pleased, if one can be pleased with a liability, to note that the crystallised sum was valued at a level we had previously reserved at, and, going forwards, repayment of the liability has been negotiated at a level so as to not put a strain on the financial position.

Fundraising

We are fortunate to have a supportive local authority in East Herts Council but many of our costs must be met through our own efforts and also through help from "The Friends of EHCAS". Other income is generated from interest on deposits.

As ever, we offer our sincere thanks to all our grantors and donors for their continuing, generous support in these challenging times. We also thank our staff and the many volunteers who freely and generously give their time to enable us to continue to provide essential services to the people of East Herts.



Thank you to:

- Albury Parish Council
- Amwell Rotary Club
- Arnold Clark Community Fund
- Bayford Parish Council
- Benington Parish Council
- Broxted Parish Council
- Buckland & Chipping Parish Council
- Buntingford Town Council
- Chantry Rd Association
- Co-operative Community Fund
- Councillor Bishop's Stortford East: Calvin Horner
- Councillor Buntingford: Jeff Jones
- Councillor Hertford All Saints: Ben Crystall
- Councillor Sawbridgeworth: Eric Buckmaster
- Councillor Ware South: Jonathan Kaye
- East Herts District Council
- East Herts Lottery
- Elsenham Parish Council
- Friends of East Herts Citizens Advice Service
- Haileybury Academy Trust
- Hamptons Estate Agents
- Hertford Rotary Club
- Hertfordshire County Council
- Hertfordshire Community Foundation
- Inner Wheel Club of Ware
- Jonathan Hunt estate agents
- Little Berkhamsted Parish Council
- McMullens - Macs Hart Trust
- National Lottery
- Police and Crime Commissioner
- Postcode Places Trust
- Sawbridgeworth Town Council
- Schroder Charity Trust
- Shanly Foundation
- Stanstead Abbots Parish Council
- Stanstead St Margarets Parish Council
- The Ware Charities
- Thorley Parish Council
- Uttlesford District Council
- Ware Town Council
- Watton-at-Stone Parish Council
- Widford Parish Council

Plus those who gave individually or anonymously. We were particularly grateful for a donation of £11,000 from the estate of M. Franklin, a former client who was helped a great deal by our wonderful adviser Jeanette Spencer who sadly passed away in 2021. We are also continuing to benefit from Jeanette's legacy through the sale of items from her estate, totalling £245 over this year. And our talented volunteer Colin Eldred organised a fundraising concert at St Leonard's Church, Hertford, raising £850.

We have also been very fortunate to receive pro bono support from a number of businesses:

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

citizensadviceeastherts.org.uk

© Citizens Advice East Herts November 2023

Citizens Advice East Herts is an operating name of East Herts Citizens Advice Service
Registered Charity No: 1083211

East Herts Citizens' Advice Service
(A charitable company limited by guarantee)

FINANCIAL STATEMENTS

For the year ended 31st March 2023

Registered Charity No: 1083211
Company No: 3982216

Legal and administrative information

For the year ended 31st March 2023

Trustees and Directors:

Tony Murphy	Chair
James Dowson	Secretary
Gary Cansick	Treasurer
Elaine Connor	
Roger Merton MBE	Resigned 21st November 2022
Richard Smith	
Ballu Sesay	
Christine Gillham	
Nick Walker	Resigned 30th January 2023
Barry Hunt	
Rachael Williamson	Appointed 27th March 2023

Secretary: James Dowson

Registered Office:
The Manor House
High Street,
Buntingford
Hertfordshire
SG9 9AB

Bankers:
Barclays Bank Plc
10 North Street
Bishops Stortford
Hertfordshire
CM23 2LH

Independent Examiners:
Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham
WR11 7EU

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

	Page
Trustees' Report	3 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Statement of Cash Flows	12
Notes to the Financial Statements	13 to 23

Trustees' Report

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 March 2023 for the East Herts Citizens Advice Service, referred to in these statements as Citizens Advice East Herts.

The Directors act as Trustees for Citizens Advice East Herts, and are referred to as such throughout this report.

Legal and administrative information set out on page 1 forms a part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting for Charities (effective 1st January 2019).

1. Objects and policy

The objects of the Service are to ensure that individuals do not suffer through a lack of knowledge:

- of their rights and responsibilities;
- or of the service available to them;
- or through an inability to express their needs effectively;
- and, equally, to exercise a responsible influence on the development of social policies and services, both locally in each of its outlets, regionally and nationally.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Service's aims and objectives and in planning future activities and setting policy for the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

2. Organisation

A Board administers the charity and meets as required to fulfil its duties, a minimum of four times a year. The Board has established three sub-committees: Finance, Risk and Staffing and Personnel. Sub-committee meetings take place regularly and these are supplemented with additional working groups as required, with the Chief Executive (or another senior manager) in attendance. There are further meetings between Trustees and the Senior Leadership Team as required to cover day-to-day matters of finance and strategy.

3. How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice that people in our local community need for the problems they face and to improve the policies and practices that affect people's lives. We are an independent charity that provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. All our activities are undertaken to further our charitable purposes for the public benefit.

4. Review of activities and developments

About us

Citizens Advice East Herts provides free, confidential, non-judgemental and impartial advice. We are a member of the Citizens Advice network and an independent, trusted and well-known local charity. East Herts is a large, semi-rural district with limited transport links across the regions, and partial digital connectivity with some areas not

covered. Therefore ensuring people can access quality phone advice is one of our top priorities.

Our staff and volunteers are local people - we are run by the community for the community. Many of our paid staff are previous volunteers or have "lived experience".

Our advice is delivered via phone, email, webchat and in person (including home visits). Our support is wide-reaching and includes providing advice on debt, benefits, housing, employment, relationships and utilities – hence we are best placed to help people manage the increase in the cost of living. There is no other organisation who provides the wide-ranging, detailed and externally accredited advice that we offer.

People need different types of advice depending on their circumstances. Some are in financial distress; others have experienced personal difficulties. Many clients have mental health issues or learning disabilities and are often in crisis situations with complex problems that need in-depth support.

We are currently staffed by 20 part-time and 1 full time paid employee (2021/22, 18 part-time and 1 full time paid employee) and 61 volunteers (2021/22, 67 volunteers). Our volunteers are the backbone of our organisation, giving us in the region of 13,000 hours of their time (2021/22, 19,000 hours) in the last year. They include young people looking for their first job, professionals who want to broaden their horizons and retired people who want to give something back to the community. We value equality and diversity and offer training and support to all. Our service delivery relies on volunteers, and we are proactively driving recruitment; we need to build up our numbers, which have dropped significantly since Covid lockdowns, with more people finding paid employment or looking after grandchildren with parents needing to work.

We have a strong track record of working in partnership and we are a key partner on 'East Herts Frontline' – https://eastherts.hertsfrontline.org.uk/ - an online referral tool to help ensure that local residents get timely access to the right level of assistance and support, do not need to repeat personal details and are not lost within a signposting system. In March 2023 there were 118 published services in East Herts, an increase of 28% on 2021-22. During 2022-23, we made over 500 referrals to partners, an increase of 50% on 2021-22. The most common destinations were foodbanks and fuel support reflecting increased need due to cost of living increases. We received around 150 inward referrals, with the main sources being social prescribers, foodbanks, Community Alliance JobSmart and Age Concern.

Why we're needed

Although East Herts is a relatively prosperous part of the country, it contains areas of relative deprivation and a disproportionate number of our clients come from these areas. Our clients are most likely to earn significantly less than the average East Herts resident, less likely to be in employment, more likely to be disabled or have a long-term health problem, and less likely to own their own home. Almost a quarter of our clients who live in East Herts come from the five most deprived East Herts wards (a similar figure to 2021/22) and some are disadvantaged by their rural location with poor transport links and less energy-efficient homes (East Herts is the most rural of all Herts districts). The Covid-19 crisis has shown just how vulnerable any of us can be to sudden life changes. In addition, the cost-of-living crisis is also highlighting fault lines in our society to which our clients are most exposed. They are in dire need of our advice to help them through these difficult times.

What we do

We understand the complexity of issues that affect people. We provide education and skills to help our clients understand their rights and responsibilities, and options for addressing their issues. Our advice on any subject can improve people's health, make a

difference to their finances and make them more resilient. We aim to enable our clients to find a way forward by tailoring the advice we give to their individual needs.

In addition to our generalist advice service, we run projects, where funded by partners. Our specialist project areas in 2022/23 have included debt advice, homelessness prevention, crisis intervention, energy efficiency, cost of living support, disability benefits, home visiting, community engagement and scams awareness.

Last year we focused our reduced resources on East Herts clients so, while our overall client numbers went down (4,368 people compared to 5,725 in 2021/22), we helped more people in East Herts than in 2021/22 on a range of issues including benefits, debt, housing, employment and relationships, offering many multiple appointments as we worked holistically with them to improve their lives. Our advice is available to everyone, but significant numbers of clients come to us because they are vulnerable, facing hardship and unable to move forward without help.

Research and campaigns
In addition to our advice services, we raise awareness of issues affecting our communities through our research and campaigns. In 2022/23 we produced local research papers including:

- Cost of Living in East Hertfordshire
- Personal Independence Payments (PIP) in East Hertfordshire
- Domestic Abuse in East Hertfordshire
- Analysis of the Needs of Older Citizens Advice East Herts Clients
- Report on Employment Tribunals

All our research papers are available on our website at
https://citizensadviceeastherts.org.uk/research-campaigns/

We also supported National Citizens Advice on several national campaigns including on scams, cost of living, and prepayment meters.

The difference we make
It is impossible to put a financial value on everything we do, but we've used the Citizens Advice Treasury-approved model to demonstrate our financial impact. Using this model, we calculate that in 2022/23 in East Herts we generated:

- £11.3 million in public value (2021/22 £14.5 million) i.e. wider economic and social benefits through better wellbeing, participation and productivity for the people we help
- £4.3 million in financial outcomes following advice (2021/22 £6.1 million) through writing off debts, issuing food vouchers, taking up benefits or compensation for consumer problems. That's £10.54 for every £1 invested (2021/22 £13.19 for every £1 invested)
- 7 in 10 people said their problem was resolved following our advice. 8 in 10 said we helped them to move forward.

"I actually don't know how I'd cope without the Citizens Advice; there have been several low points in my life where I didn't know which way to turn. CA have always been able to help me get through my various problems and all done with practical help, kindness and empathy. An utterly marvellous service." (client)

"I spoke to two different people who were equally as courteous, understanding and helpful. I would not hesitate to contact them again, and have already recommended the CAB to friends." (client)

Our impact on our volunteers

Each volunteer receives training and ongoing support specific to their role. It takes approximately 18 months to train a Generalist Adviser and once trained they stay with us, on average, for 11 years. The average initial cost of training and recruiting a volunteer is £1,900 (2021/22 £1,400) with an ongoing annual cost of approximately £400. Our commitment to valuing diversity and promoting equality means we can encourage individuals who might not otherwise volunteer.

Using our Treasury model, the public value of Citizens Advice East Herts volunteers in wider economic and social benefits is estimated at £366,332 (2021/22 £491,829). Volunteering does not only benefit us as an organisation, national research shows that our volunteers benefit from practical skills, increasing employability, self-esteem and having a positive effect on health.

"I really enjoy being part of an amazing team and supportive colleagues – I believe in the work we do and the organisation and the people." (volunteer)

"The friendship of working with others." (volunteer) - "always learning something new" (volunteer).

We are planning to proactively drive volunteer recruitment in the coming year while also considering how to improve existing volunteers' experience of working within our service.

In 2022/23 we also ran various "community engagement projects", such as scams awareness, rural engagement and digital inclusion. These tackled lack of knowledge and financial hardship, and aimed to reach those at risk of being excluded from involvement in society, including the elderly and socially deprived. We also take our advice service direct to the community with weekly "Citizens Advice Contact Centres" - a triage service run by a paid advice supervisor - in a local Church's community space and a community centre in an area of deprivation.

Clients have appreciated the tailored service we provide in community spaces:

"It's handy having an office in our local community, rather than having to access help via the internet."

"Being available in in less formal places takes out the stigma that some people feel about talking with Citizens Advice."

"It helps to talk to someone when life is a struggle to cope with."

Our impact on clients

Statistics are important as they help us monitor our effectiveness and trends year on year, but they don't give the full picture. Every client is unique and has a story to tell, like Emma (name changed), from Ware, who came to us for help last year. She had a troubled history with a young disabled son currently living with her mother, addiction and domestic abuse. She was unable to maintain her job because she had lost her car and lives in a rural area with poor public transport, which also means it is difficult for her to see her son, and she suffers with ongoing anxiety. Living in a 2-bedroom property, her benefits were affected by the bedroom tax, and because the property was adapted for her son's disabilities, she was finding it difficult to downsize. Due to her low income over the last few years, Emma had fallen into debt, owing over £3000 in priority debts (council tax, rent arrears, court fees and utilities) and £4000 in various non-priority debts. We

helped Emma to enter a Breathing Space for the debts and then worked with her to apply for a Debt Relief Order, with a grant from Standon Charities for the £90 fee, which she could not afford. This has brought much-needed relief for Emma from being chased by debt collectors and she will be able to manage on her income going forwards.

We supported Emma throughout the process with applications for Discretionary Housing Payments, fuel grants and supermarket vouchers. Emma is now looking to the future and preparing to apply for her son to live with her again, so she would like to stay in her current 2-bedroom property and try to manage with the bedroom tax, and we will support her through this process as much as we can.

The future

Pre-Covid, we delivered the majority of our service in person across five locations. In response to Covid, we switched to a home working service, supporting clients via phone, email, online, by video and in person where needed. This new way of working has proved very successful, so we have maintained this model and have been able to help more people locally, although client problems are more complex and take longer to resolve as cost of living increases continue to impact the help available.

During 2023-24, we will extend the Contact Centre model to other areas in East Hertfordshire and consider other ways to reach clients in isolated areas.

Our Vision is to Meet Client Needs – Now and in the Future. We are doing so with four objectives:

1. Meet client access needs
2. Actively reach out to those who need adapted support
3. Meet client advice needs
4. Anticipate future challenges so that Citizens Advice East Herts survives and thrives

For further information on what we do and the difference we make see our website – www.citizensadviceeastherts.org.uk

5. Financial Position

The Independently Examined accounts of the Service are attached to this report and full details of the financial position are contained therein together with the Examiner's report to the Trustees. The Trustees have considered the level of operating costs and the cash flow. Core funding from East Herts Council has been received for 2022/23, and subsequently for 2023/24. The Trustees are satisfied that the Service's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course of business and accordingly the accounts have been drawn up on a going concern basis.

The accounts for 2017 showed for the first time an actuarial valuation of our share of the Herts County Council Local Government Pension Scheme deficit. This was a result of changes in accounting standards at the time, and the relationship with the Trustees of the HCC Pension Scheme had remained unchanged from 2008 when active membership of the pension scheme ceased and an annual contribution of £2,500 was agreed.
During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond,

settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years. The Trustees believe this will prove to be a workable payment plan.

Reserves policy and risk management

Donations, grants and funds that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in general funds. At the balance sheet date, of those funds £0 (2021/22 £51,525) had been allocated to specific projects which are now ongoing and are designated as such in these financial statements. It was decided, in respect of the current year, not to designate funds as has sometimes been the case in the past, but to allow funds to remain flexible and be applied where most needed. The board has set a prudent and realistic budget for 2023/24 which will eat into reserves, whilst still maintaining adequate reserves for the operation of the Service. Having set such an 'across the board' budget, no funds had been specifically designated to projects this year. The Trustees set the level of reserves having regard to the committed forward spend of the organisation, with a contingency to allow for the orderly management of the organisation should it be faced with any adverse and unexpected event, keeping in mind also a minimum level of free reserves at a minimum of six months ongoing costs. The 2020/21 year experienced such an event of course with the effect of the Covid-19 pandemic, and whilst it was expected that the level of general reserves would gradually decline the support received to help combat such a difficult period was very pleasing and very welcomed, but can never, of course, be certain. As a result, the objective above is, and continues to be, achieved. The Trustees confirm that risks continue to be reviewed on an ongoing basis and systems and procedures are brought into place in order to manage those risks.

6. Statement of Internal Control

The Trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice East Herts holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data, and is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

7. Recruitment and training policy for new Trustees

Trustees are elected at the Annual General Meeting or are nominated by any associated member organisations or co-opted by the Committee members. The persons entitled to vote at the AGM in order to elect the Trustees are the Members of the association (up to 40). The induction and training of new Trustees is undertaken within the Service, as well as through the attendance at courses provided by national Citizens Advice.

The members of the charity are entitled to appoint the Trustees, who are required to retire at the fourth annual general meeting following the date they were last admitted as a member but may be readmitted.

8. Statement of disclosure of information to Independent Examiners

We, the Directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant audit information of which the company's Independent Examiners are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's Independent Examiners are aware of that information.

9. Independent Examiners

A resolution will be proposed at the Annual General Meeting that Montague Accounts be appointed Independent Examiners to the charity for the ensuing year.

This report has been prepared in accordance with the special provisions relating to small companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and therefore does not include a Strategic Report.

By order of the Trustees

18th December 2023

J Dowson
Company secretary

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST HERTS CITIZENS ADVICE SERVICE FOR THE YEAR ENDED 31 MARCH 2023

I report to the Charity Trustees on my examination of the accounts of the company for the year ended 31 March 2023 which are set out on pages 10 to 23.

Responsibilities and basis of report

As the Charity 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 account 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 company'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

I confirm that I am qualified to undertake the examination because I am a fully licenced member in practice with the Association of Accounting Technicians, and I am also an affiliated member of ACIE (Association of Charitable Independent Examiners), 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 that in any material respect:

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.

.....

For and on behalf of

Date.....

Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham
WR11 7EU

Statement of Financial Activities

		2022/2023				2021/2022
		Unrestricted		Restricted	Total	Total
Income:		General	Designated		Funds	Funds
	Note	**£**	**£**	**£**	**£**	**£**
Donations and legacies						
Donations	2	29,270	-	1,050	30,320	17,722
Grants	3	130,279	-	7,892	138,171	153,230
		159,549	**-**	**8,942**	**168,491**	**170,952**
Income from other activities						
Trading income		-	-	-	-	-
Miscellaneous income		-	-	-	-	-
		-	**-**	**-**	**-**	**-**
Investment Income	4	**4,504**	**-**	**-**	**4,504**	**1,768**
Income from charitable activities	5	**28,419**	**-**	**221,510**	**249,929**	**305,845**
Total Income		**192,472**	**-**	**230,452**	**422,924**	**478,565**
Expenditure:						
Advice and Information		195,801	-	243,126	438,927	481,239
Expenditure on charitable activities	6	**195,801**	**-**	**243,126**	**438,927**	**481,239**
Total Expenditure		**195,801**	**-**	**243,126**	**438,927**	**481,239**
Net		**(3,329)**	**-**	**(12,674)**	**(16,003)**	**(2,674)**
Transfers between funds		51,525	(51,525)	-	-	-
Net Income/(Expenditure) before other gains and losses		**48,196**	**(51,525)**	**(12,674)**	**(16,003)**	**(2,674)**
Actuarial surplus/(loss) on defined benefit pension scheme	13	-	-	-	-	-
Net movement in funds		**48,196**	**(51,525)**	**(12,674)**	**(16,003)**	**(2,674)**
Reconciliation of funds						
Total Funds brought forward		121,761	51,525	23,973	197,259	199,933
Total Funds carried forward		**169,957**	**-**	**11,299**	**181,256**	**197,259**

All amounts relate to continuing activities of the company.

The Statement of Financial Activities includes all gains and losses in the year.
The notes to the financial statements are shown on pages 13 to 23.

East Herts Citizens Advice Service
Balance Sheet
As at 31st March 2023

Balance Sheet

Company Number 3982216

	Notes	2023 £	2022 £
Fixed Assets			
Tangible assets	10	-	-
Current Assets			
Debtors	11	3,315	2,676
Cash at bank and in hand		332,176	381,754
		335,491	**384,430**
Liabilities			
Creditors - amounts falling due within one year	12	46,235	67,171
Net current assets		**289,256**	**317,259**
Defined Benefit Pension Liability	13	108,000	120,000
Total net assets		**181,256**	**197,259**
The Funds of the charity			
Restricted income funds	14	11,299	23,973
Unrestricted funds			
Designated funds	15	-	51,525
General funds	15	169,957	121,761
Total Unrestricted		**169,957**	**173,286**
Total Funds	**16**	**181,256**	**197,259**

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2023 and of its income and expenditure and application of resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard.

Approved by the Trustees on 15/12/ 2023 and signed and authorised for issue on their behalf by:

G J Cansick J Dowson

The notes on pages 13 to 23 form part of these financial statements.

Statement of Cash Flows

	Notes	2022/23 £	2021/22 £
Cash Flows from Operating activities:			
Net cash provided by operating activities	**17**	**(49,578)**	**(28,945)**
Cash Flows from investing activities:			
Net Cash provided by investing activities		**(49,578)**	**(28,945)**
Change in cash and cash equivalents in the reporting period		**(49,578)**	**(28,945)**
Cash and cash equivalents at the beginning of the reporting period		381,754	410,699
Change in cash and cash equivalents in the reporting period		(49,578)	(28,945)
Cash and cash equivalents at the end of the reporting period		**332,172**	**381,754**

The notes on pages 13 to 23 form part of these financial statements.

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

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 and Republic of Ireland (FRS102) effective 1 January 2019 - Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

East Herts Citizens' Advice Service meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The presentation currency of the financial statements is the Pound Sterling (£).

b) Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member (16) - (2022 - 16) of the charity.

c) Going Concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern and relies on annual grants from East Herts District Council and others, and that it shall receive sufficient funding to continue operating at least throughout 2024. The effect of Covid-19 caused a major consideration but the level of required stability and income that the Trustees are already aware of will be in place for 2024, along with its reserves, and its ability to reduce costs should the need arise. Reductions in costs previously seen demonstrate this.

d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity, which the trustees have decided, at their discretion, to set aside to use for a specific purpose. Restricted funds are for work on specific projects being undertaken by the charity. Restricted funds are charged a proportion of management time and organisational costs.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Where income has related expenditure (as with contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and gifts are recognised when receivable. In the event that a donation is subject to fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

Income received in advance relating to the following year is deferred until the criteria for income recognition has been met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest paid by the financial institution concerned.

f) Donated goods and services

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use of the item is probable and that economic benefit can be measured reliably.

Donated professional services and facilities are included in income at the estimated value of the gift to the charity when received, based on the amount the charity would have been prepared to pay for these services or facilities had it been required to purchase them, with a corresponding entry in the appropriate expenditure heading for the same amount.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Support costs comprise those costs which are incurred directly in support of expenditure on advice and guidance and includes governance, finance, IT and HR. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Support costs are allocated to projects on a time basis.

h) Volunteers

The value of services provided by volunteers is not incorporated into these financial statements.

i) Fixed Assets

All fixed assets are capitalised at their historical purchase cost and depreciated on a straight line basis over 3 years.

j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

k) Cash at bank and in hand

Cash at bank and cash in hand included cash and short-term deposits with a maturity of twelve months or less.

l) Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that it is anticipated will be paid to settle the debt or at the amount received as advanced payments for the goods or services.

m) Pensions

The charity previously participated in the Hertfordshire County Council Pension Fund which is a funded scheme and the assets are held separately from those of the charity. The value of the charity's share of the assets and liabilities has been calculated by the Fund's actuaries and the methodology is set out in note 14. Full actuarial valuations have in the past been obtained triennially to be updated at each balance sheet date.

n) Taxation

The company is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

o) Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are considered to be reasonable.

p) Financial Instruments

The Charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are valued at cost and investments at fair value which is their market value.

2. Donations

	2022/2023 £	2021/2022 £
Donation – M Franklin	11,099	-
General Donations	8,421	13,468
Value of gifts in kind and donated services	10,800	4,254
	30,320	**17,722**

Donations of £1,050 in 2022/23 were restricted (2021/22 £6,630).

3. Grants Received

	2022/2023 £	2021/2022 £
East Herts District Council	119,044	132,590
Uttlesford District Council	8,000	11,500
Buntingford Town Council	3,090	4,590
Hertfordshire County Council	5,050	-
Sawbridgeworth Town Council	145	500
Ware Town Council	500	500
Hertford Town Council	-	1,200
Stanstead Abbotts Parish Council	500	500
Stansted St. Margarets Parish Council	500	500
Widford Parish Council	100	100
Broxted Parish Council	100	100
Hatfield Heath Parish Council	-	100
Cottered Parish Council	-	50
Elsenham Parish Council	242	100
Benington Parish Council	50	50
Thorley Parish Council	100	100
Buckland & Chipping Parish Council	50	50
Bayford Parish Council	100	100
Brent Pelham Parish Council	-	200
Hertford Heath Parish Council	-	200
Hormead Parish Council	-	100
Little Berkhamsted Parish Council	150	100
Albury Parish Council	200	-
Watton at Stone Parish Council	250	-
	138,171	**153,230**

The income from grants was £138,171 (2022/23: £153,230) of which £130,279 (2021/22: £151,730) was unrestricted and £7,892 (2021/22: £500) was restricted. The charity received no grants from central government or any other assistance. The core sum received from the local authority was £119,044 (2021/22 - £132,590) against which there are no unfulfilled conditions.

4. Investment Income

	2022/2023 £	2021/2022 £
Rental Income	500	1,030
Bank Interest	4,004	737
	4,504	**1,768**

All investment income in both the current and previous years relates to unrestricted funds.

5. Income from charitable activities

	2022/2023	2021/2022
Restricted Funds	**£**	**£**
Herts Community Foundation	19,167	24,801
Friends of EHCAS	2,000	2,000
East Herts Council - Rural	-	2,709
East Herts Council – Community Engagement	7,500	-
Ware Charities		
- General Advice	8,414	8,414
- Specialist Advice	9,540	9,520
The National Lottery Awards for All	8,297	9,940
The National Lottery Community Fund	63,092	-
Citizens Advice (UC-Help to Claim)	-	45,988
Citizens Advice (UC-Best Practice)	-	39,979
Citizens Advice – BEIS	-	6,666
Citizens Advice – (Gambling/Debt)	539	-
MAPS	-	16,536
Henry Smith Foundation (Mental Health)	-	32,500
East Herts Council (Homeless Prevention)	19,974	28,602
Postcode Community Trust	9,274	9,630
Herts County Council (Crisis Intervention)	44,093	41,100
Herts County Council (Cost of Living)	12,700	-
Herts County Council (Winter Grants)	-	5,000
Ann Rylands	-	1,000
Hertford Yarnbombers (Housing Benefits)	6,226	-
Arnold Clark	1,000	-
Shanley Foundation	2,500	-
Schroders	4,000	-
Unrestricted Funds		
General Fundraising	19,288	7,160
Herts County Council Locality Grant	-	5,300
Herts County Council (Household Support Fund)	12,325	8,000
Arnold Clark	-	1,000
	249,929	**305,845**

6. Analysis of Expenditure

	Direct Costs	Support Costs (note 7)	Total Costs
	£	**£**	**£**
2022/2023			
Advice and Information	364,126	74,801	**438,927**
2021/2022			
Advice and Information	389,599	91,640	**481,239**

7. Analysis of Support Costs

	Basis of Apportionment	Management	IT	Finance/ HR	Governance	Total
		£	£	£	£	£
2022/2023						
Advice and Information	Direct	38,206	14,164	16,279	6,152	**74,801**
2021/2022						
Advice and Information	Direct	36,704	22,878	24,387	7,671	**91,640**

Governance costs comprise examination fees £1,000 (2021/2022: £2,574); professional fees £4,800 (2021/2022: £3,480) and Board Secretariat £352 (2021/22 1,617).

8. Analysis of staff costs and key management personnel

	2022/2023	2021/2022
	£	£
Wages and Salaries	324,163	360,728
Social Security Costs	21,023	23,910
Pension Costs	10,112	11,039
	355,298	**395,677**

The charity trustees were not paid in the year (2021/2022: nil), neither were they reimbursed expenses during the year (2021/2022: nil).

The average monthly head count was 17 (2021/2022: 16) and analysis of the staff employees during the year was:

	2022/2023 Actual Number	2021/2022 Actual Number
Advice and Information	11	10
Support Services	6	6
Total	**17**	**16**

There are no employees whose total employee benefits, including pension contributions, total over £60,000.

9. Net Incoming Resources

	2022/2023	2021/2022
	£	£
Net Incoming Resources is stated after charging:		
Depreciation	-	-
Independent examination fees	1,000	1,674
Operating lease rentals	17,339	12,058

10. Tangible Fixed Assets

	IT	Total
	£	£
Cost or Revaluation		
At start of year	59,995	59,995
Additions	-	-
At end of year	**59,995**	**59,995**
Depreciation		
At start of year	59,995	59,995
Charge for year	-	-
At end of year	**59,995**	**59,995**
Net book value at the end of the year	-	-
Net book value at the start of the year	-	-

11. Debtors

	2022/2023	2021/2022
	£	£
Sundry Debtors	1,318	213
Prepayments	1,997	2,463
	3,315	**2,676**

12. Creditors: Amounts falling due within one year

	2022/2023	2021/2022
	£	£
Other Creditors	11,760	10,310
Accruals	2,708	5,166
Deferred Income	31,767	51,695
	46,235	**67,171**

Deferred income reconciliation:

	£	£
Balance brought forward	51,695	88,618
Amount released to the Statement of Financial Activities	51,695	(88,618)
Amount deferred in the year	31,767	51,695
Balance carried forward	**31,767**	**51,695**

Deferred income represents funds advanced for projects undertaken in the following year.

13. Pensions

The charity observes its obligations under auto-enrolment, and some employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contributions are restricted to a maximum of 6% of the employee's gross salary.

EHCAS participated in a defined benefit pension scheme operated by Hertfordshire County Council until 31 December 2008. There are no active members of the scheme and the Trustees had agreed with the Trustees of the pension scheme that the charity may continue to participate in the scheme, making payments of £2,500 per annum. EHCAS, being a ceased employer within the fund with an outstanding deficit, had been required to value the deficit on a Gilts (cessation) basis, a full review and actuarial valuation being completed triennially. The basis used for the more recent valuations however was Gilts with cessation mortality. Cessation mortality assumes a more prudent life expectancy - people will be expected to live longer, and pensions expected to be paid for longer, therefore a slightly increased liability.

During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years.

The resultant liability at 31st March 2023 of £108,000 is shown in these Accounts.

Given that this is now an absolute liability, no details of the underlying assets and liabilities need to be disclosed here.

14. Restricted Funds

2022/2023

	As at 1 April 2022 £	Income £	Expenditure £	Transfers £	As at 31 March 2023 £
Specialist Advice	-	121,746	116,575	-	**5,171**
General Advice	-	65,493	61,945	-	**3,548**
Benefits	23,423	-	23,423	-	**-**
Training	-	24,299	21,719	-	**2,580**
Other	550	18,914	19,464	-	**-**
Total	23,973	230,452	243,126	-	**11,299**

2021/2022

	As at 1 April 2021 £	Income £	Expenditure £	Transfers £	As at 31 March 2022 £
Benefits	2,184	171,220	149,981	-	**23,423**
Homeless	7,803	45,139	52,942	-	**-**
Mental Health	-	32,500	32,500	-	**-**
Other	3,755	43,656	46,861	-	**550**
Total	13,742	292,515	282,284	-	**23,973**

The nature of these funds is as given below;

General Advice – core advice in any area, including but not restricted to benefits, debt, housing, consumer, family and relationships, employment, discrimination, immigration and law and courts.
Specialist Advice – in-depth advice from a subject matter expert in debt, housing or benefits, delivered over one or multiple sessions.
Training – activities involved in developing the skills and knowledge of staff and volunteers.
Other - other activities including those involved in community engagement and scams awareness.

15. Unrestricted Funds

	2022/2023				
	As at 1 April 2022	**Income**	**Expenditure**	**Tfrs/Movements**	**As at 31 March 2023**
	£	**£**	**£**	**£**	
Designated Funds					
Fixed Assets	-	-	-	-	-
Other Assets	51,525	-	-	(51525)	-
Total Designated Funds	51,525	-	-	(51525)	-
General Fund	121,761	192,472	195,801	51,525	**169,957**
Total Unrestricted Funds	173,286	192,472	195,801	-	**169,957**

	2021/2022				
	As at 1 April 2021	**Income**	**Expenditure**	**Tfrs/Movements**	**As at 31 March 2022**
	£	**£**	**£**	**£**	**£**
Designated Funds					
Fixed Assets	-	-	-	-	-
Other Assets	44,000	-	-	7,525	**51,525**
Total Designated Funds	44,000	-	-	7,525	**51,525**
General Fund	142,191	186,050	198,955	(7,525)	**121,761**
Total Unrestricted Funds	186,191	186,050	198,955	-	**173,286**

16. Net Assets by Funds

	2022/2023			
	General Fund	**Designated Funds**	**Restricted Funds**	**Total Funds**
	£	**£**	**£**	**£**
Tangible Fixed Assets	-	-	-	-
Current Assets	324,192	-	11,299	**335,491**
Creditors falling due in less than one year	(46,235)	-	-	**(46,235)**
Defined benefit pension liability	(108,000)	-	-	**(108,000)**
	169,957	-	11,299	**181,256**

	General Fund	2021/2022 Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	-	-	-	-
Current Assets	308,932	51,525	23,973	**384,430**
Creditors falling due in less than one year	(67,171)	-	-	**(67,171)**
Defined benefit pension liability	(120,000)	-	-	**(120,000)**
	121,761	51,525	23,973	**197,259**

17. Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2022/2023	2021/2022
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(16,003)	(2,674)
Adjustments for:		
Depreciation Charges		-
Decrease/(Increase) in debtors	(639)	5,582
Increase in creditors	(20,936)	(28,853)
Movement in pension liability	(12,000)	(3,000)
Net cash provided by / (used in) operating activities	**(49,578)**	**(28,945)**

18. Analysis of cash and cash equivalents

	2022/2023	2021/2022
	£	£
Cash in hand	46	46
Bank and Notice deposits (12 months or less)	332,130	381,708
Total cash and cash equivalents	**332,176**	**381,754**

19. Commitments under operating leases

The charity had total commitments under operating leases as set out below:

	2022/2023		2021/2022	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
0 to 1 year	4,890	-	6,180	-

20. Related party transactions

During the year, £4,800 (2021/2022: £3,354) was the deemed market value of services provided without charge by Tees Solicitors for legal work relating to general professional advice. James Dowson, a director of the company, is a partner of Tees. There are no other related parties to note.

East Herts Citizens' Advice Service
(A charitable company limited by guarantee)

FINANCIAL STATEMENTS

For the year ended 31st March 2023

Registered Charity No: 1083211
Company No: 3982216

Legal and administrative information

For the year ended 31st March 2023

Trustees and Directors:

Tony Murphy	Chair
James Dowson	Secretary
Gary Cansick	Treasurer
Elaine Connor	
Roger Merton MBE	Resigned 21st November 2022
Richard Smith	
Ballu Sesay	
Christine Gillham	
Nick Walker	Resigned 30th January 2023
Barry Hunt	
Rachael Williamson	Appointed 27th March 2023

Secretary: James Dowson

Registered Office:
The Manor House
High Street,
Buntingford
Hertfordshire
SG9 9AB

Bankers:
Barclays Bank Plc
10 North Street
Bishops Stortford
Hertfordshire
CM23 2LH

Independent Examiners:
Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham
WR11 7EU

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

	Page
Trustees' Report	3 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Statement of Cash Flows	12
Notes to the Financial Statements	13 to 23

Trustees' Report

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 March 2023 for the East Herts Citizens Advice Service, referred to in these statements as Citizens Advice East Herts.

The Directors act as Trustees for Citizens Advice East Herts, and are referred to as such throughout this report.

Legal and administrative information set out on page 1 forms a part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting for Charities (effective 1st January 2019).

1. Objects and policy

The objects of the Service are to ensure that individuals do not suffer through a lack of knowledge:

- of their rights and responsibilities;
- or of the service available to them;
- or through an inability to express their needs effectively;
- and, equally, to exercise a responsible influence on the development of social policies and services, both locally in each of its outlets, regionally and nationally.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Service's aims and objectives and in planning future activities and setting policy for the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

2. Organisation

A Board administers the charity and meets as required to fulfil its duties, a minimum of four times a year. The Board has established three sub-committees: Finance, Risk and Staffing and Personnel. Sub-committee meetings take place regularly and these are supplemented with additional working groups as required, with the Chief Executive (or another senior manager) in attendance. There are further meetings between Trustees and the Senior Leadership Team as required to cover day-to-day matters of finance and strategy.

3. How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice that people in our local community need for the problems they face and to improve the policies and practices that affect people's lives. We are an independent charity that provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. All our activities are undertaken to further our charitable purposes for the public benefit.

4. Review of activities and developments

About us

Citizens Advice East Herts provides free, confidential, non-judgemental and impartial advice. We are a member of the Citizens Advice network and an independent, trusted and well-known local charity. East Herts is a large, semi-rural district with limited transport links across the regions, and partial digital connectivity with some areas not

covered. Therefore ensuring people can access quality phone advice is one of our top priorities.

Our staff and volunteers are local people - we are run by the community for the community. Many of our paid staff are previous volunteers or have "lived experience".

Our advice is delivered via phone, email, webchat and in person (including home visits). Our support is wide-reaching and includes providing advice on debt, benefits, housing, employment, relationships and utilities – hence we are best placed to help people manage the increase in the cost of living. There is no other organisation who provides the wide-ranging, detailed and externally accredited advice that we offer.

People need different types of advice depending on their circumstances. Some are in financial distress; others have experienced personal difficulties. Many clients have mental health issues or learning disabilities and are often in crisis situations with complex problems that need in-depth support.

We are currently staffed by 20 part-time and 1 full time paid employee (2021/22, 18 part-time and 1 full time paid employee) and 61 volunteers (2021/22, 67 volunteers). Our volunteers are the backbone of our organisation, giving us in the region of 13,000 hours of their time (2021/22, 19,000 hours) in the last year. They include young people looking for their first job, professionals who want to broaden their horizons and retired people who want to give something back to the community. We value equality and diversity and offer training and support to all. Our service delivery relies on volunteers, and we are proactively driving recruitment; we need to build up our numbers, which have dropped significantly since Covid lockdowns, with more people finding paid employment or looking after grandchildren with parents needing to work.

We have a strong track record of working in partnership and we are a key partner on 'East Herts Frontline' – https://eastherts.hertsfrontline.org.uk/ - an online referral tool to help ensure that local residents get timely access to the right level of assistance and support, do not need to repeat personal details and are not lost within a signposting system. In March 2023 there were 118 published services in East Herts, an increase of 28% on 2021-22. During 2022-23, we made over 500 referrals to partners, an increase of 50% on 2021-22. The most common destinations were foodbanks and fuel support reflecting increased need due to cost of living increases. We received around 150 inward referrals, with the main sources being social prescribers, foodbanks, Community Alliance JobSmart and Age Concern.

Why we're needed

Although East Herts is a relatively prosperous part of the country, it contains areas of relative deprivation and a disproportionate number of our clients come from these areas. Our clients are most likely to earn significantly less than the average East Herts resident, less likely to be in employment, more likely to be disabled or have a long-term health problem, and less likely to own their own home. Almost a quarter of our clients who live in East Herts come from the five most deprived East Herts wards (a similar figure to 2021/22) and some are disadvantaged by their rural location with poor transport links and less energy-efficient homes (East Herts is the most rural of all Herts districts). The Covid-19 crisis has shown just how vulnerable any of us can be to sudden life changes. In addition, the cost-of-living crisis is also highlighting fault lines in our society to which our clients are most exposed. They are in dire need of our advice to help them through these difficult times.

What we do

We understand the complexity of issues that affect people. We provide education and skills to help our clients understand their rights and responsibilities, and options for addressing their issues. Our advice on any subject can improve people's health, make a

difference to their finances and make them more resilient. We aim to enable our clients to find a way forward by tailoring the advice we give to their individual needs.

In addition to our generalist advice service, we run projects, where funded by partners. Our specialist project areas in 2022/23 have included debt advice, homelessness prevention, crisis intervention, energy efficiency, cost of living support, disability benefits, home visiting, community engagement and scams awareness.

Last year we focused our reduced resources on East Herts clients so, while our overall client numbers went down (4,368 people compared to 5,725 in 2021/22), we helped more people in East Herts than in 2021/22 on a range of issues including benefits, debt, housing, employment and relationships, offering many multiple appointments as we worked holistically with them to improve their lives. Our advice is available to everyone, but significant numbers of clients come to us because they are vulnerable, facing hardship and unable to move forward without help.

Research and campaigns
In addition to our advice services, we raise awareness of issues affecting our communities through our research and campaigns. In 2022/23 we produced local research papers including:

- Cost of Living in East Hertfordshire
- Personal Independence Payments (PIP) in East Hertfordshire
- Domestic Abuse in East Hertfordshire
- Analysis of the Needs of Older Citizens Advice East Herts Clients
- Report on Employment Tribunals

All our research papers are available on our website at
https://citizensadviceeastherts.org.uk/research-campaigns/

We also supported National Citizens Advice on several national campaigns including on scams, cost of living, and prepayment meters.

The difference we make
It is impossible to put a financial value on everything we do, but we've used the Citizens Advice Treasury-approved model to demonstrate our financial impact. Using this model, we calculate that in 2022/23 in East Herts we generated:

- £11.3 million in public value (2021/22 £14.5 million) i.e. wider economic and social benefits through better wellbeing, participation and productivity for the people we help
- £4.3 million in financial outcomes following advice (2021/22 £6.1 million) through writing off debts, issuing food vouchers, taking up benefits or compensation for consumer problems. That's £10.54 for every £1 invested (2021/22 £13.19 for every £1 invested)
- 7 in 10 people said their problem was resolved following our advice. 8 in 10 said we helped them to move forward.

"I actually don't know how I'd cope without the Citizens Advice; there have been several low points in my life where I didn't know which way to turn. CA have always been able to help me get through my various problems and all done with practical help, kindness and empathy. An utterly marvellous service." (client)

"I spoke to two different people who were equally as courteous, understanding and helpful. I would not hesitate to contact them again, and have already recommended the CAB to friends." (client)

Our impact on our volunteers

Each volunteer receives training and ongoing support specific to their role. It takes approximately 18 months to train a Generalist Adviser and once trained they stay with us, on average, for 11 years. The average initial cost of training and recruiting a volunteer is £1,900 (2021/22 £1,400) with an ongoing annual cost of approximately £400. Our commitment to valuing diversity and promoting equality means we can encourage individuals who might not otherwise volunteer.

Using our Treasury model, the public value of Citizens Advice East Herts volunteers in wider economic and social benefits is estimated at £366,332 (2021/22 £491,829). Volunteering does not only benefit us as an organisation, national research shows that our volunteers benefit from practical skills, increasing employability, self-esteem and having a positive effect on health.

"I really enjoy being part of an amazing team and supportive colleagues – I believe in the work we do and the organisation and the people." (volunteer)

"The friendship of working with others." (volunteer) - "always learning something new" (volunteer).

We are planning to proactively drive volunteer recruitment in the coming year while also considering how to improve existing volunteers' experience of working within our service.

In 2022/23 we also ran various "community engagement projects", such as scams awareness, rural engagement and digital inclusion. These tackled lack of knowledge and financial hardship, and aimed to reach those at risk of being excluded from involvement in society, including the elderly and socially deprived. We also take our advice service direct to the community with weekly "Citizens Advice Contact Centres" - a triage service run by a paid advice supervisor - in a local Church's community space and a community centre in an area of deprivation.

Clients have appreciated the tailored service we provide in community spaces:

"It's handy having an office in our local community, rather than having to access help via the internet."

"Being available in in less formal places takes out the stigma that some people feel about talking with Citizens Advice."

"It helps to talk to someone when life is a struggle to cope with."

Our impact on clients

Statistics are important as they help us monitor our effectiveness and trends year on year, but they don't give the full picture. Every client is unique and has a story to tell, like Emma (name changed), from Ware, who came to us for help last year. She had a troubled history with a young disabled son currently living with her mother, addiction and domestic abuse. She was unable to maintain her job because she had lost her car and lives in a rural area with poor public transport, which also means it is difficult for her to see her son, and she suffers with ongoing anxiety. Living in a 2-bedroom property, her benefits were affected by the bedroom tax, and because the property was adapted for her son's disabilities, she was finding it difficult to downsize. Due to her low income over the last few years, Emma had fallen into debt, owing over £3000 in priority debts (council tax, rent arrears, court fees and utilities) and £4000 in various non-priority debts. We

helped Emma to enter a Breathing Space for the debts and then worked with her to apply for a Debt Relief Order, with a grant from Standon Charities for the £90 fee, which she could not afford. This has brought much-needed relief for Emma from being chased by debt collectors and she will be able to manage on her income going forwards.

We supported Emma throughout the process with applications for Discretionary Housing Payments, fuel grants and supermarket vouchers. Emma is now looking to the future and preparing to apply for her son to live with her again, so she would like to stay in her current 2-bedroom property and try to manage with the bedroom tax, and we will support her through this process as much as we can.

The future

Pre-Covid, we delivered the majority of our service in person across five locations. In response to Covid, we switched to a home working service, supporting clients via phone, email, online, by video and in person where needed. This new way of working has proved very successful, so we have maintained this model and have been able to help more people locally, although client problems are more complex and take longer to resolve as cost of living increases continue to impact the help available.

During 2023-24, we will extend the Contact Centre model to other areas in East Hertfordshire and consider other ways to reach clients in isolated areas.

Our Vision is to Meet Client Needs – Now and in the Future. We are doing so with four objectives:

1. Meet client access needs
2. Actively reach out to those who need adapted support
3. Meet client advice needs
4. Anticipate future challenges so that Citizens Advice East Herts survives and thrives

For further information on what we do and the difference we make see our website – www.citizensadviceeastherts.org.uk

5. Financial Position

The Independently Examined accounts of the Service are attached to this report and full details of the financial position are contained therein together with the Examiner's report to the Trustees. The Trustees have considered the level of operating costs and the cash flow. Core funding from East Herts Council has been received for 2022/23, and subsequently for 2023/24. The Trustees are satisfied that the Service's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course of business and accordingly the accounts have been drawn up on a going concern basis.

The accounts for 2017 showed for the first time an actuarial valuation of our share of the Herts County Council Local Government Pension Scheme deficit. This was a result of changes in accounting standards at the time, and the relationship with the Trustees of the HCC Pension Scheme had remained unchanged from 2008 when active membership of the pension scheme ceased and an annual contribution of £2,500 was agreed.
During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond,

settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years. The Trustees believe this will prove to be a workable payment plan.

Reserves policy and risk management

Donations, grants and funds that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in general funds. At the balance sheet date, of those funds £0 (2021/22 £51,525) had been allocated to specific projects which are now ongoing and are designated as such in these financial statements. It was decided, in respect of the current year, not to designate funds as has sometimes been the case in the past, but to allow funds to remain flexible and be applied where most needed. The board has set a prudent and realistic budget for 2023/24 which will eat into reserves, whilst still maintaining adequate reserves for the operation of the Service. Having set such an 'across the board' budget, no funds had been specifically designated to projects this year. The Trustees set the level of reserves having regard to the committed forward spend of the organisation, with a contingency to allow for the orderly management of the organisation should it be faced with any adverse and unexpected event, keeping in mind also a minimum level of free reserves at a minimum of six months ongoing costs. The 2020/21 year experienced such an event of course with the effect of the Covid-19 pandemic, and whilst it was expected that the level of general reserves would gradually decline the support received to help combat such a difficult period was very pleasing and very welcomed, but can never, of course, be certain. As a result, the objective above is, and continues to be, achieved. The Trustees confirm that risks continue to be reviewed on an ongoing basis and systems and procedures are brought into place in order to manage those risks.

6. Statement of Internal Control

The Trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice East Herts holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data, and is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

7. Recruitment and training policy for new Trustees

Trustees are elected at the Annual General Meeting or are nominated by any associated member organisations or co-opted by the Committee members. The persons entitled to vote at the AGM in order to elect the Trustees are the Members of the association (up to 40). The induction and training of new Trustees is undertaken within the Service, as well as through the attendance at courses provided by national Citizens Advice.

The members of the charity are entitled to appoint the Trustees, who are required to retire at the fourth annual general meeting following the date they were last admitted as a member but may be readmitted.

8. Statement of disclosure of information to Independent Examiners

We, the Directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant audit information of which the company's Independent Examiners are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's Independent Examiners are aware of that information.

9. Independent Examiners

A resolution will be proposed at the Annual General Meeting that Montague Accounts be appointed Independent Examiners to the charity for the ensuing year.

This report has been prepared in accordance with the special provisions relating to small companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and therefore does not include a Strategic Report.

By order of the Trustees

18th December 2023

J Dowson
Company secretary

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST HERTS CITIZENS ADVICE SERVICE FOR THE YEAR ENDED 31 MARCH 2023

I report to the Charity Trustees on my examination of the accounts of the company for the year ended 31 March 2023 which are set out on pages 10 to 23.

Responsibilities and basis of report

As the Charity 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 account 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 company'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

I confirm that I am qualified to undertake the examination because I am a fully licenced member in practice with the Association of Accounting Technicians, and I am also an affiliated member of ACIE (Association of Charitable Independent Examiners), 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 that in any material respect:

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.

.....

For and on behalf of

Date.....

Montague Accounts
Poachers Cottage
Brewers Lane
Badsey
Evesham
WR11 7EU

Statement of Financial Activities

		2022/2023				2021/2022
		Unrestricted		Restricted	Total	Total
Income:		General	Designated		Funds	Funds
	Note	**£**	**£**	**£**	**£**	**£**
Donations and legacies						
Donations	2	29,270	-	1,050	30,320	17,722
Grants	3	130,279	-	7,892	138,171	153,230
		159,549	**-**	**8,942**	**168,491**	**170,952**
Income from other activities						
Trading income		-	-	-	-	-
Miscellaneous income		-	-	-	-	-
		-	**-**	**-**	**-**	**-**
Investment Income	4	**4,504**	**-**	**-**	**4,504**	**1,768**
Income from charitable activities	5	**28,419**	**-**	**221,510**	**249,929**	**305,845**
Total Income		**192,472**	**-**	**230,452**	**422,924**	**478,565**
Expenditure:						
Advice and Information		195,801	-	243,126	438,927	481,239
Expenditure on charitable activities	6	**195,801**	**-**	**243,126**	**438,927**	**481,239**
Total Expenditure		**195,801**	**-**	**243,126**	**438,927**	**481,239**
Net		**(3,329)**	**-**	**(12,674)**	**(16,003)**	**(2,674)**
Transfers between funds		51,525	(51,525)	-	-	-
Net Income/(Expenditure) before other gains and losses		**48,196**	**(51,525)**	**(12,674)**	**(16,003)**	**(2,674)**
Actuarial surplus/(loss) on defined benefit pension scheme	13	-	-	-	-	-
Net movement in funds		**48,196**	**(51,525)**	**(12,674)**	**(16,003)**	**(2,674)**
Reconciliation of funds						
Total Funds brought forward		121,761	51,525	23,973	197,259	199,933
Total Funds carried forward		**169,957**	**-**	**11,299**	**181,256**	**197,259**

All amounts relate to continuing activities of the company.

The Statement of Financial Activities includes all gains and losses in the year.
The notes to the financial statements are shown on pages 13 to 23.

East Herts Citizens Advice Service
Balance Sheet
As at 31st March 2023

Balance Sheet

Company Number 3982216

	Notes	2023 £	2022 £
Fixed Assets			
Tangible assets	10	-	-
Current Assets			
Debtors	11	3,315	2,676
Cash at bank and in hand		332,176	381,754
		335,491	**384,430**
Liabilities			
Creditors - amounts falling due within one year	12	46,235	67,171
Net current assets		**289,256**	**317,259**
Defined Benefit Pension Liability	13	108,000	120,000
Total net assets		**181,256**	**197,259**
The Funds of the charity			
Restricted income funds	14	11,299	23,973
Unrestricted funds			
Designated funds	15	-	51,525
General funds	15	169,957	121,761
Total Unrestricted		**169,957**	**173,286**
Total Funds	**16**	**181,256**	**197,259**

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2023 and of its income and expenditure and application of resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard.

Approved by the Trustees on 15/12/ 2023 and signed and authorised for issue on their behalf by:

G J Cansick J Dowson

The notes on pages 13 to 23 form part of these financial statements.

Statement of Cash Flows

	Notes	2022/23 £	2021/22 £
Cash Flows from Operating activities:			
Net cash provided by operating activities	**17**	**(49,578)**	**(28,945)**
Cash Flows from investing activities:			
Net Cash provided by investing activities		**(49,578)**	**(28,945)**
Change in cash and cash equivalents in the reporting period		**(49,578)**	**(28,945)**
Cash and cash equivalents at the beginning of the reporting period		381,754	410,699
Change in cash and cash equivalents in the reporting period		(49,578)	(28,945)
Cash and cash equivalents at the end of the reporting period		**332,172**	**381,754**

The notes on pages 13 to 23 form part of these financial statements.

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

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 and Republic of Ireland (FRS102) effective 1 January 2019 - Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

East Herts Citizens' Advice Service meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The presentation currency of the financial statements is the Pound Sterling (£).

b) Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member (16) - (2022 - 16) of the charity.

c) Going Concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern and relies on annual grants from East Herts District Council and others, and that it shall receive sufficient funding to continue operating at least throughout 2024. The effect of Covid-19 caused a major consideration but the level of required stability and income that the Trustees are already aware of will be in place for 2024, along with its reserves, and its ability to reduce costs should the need arise. Reductions in costs previously seen demonstrate this.

d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity, which the trustees have decided, at their discretion, to set aside to use for a specific purpose. Restricted funds are for work on specific projects being undertaken by the charity. Restricted funds are charged a proportion of management time and organisational costs.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Where income has related expenditure (as with contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and gifts are recognised when receivable. In the event that a donation is subject to fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

Income received in advance relating to the following year is deferred until the criteria for income recognition has been met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest paid by the financial institution concerned.

f) Donated goods and services

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use of the item is probable and that economic benefit can be measured reliably.

Donated professional services and facilities are included in income at the estimated value of the gift to the charity when received, based on the amount the charity would have been prepared to pay for these services or facilities had it been required to purchase them, with a corresponding entry in the appropriate expenditure heading for the same amount.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Support costs comprise those costs which are incurred directly in support of expenditure on advice and guidance and includes governance, finance, IT and HR. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Support costs are allocated to projects on a time basis.

h) Volunteers

The value of services provided by volunteers is not incorporated into these financial statements.

i) Fixed Assets

All fixed assets are capitalised at their historical purchase cost and depreciated on a straight line basis over 3 years.

j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

k) Cash at bank and in hand

Cash at bank and cash in hand included cash and short-term deposits with a maturity of twelve months or less.

l) Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that it is anticipated will be paid to settle the debt or at the amount received as advanced payments for the goods or services.

m) Pensions

The charity previously participated in the Hertfordshire County Council Pension Fund which is a funded scheme and the assets are held separately from those of the charity. The value of the charity's share of the assets and liabilities has been calculated by the Fund's actuaries and the methodology is set out in note 14. Full actuarial valuations have in the past been obtained triennially to be updated at each balance sheet date.

n) Taxation

The company is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

o) Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are considered to be reasonable.

p) Financial Instruments

The Charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are valued at cost and investments at fair value which is their market value.

2. Donations

	2022/2023 £	2021/2022 £
Donation – M Franklin	11,099	-
General Donations	8,421	13,468
Value of gifts in kind and donated services	10,800	4,254
	30,320	**17,722**

Donations of £1,050 in 2022/23 were restricted (2021/22 £6,630).

3. Grants Received

	2022/2023 £	2021/2022 £
East Herts District Council	119,044	132,590
Uttlesford District Council	8,000	11,500
Buntingford Town Council	3,090	4,590
Hertfordshire County Council	5,050	-
Sawbridgeworth Town Council	145	500
Ware Town Council	500	500
Hertford Town Council	-	1,200
Stanstead Abbotts Parish Council	500	500
Stansted St. Margarets Parish Council	500	500
Widford Parish Council	100	100
Broxted Parish Council	100	100
Hatfield Heath Parish Council	-	100
Cottered Parish Council	-	50
Elsenham Parish Council	242	100
Benington Parish Council	50	50
Thorley Parish Council	100	100
Buckland & Chipping Parish Council	50	50
Bayford Parish Council	100	100
Brent Pelham Parish Council	-	200
Hertford Heath Parish Council	-	200
Hormead Parish Council	-	100
Little Berkhamsted Parish Council	150	100
Albury Parish Council	200	-
Watton at Stone Parish Council	250	-
	138,171	**153,230**

The income from grants was £138,171 (2022/23: £153,230) of which £130,279 (2021/22: £151,730) was unrestricted and £7,892 (2021/22: £500) was restricted. The charity received no grants from central government or any other assistance. The core sum received from the local authority was £119,044 (2021/22 - £132,590) against which there are no unfulfilled conditions.

4. Investment Income

	2022/2023 £	2021/2022 £
Rental Income	500	1,030
Bank Interest	4,004	737
	4,504	**1,768**

All investment income in both the current and previous years relates to unrestricted funds.

5. Income from charitable activities

	2022/2023	2021/2022
Restricted Funds	**£**	**£**
Herts Community Foundation	19,167	24,801
Friends of EHCAS	2,000	2,000
East Herts Council - Rural	-	2,709
East Herts Council – Community Engagement	7,500	-
Ware Charities		
- General Advice	8,414	8,414
- Specialist Advice	9,540	9,520
The National Lottery Awards for All	8,297	9,940
The National Lottery Community Fund	63,092	-
Citizens Advice (UC-Help to Claim)	-	45,988
Citizens Advice (UC-Best Practice)	-	39,979
Citizens Advice – BEIS	-	6,666
Citizens Advice – (Gambling/Debt)	539	-
MAPS	-	16,536
Henry Smith Foundation (Mental Health)	-	32,500
East Herts Council (Homeless Prevention)	19,974	28,602
Postcode Community Trust	9,274	9,630
Herts County Council (Crisis Intervention)	44,093	41,100
Herts County Council (Cost of Living)	12,700	-
Herts County Council (Winter Grants)	-	5,000
Ann Rylands	-	1,000
Hertford Yarnbombers (Housing Benefits)	6,226	-
Arnold Clark	1,000	-
Shanley Foundation	2,500	-
Schroders	4,000	-
Unrestricted Funds		
General Fundraising	19,288	7,160
Herts County Council Locality Grant	-	5,300
Herts County Council (Household Support Fund)	12,325	8,000
Arnold Clark	-	1,000
	249,929	**305,845**

6. Analysis of Expenditure

	Direct Costs	Support Costs (note 7)	Total Costs
	£	**£**	**£**
2022/2023			
Advice and Information	364,126	74,801	**438,927**
2021/2022			
Advice and Information	389,599	91,640	**481,239**

7. Analysis of Support Costs

	Basis of Apportionment	Management	IT	Finance/ HR	Governance	Total
		£	£	£	£	£
2022/2023						
Advice and Information	Direct	38,206	14,164	16,279	6,152	**74,801**
2021/2022						
Advice and Information	Direct	36,704	22,878	24,387	7,671	**91,640**

Governance costs comprise examination fees £1,000 (2021/2022: £2,574); professional fees £4,800 (2021/2022: £3,480) and Board Secretariat £352 (2021/22 1,617).

8. Analysis of staff costs and key management personnel

	2022/2023	2021/2022
	£	£
Wages and Salaries	324,163	360,728
Social Security Costs	21,023	23,910
Pension Costs	10,112	11,039
	355,298	**395,677**

The charity trustees were not paid in the year (2021/2022: nil), neither were they reimbursed expenses during the year (2021/2022: nil).

The average monthly head count was 17 (2021/2022: 16) and analysis of the staff employees during the year was:

	2022/2023 Actual Number	2021/2022 Actual Number
Advice and Information	11	10
Support Services	6	6
Total	**17**	**16**

There are no employees whose total employee benefits, including pension contributions, total over £60,000.

9. Net Incoming Resources

	2022/2023	2021/2022
	£	£
Net Incoming Resources is stated after charging:		
Depreciation	-	-
Independent examination fees	1,000	1,674
Operating lease rentals	17,339	12,058

10. Tangible Fixed Assets

	IT	Total
	£	£
Cost or Revaluation		
At start of year	59,995	59,995
Additions	-	-
At end of year	**59,995**	**59,995**
Depreciation		
At start of year	59,995	59,995
Charge for year	-	-
At end of year	**59,995**	**59,995**
Net book value at the end of the year	-	-
Net book value at the start of the year	-	-

11. Debtors

	2022/2023	2021/2022
	£	£
Sundry Debtors	1,318	213
Prepayments	1,997	2,463
	3,315	**2,676**

12. Creditors: Amounts falling due within one year

	2022/2023	2021/2022
	£	£
Other Creditors	11,760	10,310
Accruals	2,708	5,166
Deferred Income	31,767	51,695
	46,235	**67,171**

Deferred income reconciliation:

	£	£
Balance brought forward	51,695	88,618
Amount released to the Statement of Financial Activities	51,695	(88,618)
Amount deferred in the year	31,767	51,695
Balance carried forward	**31,767**	**51,695**

Deferred income represents funds advanced for projects undertaken in the following year.

13. Pensions

The charity observes its obligations under auto-enrolment, and some employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contributions are restricted to a maximum of 6% of the employee's gross salary.

EHCAS participated in a defined benefit pension scheme operated by Hertfordshire County Council until 31 December 2008. There are no active members of the scheme and the Trustees had agreed with the Trustees of the pension scheme that the charity may continue to participate in the scheme, making payments of £2,500 per annum. EHCAS, being a ceased employer within the fund with an outstanding deficit, had been required to value the deficit on a Gilts (cessation) basis, a full review and actuarial valuation being completed triennially. The basis used for the more recent valuations however was Gilts with cessation mortality. Cessation mortality assumes a more prudent life expectancy - people will be expected to live longer, and pensions expected to be paid for longer, therefore a slightly increased liability.

During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year, with a proposal of £1,000 per calendar month to clear. This persisted throughout 2022/23, but the settlement period would have proved an unacceptably long period at that rate. For 2023/24, and beyond, settlement has been offered, and accepted, at £1,800 per calendar month which will settle the deficit over the ensuing five years.

The resultant liability at 31st March 2023 of £108,000 is shown in these Accounts.

Given that this is now an absolute liability, no details of the underlying assets and liabilities need to be disclosed here.

14. Restricted Funds

2022/2023

	As at 1 April 2022 £	Income £	Expenditure £	Transfers £	As at 31 March 2023 £
Specialist Advice	-	121,746	116,575	-	**5,171**
General Advice	-	65,493	61,945	-	**3,548**
Benefits	23,423	-	23,423	-	**-**
Training	-	24,299	21,719	-	**2,580**
Other	550	18,914	19,464	-	**-**
Total	23,973	230,452	243,126	-	**11,299**

2021/2022

	As at 1 April 2021 £	Income £	Expenditure £	Transfers £	As at 31 March 2022 £
Benefits	2,184	171,220	149,981	-	**23,423**
Homeless	7,803	45,139	52,942	-	**-**
Mental Health	-	32,500	32,500	-	**-**
Other	3,755	43,656	46,861	-	**550**
Total	13,742	292,515	282,284	-	**23,973**

The nature of these funds is as given below;

General Advice – core advice in any area, including but not restricted to benefits, debt, housing, consumer, family and relationships, employment, discrimination, immigration and law and courts.
Specialist Advice – in-depth advice from a subject matter expert in debt, housing or benefits, delivered over one or multiple sessions.
Training – activities involved in developing the skills and knowledge of staff and volunteers.
Other - other activities including those involved in community engagement and scams awareness.

15. Unrestricted Funds

	2022/2023				
	As at 1 April 2022	**Income**	**Expenditure**	**Tfrs/Movements**	**As at 31 March 2023**
	£	**£**	**£**	**£**	
Designated Funds					
Fixed Assets	-	-	-	-	-
Other Assets	51,525	-	-	(51525)	-
Total Designated Funds	51,525	-	-	(51525)	-
General Fund	121,761	192,472	195,801	51,525	**169,957**
Total Unrestricted Funds	173,286	192,472	195,801	-	**169,957**

	2021/2022				
	As at 1 April 2021	**Income**	**Expenditure**	**Tfrs/Movements**	**As at 31 March 2022**
	£	**£**	**£**	**£**	**£**
Designated Funds					
Fixed Assets	-	-	-	-	-
Other Assets	44,000	-	-	7,525	**51,525**
Total Designated Funds	44,000	-	-	7,525	**51,525**
General Fund	142,191	186,050	198,955	(7,525)	**121,761**
Total Unrestricted Funds	186,191	186,050	198,955	-	**173,286**

16. Net Assets by Funds

	2022/2023			
	General Fund	**Designated Funds**	**Restricted Funds**	**Total Funds**
	£	**£**	**£**	**£**
Tangible Fixed Assets	-	-	-	-
Current Assets	324,192	-	11,299	**335,491**
Creditors falling due in less than one year	(46,235)	-	-	**(46,235)**
Defined benefit pension liability	(108,000)	-	-	**(108,000)**
	169,957	-	11,299	**181,256**

	General Fund	2021/2022 Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	-	-	-	-
Current Assets	308,932	51,525	23,973	**384,430**
Creditors falling due in less than one year	(67,171)	-	-	**(67,171)**
Defined benefit pension liability	(120,000)	-	-	**(120,000)**
	121,761	51,525	23,973	**197,259**

17. Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2022/2023	2021/2022
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(16,003)	(2,674)
Adjustments for:		
Depreciation Charges		-
Decrease/(Increase) in debtors	(639)	5,582
Increase in creditors	(20,936)	(28,853)
Movement in pension liability	(12,000)	(3,000)
Net cash provided by / (used in) operating activities	**(49,578)**	**(28,945)**

18. Analysis of cash and cash equivalents

	2022/2023	2021/2022
	£	£
Cash in hand	46	46
Bank and Notice deposits (12 months or less)	332,130	381,708
Total cash and cash equivalents	**332,176**	**381,754**

19. Commitments under operating leases

The charity had total commitments under operating leases as set out below:

	2022/2023		2021/2022	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
0 to 1 year	4,890	-	6,180	-

20. Related party transactions

During the year, £4,800 (2021/2022: £3,354) was the deemed market value of services provided without charge by Tees Solicitors for legal work relating to general professional advice. James Dowson, a director of the company, is a partner of Tees. There are no other related parties to note.

EAST HERTS CITIZENS ADVICE SERVICE

England & Wales - Charity number 1083211

Accounts

Annual Report 2021-2022



citizens advice East Herts

What we do

Citizens Advice East Herts is a local, independent charity. We support people with free, confidential and independent advice and campaign on the big issues affecting people's lives. Last year we helped 5725 people with 14,438 issues.

We are part of the Citizens Advice network across England and Wales. Our vision is that everyone is able to access free advice to find a way forward. We aim to empower people to help themselves and tailor our support to meet people's needs.

The majority of our service is delivered by volunteers who give advice by phone, email, online and in person when needed. We also run specialist projects and casework support where funded by partners.

Contents

p2
What we do

p3
Introduction from Chair of Trustees

p4
Impact overview

p6
A guide to our services

p9
Projects & partnerships

p11
Research & campaigns

p13
Financial performance & fundraising

Introduction from Chair of Trustees



At the end of 2021, even before the war in Ukraine, we knew at Citizens Advice East Herts that debt and poverty, driven by increasing food and energy prices were going to be the biggest challenges for our service in 2022.

Because we record every contact we have with local people, including the issues that they ask for help with, we know when debt problems are on the rise. This is the case now, with debt issues rising 5.6% January – March 2022 compared to the previous quarter. Referrals to foodbanks, which levelled off in mid 2021, are rising substantially. We gave out roughly 300 foodbank vouchers over the whole of last year. In March 2022 alone our advisers dealt with 63 foodbank issues.

Food poverty is one result of a raft of other poverty-related issues: debt, housing, benefits, health, employment, income, all of which are being exacerbated by the cost of living crisis. People whose finances were already precarious are having to make impossible choices on whether to heat or eat – and sometimes do without both.

After a brief pause following Covid-19, demand for our service continues to grow. We are seeing people with more complex problems, due to the knock-on effects of multiple issues hitting all at once. Against this increasing demand, and facing our own cost increases, we know our income will further reduce as our main funder deals with the same issues. Everybody is feeling the pain.

I have to thank our staff and volunteers for continuing to help people find a way forward, even as many of them are themselves impacted by the cost of living crisis. Citizens Advice East Herts continue to adapt so that the people who need us most know that we are here, as we always have been.

Tony Murphy

Impact overview

Who we are and how we help



Free advice for everyone – on everything

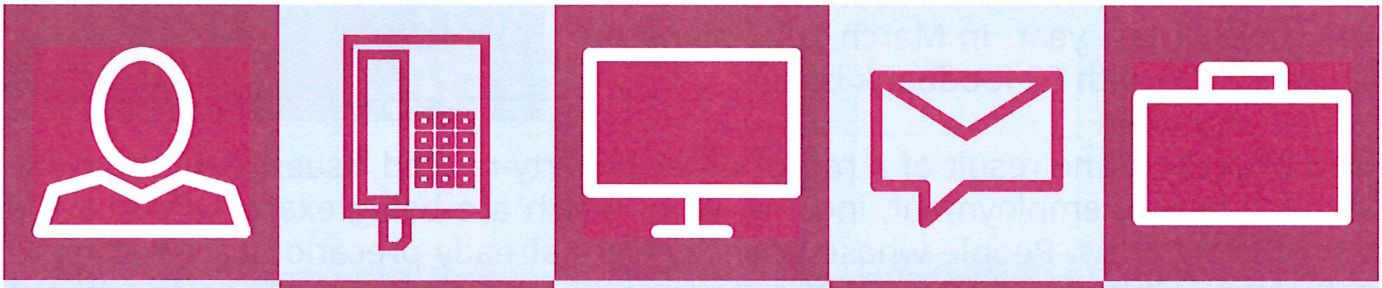
Advocacy Research & Campaigns

67 volunteers

1/4 East Herts clients from most deprived wards

10 locations

What we do



Face-to-face advice

Advice by phone

Advice by video

Advice by email, webchat & messenger

Casework

Our impact – 2021/22



5,775 people helped

14,438 issues dealt with

4 in 5 said our advice improved their lives

83% would recommend our service

£31.26 public value return for every £1 invested

Impact overview

The future



Did you know...

Our financial value to society is **£14.5 million in public value** and **£6.1 million in income** gained through benefits, debts written off and consumer problems resolved to the people we help. That works out as **£13.19 gained for them for every £1 invested**.

Our volunteers give around **19,000 hours** of their time per year. Using our treasury model, the **public value of our volunteers in wider economic and social benefits is estimated at £491,829**. Volunteering does not only benefit us as an organisation, national research shows that **our volunteers benefit from practical skills**, increasing employability, self-esteem and having a positive effect on health.

Statement of Internal Control

The trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice East Herts hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

A guide to our services

Our general advice service is open to anyone. We offer free, confidential and non judgemental advice and information on a large range of issues including benefits, debt, housing, employment and relationships. Our advice is delivered by a mix of dedicated staff and highly trained volunteers and all our advice sessions are overseen by an experienced supervisor who is on hand to offer support. We hold the Advice Quality Standard mark and are authorised by the Financial Conduct Authority to provide debt advice.

We have embedded the changes in how we deliver advice with great success and without compromising the quality of our service. 54% of our advice was delivered via phone and we also offer advice by email (23%), in person (7%) and webchat (6%) and via Herts Advice Line (11%).

Client satisfaction levels remain constant with 4 out of 5 clients saying we have improved their lives. We are continuing to communicate the many ways people can access our advice. We are helping people at pre-pandemic numbers but the number of issues per person we are advising on has increased by 13% since 2020/21. This has risen from an average of 2 issues per person to 2.5 issues per person. This suggests that people's problems are getting more complex and take more time and resources to resolve.

People need different types and levels of support depending on their circumstances and many of our clients require more than one appointment. Some clients can be seen under our separately funded projects, either because they fit within the criteria for the project (geography, health issues, etc.) or because their case needs more in-depth support.

We have also been proactive in reaching our most vulnerable clients and in increasing our community presence – we are running two weekly Contact Centres led by our Supervisors who triage clients and signpost them to access the help they need. We continue to offer face to face appointments in various locations across the community, as well as home visits where needed.

The future

This year in 2021/22 we saw client numbers return to pre-pandemic figures but clients' problems are now more complex and take longer to resolve. 2021/22 saw the cost of living start to increase and we expect this to continue to impact on our clients and the need for advice well into 2022/23.

Our Vision is to Meet Client Needs – Now and in the Future. We will do so with three objectives:

1. Meet client access needs
2. Actively reach out to those who need adapted support
3. Meet client advice needs

Client case study: Justina*

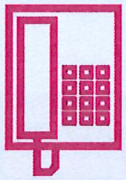
Justina, who lives in Bishop's Stortford, is one person who is already affected by the cost of living crisis. She came to Citizens Advice East Herts with a range of issues relating to debt and poverty. She is recently separated from her husband and is supporting her two young children. When her marriage ended, she had to move house and the only accommodation she could find is a long distance from her daughter's school. Justina cannot work because she cannot afford childcare for her youngest daughter. She has thousands of pounds in debts, including parking tickets in her husband's name and council tax arrears. She came to us because she is having to choose between feeding her children and paying for petrol to get her daughter to school. We were able to issue Justina with short-term support – food vouchers and a £250 supermarket voucher which she can use to pay for petrol. We followed this up with a debt assessment, giving Justina a way forward for dealing with her debts, and we have worked with Justina to ensure that she is receiving all the benefits to which she is entitled, including additional support with Council Tax.

***name changed**



Key figures (2021-2022)

We helped:





over **5,000** clients by telephone
over **2,500** by email
and over **800** clients in person

Our biggest activities were **telephone calls (45%)** and **email (22%)**, both of which increased since last year

The top issues we helped people with were:

- Benefits and tax credits **22%**
- Universal Credit **16%**
- Housing **13%**
- Debt **9%**
- Employment **8%**
- Relationships and family **7%**

2 in 5 clients contacted us with an enquiry to do with benefits

Although a relatively small category, **Utilities & Communications (373) surged in the last quarter** (January to March 2022), **more than doubling** their yearly number of issues

Client Feedback

Over **8 in 10** people say our advice helped them find a way forward

"Excellent service. Very knowledgeable, very pleasant service. Cannot thank you enough. Your help has given me greater piece of mind. Brilliant service. Will highly recommend."

"Your help was invaluable to me at that time. You gave me all the information that others hadn't. I'll be back in touch soon when I need help with my new PIP application. A great help to me in my hour of need."

"Great service received today. The lady I spoke to was brilliant, really understanding and helpful with lots of knowledge. Quick service and very helpful."

Projects & partnerships

This year we have been able to run a number of projects, thanks to the support and funding of partners.

Projects list

Adviser recruitment: To recruit, train and develop volunteer advisers to provide accessible advice in East Herts. Funded by the Postcode Community Trust

Post COVID-19: To help us set up our new working hubs. Funded by Herts Community Foundation

Crisis intervention: To help us provide advice to residents facing immediate issues or who are in crisis. Funded by Herts County Council

Debt training: To train a debt adviser to deliver debt advice. Funded by the Money & Pensions Service in partnership with national Citizens Advice

Disability benefits: To provide disability benefits advice. Funded by The Rowlinson Foundation in partnership with Herts Community Foundation and Citizens Advice St Albans and District

Homelessness prevention: To provide money and debt advice to help people stay in their homes and avoid homelessness. Funded by East Herts Council Housing Options

Mental health: To provide money and debt advice for people who have mental ill health. Funded by the Henry Smith Charity

Phone and web advice: To provide national webchat, email and telephone advice. Funded by BEIS in partnership with national Citizens Advice

Projects list

Rural community engagement: To reach people and communities that experience isolation largely due to the very rural nature of our district. Funded by East Herts Council, Buntingford Town Council, Ann Rylands and Herts Community Foundation

Scams awareness: To provide scams information, talks and advice. Funded by Hertfordshire Police and Crime Commissioner

Training assistant: To coordinate volunteer adviser recruitment and training. Funded by The National Lottery Awards for All

Universal Credit Help to Claim: To help clients make their first Universal Credit application. Funded by DWP in partnership with national Citizens Advice

Universal Credit Best Practice Lead: To research Universal Credit best practice and policy gaps for Hertfordshire and Bedfordshire. Funded by DWP in partnership with national Citizens Advice

Uttlesford District Council: To provide advice to residents of Uttlesford. Funded by Uttlesford District Council.

Specialist casework: To provide specialist money, debt and housing advice. Funded by The Ware Charities, Paul Winspear and Hertford Yarn Bombers

The Ware Charities: To provide advice and information to residents of Ware, Wareside and Thundridge. Funded by The Ware Charities

Research & campaigns

Whilst our advice helps people find a way forward, it is our research and campaigns work that helps to address the underlying cause of problems. No one else sees so many people with so many different kinds of issues, and this gives us a unique insight into the challenges that people face. We use evidence gathered to highlight new and emerging trends and share this evidence at a local, regional and national level to help drive change.

Covid-19 pandemic

The impact of Covid-19 on our clients was a focus of our Research & Campaigns activity. In June 2020 we published a 'Covid one year on' report which looked at the impact of the pandemic in East Herts and highlighted where people have most needed our help – employment, benefits, housing and debt – and some of the demographic groups who have been most affected. It also looked at some of the challenges ahead as government support measures began to lift and what these might mean for local people and support services. We shared the report with local MPs, councillors, council officials and some of our partners.

National campaigns

We supported National Citizens Advice on several national campaigns:

Scams – June 2021: June was scams awareness month, so we ran a communications campaign including articles in local media aiming to give people the skills and confidence to spot scams and report them.

Universal Credit – August 2021: Sending letters to our local MPs about the importance of keeping the Universal Credit uplift lifeline.

Energy Prices – March 2022: Contacting our local MP about the impact of energy prices on clients living in Hertford and Bishop's Stortford.

Local campaigns

From some research on Housing issues (April 2021), we recognised that further work was needed to raise awareness of support on offer to those struggling with housing costs, for example council tax reductions and discretionary housing payments. We therefore ran a local communications campaign around support for housing costs and shared an advice video on council tax reductions.

Research

As well as the 'Covid one year on' report, we have published several research papers on our website over the year:

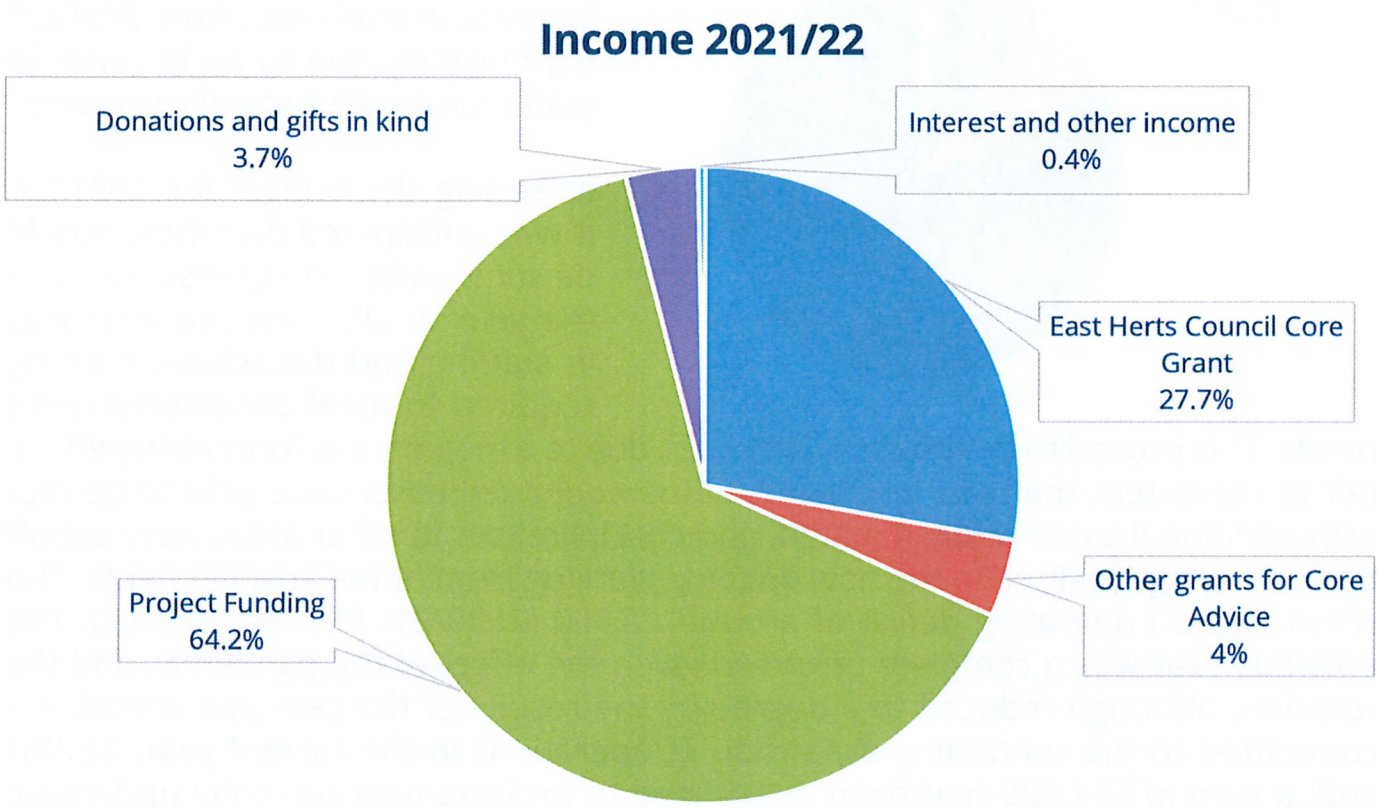
- Housing: impact of the lifting of the eviction ban (December 2021)
- Food poverty (October 2021)
- Impact of Covid on disadvantaged groups (July 2021)
- Disability and Social Inequality (July 2021)

For more information on our research and campaigns work please **see our website**



Financial performance & fundraising

Income

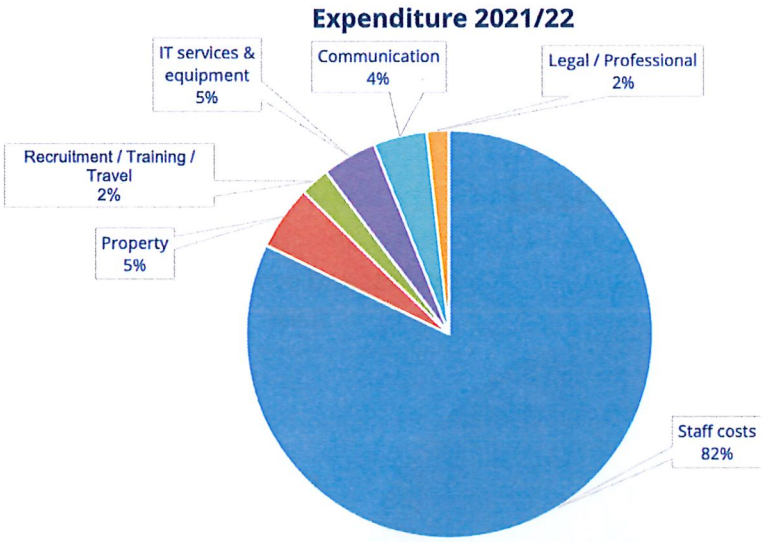


In the year ended 31st March 2022, Citizens Advice East Herts received a total income of £478,565 (2020/21: £499,699) from grants, project funding, donations, fundraising and investment income.

Citizens Advice East Herts received £162,822 in grants and donations (2020/21: £189,599) during the year, including £4,254 of professional services free of charge (2020/21: £10,830), towards supporting core advice services. The grant from East Herts Council reduced to £132,590 (2020/21: £142,590) which was 27.7% of total income (2020/21: 28.5%).

£292,515 of our income (just over 61% of total income) was restricted in its use for specific projects covering money, benefits, housing, mental health advice, and, to a lesser extent than the previous year, Covid related projects (2020/21: £278,052, 55% of total income). Restricted income enables valuable additional activity to be undertaken, as well as being vital in contributing to operating costs.

Expenditure

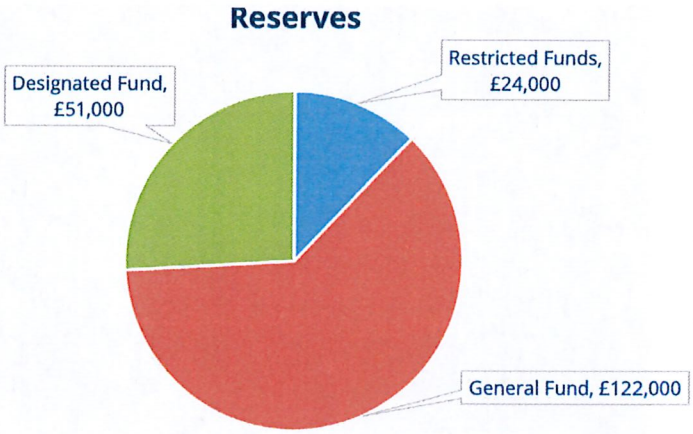


Total operating costs for 2021/22 were £481,239 (2020/21: £442,291) of which £395,677 related to staff costs (2020/21: £320,566). The increase in staff costs from 2020/21 is principally due to an increase in staff recruited for specific projects.

In setting the budget for 2021/22, it was anticipated that there would be some utilisation of reserves over the year to allow for the increases in staffing and the adviser training required to meet anticipated client needs. This proved to be the case, although, due to a magnificent fundraising effort, not to the extent that was envisaged. Some additional costs were able to be met with additional sums kindly donated, and cost increases in other areas were set off by cost savings realised in the now ongoing working from home arrangements. The result was an operating deficit of around £2,600 (2020/21: £55,000 surplus). The previous year was a complete unknown given the effect of the pandemic, and the reserves, although reduced to a degree by the results of the year just ended, are committed to the continuing expansion of operations in the current year. To this end, a sum of £51,525 had been designated to projects now currently underway. The remainder ensures sufficient reserves are carried into 2022/23, and beyond, where a similar challenge on reserves is envisaged.

As indicated above, taking account of the charity's reserves at the end of 2021/22 and the ongoing strong demand for our services, the Trustees have committed to a deficit budget for 2022/23, largely the result of the committed projects mentioned above, and to enable the continuation, and expansion, of the vital support given to the community of East Herts. Given the ever-present uncertainties which may lie ahead, the charity is planning on prudent use of reserves, whilst maintaining its financial position by targeting new income sources and managing cost levels to ensure a balanced budget for the future.

Reserves



Reserves at the end of 31st March 2022 amounted to £197,000, (31st March 2021: £199,000) including general reserves of £122,000, restricted funds of £24,000 and designated funds of £51,000. The service has a reserves policy set out in the Statement of Accounts, which is in line with the requirements of Citizens Advice and the Charity Commission. The reserves are stated after allowing for a liability to the Herts County Council pension deficit which relates to employees who were active members of the pension scheme prior to 2008. Legislation demanded that this deficit be crystallised with a view to its determination and ultimate settlement, and we are pleased, if one can be pleased with a liability, to note that the crystallised sum was valued at a level we had previously reserved at. Going forwards, repayment of the liability shall be negotiated to settle over a suitable period, so as to not put a strain on the financial position.

Fundraising

We are fortunate to have a supportive local authority in East Herts Council but many of our costs have to be met through our own efforts and also through help from "The Friends of EHCAS". Other income is generated from interest on deposits and sharing our car park in Bishop's Stortford.

As ever, we offer our sincere thanks to all our grantors and donors for their continuing, generous support in these challenging times. We also thank our staff and the many volunteers who freely and generously give their time to enable us to continue to provide essential services to the people of East Herts.

Thank you to:

- Amwell Rotary Club
- Arnold Clark Community Fund
- Bayford Parish Council
- Benington Parish Council
- Brent Pelham Parish Council
- Broxted Parish Council
- Buckland & Chipping Parish Council
- Buntingford Town Council
- Chantry Rd Association
- Cottered & Throcking Parish Council
- Councillor Bishop's Stortford East: Calvin Horner
- Councillor Bishop's Stortford West: Alastair Ward-Booth
- Councillor Buntingford: Jeff Jones
- Councillor Hertford All Saints: Ben Crystall
- Councillor Hertford St Andrew: Bob Deering
- Councillor Sawbridgeworth: Eric Buckmaster
- Councillor Ware North: David Andrews
- Councillor Ware South: Jonathan Kaye
- East Herts Council
- Elsenham Parish Council
- Friends of East Herts Citizens Advice Service
- Gilfrere Fund
- Hamptons Estate Agents
- Hatfield Heath Parish Council
- Helping Herts
- Henry Smith
- Hertford Heath Parish Council
- Hertford Town Council
- Hertfordshire County Council
- Hertfordshire Community Foundation
- Hormead Parish Council
- Inner Wheel Club of Ware
- Jonathan Hunt Estate Agents
- Little Berkhamsted Parish Council
- Marketing Kinetics
- McMullens - Macs Hart Trust
- Mullucks Estate Agents
- The National Lottery
- Paul Winspear
- Police and Crime Commissioner
- Postcode Community Trust
- Sawbridgeworth Town Council
- Secret Society of Hertford Crafters
- Shepherds of Hertford Estate Agents
- Simply Homes Estate Agents
- Stanstead Abbots Parish Council
- Stanstead St Margarets Parish Council
- Stort Chemicals Limited
- The Ware Charities
- Thorley Parish Council
- Uttlesford District Council
- Ware Town Council
- Wheatsheaf Pub
- Widford Parish Council

Plus those who gave individually or anonymously

We have also been very fortunate to receive pro bono support from a number of businesses:

Agility Life Sciences · hnemedia · Tees · WE CREATE BETTER · TESCO · WAITROSE & PARTNERS

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

citizensadviceeastherts.org.uk

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Citizens Advice East Herts is an operating name of East Herts Citizens Advice Service
Registered Charity No: 1083211

East Herts Citizens' Advice Service
(A charitable company limited by guarantee)

FINANCIAL STATEMENTS

For the year ended 31st March 2022

Registered Charity No: 1083211
Company No: 3982216

Legal and administrative information

For the year ended 31st March 2022

Registered Charity No: 1083211
Company No: 3982216

Trustees and Directors:

Tony Murphy	Chair
James Dowson	Secretary
Gary Cansick	Treasurer
Elaine Connor	
Roger Merton MBE	
Richard Smith	
Ballu Sesay	
Christine Gillham	
Nick Walker	
Barry Hunt	

Secretary: James Dowson

Registered Office:
The Manor House
High Street
Buntingford
Hertfordshire
SG9 9AB

Bankers:
Barclays Bank Plc
10 North Street
Bishops Stortford
Hertfordshire
CM23 2LH

Independent Examiners:
Price Bailey LLP
Causeway House
1 Dane Street
Bishop's Stortford
Hertfordshire
CM23 3BT

Contents of the Financial Statements for the year ended 31st March 2022

	Page
Trustees' Report	3 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Statement of Cash Flows	12
Notes to the Financial Statements	13 to 23

Trustees' Report

The Trustees are pleased to submit their annual report, incorporating the report of the Directors, and financial statements for the year ended 31 March 2022.

The Directors act as Trustees for the East Herts Citizens Advice Service and are referred to as such throughout this report.

Legal and administrative information set out on page 1 forms a part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting for Charities (effective 1st January 2019).

1. Objects and policy

The objects of the Service are to ensure that individuals do not suffer through a lack of knowledge:

- of their rights and responsibilities;
- or of the service available to them;
- or through an inability to express their needs effectively;
- and, equally, to exercise a responsible influence on the development of social policies and services, both locally in each of its outlets, regionally and nationally.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Service's aims and objectives and in planning future activities and setting policy for the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

2. Organisation

A Board administers the charity and meets as required to fulfil its duties, a minimum of four times a year. The Board has established three sub-committees: Finance, Risk and Staffing and Personnel. Sub-committee meetings take place regularly and these are supplemented with additional working groups as required, with the Chief Executive (or another senior manager) in attendance. There are further meetings between Trustees and the Senior Leadership Team as required to cover day-to-day matters of finance and strategy.

3. How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice that people in our local community need for the problems they face and to improve the policies and practices that affect people's lives. We are an independent charity that provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. All our activities are undertaken to further our charitable purposes for the public benefit.

4. Review of activities and developments

About us

Citizens Advice East Herts provides free, confidential, non-judgemental and impartial advice. We are a member of the Citizens Advice network and an independent, trusted and well-known local charity. East Herts is a large, semi-rural district with limited

transport links across the regions, and partial digital connectivity with some areas not covered and therefore ensuring people can access quality phone advice is one of our top priorities.

Our staff and volunteers are local people - we are run by the community for the community. Many of our paid staff are previous volunteers or have 'lived experience'.

Our advice is delivered via phone, email, video, webchat and in person (including home visits). Our support is wide-reaching and includes providing advice on debt, benefits, housing, employment, relationships and utilities – hence we are best placed to help people manage the increase in the cost of living. There is no other organisation who provides the wide-ranging, detailed and externally accredited advice that we offer.

People need different types of advice depending on their circumstances. Some are in financial distress; others have experienced personal difficulties. Many clients have mental health issues or learning disabilities and are often in crisis situations with complex problems that need in-depth support.

We are currently staffed by 14 part-time and 1 full time paid employees (2020/21, 15 part-time and 4 full time paid employees) and 67 volunteers excluding trustees (2020/21, 75 volunteers). Our volunteers are the backbone of our organisation, giving us in the region of 19,000 hours of their time (2020/21, 23,000 hours) in the last year. They include young people looking for their first job, professionals who want to broaden their horizons and retired people who want to give something back to the community. We value equality and diversity and offer training and support to all.

We have a strong track record of working in partnership and in 2020/21 introduced 'East Herts Frontline' – an online referral tool to help ensure that local residents get timely access to the right level of assistance and support, do not need to repeat personal details and are not lost within a signposting system.

Why we're needed

Although East Herts is a relatively prosperous part of the country, it contains areas of relative deprivation and a disproportionate number of our clients come from these areas. Our clients are most likely to earn significantly less than the average East Herts resident, less likely to be in employment, more likely to be disabled or have a long-term health problem, and less likely to own their own home. Over a quarter of our clients who live in East Herts come from the 5 most deprived East Herts wards (2020/21 25% come from 5 most deprived wards) and some are isolated by their rural location (East Herts is the most rural of all Herts districts). The Covid-19 crisis has shown just how vulnerable any of us can be to sudden life changes. In addition, the cost-of-living crisis is also highlighting fault lines in our society to which our clients are most exposed. They are in dire need of our advice to help them through these difficult times.

What we do

We understand the complexity of issues that affect people. We provide education and skills to help our clients understand their rights and responsibilities and to find a way forward. Our advice on any subject can improve people's health, make a difference to their finances and make them more resilient. We aim to empower our clients by tailoring the advice we give to their individual needs.

In addition to our generalist advice service we run projects where funded by partners. Our specialist project areas in 2021/22 have included debt advice, mental health, crisis intervention, homelessness prevention, home visiting, Universal Credit help to claim and scams awareness.

Last year we helped 5,725 people (2020/21 8,700 which was affected by the impact of Covid), on a range of issues including benefits, debt, housing, employment and relationships, offering many multiple appointments as we worked holistically with them to improve their lives. Our advice is available to everyone, but significant numbers of clients come to us because they are vulnerable, facing hardship and unable to move forward without help.

Research and campaigns

In addition to our advice services, we raise awareness of issues affecting our communities through our research and campaigns. In 2021/22 we produced local research papers including:

- Covid one-year on: The impact of the pandemic in East Herts
- Disability and social inequality
- The impact of Covid 19 on disadvantaged groups
- Food poverty
- Housing: The Impact of the lifting of the Eviction Ban

We also supported National Citizens Advice on several national campaigns including on scams, Universal Credit and energy prices.

The difference we make

It is impossible to put a financial value on everything we do, but we've used the Citizens Advice Treasury-approved model to demonstrate our financial impact. Using this model, we calculate that in 2021/22 in East Herts we generated:

- £14.5 million in public value (2020/21 £19.5 million) i.e. wider economic and social benefits through better wellbeing, participation and productivity for the people we help
- £6.1 million in financial outcomes following advice (2020/21 £8.4 million) through writing off debts, issuing food vouchers, taking up benefits or compensation for consumer problems. That's £13.19 for every £1 invested (2020/21 £16.36 for every £1 invested)
- 8 in 10 people said their problem was resolved following our advice. 9 in 10 said we helped them to move forward.

"Cannot thank you enough. Your help has given me greater piece of mind. Brilliant service. Will highly recommend" (client)

"The advice I received was very professional and the result was life changing" (client)

Our impact on our volunteers

Each volunteer receives training and ongoing support specific to their role. It takes approximately 18 months to train a Generalist Adviser and once trained they stay with us, on average, for 12 years (2020/21 11 years). The average initial cost of training and recruiting a volunteer is £1,400 (2020/21 £1,400) with an ongoing annual cost of approximately £300. Our commitment to valuing diversity and promoting equality means we can encourage individuals who might not otherwise volunteer.

Using our Treasury model, the public value of Citizens Advice East Herts volunteers in wider economic and social benefits is estimated at £491,829 (2020/21 £491,820). Volunteering does not only benefit us as an organisation, national research shows that our volunteers benefit from practical skills, increasing employability, self-esteem and having a positive effect on health.

"I have found it to be a really valuable experience which has improved some of my skills and given me insight into the third sector and some of the key issues facing our community" (volunteer)

"No two calls are the same, and I truly enjoy the variety…. Occasionally a person's story touches my heart, and I can genuinely say the experience has made me a better person" (volunteer)

In 2021/22 we also ran various 'community engagement projects', such as scams awareness and rural engagement. These tackle lack of knowledge, financial hardship and aim to reach those at risk of being excluded from involvement in society, including the elderly and socially deprived. We also take our advice service direct to the community with weekly 'Citizens Advice Contact Centres" - a triage service run by a paid advice supervisor - in a local Church's community space and a community centre in an area of deprivation.

It's not just about the stats …

Case study:
Justina (name changed), who lives in Bishop's Stortford, is one person who is already affected by the cost of living crisis. She came to Citizens Advice East Herts with a range of issues relating to debt and poverty. She is recently separated from her husband and is supporting her two young children. When her marriage ended, she had to move house and the only accommodation she could find is a long distance from her daughter's school. Justina cannot work because she cannot afford childcare for her youngest daughter. She has thousands of pounds in debts, including parking tickets in her husband's name and council tax arrears. She came to us because she is having to choose between feeding her children and paying for petrol to get her daughter to school. We were able to issue Justina with short-term support - food vouchers and a £250 supermarket voucher which she can use to pay for petrol. We followed this up with a debt assessment, giving Justina a way forward for dealing with her debts, and we have worked with Justina to ensure that she is receiving all the benefits to which she is entitled, including additional support with Council Tax.

The future

In 2020/21 we advised local people on the impact of the Covid-19 pandemic. This led to a change in client numbers and the types of issues presented. This year in 2021/22 we saw client numbers return to pre-pandemic figures, but clients' problems are now more complex and take longer to resolve. 2021/22 saw the cost of living start to increase and we expect this to continue to impact on our clients and the need for advice well into 2022/23.

Our Vision is to Meet Client Needs – Now and in the Future. We will do so with three objectives.

1. Meet client access needs
2. Actively reach out to those who need adapted support
3. Meet client advice needs

For further information on what we do and the difference we make see our website – www.citizensadviceeastherts.org.uk

5. Financial Position

The Independently Examined accounts of the Service are attached to this report and full details of the financial position are contained therein together with the Examiner's report to the Trustees. The Trustees have considered the level of operating costs and the cash flow. Core funding from East Herts Council has been received for 2021/22, and subsequently for 2022/23. The Trustees are satisfied that the Service's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course of business and accordingly the accounts have been drawn up on a going concern basis.

The accounts for 2017 showed for the first time an actuarial valuation of our share of the Herts County Council Local Government Pension Scheme deficit. This was a result of changes in accounting standards at the time, and the relationship with the Trustees of the HCC Pension Scheme had remained unchanged from 2008 when active membership of the pension scheme ceased and an annual contribution of £2,500 was agreed.
During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year. A proposal of £1,000 per calendar month to clear has been offered whilst options are explored. The expectation is that the liability will be settled over a suitable, agreed period so as not to put a strain on the financial position.

6. Reserves policy and risk management

Donations and grants that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in general funds. At the balance sheet date, of those funds £51,525 (2020/21 £44,000) had been allocated to specific projects which are now ongoing and are designated as such in these financial statements. The board has set a prudent and realistic budget for 2022/23 maintaining adequate reserves for the operation of the Service. The Trustees set the level of reserves having regard to the committed forward spend of the organisation, with a contingency to allow for the orderly management of the organisation should it be faced with any adverse and unexpected event, keeping in mind also a minimum level of free reserves at a minimum of six months ongoing costs. The 2020/21 year experienced such an event of course with the effect of the Covid-19 pandemic, and whilst it was expected that the level of general reserves would gradually decline the support received to help combat such a difficult period was very pleasing and very welcomed but can never of course be certain. As a result, the objective above is, and continues to be, achieved. The Trustees confirm that risks continue to be reviewed on an ongoing basis and systems and procedures are brought into place in order to manage those risks.

7. Statement of Internal Control

The Trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice East Herts holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data, and is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

8. Recruitment and training policy for new Trustees

Trustees are elected at the Annual General Meeting or are nominated by any associated member organisations or co-opted by the Committee members. The persons entitled to vote at the AGM in order to elect the Trustees are the Members of the association (up to 40). The induction and training of new Trustees is undertaken within the Service, as well as through the attendance at courses provided by national Citizens Advice.

The members of the charity are entitled to appoint the Trustees, who are required to retire at the fourth annual general meeting following the date they were last admitted as a member but may be readmitted.

9. Independent Examiners

A resolution will be proposed at the Annual General Meeting that Price Bailey LLP be appointed Independent Examiners to the charity for the ensuing year.

This report has been prepared in accordance with the special provisions relating to small companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and therefore does not include a Strategic Report.

By order of the Trustees



20th December 2022

J Dowson
Company secretary

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST HERTS CITIZENS ADVICE SERVICE

FOR THE YEAR ENDED 31 MARCH 2022

I report to the Charity Trustees on my examination of the accounts of the company for the year ended 31 March 2022 which are set out on pages 10 to 23.

Responsibilities and basis of report

As the Charity 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 account 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 company'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 the company's gross income exceeded £250,000 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 that in any material respect:

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.

Michael Cooper-Davis FCCA ACA
For and on behalf of
Price Bailey LLP
Chartered Accountants

Date: 31 January 2023



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Causeway House
1 Dane Street
Bishops Stortford
Herts, CM23 3BT

Statement of Financial Activities

(Incorporating income and expenditure account)

		2021/2022				2020/2021
		Unrestricted		Restricted	Total	Total
Income:		General	Designated		Funds	Funds
	Note	**£**	**£**	**£**	**£**	**£**
Donations and legacies						
Donations	2	11,092	-	6,630	17,722	25,199
Grants	3	151,730	-	1,500	153,230	208,277
		162,822	**-**	**8,130**	**170,952**	**233,476**
Income from other activities						
Trading income		-	-	-	-	-
Miscellaneous income		-	-	-	-	-
		-	**-**	**-**	**-**	**-**
Investment Income	4	**1,768**	**-**	**-**	**1,768**	**2,503**
Income from charitable activities	5	**21,460**	**-**	**284,385**	**305,845**	**263,720**
Total Income		**186,050**	**-**	**292,515**	**478,565**	**499,699**
Expenditure:						
Advice and Information		198,955	-	282,284	481,239	444,791
Expenditure on charitable activities	6	**198,955**	**-**	**282,284**	**481,239**	**444,791**
Total Expenditure		**198,955**	**-**	**282,284**	**481,239**	**444,791**
Net Income/ (Expenditure)		**(12,905)**	**-**	**10,231**	**(2,674)**	**54,908**
Transfers between funds		(7,525)	7,525	-	-	-
Net Income/(Expenditure) before other gains and losses		**(20,430)**	**7,525**	**10,231**	**(2,674)**	**54,908**
Actuarial surplus/(loss) on defined benefit pension scheme	13	-	-	-	-	14,000
Net movement in funds		**(20,430)**	**7,525**	**10,231**	**(2,674)**	**68,908**
Reconciliation of funds						
Total Funds brought forward		142,191	44,000	13,742	199,933	131,025
Total Funds carried forward		**121,761**	**51,525**	**23,973**	**197,259**	**199,933**

All amounts relate to continuing activities of the company.

The Statement of Financial Activities includes all gains and losses in the year.
The notes to the financial statements are shown on pages 13 to 23.

East Herts Citizens Advice Service
Balance Sheet
As at 31st March 2022

Balance Sheet

Company Number 3982216

	Notes	2022 £	2021 £
Fixed Assets			
Tangible assets	10	-	-
Current Assets			
Debtors	11	2,676	8,258
Cash at bank and in hand		381,754	410,699
		384,430	**418,957**
Liabilities			
Creditors - amounts falling due within one year	12	67,171	96,024
Net current assets		**317,259**	**322,933**
Defined Benefit Pension Liability	13	120,000	123,000
Total net assets		**197,259**	**199,933**
The Funds of the charity			
Restricted income funds	14	23,973	13,742
Unrestricted funds			
Designated funds	15	51,525	44,000
General funds	15	121,761	142,191
Total Unrestricted		**173,286**	**186,191**
Total Funds	**16**	**197,259**	**199,933**

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2022 and of its income and expenditure and application of resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with the Financial Reporting Standard.

Approved by the Trustees on 20th December 2022 and signed and authorised for issue on their behalf by:

G J Cansick J Dowson

The notes on pages 13 to 23 form part of these financial statements.

Statement of Cash Flows

	Notes	2021/22 £	2020/21 £
Cash Flows from Operating activities:			
Net cash provided by operating activities	**17**	**(29,682)**	**86,257**
Cash Flows from investing activities:			
Interest receivable		737	1,503
Net Cash provided by investing activities		**737**	**1,503**
Change in cash and cash equivalents in the reporting period		**(28,945)**	**87,760**
Cash and cash equivalents at the beginning of the reporting period		410,699	322,939
Change in cash and cash equivalents in the reporting period		(28,945)	87,760
Cash and cash equivalents at the end of the reporting period		**381,754**	**410,699**

The notes on pages 13 to 23 form part of these financial statements.

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

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 and Republic of Ireland (FRS102) effective 1 January 2019 – Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

East Herts Citizens' Advice Service meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The presentation currency of the financial statements is the Pound Sterling (£), and rounding to the nearest £.

b) Legal Status of the Charity

The charity is a company limited by guarantee, incorporated and registered in the UK, and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member (16) – (2021 – 19) of the charity.

c) Going Concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern and relies on annual grants from East Herts District Council and others, and that it shall receive sufficient funding to continue operating at least throughout 2023. The effect of Covid-19 caused a major consideration but the level of required stability and income that the Trustees are already aware of will be in place for 2023, along with its reserves, and its ability to reduce costs should the need arise. Reductions in costs already seen demonstrate this.

d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity, which the trustees have decided, at their discretion, to set aside to use for a specific purpose. Restricted funds are for work on specific projects being undertaken by the charity. Restricted funds are charged a proportion of management time and organisational costs.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Where income has related expenditure (as with contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and gifts are recognised when receivable. In the event that a donation is subject to fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

Income received in advance relating to the following year is deferred until the criteria for income recognition are met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest paid by the financial institution concerned.

f) Donated goods and services

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use of the item is probable and that economic benefit can be measured reliably.

Donated professional services and facilities are included in income at the estimated value of the gift to the charity when received, based on the amount the charity would have been prepared to pay for these services or facilities had it been required to purchase them, with a corresponding entry in the appropriate expenditure heading for the same amount.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Support costs comprise those costs which are incurred directly in support of expenditure on advice and guidance and includes governance, finance, IT and HR. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Support costs are allocated to projects on a time basis.

h) Volunteers

The value of services provided by volunteers is not incorporated into these financial statements.

i) Fixed Assets

All fixed assets are capitalised at their historical purchase cost and depreciated on a straight line basis over 3 years.

j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

k) Cash at bank and in hand

Cash at bank and cash in hand included cash and short-term deposits with a maturity of three months or less.

l) Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that it is anticipated will be paid to settle the debt or at the amount received as advanced payments for the goods or services.

m) Pensions

The charity previously participated in the Hertfordshire County Council Pension Fund which is a funded scheme and the assets are held separately from those of the charity. The value of the charity's share of the assets and liabilities has been calculated by the Fund's actuaries and the methodology is set out in note 13. Full actuarial valuations have in the past been obtained triennially to be updated at each balance sheet date.

n) Taxation

The company is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

o) Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are considered to be reasonable.

p) Financial Instruments

The Charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at

transaction value and subsequently measured at their settlement value. Fixed assets are valued at cost and investments at fair value which is their market value.

2. Donations

	2021/2022 £	2020/2021 £
General Donations	13,468	14,369
Value of gifts in kind and donated services	4,254	10,830
	17,722	**25,199**

Donations of £6,630 in 2021/22 were restricted (2020/21 £0).

3. Grants Received

	2021/2022 £	2020/2021 £
East Herts Council	132,590	142,590
Uttlesford District Council	11,500	11,500
Buntingford Town Council	4,590	3,768
Ware Town Council	500	-
Hertford Town Council	1,200	-
Stanstead Abbotts Parish Council	500	500
Stansted St. Margarets Parish Council	500	-
Widford Parish Council	100	100
Broxted Parish Council	100	500
Sawbridgeworth Town Council	500	500
Hatfield Heath Parish Council	100	100
Cottered Parish Council	50	50
Elsenham Parish Council	100	-
Benington Parish Council	50	-
Thorley Parish Council	100	100
Buckland & Chipping Parish Council	50	50
Bayford Parish Council	100	-
Brent Pelham Parish Council	200	-
Hertford Heath Parish Council	200	-
Hormead Parish Council	100	-
Little Berkhamsted Parish Council	100	-
	153,230	**159,758**

The income from grants was £153,230 (2020/21: £159,758) to which must be added specific Covid 19 Grants of £48,519) of which £151,730 (2020/21: £159,758) was unrestricted and £1,500 (2020/21: £0) was restricted. The charity received no grants from central government or any other assistance. The core sum received from the local authority was £132,590 (2020/21 - £142,590) against which there are no unfulfilled conditions.

4. Investment Income

	2021/2022 £	2020/2021 £
Rental income	1,030	1,000
Bank Interest	738	1,503
	1,768	**2,503**

All investment income in both the current and previous years relates to unrestricted funds.

5. Income from charitable activities

	2021/2022	2020/2021
Restricted Funds	**£**	**£**
Herts Community Foundation	24,801	19,754
Friends of EHCAS (Training Advisers)	2,000	-
East Herts Council - Rural	2,709	-
Ware Charities		
- General Advice	8,414	8,414
- Specialist Advice	9,520	-
The National Lottery Awards for All - Debt	-	9,952
- Training Advisers	-	9,940
The National Lottery	9,940	-
Citizens Advice (UC-Help to Claim)	45,988	46,474
Citizens Advice (UC-Best Practice)	39,979	39,648
Citizens Advice – BEIS	6,666	3,995
MAPS	16,536	17,772
Henry Smith Foundation (Mental Health)	32,500	15,950
East Herts Council (Homeless Prevention)	28,602	9,534
Postcode Community Trust	9,630	-
Herts County Council Locality Grants	-	1,500
Herts County Council (Defra)	-	10,000
Herts County Council (Crisis Intervention)	41,100	27,000
Herts County Council (Scam awareness)	-	7,000
Herts County Council (Winter Grants)	5,000	-
Ann Rylands	1,000	-
Unrestricted Funds		
General Fundraising	7,160	36,787
Herts County Council Locality Grant	5,300	-
Herts County Council (Household Support Fund)	8,000	-
Arnold Clerk	1,000	-
	305,845	**263,720**

6. Analysis of Expenditure

	Direct Costs	Support Costs (note 7)	Total Costs
	£	£	£
2021/2022			
Advice and Information	389,599	91,640	**481,239**
2020/2021			
Advice and Information	335,477	109,314	**444,791**

7. Analysis of Support Costs

	Basis of Apportionment	Management	IT	Finance/ HR	Governance	Total
		£	£	£	£	£
2021/2022						
Advice and Information	Direct	36,704	22,878	24,387	7,671	**91,640**
2020/2021						
Advice and Information	Direct	35,634	41,547	23,793	8,340	**109,314**

Governance costs comprise examination fees £2,574 (2020/2021: £3,600); professional fees £3,480 (2020/2021: £3,540) and Board Secretariat £1,617 (2020/21 1,200).

8. Analysis of staff costs and key management personnel

	2021/2022	2020/2021
	£	£
Wages and Salaries	360,728	291,411
Social Security Costs	23,910	18,435
Pension Costs	11,039	10,720
	395,677	**320,566**

The charity trustees were not paid in the year (2020/2021: nil), neither were they reimbursed expenses during the year (2020/2021: nil).

The average monthly head count was 19 (2020/2021: 18) and analysis of the staff employees during the year was:

	2021/2022 Actual Number	2020/2021 Actual Number
Advice and Information	13	11
Support Services	6	7
Total	**19**	**18**

There are no employees whose total employee benefits, including pension contributions, total over £60,000.

9. Net Incoming Resources

	2021/2022 £	2020/2021 £
Net Incoming Resources is stated after charging:		
Depreciation	-	-
Independent examination fees	1,674	3,600
Operating lease rentals	12,058	21,502

10. Tangible Fixed Assets

	IT £	Total £
Cost or Revaluation		
At start of year	59,995	59,995
Additions	-	-
At end of year	**59,995**	**59,995**
Depreciation		
At start of year	59,995	59,995
Charge for year	-	-
At end of year	**59,995**	**59,995**
Net book value at the end of the year	**-**	**-**
Net book value at the start of the year	-	-

11. Debtors

	2021/2022 £	2020/2021 £
Sundry Debtors	213	6,544
Prepayments	2,463	1,714
	2,676	**8,258**

12. Creditors: Amounts falling due within one year

	2021/2022 £	2020/2021 £
Other Creditors	10,310	-
Accruals	5,166	7,406
Deferred Income	51,695	88,618
	67,171	**96,024**

Deferred income reconciliation:

	£	£
Balance brought forward	88,618	55,273
Amount released to the Statement of Financial Activities	(88,618)	(55,273)
Amount deferred in the year	51,695	88,618
Balance carried forward	**51,695**	**88,618**

Deferred income represents funds advanced for projects undertaken in the following year.

13. Pensions

The charity observes its obligations under auto-enrolment, and some employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contributions are restricted to a maximum of 6% of the employee's gross salary.
The amount recognised in income and expenditure as an expense in relation to defined contribution plans is £11,039 (2021-£10,720). The amount outstanding at the year was £Nil.
EHCAS participated in a defined benefit pension scheme operated by Hertfordshire County Council until 31 December 2008. There are no active members of the scheme and the Trustees had agreed with the Trustees of the pension scheme that the charity may continue to participate in the scheme, making payments of £2,500 per annum. EHCAS, being a ceased employer within the fund with an outstanding deficit, had been required to value the deficit on a Gilts (cessation) basis, a full review and actuarial valuation being completed triennially. The basis used for more recent valuations however was Gilts with cessation mortality. Cessation mortality assumes a more prudent life expectancy - people will be expected to live longer, and pensions expected to be paid for longer, therefore a slightly increased liability. Due to a change in legislation a cessation valuation was undertaken with a view to crystalising the liability and agreeing its ultimate settlement. Due to the prudent approach taken previously, the Trustees did not expect a significant shift in the value previously reported, which proved to be the case. During the year to 31st March 2021 the liability was valued as a crystallised sum at £123,000, since when repayments totalling £3,000 have been made. The resultant liability at 31st March 2022 of £120,000 is shown in these Accounts.
Given that this is now an absolute liability, no details of the underlying assets and liabilities need to be disclosed here. There will be no fund specifically held for clearing this liability and it is therefore allocated within unrestricted reserves.

14. Restricted Funds

		2021/2022			
	As at 1 April 2021	**Income**	**Expenditure**	**Transfers**	**As at 31 March 2022**
	£	**£**	**£**	**£**	**£**
Benefits	2,184	171,220	149,981	-	**23,423**
Homeless	7,803	45,139	52,942	-	**-**
Mental Health	-	32,500	32,500	-	**-**
Other	3,755	43,656	46,861	-	**550**
Total	13,742	292,515	282,284	-	**23,973**

		2020/2021			
	As at 1 April 2020	**Income**	**Expenditure**	**Transfers**	**As at 31 March 2021**
	£	**£**	**£**	**£**	**£**
Benefits	379	131,474	129,669	-	**2,184**
Homeless	1,426	9,534	9,631	-	**1,329**
Mental Health	9,834	15,950	25,784	-	**-**
Other	576	69,975	60,322	-	**10,229**
Total	12,215	226,933	225,406	-	**13,742**

The nature of these funds is as given below;

Benefits – advice in connection with benefits available to those in difficulty; example Universal Credit.
Homeless – debt, budgeting and benefits advice to people at risk of homelessness.
Mental Health – advice for people with mental health issues living with debt, in crisis or facing exceptional pressures.
Other – other issues such as debt, credit issues, and scams awareness.

15. Unrestricted Funds

	2021/2022				
	As at 1 April 2021	**Income**	**Expenditure**	**Tfrs/Movements**	**As at 31 March 2022**
	£	**£**	**£**	**£**	
Designated Funds					
Fixed Assets	-	-	-	-	**-**
Other Assets	44,000	-	-	7,525	**51,525**
Total Designated Funds	44,000	-	-	7,525	**51,525**
General Fund	142,191	186,050	198,955	(7,525)	**121,761**
Total Unrestricted Funds	186,191	186,050	198,955	-	**173,286**

	2020/2021				
	As at 1 April 2020	**Income**	**Expenditure**	**Tfrs/Movements**	**As at 31 March 2021**
	£	**£**	**£**	**£**	**£**
Designated Funds					
Fixed Assets	-	-	-	-	**-**
Other Assets	-	-	-	44,000	**44,000**
Total Designated Funds	-	-	-	44,000	**44,000**
General Fund	118,810	184,957	117,576	(44,000)	**142,191**
Total Unrestricted Funds	118,810	184,957	117,576	-	**186,191**

16. Net Assets by Funds

	2021/2022			
	General Fund	**Designated Funds**	**Restricted Funds**	**Total Funds**
	£	**£**	**£**	**£**
Tangible Fixed Assets	-	-	-	**-**
Current Assets	308,932	51,525	23,973	**384,430**
Creditors falling due in less than one year	(67,171)	-	-	**(67,171)**
Defined benefit pension liability	(120,000)	-	-	**(120,000)**
	121,761	51,525	23,973	**197,259**

	General Fund	2020/2021 Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	-	-	-	**-**
Current Assets	361,215	44,000	13,742	**418,957**
Creditors falling due in less than one year	(96,024)	-	-	**(96,024)**
Defined benefit pension liability	(123,000)	-	-	**(123,000)**
	142,191	44,000	13,742	**199,933**

The designated funds are funds earmarked for specific projects to be actioned in the ensuing year. For 2022 into 2023, this relates to filling identified staffing roles to improve and expand the service. For 2021 into 2022 there was a similar objective, with the inclusion of expanding technical capability within the organisation.

17. Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2021/2022	2020/2021
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(2,674)	68,908
Adjustments for:		
Interest receivable	(737)	(1,503)
Decrease/(Increase) in debtors	5,582	(2,702)
(Decrease)/Increase in creditors	(28,853)	35,554
Movement in pension liability	(3,000)	(14,000)
Net cash provided by / (used in) operating activities	**(29,682)**	**86,257**

18. Analysis of cash and cash equivalents

	2021/2022	2020/2021
	£	£
Cash in hand	46	46
Notice deposits (less than 3 months)	381,708	410,653
Total cash and cash equivalents	**381,754**	**410,699**

19. Commitments under operating leases

The charity had total commitments under operating leases as set out below:

	2021/2022		2020/2021	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
0 to 1 year	6,180	-	8,500	-

20. Related party transactions

During the year, £3,354 (2020/2021: £3,480) was the deemed market value of services provided without charge by Tees Solicitors for legal work relating to general professional advice. James Dowson, a director of the company, is a partner of Tees. There are no other related parties to note (2020/2021: none).

East Herts Citizens' Advice Service
(A charitable company limited by guarantee)

FINANCIAL STATEMENTS

For the year ended 31st March 2022

Registered Charity No: 1083211
Company No: 3982216

Legal and administrative information

For the year ended 31st March 2022

Registered Charity No: 1083211
Company No: 3982216

Trustees and Directors:

Tony Murphy	Chair
James Dowson	Secretary
Gary Cansick	Treasurer
Elaine Connor	
Roger Merton MBE	
Richard Smith	
Ballu Sesay	
Christine Gillham	
Nick Walker	
Barry Hunt	

Secretary: James Dowson

Registered Office:
The Manor House
High Street
Buntingford
Hertfordshire
SG9 9AB

Bankers:
Barclays Bank Plc
10 North Street
Bishops Stortford
Hertfordshire
CM23 2LH

Independent Examiners:
Price Bailey LLP
Causeway House
1 Dane Street
Bishop's Stortford
Hertfordshire
CM23 3BT

Contents of the Financial Statements for the year ended 31st March 2022

	Page
Trustees' Report	3 to 8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Statement of Cash Flows	12
Notes to the Financial Statements	13 to 23

Trustees' Report

The Trustees are pleased to submit their annual report, incorporating the report of the Directors, and financial statements for the year ended 31 March 2022.

The Directors act as Trustees for the East Herts Citizens Advice Service and are referred to as such throughout this report.

Legal and administrative information set out on page 1 forms a part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting for Charities (effective 1st January 2019).

1. Objects and policy

The objects of the Service are to ensure that individuals do not suffer through a lack of knowledge:

- of their rights and responsibilities;
- or of the service available to them;
- or through an inability to express their needs effectively;
- and, equally, to exercise a responsible influence on the development of social policies and services, both locally in each of its outlets, regionally and nationally.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Service's aims and objectives and in planning future activities and setting policy for the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

2. Organisation

A Board administers the charity and meets as required to fulfil its duties, a minimum of four times a year. The Board has established three sub-committees: Finance, Risk and Staffing and Personnel. Sub-committee meetings take place regularly and these are supplemented with additional working groups as required, with the Chief Executive (or another senior manager) in attendance. There are further meetings between Trustees and the Senior Leadership Team as required to cover day-to-day matters of finance and strategy.

3. How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice that people in our local community need for the problems they face and to improve the policies and practices that affect people's lives. We are an independent charity that provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. All our activities are undertaken to further our charitable purposes for the public benefit.

4. Review of activities and developments

About us

Citizens Advice East Herts provides free, confidential, non-judgemental and impartial advice. We are a member of the Citizens Advice network and an independent, trusted and well-known local charity. East Herts is a large, semi-rural district with limited

transport links across the regions, and partial digital connectivity with some areas not covered and therefore ensuring people can access quality phone advice is one of our top priorities.

Our staff and volunteers are local people - we are run by the community for the community. Many of our paid staff are previous volunteers or have 'lived experience'.

Our advice is delivered via phone, email, video, webchat and in person (including home visits). Our support is wide-reaching and includes providing advice on debt, benefits, housing, employment, relationships and utilities – hence we are best placed to help people manage the increase in the cost of living. There is no other organisation who provides the wide-ranging, detailed and externally accredited advice that we offer.

People need different types of advice depending on their circumstances. Some are in financial distress; others have experienced personal difficulties. Many clients have mental health issues or learning disabilities and are often in crisis situations with complex problems that need in-depth support.

We are currently staffed by 14 part-time and 1 full time paid employees (2020/21, 15 part-time and 4 full time paid employees) and 67 volunteers excluding trustees (2020/21, 75 volunteers). Our volunteers are the backbone of our organisation, giving us in the region of 19,000 hours of their time (2020/21, 23,000 hours) in the last year. They include young people looking for their first job, professionals who want to broaden their horizons and retired people who want to give something back to the community. We value equality and diversity and offer training and support to all.

We have a strong track record of working in partnership and in 2020/21 introduced 'East Herts Frontline' – an online referral tool to help ensure that local residents get timely access to the right level of assistance and support, do not need to repeat personal details and are not lost within a signposting system.

Why we're needed

Although East Herts is a relatively prosperous part of the country, it contains areas of relative deprivation and a disproportionate number of our clients come from these areas. Our clients are most likely to earn significantly less than the average East Herts resident, less likely to be in employment, more likely to be disabled or have a long-term health problem, and less likely to own their own home. Over a quarter of our clients who live in East Herts come from the 5 most deprived East Herts wards (2020/21 25% come from 5 most deprived wards) and some are isolated by their rural location (East Herts is the most rural of all Herts districts). The Covid-19 crisis has shown just how vulnerable any of us can be to sudden life changes. In addition, the cost-of-living crisis is also highlighting fault lines in our society to which our clients are most exposed. They are in dire need of our advice to help them through these difficult times.

What we do

We understand the complexity of issues that affect people. We provide education and skills to help our clients understand their rights and responsibilities and to find a way forward. Our advice on any subject can improve people's health, make a difference to their finances and make them more resilient. We aim to empower our clients by tailoring the advice we give to their individual needs.

In addition to our generalist advice service we run projects where funded by partners. Our specialist project areas in 2021/22 have included debt advice, mental health, crisis intervention, homelessness prevention, home visiting, Universal Credit help to claim and scams awareness.

Last year we helped 5,725 people (2020/21 8,700 which was affected by the impact of Covid), on a range of issues including benefits, debt, housing, employment and relationships, offering many multiple appointments as we worked holistically with them to improve their lives. Our advice is available to everyone, but significant numbers of clients come to us because they are vulnerable, facing hardship and unable to move forward without help.

Research and campaigns

In addition to our advice services, we raise awareness of issues affecting our communities through our research and campaigns. In 2021/22 we produced local research papers including:

- Covid one-year on: The impact of the pandemic in East Herts
- Disability and social inequality
- The impact of Covid 19 on disadvantaged groups
- Food poverty
- Housing: The Impact of the lifting of the Eviction Ban

We also supported National Citizens Advice on several national campaigns including on scams, Universal Credit and energy prices.

The difference we make

It is impossible to put a financial value on everything we do, but we've used the Citizens Advice Treasury-approved model to demonstrate our financial impact. Using this model, we calculate that in 2021/22 in East Herts we generated:

- £14.5 million in public value (2020/21 £19.5 million) i.e. wider economic and social benefits through better wellbeing, participation and productivity for the people we help
- £6.1 million in financial outcomes following advice (2020/21 £8.4 million) through writing off debts, issuing food vouchers, taking up benefits or compensation for consumer problems. That's £13.19 for every £1 invested (2020/21 £16.36 for every £1 invested)
- 8 in 10 people said their problem was resolved following our advice. 9 in 10 said we helped them to move forward.

"Cannot thank you enough. Your help has given me greater piece of mind. Brilliant service. Will highly recommend" (client)

"The advice I received was very professional and the result was life changing" (client)

Our impact on our volunteers

Each volunteer receives training and ongoing support specific to their role. It takes approximately 18 months to train a Generalist Adviser and once trained they stay with us, on average, for 12 years (2020/21 11 years). The average initial cost of training and recruiting a volunteer is £1,400 (2020/21 £1,400) with an ongoing annual cost of approximately £300. Our commitment to valuing diversity and promoting equality means we can encourage individuals who might not otherwise volunteer.

Using our Treasury model, the public value of Citizens Advice East Herts volunteers in wider economic and social benefits is estimated at £491,829 (2020/21 £491,820). Volunteering does not only benefit us as an organisation, national research shows that our volunteers benefit from practical skills, increasing employability, self-esteem and having a positive effect on health.

"I have found it to be a really valuable experience which has improved some of my skills and given me insight into the third sector and some of the key issues facing our community" (volunteer)

"No two calls are the same, and I truly enjoy the variety…. Occasionally a person's story touches my heart, and I can genuinely say the experience has made me a better person" (volunteer)

In 2021/22 we also ran various 'community engagement projects', such as scams awareness and rural engagement. These tackle lack of knowledge, financial hardship and aim to reach those at risk of being excluded from involvement in society, including the elderly and socially deprived. We also take our advice service direct to the community with weekly 'Citizens Advice Contact Centres" - a triage service run by a paid advice supervisor - in a local Church's community space and a community centre in an area of deprivation.

It's not just about the stats …

Case study:
Justina (name changed), who lives in Bishop's Stortford, is one person who is already affected by the cost of living crisis. She came to Citizens Advice East Herts with a range of issues relating to debt and poverty. She is recently separated from her husband and is supporting her two young children. When her marriage ended, she had to move house and the only accommodation she could find is a long distance from her daughter's school. Justina cannot work because she cannot afford childcare for her youngest daughter. She has thousands of pounds in debts, including parking tickets in her husband's name and council tax arrears. She came to us because she is having to choose between feeding her children and paying for petrol to get her daughter to school. We were able to issue Justina with short-term support - food vouchers and a £250 supermarket voucher which she can use to pay for petrol. We followed this up with a debt assessment, giving Justina a way forward for dealing with her debts, and we have worked with Justina to ensure that she is receiving all the benefits to which she is entitled, including additional support with Council Tax.

The future

In 2020/21 we advised local people on the impact of the Covid-19 pandemic. This led to a change in client numbers and the types of issues presented. This year in 2021/22 we saw client numbers return to pre-pandemic figures, but clients' problems are now more complex and take longer to resolve. 2021/22 saw the cost of living start to increase and we expect this to continue to impact on our clients and the need for advice well into 2022/23.

Our Vision is to Meet Client Needs – Now and in the Future. We will do so with three objectives.

1. Meet client access needs
2. Actively reach out to those who need adapted support
3. Meet client advice needs

For further information on what we do and the difference we make see our website – www.citizensadviceeastherts.org.uk

5. Financial Position

The Independently Examined accounts of the Service are attached to this report and full details of the financial position are contained therein together with the Examiner's report to the Trustees. The Trustees have considered the level of operating costs and the cash flow. Core funding from East Herts Council has been received for 2021/22, and subsequently for 2022/23. The Trustees are satisfied that the Service's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course of business and accordingly the accounts have been drawn up on a going concern basis.

The accounts for 2017 showed for the first time an actuarial valuation of our share of the Herts County Council Local Government Pension Scheme deficit. This was a result of changes in accounting standards at the time, and the relationship with the Trustees of the HCC Pension Scheme had remained unchanged from 2008 when active membership of the pension scheme ceased and an annual contribution of £2,500 was agreed.
During 2020/21 changes in legislation provided that where active membership had ceased it was then a requirement to obtain a 'cessation valuation' of the scheme, with a view to reaching settlement over an agreed period, and the scheme effectively cease. The Trustees instructed a professional cessation valuation, the Report revealing a deficit of £123,000, of which £3,000 was settled in the 2021/22 year. A proposal of £1,000 per calendar month to clear has been offered whilst options are explored. The expectation is that the liability will be settled over a suitable, agreed period so as not to put a strain on the financial position.

6. Reserves policy and risk management

Donations and grants that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in general funds. At the balance sheet date, of those funds £51,525 (2020/21 £44,000) had been allocated to specific projects which are now ongoing and are designated as such in these financial statements. The board has set a prudent and realistic budget for 2022/23 maintaining adequate reserves for the operation of the Service. The Trustees set the level of reserves having regard to the committed forward spend of the organisation, with a contingency to allow for the orderly management of the organisation should it be faced with any adverse and unexpected event, keeping in mind also a minimum level of free reserves at a minimum of six months ongoing costs. The 2020/21 year experienced such an event of course with the effect of the Covid-19 pandemic, and whilst it was expected that the level of general reserves would gradually decline the support received to help combat such a difficult period was very pleasing and very welcomed but can never of course be certain. As a result, the objective above is, and continues to be, achieved. The Trustees confirm that risks continue to be reviewed on an ongoing basis and systems and procedures are brought into place in order to manage those risks.

7. Statement of Internal Control

The Trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice East Herts holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data, and is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

8. Recruitment and training policy for new Trustees

Trustees are elected at the Annual General Meeting or are nominated by any associated member organisations or co-opted by the Committee members. The persons entitled to vote at the AGM in order to elect the Trustees are the Members of the association (up to 40). The induction and training of new Trustees is undertaken within the Service, as well as through the attendance at courses provided by national Citizens Advice.

The members of the charity are entitled to appoint the Trustees, who are required to retire at the fourth annual general meeting following the date they were last admitted as a member but may be readmitted.

9. Independent Examiners

A resolution will be proposed at the Annual General Meeting that Price Bailey LLP be appointed Independent Examiners to the charity for the ensuing year.

This report has been prepared in accordance with the special provisions relating to small companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and therefore does not include a Strategic Report.

By order of the Trustees



20th December 2022

J Dowson
Company secretary

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST HERTS CITIZENS ADVICE SERVICE

FOR THE YEAR ENDED 31 MARCH 2022

I report to the Charity Trustees on my examination of the accounts of the company for the year ended 31 March 2022 which are set out on pages 10 to 23.

Responsibilities and basis of report

As the Charity 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 account 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 company'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 the company's gross income exceeded £250,000 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 that in any material respect:

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.

Michael Cooper-Davis FCCA ACA
For and on behalf of
Price Bailey LLP
Chartered Accountants

Date: 31 January 2023



……
Causeway House
1 Dane Street
Bishops Stortford
Herts, CM23 3BT

Statement of Financial Activities

(Incorporating income and expenditure account)

		2021/2022				2020/2021
		Unrestricted		Restricted	Total	Total
Income:		General	Designated		Funds	Funds
	Note	**£**	**£**	**£**	**£**	**£**
Donations and legacies						
Donations	2	11,092	-	6,630	17,722	25,199
Grants	3	151,730	-	1,500	153,230	208,277
		162,822	**-**	**8,130**	**170,952**	**233,476**
Income from other activities						
Trading income		-	-	-	-	-
Miscellaneous income		-	-	-	-	-
		-	**-**	**-**	**-**	**-**
Investment Income	4	**1,768**	**-**	**-**	**1,768**	**2,503**
Income from charitable activities	5	**21,460**	**-**	**284,385**	**305,845**	**263,720**
Total Income		**186,050**	**-**	**292,515**	**478,565**	**499,699**
Expenditure:						
Advice and Information		198,955	-	282,284	481,239	444,791
Expenditure on charitable activities	6	**198,955**	**-**	**282,284**	**481,239**	**444,791**
Total Expenditure		**198,955**	**-**	**282,284**	**481,239**	**444,791**
Net Income/ (Expenditure)		**(12,905)**	**-**	**10,231**	**(2,674)**	**54,908**
Transfers between funds		(7,525)	7,525	-	-	-
Net Income/(Expenditure) before other gains and losses		**(20,430)**	**7,525**	**10,231**	**(2,674)**	**54,908**
Actuarial surplus/(loss) on defined benefit pension scheme	13	-	-	-	-	14,000
Net movement in funds		**(20,430)**	**7,525**	**10,231**	**(2,674)**	**68,908**
Reconciliation of funds						
Total Funds brought forward		142,191	44,000	13,742	199,933	131,025
Total Funds carried forward		**121,761**	**51,525**	**23,973**	**197,259**	**199,933**

All amounts relate to continuing activities of the company.

The Statement of Financial Activities includes all gains and losses in the year.
The notes to the financial statements are shown on pages 13 to 23.

East Herts Citizens Advice Service
Balance Sheet
As at 31st March 2022

Balance Sheet

Company Number 3982216

	Notes	2022 £	2021 £
Fixed Assets			
Tangible assets	10	-	-
Current Assets			
Debtors	11	2,676	8,258
Cash at bank and in hand		381,754	410,699
		384,430	**418,957**
Liabilities			
Creditors - amounts falling due within one year	12	67,171	96,024
Net current assets		**317,259**	**322,933**
Defined Benefit Pension Liability	13	120,000	123,000
Total net assets		**197,259**	**199,933**
The Funds of the charity			
Restricted income funds	14	23,973	13,742
Unrestricted funds			
Designated funds	15	51,525	44,000
General funds	15	121,761	142,191
Total Unrestricted		**173,286**	**186,191**
Total Funds	**16**	**197,259**	**199,933**

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2022 and of its income and expenditure and application of resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with the Financial Reporting Standard.

Approved by the Trustees on 20th December 2022 and signed and authorised for issue on their behalf by:

G J Cansick J Dowson

The notes on pages 13 to 23 form part of these financial statements.

Statement of Cash Flows

	Notes	2021/22 £	2020/21 £
Cash Flows from Operating activities:			
Net cash provided by operating activities	**17**	**(29,682)**	**86,257**
Cash Flows from investing activities:			
Interest receivable		737	1,503
Net Cash provided by investing activities		**737**	**1,503**
Change in cash and cash equivalents in the reporting period		**(28,945)**	**87,760**
Cash and cash equivalents at the beginning of the reporting period		410,699	322,939
Change in cash and cash equivalents in the reporting period		(28,945)	87,760
Cash and cash equivalents at the end of the reporting period		**381,754**	**410,699**

The notes on pages 13 to 23 form part of these financial statements.

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

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 and Republic of Ireland (FRS102) effective 1 January 2019 – Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

East Herts Citizens' Advice Service meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The presentation currency of the financial statements is the Pound Sterling (£), and rounding to the nearest £.

b) Legal Status of the Charity

The charity is a company limited by guarantee, incorporated and registered in the UK, and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member (16) – (2021 – 19) of the charity.

c) Going Concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern and relies on annual grants from East Herts District Council and others, and that it shall receive sufficient funding to continue operating at least throughout 2023. The effect of Covid-19 caused a major consideration but the level of required stability and income that the Trustees are already aware of will be in place for 2023, along with its reserves, and its ability to reduce costs should the need arise. Reductions in costs already seen demonstrate this.

d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity, which the trustees have decided, at their discretion, to set aside to use for a specific purpose. Restricted funds are for work on specific projects being undertaken by the charity. Restricted funds are charged a proportion of management time and organisational costs.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Where income has related expenditure (as with contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and gifts are recognised when receivable. In the event that a donation is subject to fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

Income received in advance relating to the following year is deferred until the criteria for income recognition are met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest paid by the financial institution concerned.

f) Donated goods and services

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use of the item is probable and that economic benefit can be measured reliably.

Donated professional services and facilities are included in income at the estimated value of the gift to the charity when received, based on the amount the charity would have been prepared to pay for these services or facilities had it been required to purchase them, with a corresponding entry in the appropriate expenditure heading for the same amount.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Support costs comprise those costs which are incurred directly in support of expenditure on advice and guidance and includes governance, finance, IT and HR. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Support costs are allocated to projects on a time basis.

h) Volunteers

The value of services provided by volunteers is not incorporated into these financial statements.

i) Fixed Assets

All fixed assets are capitalised at their historical purchase cost and depreciated on a straight line basis over 3 years.

j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

k) Cash at bank and in hand

Cash at bank and cash in hand included cash and short-term deposits with a maturity of three months or less.

l) Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that it is anticipated will be paid to settle the debt or at the amount received as advanced payments for the goods or services.

m) Pensions

The charity previously participated in the Hertfordshire County Council Pension Fund which is a funded scheme and the assets are held separately from those of the charity. The value of the charity's share of the assets and liabilities has been calculated by the Fund's actuaries and the methodology is set out in note 13. Full actuarial valuations have in the past been obtained triennially to be updated at each balance sheet date.

n) Taxation

The company is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

o) Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are considered to be reasonable.

p) Financial Instruments

The Charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at

transaction value and subsequently measured at their settlement value. Fixed assets are valued at cost and investments at fair value which is their market value.

2. Donations

	2021/2022 £	2020/2021 £
General Donations	13,468	14,369
Value of gifts in kind and donated services	4,254	10,830
	17,722	**25,199**

Donations of £6,630 in 2021/22 were restricted (2020/21 £0).

3. Grants Received

	2021/2022 £	2020/2021 £
East Herts Council	132,590	142,590
Uttlesford District Council	11,500	11,500
Buntingford Town Council	4,590	3,768
Ware Town Council	500	-
Hertford Town Council	1,200	-
Stanstead Abbotts Parish Council	500	500
Stansted St. Margarets Parish Council	500	-
Widford Parish Council	100	100
Broxted Parish Council	100	500
Sawbridgeworth Town Council	500	500
Hatfield Heath Parish Council	100	100
Cottered Parish Council	50	50
Elsenham Parish Council	100	-
Benington Parish Council	50	-
Thorley Parish Council	100	100
Buckland & Chipping Parish Council	50	50
Bayford Parish Council	100	-
Brent Pelham Parish Council	200	-
Hertford Heath Parish Council	200	-
Hormead Parish Council	100	-
Little Berkhamsted Parish Council	100	-
	153,230	**159,758**

The income from grants was £153,230 (2020/21: £159,758) to which must be added specific Covid 19 Grants of £48,519) of which £151,730 (2020/21: £159,758) was unrestricted and £1,500 (2020/21: £0) was restricted. The charity received no grants from central government or any other assistance. The core sum received from the local authority was £132,590 (2020/21 - £142,590) against which there are no unfulfilled conditions.

4. Investment Income

	2021/2022 £	2020/2021 £
Rental income	1,030	1,000
Bank Interest	738	1,503
	1,768	**2,503**

All investment income in both the current and previous years relates to unrestricted funds.

5. Income from charitable activities

	2021/2022	2020/2021
Restricted Funds	**£**	**£**
Herts Community Foundation	24,801	19,754
Friends of EHCAS (Training Advisers)	2,000	-
East Herts Council - Rural	2,709	-
Ware Charities		
- General Advice	8,414	8,414
- Specialist Advice	9,520	-
The National Lottery Awards for All - Debt	-	9,952
- Training Advisers	-	9,940
The National Lottery	9,940	-
Citizens Advice (UC-Help to Claim)	45,988	46,474
Citizens Advice (UC-Best Practice)	39,979	39,648
Citizens Advice – BEIS	6,666	3,995
MAPS	16,536	17,772
Henry Smith Foundation (Mental Health)	32,500	15,950
East Herts Council (Homeless Prevention)	28,602	9,534
Postcode Community Trust	9,630	-
Herts County Council Locality Grants	-	1,500
Herts County Council (Defra)	-	10,000
Herts County Council (Crisis Intervention)	41,100	27,000
Herts County Council (Scam awareness)	-	7,000
Herts County Council (Winter Grants)	5,000	-
Ann Rylands	1,000	-
Unrestricted Funds		
General Fundraising	7,160	36,787
Herts County Council Locality Grant	5,300	-
Herts County Council (Household Support Fund)	8,000	-
Arnold Clerk	1,000	-
	305,845	**263,720**

6. Analysis of Expenditure

	Direct Costs	Support Costs (note 7)	Total Costs
	£	£	£
2021/2022			
Advice and Information	389,599	91,640	**481,239**
2020/2021			
Advice and Information	335,477	109,314	**444,791**

7. Analysis of Support Costs

	Basis of Apportionment	Management	IT	Finance/ HR	Governance	Total
		£	£	£	£	£
2021/2022						
Advice and Information	Direct	36,704	22,878	24,387	7,671	**91,640**
2020/2021						
Advice and Information	Direct	35,634	41,547	23,793	8,340	**109,314**

Governance costs comprise examination fees £2,574 (2020/2021: £3,600); professional fees £3,480 (2020/2021: £3,540) and Board Secretariat £1,617 (2020/21 1,200).

8. Analysis of staff costs and key management personnel

	2021/2022	2020/2021
	£	£
Wages and Salaries	360,728	291,411
Social Security Costs	23,910	18,435
Pension Costs	11,039	10,720
	395,677	**320,566**

The charity trustees were not paid in the year (2020/2021: nil), neither were they reimbursed expenses during the year (2020/2021: nil).

The average monthly head count was 19 (2020/2021: 18) and analysis of the staff employees during the year was:

	2021/2022 Actual Number	2020/2021 Actual Number
Advice and Information	13	11
Support Services	6	7
Total	**19**	**18**

There are no employees whose total employee benefits, including pension contributions, total over £60,000.

9. Net Incoming Resources

	2021/2022 £	2020/2021 £
Net Incoming Resources is stated after charging:		
Depreciation	-	-
Independent examination fees	1,674	3,600
Operating lease rentals	12,058	21,502

10. Tangible Fixed Assets

	IT £	Total £
Cost or Revaluation		
At start of year	59,995	59,995
Additions	-	-
At end of year	**59,995**	**59,995**
Depreciation		
At start of year	59,995	59,995
Charge for year	-	-
At end of year	**59,995**	**59,995**
Net book value at the end of the year	**-**	**-**
Net book value at the start of the year	-	-

11. Debtors

	2021/2022 £	2020/2021 £
Sundry Debtors	213	6,544
Prepayments	2,463	1,714
	2,676	**8,258**

12. Creditors: Amounts falling due within one year

	2021/2022 £	2020/2021 £
Other Creditors	10,310	-
Accruals	5,166	7,406
Deferred Income	51,695	88,618
	67,171	**96,024**

Deferred income reconciliation:

	£	£
Balance brought forward	88,618	55,273
Amount released to the Statement of Financial Activities	(88,618)	(55,273)
Amount deferred in the year	51,695	88,618
Balance carried forward	**51,695**	**88,618**

Deferred income represents funds advanced for projects undertaken in the following year.

13. Pensions

The charity observes its obligations under auto-enrolment, and some employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contributions are restricted to a maximum of 6% of the employee's gross salary.
The amount recognised in income and expenditure as an expense in relation to defined contribution plans is £11,039 (2021-£10,720). The amount outstanding at the year was £Nil.
EHCAS participated in a defined benefit pension scheme operated by Hertfordshire County Council until 31 December 2008. There are no active members of the scheme and the Trustees had agreed with the Trustees of the pension scheme that the charity may continue to participate in the scheme, making payments of £2,500 per annum. EHCAS, being a ceased employer within the fund with an outstanding deficit, had been required to value the deficit on a Gilts (cessation) basis, a full review and actuarial valuation being completed triennially. The basis used for more recent valuations however was Gilts with cessation mortality. Cessation mortality assumes a more prudent life expectancy - people will be expected to live longer, and pensions expected to be paid for longer, therefore a slightly increased liability. Due to a change in legislation a cessation valuation was undertaken with a view to crystalising the liability and agreeing its ultimate settlement. Due to the prudent approach taken previously, the Trustees did not expect a significant shift in the value previously reported, which proved to be the case. During the year to 31st March 2021 the liability was valued as a crystallised sum at £123,000, since when repayments totalling £3,000 have been made. The resultant liability at 31st March 2022 of £120,000 is shown in these Accounts.
Given that this is now an absolute liability, no details of the underlying assets and liabilities need to be disclosed here. There will be no fund specifically held for clearing this liability and it is therefore allocated within unrestricted reserves.

14. Restricted Funds

		2021/2022			
	As at 1 April 2021	**Income**	**Expenditure**	**Transfers**	**As at 31 March 2022**
	£	**£**	**£**	**£**	**£**
Benefits	2,184	171,220	149,981	-	**23,423**
Homeless	7,803	45,139	52,942	-	**-**
Mental Health	-	32,500	32,500	-	**-**
Other	3,755	43,656	46,861	-	**550**
Total	13,742	292,515	282,284	-	**23,973**

		2020/2021			
	As at 1 April 2020	**Income**	**Expenditure**	**Transfers**	**As at 31 March 2021**
	£	**£**	**£**	**£**	**£**
Benefits	379	131,474	129,669	-	**2,184**
Homeless	1,426	9,534	9,631	-	**1,329**
Mental Health	9,834	15,950	25,784	-	**-**
Other	576	69,975	60,322	-	**10,229**
Total	12,215	226,933	225,406	-	**13,742**

The nature of these funds is as given below;

Benefits – advice in connection with benefits available to those in difficulty; example Universal Credit.
Homeless – debt, budgeting and benefits advice to people at risk of homelessness.
Mental Health – advice for people with mental health issues living with debt, in crisis or facing exceptional pressures.
Other – other issues such as debt, credit issues, and scams awareness.

15. Unrestricted Funds

	2021/2022				
	As at 1 April 2021	**Income**	**Expenditure**	**Tfrs/Movements**	**As at 31 March 2022**
	£	**£**	**£**	**£**	
Designated Funds					
Fixed Assets	-	-	-	-	**-**
Other Assets	44,000	-	-	7,525	**51,525**
Total Designated Funds	44,000	-	-	7,525	**51,525**
General Fund	142,191	186,050	198,955	(7,525)	**121,761**
Total Unrestricted Funds	186,191	186,050	198,955	-	**173,286**

	2020/2021				
	As at 1 April 2020	**Income**	**Expenditure**	**Tfrs/Movements**	**As at 31 March 2021**
	£	**£**	**£**	**£**	**£**
Designated Funds					
Fixed Assets	-	-	-	-	**-**
Other Assets	-	-	-	44,000	**44,000**
Total Designated Funds	-	-	-	44,000	**44,000**
General Fund	118,810	184,957	117,576	(44,000)	**142,191**
Total Unrestricted Funds	118,810	184,957	117,576	-	**186,191**

16. Net Assets by Funds

	2021/2022			
	General Fund	**Designated Funds**	**Restricted Funds**	**Total Funds**
	£	**£**	**£**	**£**
Tangible Fixed Assets	-	-	-	**-**
Current Assets	308,932	51,525	23,973	**384,430**
Creditors falling due in less than one year	(67,171)	-	-	**(67,171)**
Defined benefit pension liability	(120,000)	-	-	**(120,000)**
	121,761	51,525	23,973	**197,259**

	General Fund	2020/2021 Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	-	-	-	**-**
Current Assets	361,215	44,000	13,742	**418,957**
Creditors falling due in less than one year	(96,024)	-	-	**(96,024)**
Defined benefit pension liability	(123,000)	-	-	**(123,000)**
	142,191	44,000	13,742	**199,933**

The designated funds are funds earmarked for specific projects to be actioned in the ensuing year. For 2022 into 2023, this relates to filling identified staffing roles to improve and expand the service. For 2021 into 2022 there was a similar objective, with the inclusion of expanding technical capability within the organisation.

17. Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2021/2022	2020/2021
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(2,674)	68,908
Adjustments for:		
Interest receivable	(737)	(1,503)
Decrease/(Increase) in debtors	5,582	(2,702)
(Decrease)/Increase in creditors	(28,853)	35,554
Movement in pension liability	(3,000)	(14,000)
Net cash provided by / (used in) operating activities	**(29,682)**	**86,257**

18. Analysis of cash and cash equivalents

	2021/2022	2020/2021
	£	£
Cash in hand	46	46
Notice deposits (less than 3 months)	381,708	410,653
Total cash and cash equivalents	**381,754**	**410,699**

19. Commitments under operating leases

The charity had total commitments under operating leases as set out below:

	2021/2022		2020/2021	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
0 to 1 year	6,180	-	8,500	-

20. Related party transactions

During the year, £3,354 (2020/2021: £3,480) was the deemed market value of services provided without charge by Tees Solicitors for legal work relating to general professional advice. James Dowson, a director of the company, is a partner of Tees. There are no other related parties to note (2020/2021: none).

EAST HERTS CITIZENS ADVICE SERVICE

England & Wales - Charity number 1083211

Accounts

Annual Report 2020-2021



citizens advice East Herts

What we do

Citizens Advice East Herts is a local, independent charity. We support people with free, confidential and independent advice and campaign on the big issues affecting people's lives. Last year we helped nearly 9,000 people.

We are part of the Citizens Advice network across England and Wales. Our **vision** is that everyone is able to access free advice to find a way forward. We aim to empower people to help themselves and tailor our support to meet people's needs.

The majority of our service is delivered by volunteers who give advice by phone, email, online and in person. We also run specialist projects and casework support where funded by partners.

Contents

p2
What we do

p3
Intro from Chair of Trustees

p4
Impact overview

p5-6
A guide to our services and the impact of COVID-19

p7-8
Projects & partnerships

p9
Research & campaigns

p10-11
Financial performance & fundraising

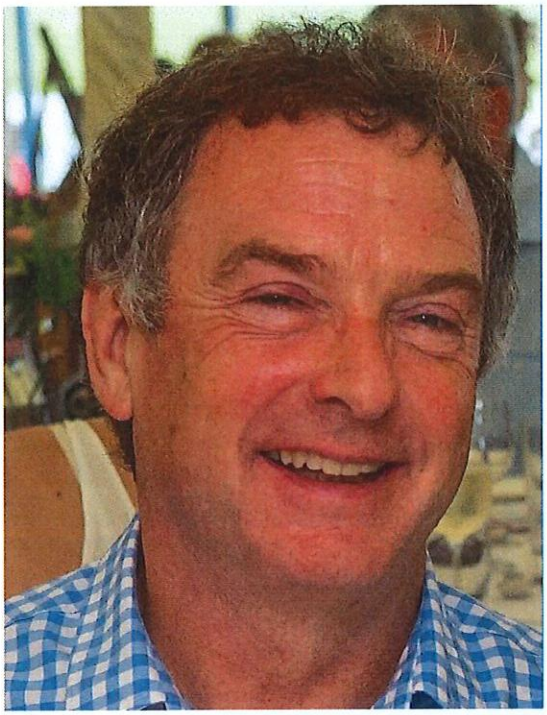
When you are lonely and don't know which way to turn, it is good to know there is help out there.

Thank you.

Professional, impartial advice which helped me move forward with a difficult decision.

I would have been totally lost without this service.

A message from our Chair of Trustees



This has been **a year unlike any other**. On 23rd March 2020 the country went into lockdown and by the start of this reporting year we had moved to providing our free and confidential advice service remotely, expanding our access options to make it as easy as possible for people to contact us.

The pandemic has caused huge upheaval and change for all of us but if you're young, BAME, in insecure work or private rented housing, you're far more likely to have suffered financially due to the crisis. This is reflected in the large increase in demand for our service. Despite Government measures to limit the most severe financial impacts of the pandemic, nearly 2 in 5 households lost income. As a result, we have seen a surge in demand for our help and **supported over a third more people in 2020/21** than in 2019/20.

Our **volunteers and small staff team have worked incredibly hard** to meet this growth in demand, and we have been fortunate in being able to recruit new members of the team to boost our capacity. We have helped people of all walks of life, many of whom have never needed our help before, with issues including redundancy, furlough, benefit claims and food vouchers. We have supported clients to access government services that they would otherwise have struggled to connect with, bringing peace of mind to many vulnerable people.

Partnership working has been a crucial part of our response to the pandemic and we have led the way in introducing a new online referral tool, '**East Herts Frontline**', to ensure people get the help they need as quickly and easily as possible. This will be an important part of our support package going forward.

Whilst lockdown restrictions are beginning to lift, for many people their problems are only just beginning. As we look to the year ahead, we expect to see demand for our service continue to grow, with clients needing more specialist support on debt, employment, benefits and housing. We are **committed to providing independent and trusted advice to help people find a way forward** and will be working harder than ever to fundraise so that we can make this happen.

As always, we are **most grateful to our team of staff and volunteers, our partners and our funders – we couldn't do it without you!**

Tony Murphy

Impact

Free advice for everyone – on everything

Advocacy Research & Campaigns

88 volunteers

1/4 East Herts clients from most deprived wards

Face-to-face advice

Advice by phone

Advice by video

Advice by email, webchat & messenger

Casework

8,714 people helped (one third more than previous year)

17,026 issues dealt with (up 19% on previous year)

4 in 5 said our advice improved their lives

90% would recommend our service

£37.84 public value return for every £1 invested



Did you know...

Our financial value to society is **£19,462,352** in public value and **£8,416,639** in value to the people we help (financial outcomes).

In the last year we issued over **180** food bank vouchers.

Our volunteers give around **23,000** hours of their time per year.

A guide to our services and how we've adapted in response to the pandemic

Our general advice service is open to anyone. We offer free, confidential and non-judgemental advice and information on all issues including benefits, debt, housing, employment and relationships. Our advice is delivered by a mix of dedicated staff and highly trained volunteers and all our advice sessions are overseen by an experienced supervisor who is on hand to offer support. We hold the Advice Quality Standard mark and are authorised by the Financial Conduct Authority to provide debt advice.

Pre-pandemic, our advisers delivered the majority of our service in person across five locations, supported by a paid supervisor. In response to the pandemic we switched to a home working service and are now supporting via phone, video, email, online and in person where needed. This new way of working has proved very successful and we have been able to help even more people.

People need different types and levels of support depending on their circumstances and many of our clients require more than one appointment. Some clients can be seen under our separately funded projects, either because they fit within the criteria for the project (geography, health issues, etc.) or because their case needs more in-depth support.

We've seen a big channel shift as a result of the pandemic but as lockdown restrictions lift we look forward to being able to increase our community presence and offer face to face appointments in various locations across the community, as well as home visits where needed.

These **short films** show the range of our work.

Client case study: Jennifer*

Jennifer was shielding due to health issues. One of our advisers called her to check if she needed any support. The conversation highlighted that she was eligible for Attendance Allowance and Severe Disability Premium. The adviser helped her fill in the necessary form over the phone and she's now receiving an extra £156 each week to help her pay for the support she needs in the home.

***name changed**

Key figures (2020-2021)

We helped:





over **4,000** clients by telephone

over **2,500** by webchat

and over **2,500** by email*

***some clients helped more than once**

The top issues we helped people with were:



Benefits and tax credits **32%**, of which Universal Credit was **14%**



Employment **15%**



Housing **14%**



Debt **8%**

1 in 6 clients contacted us with an employment query.



We saw a **60%** increase in clients seeking advice about redundancy

Over **1/3** of the clients that we helped about benefits needed support claiming Universal Credit

151% increase in East Herts households claiming Universal Credit from March 2020 to February 2021



Nearly **1 in 2** clients seeking our advice on housing benefit had a long term health condition or disability

Client Feedback

Over **8 in 10** people say our advice helped them find a way forward

Research & campaigns

Whilst our advice helps people find a way forward, it is our research and campaigns work that helps to address the underlying cause of problems. No one else sees so many people with so many different kinds of issues, and this gives us a unique insight into the challenges that people face. We use evidence gathered to highlight new and emerging trends and share this evidence at a local, regional and national level to help drive change.

COVID-19 pandemic

We could not have foreseen the impact COVID-19 would have globally and in our local community so it is not surprising that this year the impact of coronavirus on our clients has been the main focus of our Research & Campaigns activity. Over the past 12 months we have carried out research on the impact of the pandemic on personal debt and mental health, the digital divide, domestic abuse, food insecurity and young people. We have produced monthly data trends reports which we have shared with key partners to help communicate the impact of the pandemic locally.

We have run a number of local and national campaigns, including:

Access to our Service – May-July 2020

We carried out two online surveys, pre and post lockdown, to assess people's awareness of our service and how they would prefer to access it. We used the findings from this research to help us plan our remote service provision.

Scams Awareness – June 2020

This year's national Citizens Advice campaign focused on raising awareness of COVID-19 related scams. We ran training sessions for advisers, circulated scams advice to over 20,000 people and produced 'bite size' audio and video advice which was shared via local radio.



Keep the Lifeline – January 2021

We supported the national campaign to keep the Universal Credit uplift with letters to our local MPs, press releases in local newspapers and a social media campaign. (The Chancellor confirmed a 6 month extension in the March 2021 budget following a dedicated campaign by Citizens Advice and other charities).

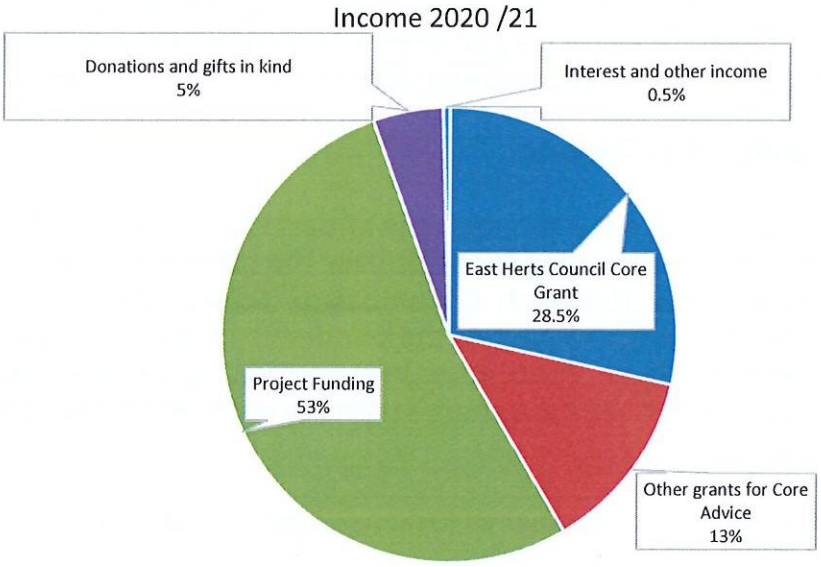
For more information on our research and campaigns work please see our website.

Financial performance

Income

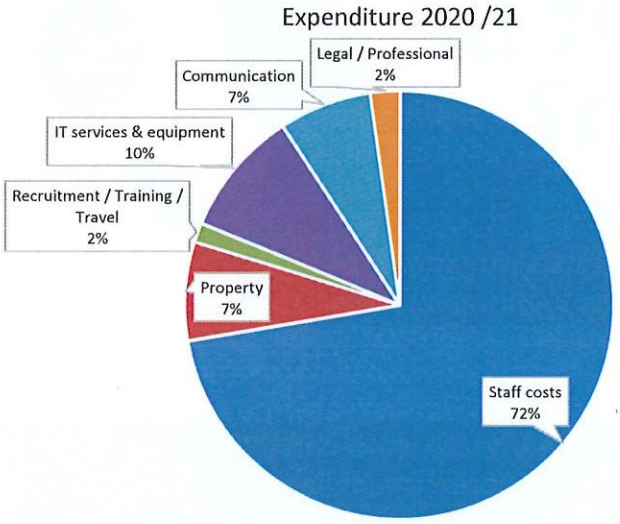
In the year ended 31st March 2021, Citizens Advice East Herts received a total income of £499,699 (2019/20: £392,186) from grants, project funding, donations, fundraising and investment income.

Citizens Advice East Herts received £184,957 in grants and donations (2019/20: £189,599) including £10,830 of professional services free of charge during the year (2019/20: £12,932) towards supporting core advice services. The grant from East Herts Council reduced to £142,590 (2019/20: £151,698) which was 28.5% of total income (2019/20: 39%).



£226,933 of our income (just over 45% of total income) was restricted in its use for specific projects covering money, benefits, housing, mental health advice, and, more specifically this year, Covid related projects (2019/20: £198,250, 50% of total income). Restricted income enables valuable additional activity to be undertaken, as well as being vital in contributing to operating costs.

Expenditure



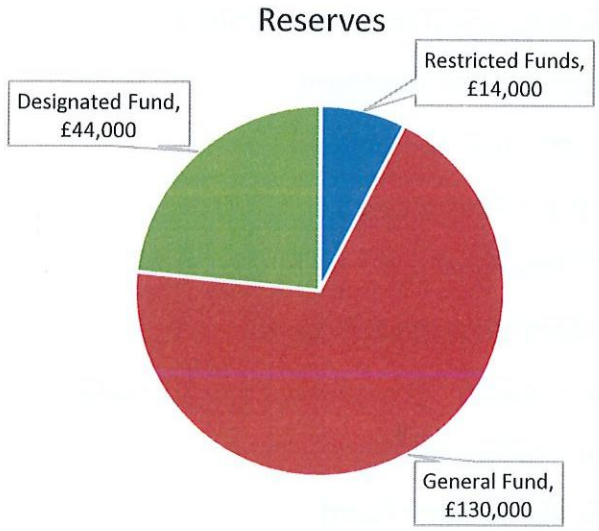
Total operating costs for 2020/21 were £442,291 (2019/20: £375,471) of which £320,566 related to staff costs (2019/20: £268,693). The increase in staff costs from 2019/20 is principally due to an increase in staff recruited for specific projects.

In setting the budget for 2020/21, it was anticipated that there would be some utilisation of reserves over the year to allow for an increase in staffing and adviser training to meet anticipated client needs. In the event a very different year from the one envisaged was realised following the outbreak of Covid 19. Additional costs were able to be met with additional sums kindly donated following our fundraising effort, and cost increases in other areas were set off by cost savings realised in the necessary working from home arrangements. The result was an operating surplus of around £57k (2019/20 £8,715). This sum is committed to the continuing expansion of operations in the ensuing year, and by the year end a sum in excess of £44,000 had been designated to projects now currently underway. The remaining surplus ensures sufficient reserves are carried into 2020/21, and beyond, with all its uncertainties, for the effective continuation of those operations.

Taking account of the charity's reserves at the end of 2020/21 and the ongoing strong demand for our services, Trustees have committed to a deficit budget for 2021/22, largely the result of the committed projects mentioned above, enabling the continuation, and expansion, of the vital support given to the community of East Herts. Given the also aforementioned uncertainties which lie ahead, the charity is planning on prudent use of reserves whilst maintaining its financial position by targeting new income sources, and managing cost levels to ensure a balanced budget in the future.

You have helped me more than anyone else has ever done. Thank you.

Reserves



Reserves at the end of 31st March 2021 amounted to £188K, (31st March 2020: £131,025), including general reserves of £130K, restricted funds of £14K and designated funds of £44K. The service has a reserves policy set out in the Statement of Accounts, which is in line with the requirements of Citizens Advice and the Charity Commission. The reserves are stated after allowing for a share of the Herts County Council pension deficit which relates to employees who were active members of the pension scheme prior to 2008. Legislation demands that this deficit is in the process of being crystallised with a view to its ultimate settlement, and the possibility of cessation liabilities and an effect on future cashflow cannot be ignored. Hitherto Citizens Advice East Herts makes an annual contribution of £2,500 towards the deficit.

Data Protection

Our risk sub-committee oversees our data protection compliance. We have adopted the recommended Citizens Advice policies and we are compliant with all data protection regulations.

Fundraising

Although our volunteers give their time for free, it still costs approximately £225,000 per year to run our core service (premises and running costs, staff costs etc). We are fortunate to have a very supportive local authority in East Herts Council but many of our costs have to be met through our own fundraising efforts.



As ever, we offer our sincere thanks to all of our grantors and donors for their continuing generous support in these challenging times and to community groups who have helped to fundraise for us. We also thank our staff and the many volunteers who freely and generously give their time to enable us to continue to provide essential services to the local community.

Thank you to:

Abel of Hertford
Amwell Rotary
Aviva
Brazier Trust
Broxted Parish Council
Buckland & Chipping Parish Council
Buntingford Town Council
Chantry Community Association
Clothworkers Foundation
Cottered Parish Council
East Herts Council
Elsenham Parish Council
Friends of East Herts Advice Service
Garfield Weston Foundation
Gilfrere Fund
Groundwork – Tesco
Hatfield Heath Parish Council
Henry Smith Foundation
Hertford Rotary
Hertford Town Council
Hertford Yarnbombers
Hertfordshire County Council
Herts Community Foundation
Inner Wheel Club of Ware
Jonathan Hunt
Macs Hart Trust
Much Hadham WI
Postcode Community Trust
Sawbridgeworth Memorial Hall
Sawbridgeworth Town Council
Shepherds of Hertford
Simply Homes
Sir Jules Thorn Charitable Trust
HCF Rowlandson
St Mary's Catholic School
Stanstead St Margarets Parish Council
Stort Valley Rotary
The Big Lottery Fund
Thorley Parish Council
Uttlesford District Council
Ware Charities
Ware Rotary
Ware to do Business
Ware Town Council
Widford Parish Council

Plus those who gave individually or anonymously

We have also been very fortunate to receive pro bono support from a number of businesses:

Agility Life Sciences

hnemedia

Tees

WE CREATE BETTER

Projects & partnerships

This year we have been able to run a number of projects, thanks to the support and funding of partners.

Projects list

Adviser recruitment: To recruit, train and develop volunteer advisers to provide accessible advice in East Herts. Funded by the Postcode Community Trust

COVID-19 advice: To provide advice on COVID related issues such as employment, benefits, debt and housing. Funded by Defra in partnership with Herts County Council

COVID-19 remote working: To help us provide equipment to enable volunteers to give advice from home. Funded by Abel of Hertford; Aviva Community Fund; Buntingford Town Council; The Clothworkers' Foundation; Dept for Business, Enterprise and Industrial Strategy (BEIS); Hertford Town Council; Hertford Yarnbombers; Herts Community Foundation; Herts County Council; Hertford and Ware Rotary; Tesco Bags of Help; and Ware Town Council



Crisis intervention: To help us provide advice to residents facing immediate issues or who are in crisis. Funded by Herts County Council

Debt advice: To provide advice for people struggling with debt. Funded by The National Lottery, Herts Community Foundation and Defra

Debt training: To train a debt adviser to deliver debt advice. Funded by the Money & Pensions Service in partnership with national Citizens Advice

Disability benefits: To provide disability benefits advice. Funded by The Rowlinson Foundation in partnership with Herts Community Foundation and Citizens Advice St Albans and District

Projects list

Homelessness prevention: To provide money and debt advice to help people stay in their homes and avoid homelessness. Funded by East Herts Council Housing Options

Mental health: To provide money and debt advice for people who have mental ill health. Funded by the Henry Smith Charity

Phone and web advice: To provide national webchat, email and telephone advice. Funded by BEIS in partnership with national Citizens Advice

Scams awareness: To provide scams information, talks and advice. Funded by Hertfordshire Police and Crime Commissioner

Training assistant: To coordinate volunteer adviser recruitment and training. Funded by The National Lottery Awards for All

Universal Credit Best Practice Lead: To research Universal Credit best practice and policy gaps for Hertfordshire and Bedfordshire. Funded by DWP in partnership with national Citizens Advice

Universal Credit Help to Claim: To help clients make their first Universal Credit application. Funded by DWP in partnership with national Citizens Advice

Ware outreach: To provide advice and information to residents of Ware, Wareside and Thundridge. Funded by The Ware Charities

Client case study: Sophie*

Sophie's sickness and disability benefits had been cut, leaving her unable to pay rent and council tax. Facing eviction, we helped her to get her benefits reinstated and to claim for Universal Credit. Sophie is now £17,000 better off and in a secure home.

***name changed**

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

citizensadviceeastherts.org.uk

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Citizens Advice East Herts is an operating name of East Herts Citizens Advice Service
Registered Charity No: 1083211

citizens advice East Herts

East Herts Citizens' Advice Service
(A charitable company limited by guarantee)

FINANCIAL STATEMENTS

For the year ended 31st March 2021

Registered Charity No: 1083211
Company No: 3982216

Legal and administrative information

For the year ended 31st March 2021

Trustees and Directors:

Tony Murphy	Chair
James Dowson	Secretary
Gary Cansick	Treasurer
Elaine Connor	
Roger Merton MBE	
Richard Smith	
Ballu Sesay	
Christine Gillham	
Nick Walker	
Barry Hunt	

Secretary: James Dowson

Registered Office:
74 South Street
Bishop's Stortford
Hertfordshire
CM23 3AZ

Bankers:
Barclays Bank Plc
10 North Street
Bishops Stortford
Hertfordshire
CM23 2LH

Independent Examiners:
Price Bailey LLP
Causeway House
1 Dane Street
Bishop's Stortford
Hertfordshire
CM23 3BT

Contents of the Financial Statements for the year ended 31st March 2021

	Page
Trustees' Report	3 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Statement of Cash Flows	11
Notes to the Financial Statements	12 to 23

Trustees' Report

The Trustees are pleased to submit their annual report and financial statements for the year ended 31 March 2021.

The Directors act as Trustees for the East Herts Citizens Advice Service and are referred to as such throughout this report.

Legal and administrative information set out on page 1 forms a part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting for Charities (effective 1st January 2019).

1. Objects and policy

The objects of the Service are to ensure that individuals do not suffer through a lack of knowledge:

- of their rights and responsibilities;
- or of the service available to them;
- or through an inability to express their needs effectively;
- and, equally, to exercise a responsible influence on the development of social policies and services, both locally in each of its outlets, regionally and nationally.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Service's aims and objectives and in planning future activities and setting policy for the year. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

2. Organisation

A Board administers the charity and meets as required to fulfil its duties, a minimum of four times a year. The Board has established three sub-committees: Finance, Risk and Staffing and Personnel. Sub-committee meetings take place regularly and these are supplemented with additional working groups as required, with the Chief Executive (or another senior manager) in attendance. There are further meetings between Trustees and the Senior Leadership Team as required to cover day-to-day matters of finance and strategy.

3. How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice that people in our local community need for the problems they face and to improve the policies and practices that affect people's lives. We are an independent charity that provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination. All our activities are undertaken to further our charitable purposes for the public benefit.

4. Review of activities and developments

About us

Citizens Advice East Herts is a **local independent charity** that provides **free, independent and confidential advice** on any subject. We're part of the Citizens Advice network across England and Wales, whose vision, mission and values we share.

Pre-Covid, our volunteer advisers delivered the majority of our service face-to-face, across five locations supported by a paid Supervisor, as well as 'phone and email. When lockdown was introduced we moved to staff and volunteers working from home. We now **offer advice remotely via phone, email, online and in person where needed** (including home visits).

Our **advice is available to everyone** but many clients are referred or signposted to us because they are vulnerable. We provide on-going **casework for vulnerable clients** and run **specialist advice projects** where funded by partners.

We are currently staffed by 15 part-time and 4 full time paid employees (2019/20 15 part time employees) and 75 volunteers. Our **volunteers are the backbone of our organisation**, giving us in the region of 23,000 hours of their time (2019/20 19,000 hours) in the last year. They include young people looking for their first job, professionals who want to broaden their horizons and retired people who want to give something back to the community. We value equality and diversity and offer training and support to all.

We have a strong track record of **working in partnership** and recently introduced 'East Herts Frontline' – a new online referral tool to help ensure that local residents get timely access to the right level of assistance and support, do not need to repeat personal details and are not lost within a signposting system.

Why we're needed

Although East Herts is a relatively prosperous part of the country, it contains areas of relative deprivation and a disproportionate number of our clients come from these areas. **Our clients are most likely to earn significantly less than the average East Herts resident, less likely to be in employment, more likely to be disabled or have a long-term health problem, and less likely to own their own home**. Over a quarter of our clients who live in East Herts come from the 5 most deprived East Herts wards (2019/20 33% come from 5 most deprived wards) and some are isolated by their rural location (East Herts is the most rural of all Herts districts). **The Covid-19 crisis has shown just how vulnerable any of us can be to sudden life changes.**

What we do

We understand the **complexity** of issues that affect people. We provide **education and skills** to help our clients understand their rights and responsibilities and to find a way forward. Our advice on any subject can improve people's health, make a difference to their finances and make them more resilient. We aim to **empower** our clients **by tailoring** the advice we give to their individual needs.

In addition to our generalist advice service we run projects where funded by partners. Our **specialist project areas** in 2020/21 have included debt advice, mental health, crisis intervention, homelessness prevention, home visiting, Universal Credit help to claim and scams awareness.

In addition to our advice services, we raise awareness of issues affecting our community through our **research and campaigns**. We use evidence gathered on issues faced by clients to highlight new and emerging trends and share this evidence at a local, regional and national level to help drive change.

Impact of Covid

We saw a **significant increase in demand for our service as a result of Covid.** In 2020/21 we helped over 8,700 people (2019/20 6,509 people) on a range of issues

including benefits, debt, housing, employment and relationships. The pandemic caused a shift in the problems people came to us for help on and the mix of people who accessed our service. We saw a stark increase in employment queries (2020/21 2,545: 2019/20 1,280) and a decrease in debt, linked in part to the suspension of bailiff action (2020/21 1,367: 2019/20 1,952). We saw more demand from younger people.

As government support starts to reduce, we are **expecting an increased need for help with debt, money advice, employment and housing** and are **fundraising** to resource more specialist support in these areas.

The difference we make

It is impossible to put a **financial value** on everything we do, but we've used the Citizens Advice Treasury-approved model to demonstrate our financial impact. Using this model, we calculate that in 2020/21 in East Herts we generated:

- **£19.5 million in public value** (2019/20 £12 million) i.e. wider economic and social benefits through better wellbeing, participation and productivity for the people we help
- **£8.4 million in financial outcomes following advice** (2019/20 £8.3 million) through writing off debts, issuing food vouchers, taking up benefits or compensation for consumer problems.

That's **£16.36 for every £1 invested** (2019/20 £22.95 for every £1 invested). 2020/21 was lower as we did not complete as much casework during the pandemic.

8 in 10 people said their problem was resolved following our advice. 9 in 10 said we helped them to move forward.

"Your service is amazing and really helped me understand in a far greater way, the problems that I needed help with. The adviser was so helpful and understanding. Peace of mind and a huge lifting of spirits has occurred which is invaluable. I cannot thank you enough." (Client)

Our impact on our volunteers

Each volunteer receives training and ongoing support specific to their role. It takes approximately 12 months to train a Generalist Adviser and once trained they stay with us, on average, for 11 years (2019/20 9.5 years). The average initial cost of training and recruiting a volunteer is £1,400 (2019/20 £1,700) with an ongoing annual cost of approximately £400. Our commitment to valuing diversity and promoting equality means we can encourage individuals who might not otherwise volunteer.

Using our Treasury model, **the public value of Citizens Advice East Herts volunteers** in wider economic and social benefits is estimated at **£491,820** (2019/20 £468,912). Volunteering does not only benefit us as an organisation, national research shows that our volunteers benefit from practical skills, increasing employability, self-esteem and having a positive effect on health.

*"Bringing out the best in yourself by helping someone through what may be the most difficult day in their life: the reward is greater than any payment". (*Volunteer)

It is the commitment and passion of our volunteers that has enabled us to keep running our service during lockdown.

It's not just about the stats …

Jennifer (name changed) was shielding due to health issues. One of our advisers called her to check if she needed any support. The conversation highlighted that she was

eligible for Attendance Allowance and Severe Disability Premium. The adviser helped her fill in the necessary form over the phone and she's now receiving £156 / week to help her pay for the support she needs in the home.

The future

For many clients the phone / digital advice model developed during the pandemic provides a better service than our previous face to face drop in because it offers more flexibility and greater access. We want to continue to offer advice by phone and digitally but also focus our resources on those clients who, for whatever reason, cannot be helped by phone or digital. For these clients we want to provide a personalised service – in a way, location and time to suit them.

Our priorities for the year ahead are

- to **recruit more advisers, including specialists**
- to be **more accessible** to clients and be **more flexible** in the way we offer advice
- to **improve the client experience and offer more projects to help the most disadvantaged**
- to **raise awareness** of our service and **develop stakeholder connections**
- to **diversify income** and increase **awareness that we're a charity** and need to fundraise

For further information on what we do and the difference we make see our website – www.citizensadviceeastherts.org.uk

5. Financial Position

The Independently Examined accounts of the Service are attached to this report and full details of the financial position are contained therein together with the Examiner's report to the Trustees. The Trustees have considered the level of operating costs and the cash flow. Core funding from East Herts Council has been received for 2020/21, and subsequently for 2021/22. The Trustees are satisfied that the Service's overall funding is such that it will be able to meet its obligations as they fall due in the ordinary course of business and accordingly the accounts have been drawn up on a going concern basis.

The accounts for 2017 showed for the first time an actuarial valuation of our share of the Herts County Council Local Government Pension Scheme deficit. This was a result of changes in accounting standards, and the relationship with the Trustees of the HCC Pension Scheme remains unchanged from 2008 when active membership of the pension scheme ceased and an annual contribution of £2,500 was agreed. Previously only the annual contribution of £2,500 appeared in the accounting statements, the overall position was unquantified and dealt with by way of a note to the accounts. For 2017/18, and beyond, the annual contribution of £2,500 serves to reduce the deficit. The Trustees instructed a professional cessation valuation at 31st March 2021, the Report revealing a deficit of £123,000 on a Gilts with Cessation Mortality basis. Cessation Mortality assumes a more prudent life expectancy i.e. people will be expected to live longer, and pensions expected to be paid for longer, an increase in liabilities therefore compared to a pure Gilts basis. The reduction in liability, due to the performance of the fund, was an unexpected boost to the results for that year. The expectation is that this liability will now be settled over a suitable, agreed period so as not to put a strain on the financial position.

6. Reserves policy and risk management

Donations and grants that are provided for specific purposes are treated as Restricted Funds. All other reserves are held in general funds. At the balance sheet date, of those funds £44,000 had been allocated to specific projects which are now ongoing and are designated as such in these financial statements. The board has set a prudent and realistic budget for 2021/22 maintaining adequate reserves for the operation of the Service. The Trustees set the level of reserves having regard to the committed forward spend of the organisation, with a contingency to allow for the orderly management of the organisation should it be faced with any adverse and unexpected event, keeping in mind also a minimum level of free reserves at six months ongoing costs. The 2020/21 year experienced such an event of course with the effect of the Covid-19 pandemic, and whilst it was expected that the level of general reserves would gradually decline the support received to help combat such a difficult period has been very pleasing and very welcomed. As a result, the objective above is, and continues to be, achieved. The Trustees confirm that risks continue to be reviewed on an ongoing basis and systems and procedures are brought into place in order to manage those risks.

7. Recruitment and training policy for new Trustees

Trustees are elected at the Annual General Meeting or are nominated by any associated member organisations or co-opted by the Committee members. The persons entitled to vote at the AGM in order to elect the Trustees are the Members of the association (up to 40). The induction and training of new Trustees is undertaken within the Service, as well as through the attendance at courses provided by national Citizens Advice.

The members of the charity are entitled to appoint the Trustees, who are required to retire at the fourth annual general meeting following the date they were last admitted as a member but may be readmitted.

8. Statement of disclosure of information to Independent Examiners

We, the Directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant audit information of which the company's Independent Examiners are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's Independent Examiners are aware of that information.

9. Independent Examiners

A resolution will be proposed at the Annual General Meeting that Price Bailey LLP be appointed Independent Examiners to the charity for the ensuing year.

This report has been prepared in accordance with the special provisions relating to small companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and therefore does not include a Strategic Report.

By order of the Trustees

21st December 2021

J Dowson
Company secretary

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST HERTS CITIZENS ADVICE SERVICE

FOR THE YEAR ENDED 31 MARCH 2021

I report to the Charity Trustees on my examination of the accounts of the company for the year ended 31 March 2021 which are set out on pages 9 to 23.

Responsibilities and basis of report

As the Charity 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 account 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 company'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

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 that in any material respect:

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.

Michael Cooper-Davis FCCA ACA
For and on behalf of
Price Bailey LLP
Chartered Accountants

.....
Causeway House
1 Dane Street
Bishops Stortford
Herts, CM23 3BT

Statement of Financial Activities

Income:	Note	2020/2021 Unrestricted General £	Unrestricted Designated £	Restricted £	Total Funds £	2019/2020 Total Funds £
Donations and legacies						
Donations	2	25,199	-	-	25,199	20,128
Grants	3	159,758	-	48,519	208,277	169,471
		184,957	**-**	**48,519**	**233,476**	**189,599**
Income from other activities						
Trading income		-	-	-	-	-
Miscellaneous income		-	-	-	-	-
		-	**-**	**-**	**-**	**-**
Investment Income	4	**2,503**	**-**	**-**	**2,503**	**3,175**
Income from charitable activities	5	**36,787**	**-**	**226,933**	**263,720**	**199,412**
Total Income		**224,247**	**-**	**275,452**	**499,699**	**392,186**
Expenditure:						
Advice and Information		170,866	-	273,925	444,791	375,471
Expenditure on charitable activities	6	**170,866**	**-**	**273,925**	**444,791**	**375,471**
Total Expenditure		**170,866**	**-**	**273,925**	**444,791**	**375,471**
Net Income/ (Expenditure)		**53,381**	**-**	**1,527**	**54,908**	**16,715**
Transfers between funds		(44,000)	44,000	-	-	-
Net Income/(Expenditure) before other gains and losses		**9,381**	**44,000**	**1,527**	**54,908**	**16,715**
Actuarial surplus/(loss) on defined benefit pension scheme	13	14,000	-	-	14,000	(8,000)
Net movement in funds		**23,381**	**44,000**	**1,527**	**68,908**	**8,715**
Reconciliation of funds						
Total Funds brought forward		118,810	-	12,215	131,025	122,310
Total Funds carried forward		**142,191**	**44,000**	**13,742**	**199,933**	**131,025**

All amounts relate to continuing activities of the company.

The Statement of Financial Activities includes all gains and losses in the year.
The notes to the financial statements are shown on pages 12 to 23.

Balance Sheet

Company Number 3982216

	Notes	2021 £	2020 £
Fixed Assets			
Tangible assets	10	-	-
Current Assets			
Debtors	11	8,258	5,556
Cash at bank and in hand		410,699	322,939
		418,957	**328,495**
Liabilities			
Creditors - amounts falling due within one year	12	96,024	60,470
Net current assets		**322,933**	**268,025**
Defined Benefit Pension Liability	13	123,000	137,000
Total net assets		**199,933**	**131,025**
The Funds of the charity			
Restricted income funds	14	13,742	12,215
Unrestricted funds			
Designated funds	15	44,000	-
General funds	15	142,191	118,810
Total Unrestricted		**186,191**	**118,810**
Total Funds	**16**	**199,933**	**131,025**

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2021 and of its income and expenditure and application of resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with the Financial Reporting Standard.

Approved by the Trustees on 21st December 2021 and signed and authorised for issue on their behalf by:

G J Cansick

J Dowson

The notes on pages 12 to 23 form part of these financial statements.

Statement of Cash Flows

	Notes	2020/21	2019/20
		£	£
Cash Flows from Operating activities:			
Net cash provided by operating activities	**17**	**87,760**	**52,766**
Cash Flows from investing activities:			
Net Cash provided by investing activities		**87,760**	**52.766**
Change in cash and cash equivalents in the reporting period		**87,760**	**52,766**
Cash and cash equivalents at the beginning of the reporting period		322,939	270,173
Change in cash and cash equivalents in the reporting period		87,760	52,766
Cash and cash equivalents at the end of the reporting period		**410,699**	**322,939**

The notes on pages 12 to 23 form part of these financial statements.

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

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 and Republic of Ireland (FRS102) effective 1 January 2019 – Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

East Herts Citizens' Advice Service meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The presentation currency of the financial statements is the Pound Sterling (£).

b) Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member (9) – (2020 – 9) of the charity.

c) Going Concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern and relies on annual grants from East Herts District Council and others, and that it shall receive sufficient funding to continue operating at least throughout 2022. The effect of Covid-19 has caused a major consideration but the level of income that the Trustees are already aware will be forthcoming for 2022, along with its reserves, and its ability to reduce costs should the need arise shall ensure this. Reductions in costs already seen demonstrate this.

d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity, which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are for work on specific projects being undertaken by the charity. Restricted funds are charged a proportion of management time and organisational costs.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Where income has related expenditure (as with contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

Donations, grants and gifts are recognised when receivable. In the event that a donation is subject to fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period.

Income received in advance relating to the following year is deferred until the criteria for income recognition are met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity, which is normally upon notification of the interest paid by the financial institution concerned.

f) Donated goods and services

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use of the item is probable and that economic benefit can be measured reliably.

Donated professional services and facilities are included in income at the estimated value of the gift to the charity when received, based on the amount the charity would have been prepared to pay for these services or facilities had it been required to purchase them, with a corresponding entry in the appropriate expenditure heading for the same amount.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Support costs comprise those costs which are incurred directly in support of expenditure on advice and guidance and includes governance, finance, IT and HR. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Support costs are allocated to projects on a time basis.

h) Volunteers

The value of services provided by volunteers is not incorporated into these financial statements.

i) Fixed Assets

All fixed assets are capitalised at their historical purchase cost and depreciated on a straight line basis over 3 years.

j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

k) Cash at bank and in hand

Cash at bank and cash in hand included cash and short term deposits with a maturity of three months or less.

l) Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that it is anticipated will be paid to settle the debt or at the amount received as advanced payments for the goods or services.

m) Pensions

The charity previously participated in the Hertfordshire County Council Pension Fund which is a funded scheme and the assets are held separately from those of the charity. The value of the charity's share of the assets and liabilities is calculated by the Fund's actuaries and the methodology is set out in note 14. Full actuarial valuations are obtained triennially and are updated at each balance sheet date.

n) Taxation

The company is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

o) Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are considered to be reasonable. The present value of the charity's share of the Hertfordshire County Council Pension Fund defined benefit liability depends on a number of factors that are determined on an actuarial basis using a variety of assumptions. Any changes in these assumptions, which are disclosed in note 14 will impact on the carrying amount of the pension liability.

p) Financial Instruments

The Charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Fixed assets are valued at cost and investments at fair value which is their market value.

2. Donations

	2020/2021 £	2019/2020 £
General Donations	14,369	7,196
Value of gifts in kind and donated services	10,830	12,932
	25,199	**20,128**

Donations of £0 in 2020/21 were restricted (2019/20 £300).

3. Grants Received

	2020/2021 £	2019/2020 £
East Herts Council	142,590	151,697
Uttlesford District Council	11,500	11,500
Buntingford Town Council	3,768	2,916
Citizens Advice	-	520
Hertford Town Council (IT)	-	1,200
Stanstead Abbotts Parish Council	500	500
Widford Parish Council	100	100
Broxted Parish Council	500	500
Sawbridgeworth Town Council	500	278
Hatfield Heath Parish Council	100	100
Cottered Parish Council	50	-
Elsenham Parish Council	-	100
Benington Parish Council	-	50
Thorley Parish Council	100	-
Buckland & Chipping Parish Council	50	-
	159,758	**169,471**
Restricted Funds		
Grants – Various (2021 Covid related)	48,519	-
Total	**208,277**	**169,471**

The income from grants was £159,758 (2019/20: £169,471) of which £159,758 (2019/20: £169,471) was unrestricted and £0 (2019/20: £0) was restricted. The charity received no grants from central government or any other assistance. The core sum received from the local authority was £142,590 (2019/20 - £151,697) against which there are no unfulfilled conditions.

4. Investment Income

	2020/2021 £	2019/2020 £
Rental income	1,000	1,600
Bank Interest	1,503	1,575
	2,503	**3,175**

All investment income in both the current and previous years relates to unrestricted funds.

5. Income from charitable activities

	2020/2021 Total	2019/2020 Total
Restricted Funds	**£**	**£**
Herts Community Foundation	19,754	1,160
Friends of EHCAS (Training Advisers)	-	2,000
Herts County Council- Three Rivers (Safe & Well)	-	6,150
East Herts Council - Homeless Prevention (Money Advice)	-	17,817
Ware Charities – Ware Outreach (Money Advice)	8,414	8,312
Big Lottery Fund Awards for All – Debt	9,952	-
Training Advisers	9,940	5,603
Citizens Advice (UC-Help to Claim)	46,474	43,501
Citizens Advice (UC-Best Practice)	39,648	39,000
M&PS	17,772	-
Henry Smith Foundation (Mental Health)	15,950	33,750
East Herts Council (Homeless Prevention)	9,534	-
East Herts Council (EU Settled Status)	-	9,500
Herts County Council Locality Grants	1,500	900
Herts County Council (Defra)	10,000	-
Herts County Council (Ware Outreach)	-	210
Herts County Council -BEIS	3,995	-
Herts County Council (Training Advisers)	-	950
Herts CAS (Crisis Intervention)	27,000	22,647
Herts CAS (Scam awareness)	7,000	6,000
Hastoe (Housing Association Benefits)	-	750
	226,933	**198,250**
Unrestricted Funds		
Various – (2021 largely Covid related)	36,787	1,162
	36,787	**1,162**
Total Funds	**263,720**	**199,412**

6. Analysis of Expenditure

	Direct Costs	Support Costs (note 7)	Total Costs
	£	£	£
2020/2021			
Advice and Information	335,477	109,314	**444,791**
2019/2020			
Advice and Information	284,294	91,177	**375,471**

7. Analysis of Support Costs

	Basis of Apportionment	Management	IT	Finance/ HR	Governance	Total
		£	£	£	£	£
2020/2021						
Advice and Information	Direct	35,634	41,547	23,793	8,340	**109,314**
2019/2020						
Advice and Information	Direct	34,935	24,575	23,327	8,340	**91,177**

Governance costs comprise examination fees £3,600 (2019/2020: £3,600); professional fees £3,540 (2019/2020: £3,540) and Board Secretariat £1200 (2019/20 1,200).

8. Analysis of staff costs and key management personnel

	2020/2021	2019/2020
	£	£
Wages and Salaries	291,411	244,256
Social Security Costs	18,435	15,452
Pension Costs	10,720	8,985
	320,566	**268,693**

The charity trustees were not paid in the year (2019/2020: nil), neither were they reimbursed expenses during the year (2019/2020: nil).

The average monthly head count was 18 (2019/2020: 17) and analysis of the staff employees during the year was:

	2020/2021 Actual Number	2019/2020 Actual Number
Advice and Information	11	12
Support Services	7	5
Total	**18**	**17**

There are no employees whose total employee benefits, including pension contributions, total over £60,000.

9. Net Incoming Resources

	2020/2021 £	2019/2020 £
Net Incoming Resources is stated after charging:		
Depreciation	-	3,487
Independent examination fees	3,600	3,600
Operating lease rentals	21,502	16,250

10. Tangible Fixed Assets

	IT £	Total £
Cost or Revaluation		
At start of year	59,995	59,995
Additions	-	-
At end of year	**59,995**	**59,995**
Depreciation		
At start of year	59,995	59,995
Charge for year	-	-
At end of year	**59,995**	**59,995**
Net book value at the end of the year	**-**	**-**
Net book value at the start of the year	-	-

11. Debtors

	2020/2021 £	2019/2020 £
Sundry Debtors	6,544	58
Prepayments	1,714	5,498
	8,258	**5,556**

12. Creditors: Amounts falling due within one year

	2020/2021	2019/2020
	£	£
Other Creditors	-	623
Accruals	7406	4,574
Deferred Income	88,618	55,273
	96,024	**60,740**

Deferred income reconciliation:

	£	£
Balance brought forward	55,273	26,403
Amount released to the Statement of Financial Activities	(55,273)	(26,403)
Amount deferred in the year	88,618	55,273
Balance carried forward	**88,618**	**55,273**

Deferred income represents funds advanced for projects undertaken in the following year.

13. Pensions

The charity observes its obligations under auto-enrolment, and some employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity's contributions are restricted to a maximum of 6% of the employee's gross salary.

EHCAS participated in a defined benefit pension scheme operated by Hertfordshire County Council until 31 December 2008. There are no active members of the scheme and the Trustees had agreed with the Trustees of the pension scheme that the charity may continue to participate in the scheme, making payments of £2,500 per annum. EHCAS, being a ceased employer within the fund with an outstanding deficit, had been required to value the deficit on a Gilts (cessation) basis, a full review and actuarial valuation being completed triennially. The basis used for the most recent valuation however is Gilts with cessation mortality. Cessation mortality assumes a more prudent life expectancy - people will be expected to live longer, and pensions expected to be paid for longer, therefore a slightly increased liability. Due to a change in legislation a cessation valuation has been undertaken since the balance sheet date with a view to crystalising the liability and agreeing its ultimate settlement. Due to the prudent approach taken previously, the Trustees did not expect a significant shift in the value previously reported. At 31st March 2021 this sum is now valued at £123,000 (2020 - £137,000), due to the recent favourable performance of the fund. This valuation is included in these Accounts.

The figures and assumptions relating to the Charity are estimated as set out below:-

	31/03/2021	31/03/2020
	£000	£000
Fair value of scheme's assets	304	272
Present value of scheme's liabilities	(427)	(409)
Surplus (deficit) in scheme	(123)	(137)
Asset (liability) to be recognised	(123)	(137)

	Period ended 31/03/2021	Period ended 31/03/2020
	£000	£000
Scheme liabilities at start of period	409	372
Movement in fund	38	57
Benefits paid	(20)	(20)
Scheme liabilities at end of period	**427**	**409**

Reconciliation of opening and closing balances of the fair value of scheme assets:-

	Period ended 31/03/2021 £000	Period ended 31/03/2020 £000
Fair value of scheme assets at start of period	272	243
Return on scheme assets	50	46
Contributions by the employer	2	3
Benefits paid	(20)	(20)
Fair value of scheme assets at end of period	**304**	**272**

Assets;

	Period ended 31/03/2021 %	Period ended 31/03/2020 %
Equity	65%	65%
Bonds	25%	25%
Cash and other assets	3%	3%
Property	7%	7%

The actuarial assumptions are as follows;

	2020/2021 % per annum	2019/2020 % per annum
Pension increase rate	1.3%	1.6%
Salary increase rate	2.8%	2.0%
Discount rate	0.8%	0.8%

The average future life expectancies at age 65 are males 19.1 years and females 21.5 years.

14. Restricted Funds

2020/2021

	As at 1 April 2020 £	Income £	Expenditure £	Transfers £	As at 31 March 2021 £
Benefits	379	131,474	129,669	-	**2,184**
Homeless	1,426	9,534	9,631	-	**1,329**
Mental Health	9,834	15,950	25,784	-	**-**
Other	576	69,975	60,322	-	**10,229**
Total	12,215	226,933	225,406	-	**13,742**

2019/2020

	As at 1 April 2019 £	Income £	Expenditure £	Transfers £	As at 31 March 2020 £
Benefits	488	113,613	113,722	-	**379**
Homeless	1,537	17,817	17,928	-	**1,426**
Mental Health	7,211	33,750	31,127	-	**9,834**
Other	1,393	33,070	33,887	-	**576**
Total	10,629	198,250	196,664	-	**12,215**

The nature of these funds is as given below;

Benefits – advice in connection with benefits available to those in difficulty; example Universal Credit.
Homeless – debt, budgeting and benefits advice to people at risk of homelessness.
Mental Health – advice for people with mental health issues living with debt, in crisis or facing exceptional pressures.
Covid – issues specific to the challenges presented by Covid-19.
Money Advice/Other – other issues such as debt, credit issues, scams awareness and EU settled status

15. Unrestricted Funds

	2020/2021				
	As at 1 April 2020	**Income**	**Expenditure**	**Tfrs/Movements**	**As at 31 March 2021**
	£	**£**	**£**	**£**	
Designated Funds					
Fixed Assets	-	-	-	-	-
Other Assets	-	-	-	44,000	**44,000**
Total Designated Funds	-	-	-	44,000	**44,000**
General Fund	118,810	184.957	117,576	(44,000)	**142,191**
Total Unrestricted Funds	118,810	184,957	117,5076	-	**186,191**

	2019/2020				
	As at 1 April 2019	**Income**	**Expenditure**	**Tfrs/Movements**	**As at 31 March 2020**
	£	**£**	**£**	**£**	**£**
Designated Funds					
Fixed Assets	3,487	-	3,487		-
Total Designated Funds	3,487	-	3,487	-	-
General Fund	108,194	187,904	177,288	-	**118,810**
Total Unrestricted Funds	111,681	187,904	180,775		**118,810**

16. Net Assets by Funds

	General Fund	**2020/2021 Designated Funds**	**Restricted Funds**	**Total Funds**
	£	**£**	**£**	**£**
Tangible Fixed Assets	-	-	-	-
Current Assets	361,215	44,000	13,742	**418,957**
Creditors falling due in less than one year	(96,024)	-	-	**(96,024)**
Defined benefit pension liability	(123,000)	-	-	**(123,000)**
	142,191	44,000	13,742	**199,933**

	General Fund	2019/2020 Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets		-	-	-
Current Assets	316,280	-	12,215	**328,495**
Creditors falling due in less than one year	(60,470)	-	-	**(60,470)**
Defined benefit pension liability	(137,000)	-	-	**(137,000)**
	118,810	-	12,215	**131,025**

17. Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2020/2021	2019/2020
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	68,908	8,715
Adjustments for:		
Depreciation Charges	-	3,487
Decrease/(Increase) in debtors	(2702)	527
Increase in creditors	35,554	32,037
Movement in pension liability	(14,000)	8,000
Net cash provided by / (used in) operating activities	**87,760**	**52,766**

18. Analysis of cash and cash equivalents

	2020/2021	2019/2020
	£	£
Cash in hand	46	646
Notice deposits (less than 3 months)	410,653	322,293
Total cash and cash equivalents	**410,699**	**322,939**

20. Commitments under operating leases

The charity had total commitments under operating leases as set out below:

	2020/2021		2019/2020	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
0 to 1 year	8,500	-	20,832	-

21. Related party transactions

During the year, £3,480 (2019/2020: £3,480) was the deemed market value of services provided without charge by Tees Solicitors for legal work relating to general professional advice. James Dowson, a director of the company, is a partner of Tees. There are no other related parties to note.