

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.

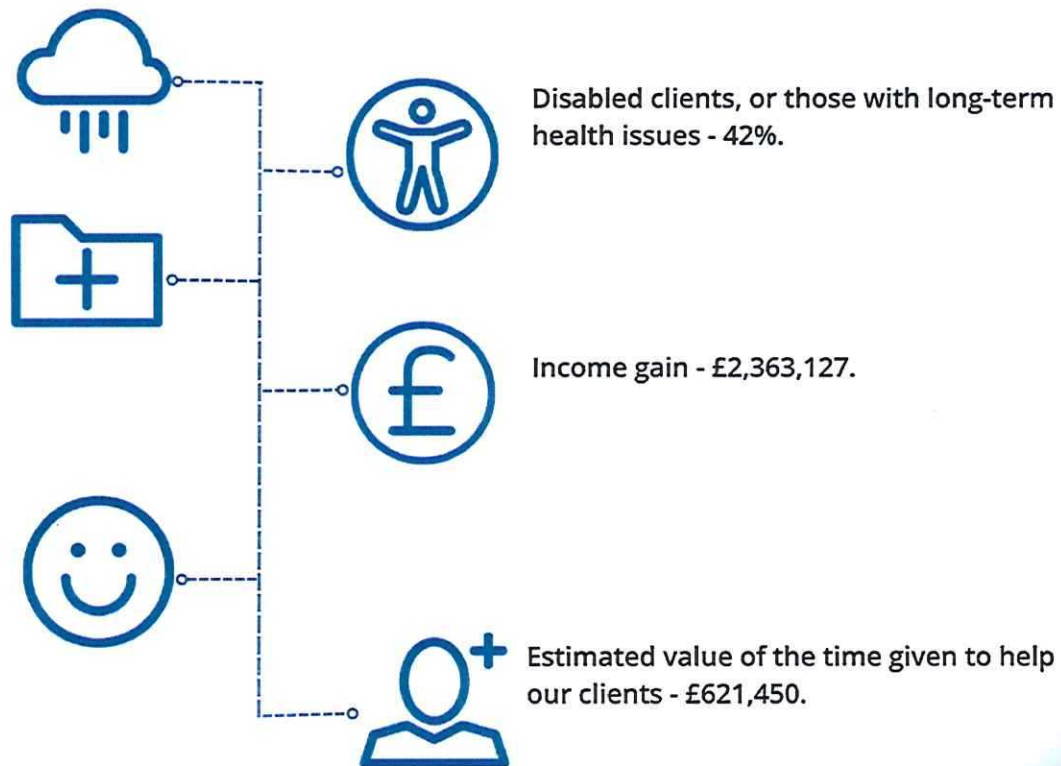
Our Mission is to **Meet Clients' Needs – Now and in the Future** and we will continue to do everything we can to support anyone who lives and/or works in East Herts with free, independent and impartial advice when they need it.

## 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.

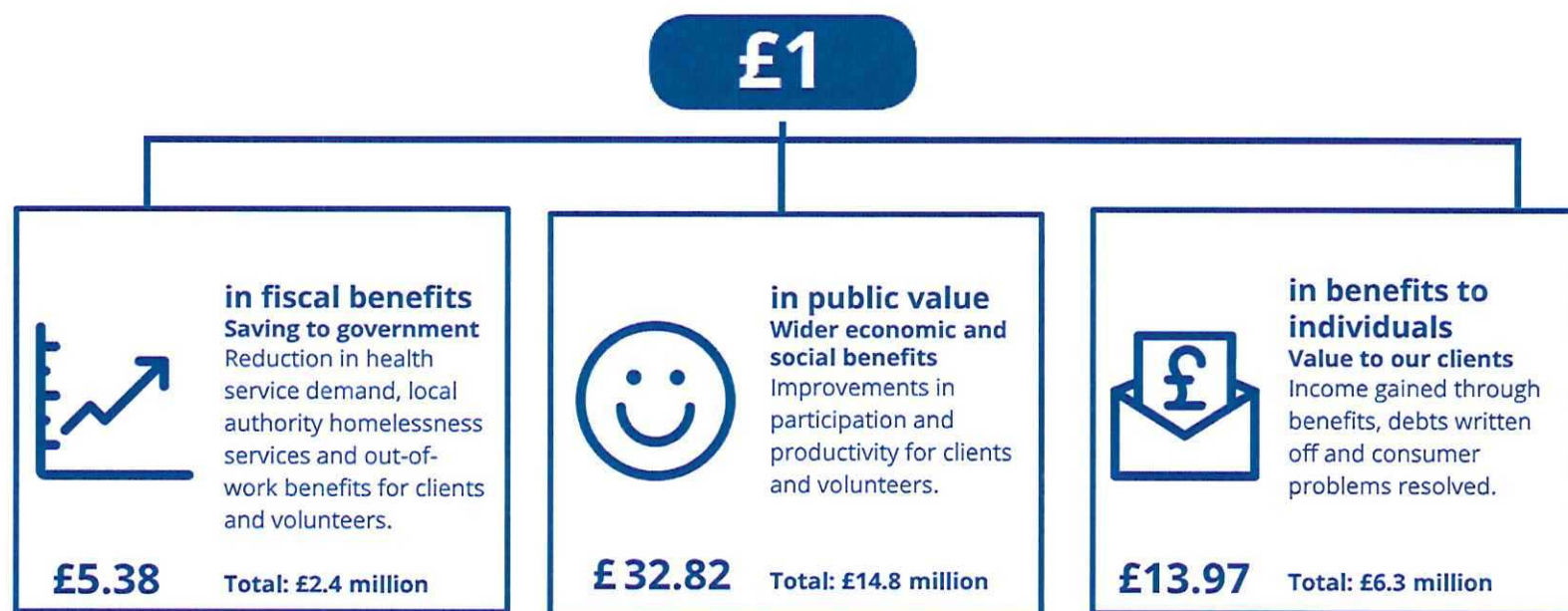


## We benefit everyone: Our value is shared across society

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

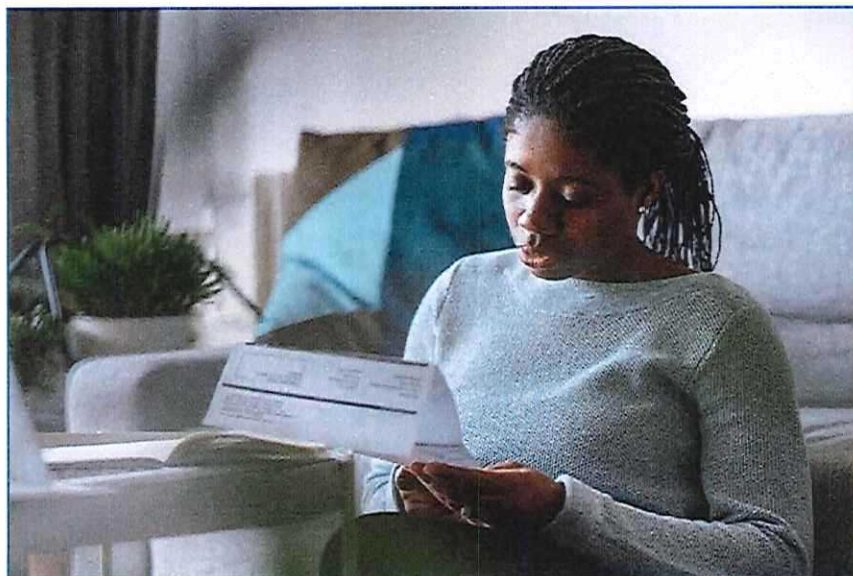
For every £1 invested in Citizens Advice East Herts we generate at least:





## 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

### 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."



### Hertford Rotary

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



### 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."

## 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





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

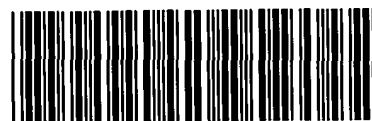
# FINANCIAL STATEMENTS

---

For the year ended 31<sup>st</sup> March 2024

Registered Charity No: 1083211  
Company No: 3982216

TUESDAY



\*ADINUKPU\*

A72

24/12/2024

#101

COMPANIES HOUSE

## Legal and administrative information

*For the year ended 31<sup>st</sup> March 2024*

### Trustees and Directors:

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

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 31<sup>st</sup> 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 1<sup>st</sup> 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



East Herts Citizens Advice Service  
Trustees' Report  
For the year ended 31<sup>st</sup> March 2024

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.

East Herts Citizens Advice Service  
Trustees' Report  
For the year ended 31<sup>st</sup> March 2024

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)

East Herts Citizens Advice Service  
Trustees' Report  
For the year ended 31<sup>st</sup> March 2024

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](http://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

East Herts Citizens Advice Service  
Trustees' Report  
For the year ended 31<sup>st</sup> March 2024

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



6<sup>th</sup> 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.



Date 20<sup>th</sup> December 2024

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

East Herts Citizens Advice Service  
Statement of Financial Activities  
For the year ended 31<sup>st</sup> March 2024

## Statement of Financial Activities

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

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 31<sup>st</sup> March 2023

**Balance Sheet**

Company Number 3982216

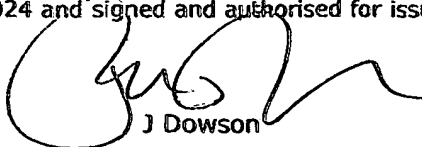
	Notes	2024 £	2023 £
<b>Fixed Assets</b>			
Tangible assets	10	-	-
<b>Current Assets</b>			
Debtors	11	5,681	3,315
Cash at bank and in hand		236,520	332,176
		<b>242,201</b>	<b>335,491</b>
<b>Liabilities</b>			
Creditors - amounts falling due within one year	12	44,423	46,235
<b>Net current assets</b>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

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 6<sup>th</sup> 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 £
<b>Cash Flows from Operating activities:</b>			
<b>Net cash provided by operating activities</b>	<b>17</b>	<b>(95,656)</b>	<b>(49,578)</b>
<b>Cash Flows from investing activities:</b>			
Net Cash provided by investing activities		(95,656)	(49,578)
<b>Change in cash and cash equivalents in the reporting period</b>		<b>(95,656)</b>	<b>(49,578)</b>
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)
<b>Cash and cash equivalents at the end of the reporting period</b>		<b>236,520</b>	<b>332,176</b>

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.

East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

**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
	<u>18,437</u>	<u>30,320</u>

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 Abbots 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	-
	<u>113,794</u>	<u>138,171</u>

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
	<u>13,736</u>	<u>4,504</u>

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

East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

**5. Income from charitable activities**

	<b>2023/2024</b>	<b>2022/2023</b>
	<b>£</b>	<b>£</b>
<b>Restricted Funds</b>		
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	-
<b>Unrestricted Funds</b>		
General Fundraising	-	19,288
Herts County Council (Household Support Fund)	5,350	12,325
Herts Community Foundation	5,000	-
	<b>321,810</b>	<b>249,929</b>

**6. Analysis of Expenditure**

	<b>Direct Costs</b>	<b>Support Costs (note 7)</b>	<b>Total Costs</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>2023/2024</b>			
Advice and Information	431,821	79,710	511,531
Exceptional Item	36,162	-	36,162
	<b>467,983</b>	<b>79,710</b>	<b>547,693</b>
<b>2022/2023</b>			
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.

East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

## 7. Analysis of Support Costs

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

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
	<u><b>441,879</b></u>	<u><b>355,298</b></u>

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	2022/2023
	Actual Number	Actual Number
Advice and Information	16	11
Support Services	6	6
Total	<u><b>22</b></u>	<u><b>17</b></u>

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



East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

**10. Tangible Fixed Assets**

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

**11. Debtors**

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

**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
	<b>44,423</b>	<b>46,235</b>

**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	<b>6,329</b>	<b>31,767</b>

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 31<sup>st</sup> 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	-
<b>Total</b>	<b>11,299</b>	<b>320,850</b>	<b>328,743</b>	<b>737</b>	<b>4,143</b>

	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	-	-
<b>Total</b>	<b>23,973</b>	<b>230,452</b>	<b>243,126</b>	<b>-</b>	<b>11,299</b>

East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

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

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

### 16. Net Assets by Funds

	General Fund	2023/2024 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)
	<b>104,835</b>	<b>-</b>	<b>4,143</b>	<b>108,978</b>

East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

	General Fund	2022/2023 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**  
(A charitable company limited by guarantee)

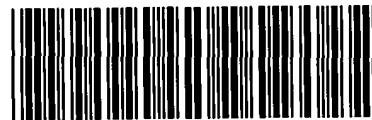
# FINANCIAL STATEMENTS

---

For the year ended 31<sup>st</sup> March 2024

Registered Charity No: 1083211  
Company No: 3982216

TUESDAY



\*ADINUKPU\*

A72

24/12/2024

#101

COMPANIES HOUSE

## Legal and administrative information

*For the year ended 31<sup>st</sup> March 2024*

### Trustees and Directors:

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

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 31<sup>st</sup> 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 1<sup>st</sup> 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

East Herts Citizens Advice Service  
Trustees' Report  
For the year ended 31<sup>st</sup> March 2024

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.

East Herts Citizens Advice Service  
Trustees' Report  
For the year ended 31<sup>st</sup> March 2024

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)

East Herts Citizens Advice Service  
Trustees' Report  
For the year ended 31<sup>st</sup> March 2024

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](http://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



East Herts Citizens Advice Service  
Trustees' Report  
For the year ended 31<sup>st</sup> March 2024

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



6<sup>th</sup> 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.



Date 20<sup>th</sup> December 2024

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

East Herts Citizens Advice Service  
Statement of Financial Activities  
For the year ended 31<sup>st</sup> March 2024

## Statement of Financial Activities

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

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 31<sup>st</sup> March 2023

**Balance Sheet**

Company Number 3982216

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

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 6<sup>th</sup> 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 £
<b>Cash Flows from Operating activities:</b>			
<b>Net cash provided by operating activities</b>	<b>17</b>	<b>(95,656)</b>	<b>(49,578)</b>
<b>Cash Flows from investing activities:</b>			
Net Cash provided by investing activities		(95,656)	(49,578)
<b>Change in cash and cash equivalents in the reporting period</b>		<b>(95,656)</b>	<b>(49,578)</b>
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)
<b>Cash and cash equivalents at the end of the reporting period</b>		<b>236,520</b>	<b>332,176</b>

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.

East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

**2. Donations**

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

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

**3. Grants Received**

	<b>2023/2024</b>	<b>2022/2023</b>
	<b>£</b>	<b>£</b>
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 Abbots 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	-
	<u><b>113,794</b></u>	<u><b>138,171</b></u>

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**

	<b>2023/2024</b>	<b>2022/2023</b>
	<b>£</b>	<b>£</b>
Rental income	-	500
Bank Interest	13,736	4,004
	<u><b>13,736</b></u>	<u><b>4,504</b></u>

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

East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

**5. Income from charitable activities**

	<b>2023/2024</b>	<b>2022/2023</b>
	<b>£</b>	<b>£</b>
<b>Restricted Funds</b>		
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	-
<b>Unrestricted Funds</b>		
General Fundraising	-	19,288
Herts County Council (Household Support Fund)	5,350	12,325
Herts Community Foundation	5,000	-
	<b>321,810</b>	<b>249,929</b>

**6. Analysis of Expenditure**

	<b>Direct Costs</b>	<b>Support Costs (note 7)</b>	<b>Total Costs</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>2023/2024</b>			
Advice and Information	431,821	79,710	511,531
Exceptional Item	36,162	-	36,162
	<b>467,983</b>	<b>79,710</b>	<b>547,693</b>
<b>2022/2023</b>			
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.

East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

## 7. Analysis of Support Costs

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

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
	<u><b>441,879</b></u>	<u><b>355,298</b></u>

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	2022/2023
	Actual Number	Actual Number
Advice and Information	16	11
Support Services	6	6
Total	<u><b>22</b></u>	<u><b>17</b></u>

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



East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

**10. Tangible Fixed Assets**

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

**11. Debtors**

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

**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
	<b>44,423</b>	<b>46,235</b>

**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	<b>6,329</b>	<b>31,767</b>

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 31<sup>st</sup> 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	-
<b>Total</b>	<b>11,299</b>	<b>320,850</b>	<b>328,743</b>	<b>737</b>	<b>4,143</b>

	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	-	-
<b>Total</b>	<b>23,973</b>	<b>230,452</b>	<b>243,126</b>	<b>-</b>	<b>11,299</b>

East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

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

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

## 16. Net Assets by Funds

	General Fund	2023/2024 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)
	<b>104,835</b>	<b>-</b>	<b>4,143</b>	<b>108,978</b>

East Herts Citizens Advice Service  
Notes to the Financial Statements  
As at 31<sup>st</sup> March 2024

	General Fund	2022/2023 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.