

CITIZENS ADVICE BUREAU TENDRING

England & Wales · Charity number 1091777

Details

Other names	CAB TENDRING
Status	Registered
Legal form	Charitable company
Company number	04345160
Registered	2002-04-26
Register	View on the Charity Commission register

Contact

Address	24 High Street Clacton-On-Sea Essex CO15 1NR
Phone	01255377080
Email	chiefofficer@cabtendring.org.uk
Website	www.cabtendring.org

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS, IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN TENDRING, ESSEX AND SURROUNDING AREAS.

Activities: Citizens' Advice Service based in Clacton on Sea Essex. We provide free, confidential and independent advice to our local community, whomever they may be, whatever problems they face.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** TENDRING, ESSEX AND THE SURROUNDING AREAS
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£676,052	£665,886	£595,522	27
2024-03-31	£685,709	£702,529	£585,356	29
2023-03-31	£561,437	£577,994	£602,176	24
2022-03-31	£536,104	£541,950	£618,733	24
2021-03-31	£464,383	£402,120	-	-

Trustees

Name	Role	Appointed
CHRISTOPHER WHITFIELD		2017-10-26
Richard Aldridge		2022-09-14
STEPHEN GRAY		2017-10-26
Tonia Parsons		2023-07-13

Accounts

Company registration number: 04345160

Charity registration number: 1091777

Citizens Advice Bureau Tendring

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Lambert Chapman LLP
Heybridge Business Centre
110 The Causeway
Heybridge
Maldon
Essex
CM9 4ND

Citizens Advice Bureau Tending

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Citizens Advice Bureau Tendring

Reference and Administrative Details

Chairman	T Parsons
Trustees	T Parsons R P Aldridge S Gray C D G Whitfield
Secretary	S Gray
Charity Registration Number	1091777
Company Registration Number	04345160
Registered Office	18 Carnarvon Road Clacton-on-Sea Essex CO15 6QF
Independent Examiner	Mark Pearson FCA Lambert Chapman LLP Heybridge Business Centre 110 The Causeway Heybridge Maldon Essex CM9 4ND

Citizens Advice Bureau Tendring

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2025.

CHAIR'S REPORT

Citizens Advice Tendring (CAT) continues to offer excellent value to our community and funders, with the local service we provide directly to our clients of key importance. We remain vigilant as to the needs of the community in Tendring and we work closely with partner organisations to identify need, working together to address this where possible. We continue to monitor and refine our activity data and client feedback to inform service requirements and developments, and to expand different channels of communication and web services. A volunteer recruitment programme remained in place to ensure a steady stream of new recruits were offered training and placements in our Advice Service, albeit that capacity to train new recruits is limited to the availability of suitably experienced staff. We are also able to respond to advice queries through our website, which also acts as a platform for applications for paid jobs and volunteer posts.

Our client contact numbers grew in 2024/25, partly due to the increased number of outreach sessions we established using the £120k pa National Lottery grant for that purpose. This provides valuable face to face contact, which client feedback confirms is very much valued by the residents of Tendring.

We were also very pleased that our Mental Health Hub Recovery programme and charity shop continued to deliver this unique service, providing support and opportunity to people in recovery from a mental health issue to return to the workplace. Participants continue to give very positive feedback about their experience on the programme and the opportunities and support it provides to them - in 2024/25, on leaving the scheme more than 70% of our scheme participants went on to paid employment, volunteering or other participative role. The success of the hub meant that we had the support of Essex County Council to extend the service into the Harwich area, which will be explored in 2025/6 and beyond, including the potential for partnership working with other related organisations.

Whilst celebrating our client and operational successes, our board activities in 2024/25 were characterised by the uncertainty of the transition from long-standing grant funding to a fully procured contractual process. This is the result of the introduction of the Subsidy Control Act 2022, which required Local Authorities to ensure best value when commissioning external services. Tendring District Council (TDC) had indicated for some time that advice services would move to a competitive procurement model, and we had been preparing for this change.

In January 2025, we were formally notified that our existing grant would conclude at the end of March 2025, although the timetable for the forthcoming procurement (expected to take several months) had not yet been confirmed. This presented considerable risks to the continuation of our organisation and services. However, in February 2025 TDC responded favourably to the level of public interest as well as that of our MPs, in the future of local advice services and announced a decision that a procurement would begin immediately and we would receive 50% of our grant funding for the 24/25 financial year to ensure we could participate in this.

The procurement commenced in the summer of 2025 and concluded in September with CAT emerging as the winning bidder, and subsequent award of a 3 year contract, for £100k pa. Whilst this provides the stability of a 3 year contract and funding, it does represent a reduction of just under a third of our previous grant levels. This presents a medium term financial risk, but manageable within existing resources whilst we explore other funding opportunities in 2025/26. It does also mean that we move to being a commissioned provider, with defined activity and quality standards that will characterise and inform how and where we deliver advice services going forward. We will work with our commissioners to manage the transition to the new service specification and informing the public of what this may mean for them.

Citizens Advice Bureau Tendring

Trustees' Report

As part of our wider long term financial strategy to reduce costs and mitigate risks, in 2024/5 CAT board made the decision to sell the CAT headquarters in Carnarvon Road, Clacton. The freehold is owned wholly by CAT, having been partly purchased for CAB (as it was then) through Lottery funding more than 20 years previously. The decision to sell was based on a number of factors, including that the ageing premises was no longer fit for the purposes we required, maintenance costs were high, and the capital could be put to more productive use elsewhere. Offers have been made to buy the building, and at the time of this report the Board is finalising plans for redeployment of the proceeds once a sale is completed.

Other funding and service opportunities will also continue to be explored, such as those available to us of as a participative member of Essex Citizens Advice Consortium (the chair of CAT is a trustee member of that board). This enables the opportunity to explore county wide projects and initiatives, as well as providing a valuable support network of experienced trustees and chief officers.

In terms of our service quality and governance, we continue to meet all 9 areas of Management and Regulatory Compliance, set by the National Citizens Advice (CitA) and audited annually. 2024/5 was year 2 of the 3 year rolling cycle of audit procedures, meaning a self administered audit which is subsequently measured through remote interview with the national office auditor. A number of minor recommendations were made for small changes to our processes and governance procedures, which were all noted by CitA as complete in August 2024/5. A full site audit is due for the 2025/6 audit.

Objectives and activities

Public benefit

The Citizens Advice service provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality and challenge discrimination and harassment. We are here for everyone.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Citizens Advice Bureau Tendring

Trustees' Report

Achievements and performance

In 2024/25 we continued to deliver increased value from the funding we received. We made 11,845 contacts with local clients, presenting with a total of 19,882 different issues. Our main areas of advice continue to be benefits, housing and debt. The value of our benefits advice was £7,449,935. The value of debts written off was £495,086.

In addition, for every £1 invested in Citizens Advice Tendring, we generated £2.13 in fiscal benefits for the wider community. In terms of other benefits, such as reduction in health service demand, local authority homelessness services, and out-of-work benefits for our clients and volunteers we generated £10,544,817 in public value.

The value of donated volunteer hours was £242,901.

We supported 36 volunteers across the year in the mental health recovery programme in our community charity shop. Of all those volunteers who completed the programme 55% moved into paid work or self-employment. 27% moved into voluntary work or further education. 55% of leavers saw a reduction in benefits, linked to their increased economic activity. 100% reported an improvement in their wellbeing and confidence.

We believe that it is important for us to demonstrate that we continue to function effectively and offer excellent value in all the services we provide to our community. We use the feedback we receive from service users and our partner organisations to inform our research and campaign work.

Financial review

Policy on reserves

A new reserves policy was agreed by the trustees in 2023 and the organisation's cash reserves remained in excess of the figure and more than the Charity Commission recommendations.

The total reserves of the charity at the balance sheet date was £595,522 (2024: £585,356). This includes restricted funds totalling £52,111 (2024: £71,909). Available reserves of the charity were £257,691.

Investment policy and objectives

The trustees take the view that no monies should be risked, so all monies are held in UK bank accounts.

Citizens Advice Bureau Tendring

Trustees' Report

Plans for future periods

Aims and key objectives for future periods

Our service strategy is underpinned by the following principles:

- We will deliver the required service and operational changes required in the move from grant funding to a legally binding 3 year contract, ensuring we achieve the relevant performance indicators.
- The operational plans to deliver the above are being developed, including workforce, office use, IT requirements, etc.
- The Board will explore strategic opportunities to address the medium term financial risks and challenges, including how to best deploy our assets, notably redeploying the proceeds from the sale of Carnarvon Road.
- Our future focus will need to be on meeting the requirements of our funders and contractors rather than just servicing demand, particularly with the additional need to stretch resources.
- Within the confines of the above, and particularly by using the opportunities that our continued Lottery funding enables, we will strive to identify and ensure we continue to provide a service for those people who are harder to reach or be heard and seek out new opportunities to do this.
- We will continue to seek new funding for additional service delivery through focussed project streams; some of these projects may have a requirement for very specialist knowledge and likely to require targeted recruitment, training and updating of our much-valued staff and volunteers.
- We will continue to seek effective working partnerships and strive for integrated service delivery wherever possible.
- We will continue to seek out best practice and innovative ideas from elsewhere.
- We will maintain our focus on building sustainability and becoming a champion of equality as key aims.

Citizens Advice Bureau Tendring

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	T Parsons R P Aldridge S Gray C D G Whitfield L T M Holroyd (resigned 30 April 2024)
Chairman:	T Parsons
Secretary:	S Gray

Structure, governance and management

Nature of governing document

The charity was formed as a company limited by guarantee on 24 December 2001. The full name of the charity is Citizens Advice Bureau Tendring and was registered with the Charity Commission on 24 December 2001. It is governed by its Memorandum and Articles of Association (last reviewed 2021).

Recruitment and appointment of trustees

The charity is governed through a trustee board. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The trustees who have served during the year can be seen on page 1. None of the trustees has any beneficial interest in the company. All trustees are directors of the company.

Induction and training of trustees

New trustees undertake an induction programme covering aspects such as their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Citizens Advice Bureau Tendring

Trustees' Report

Organisational structure

Citizens Advice Tendring is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors to fulfil its charitable objects and comply with the national membership requirements.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the Chief Executive and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets.

There is an Annual General Meeting, which involves the staff team, trustee board, members, and other organisations.

Major risks and management of those risks

The organisation has had a formal risk register since 2017, which is reviewed by the trustees as a regular agenda item at trustee Board meetings. In 2024/5 the four "red" risks were:

- Financial
- Procurement process, submitting the best possible bid
- HR – impact on our people/staff
- MH hub and shop – ensuring it was not impacted by the other risks, given the separate contractual delivery requirements and funding.

Each of these 4 areas were discussed at every board, with each having a named trustee lead dealing with interim detail. The level of each risk was downgraded at the end of the procurement process in October 2025, although not eliminated entirely and the trustee lead roles remain in place.

Citizens Advice Bureau Tendring

Trustees' Report

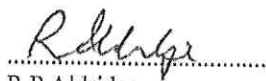
Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 26th January 2026 and signed on its behalf by:



.....
T Parsons
Chairman and trustee



.....
R P Aldridge
Trustee

Citizens Advice Bureau Tendring

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Citizens Advice Bureau Tendring for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

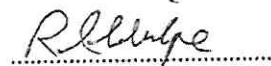
The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 24/1/26 and signed on its behalf by:



T Parsons
Chairman and trustee



R P Aldridge
Trustee

Citizens Advice Bureau Tendring

Independent Examiner's Report to the trustees of Citizens Advice Bureau Tendring ('the Company')

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

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of, which is one of the listed bodies.

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

1. accounting records were not kept in respect of Citizens Advice Bureau Tendring 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.

Mark Pearson

Mark Pearson FCA
Lambert Chapman LLP
Heybridge Business Centre
110 The Causeway
Heybridge
Maldon
Essex
CM9 4ND

Date: *26th January 2026*

Citizens Advice Bureau Tendring

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	3	3,495	-	3,495	2,133
Charitable activities	4	169,764	440,312	610,076	630,463
Other trading activities	5	55,951	-	55,951	51,373
Investment income	6	1,830	-	1,830	1,642
Other income	7	4,700	-	4,700	98
Total income		<u>235,740</u>	<u>440,312</u>	<u>676,052</u>	<u>685,709</u>
Expenditure on:					
Charitable activities	8	<u>(182,755)</u>	<u>(483,131)</u>	<u>(665,886)</u>	<u>(702,529)</u>
Total expenditure		<u>(182,755)</u>	<u>(483,131)</u>	<u>(665,886)</u>	<u>(702,529)</u>
Net income/(expenditure)		52,985	(42,819)	10,166	(16,820)
Transfers between funds		<u>(61,313)</u>	<u>61,313</u>	<u>-</u>	<u>-</u>
Net movement in funds		(8,328)	18,494	10,166	(16,820)
Reconciliation of funds					
Total funds brought forward		<u>513,447</u>	<u>71,909</u>	<u>585,356</u>	<u>602,176</u>
Total funds carried forward	18	<u><u>505,119</u></u>	<u><u>90,403</u></u>	<u><u>595,522</u></u>	<u><u>585,356</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 18.

Citizens Advice Bureau Tendring
(Registration number: 04345160)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	14	285,720	293,605
Current assets			
Debtors	15	6,253	22,547
Cash at bank and in hand	16	365,875	372,614
		372,128	395,161
Creditors: Amounts falling due within one year	17	(62,326)	(103,410)
Net current assets		309,802	291,751
Net assets		595,522	585,356
Funds of the charity:			
Restricted income funds			
Restricted funds	18	90,403	71,909
Unrestricted income funds			
Unrestricted funds		505,119	513,447
Total funds	18	595,522	585,356

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The notes on pages 15 to 27 form an integral part of these financial statements.

Citizens Advice Bureau Tendring

(Registration number: 04345160)
Balance Sheet as at 31 March 2025

The financial statements on pages 11 to 27 were approved by the trustees, and authorised for issue on
26/1/2026 and signed on their behalf by:



T Parsons
Chairman and trustee



R P Aldridge
Trustee

The notes on pages 15 to 27 form an integral part of these financial statements.

Citizens Advice Bureau Tendring

Statement of Cash Flows for the Year Ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash income/(expenditure)	10,166	(16,820)
Adjustments to cash flows from non-cash items		
Depreciation	15,287	16,897
Investment income	(1,830)	(1,642)
Loss on disposal of tangible fixed assets	-	59
	<u>23,623</u>	<u>(1,506)</u>
Working capital adjustments		
Decrease/(increase) in debtors	16,295	(13,398)
(Decrease)/increase in creditors	<u>(41,084)</u>	<u>64,831</u>
Net cash flows from operating activities	<u>(1,166)</u>	<u>49,927</u>
Cash flows from investing activities		
Interest received	1,830	1,642
Acquisitions of tangible assets	<u>(7,403)</u>	<u>(5,242)</u>
Net cash flows from investing activities	<u>(5,573)</u>	<u>(3,600)</u>
Net (decrease)/increase in cash and cash equivalents	(6,739)	46,327
Cash and cash equivalents at 1 April	<u>372,614</u>	<u>326,287</u>
Cash and cash equivalents at 31 March	<u><u>365,875</u></u>	<u><u>372,614</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 15 to 27 form an integral part of these financial statements.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

18 Carnarvon Road
Clacton-on-Sea
Essex
CO15 6QF

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Citizens Advice Bureau Tendring meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements

Apart from those judgements involving estimations, no judgements have been made in the process of applying the entity's accounting policies that have a significant effect on the amounts recognised in the accounts.

Key sources of estimation uncertainty

There are no key assumptions concerning the future or other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Income and endowments

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

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date.

Other trading activities

Income from other trading activities includes shop income which is recognised on a receivable basis.

Investment income

Investment income is recognised on a receivable basis.

Charitable activities

Income from charitable activities including government grants relates to monies received from performance related grants which have conditions that specify the provision of a particular service to be provided by the charity. Income is recognised once the charity has entitlement, the income is probable and can be measured reliably.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including an independent examination, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity 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 charity 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.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold property	2% reducing balance
Computer equipment	3 years straight line
Furniture and equipment	25% reducing balance
Integral features	2% reducing balance
Motor vehicles	25% reducing balance

Research and development

Research and development expenditure is written off as incurred.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Trade creditors are recognised initially at the transaction price.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and legacies;				
Donations from individuals	3,495	-	3,495	1,344
Gift aid reclaimed	-	-	-	789
	<u>3,495</u>	<u>-</u>	<u>3,495</u>	<u>2,133</u>

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Grants	12,134	260,312	272,446	370,419
Government grants	<u>157,630</u>	<u>180,000</u>	<u>337,630</u>	<u>260,044</u>
	<u>169,764</u>	<u>440,312</u>	<u>610,076</u>	<u>630,463</u>

5 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £	Total 2024 £
Trading income;				
Shop income	55,951	-	55,951	51,062
Events income;				
Other events income	-	-	-	311
	<u>55,951</u>	<u>-</u>	<u>55,951</u>	<u>51,373</u>

6 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Interest receivable and similar income;				
Interest receivable on bank deposits	<u>1,830</u>	<u>-</u>	<u>1,830</u>	<u>1,642</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

7 Other income

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Other	4,700	-	4,700	98

8 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
General advice	182,755	153,266	336,021	282,767
Mental health	-	197,354	197,354	173,766
Benefits and income advice	-	8,051	8,051	83,642
Energy advice	-	98,269	98,269	83,064
Business support	-	26,191	26,191	79,290
	<u>182,755</u>	<u>483,131</u>	<u>665,886</u>	<u>702,529</u>
Total 2024	<u>262,987</u>	<u>439,542</u>	<u>702,529</u>	

Citizens Advice Bureau Tending

Notes to the Financial Statements for the Year Ended 31 March 2025

	General advice £	Mental health £	Energy advice £	Benefits and income advice £	Business support £	Total 2025 £
Direct costs (allocation basis)						
Premises expenses	-	29,289	-	-	-	29,289
Office expenses	3,977	4,652	-	495	25	9,149
Governance costs	-	1,020	-	-	-	1,020
Wages and salaries	180,214	100,091	3,742	65,944	18,203	368,194
Staff and volunteer expenses	3,487	-	-	-	-	3,487
Other expenses	16,796	1,183	-	-	-	17,979
	<u>204,474</u>	<u>136,235</u>	<u>3,742</u>	<u>66,439</u>	<u>18,228</u>	<u>429,118</u>
Support costs (apportionment basis)						
Premises expenses - apportionment	7,241	3,384	222	1,762	438	13,047
Office expenses - apportionment	17,473	8,135	548	4,230	1,064	31,450
Governance costs - apportionment	2,344	1,330	15	639	177	4,505
Wages and salaries - Apportionment	100,963	46,268	3,387	24,328	6,078	181,024
Staff and volunteer expenses - apportionment	2,810	1,678	111	695	163	5,457
Other expenses - apportionment	716	324	26	176	43	1,285
	<u>131,547</u>	<u>61,119</u>	<u>4,309</u>	<u>31,830</u>	<u>7,963</u>	<u>236,768</u>
Total expenditure on Charitable activities	<u>336,021</u>	<u>197,354</u>	<u>8,051</u>	<u>98,269</u>	<u>26,191</u>	<u>665,886</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

9 Analysis of governance and support costs

Governance costs

	Total 2025 £	Total 2024 £
Independent examiner fees - Examination of the financial statements	3,335	3,400
Legal fees	1,620	2,225
Bookkeeping costs	570	1,355
	<u>5,525</u>	<u>6,980</u>

10 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2025 £	2024 £
Loss on disposal of fixed assets held for the charity's own use	-	59
Depreciation of fixed assets	15,287	16,896
Independent examiner's fee	<u>3,335</u>	<u>3,400</u>

11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

12 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	507,313	533,991
Social security costs	33,316	33,298
Pension costs	8,589	9,579
	<u>549,218</u>	<u>576,868</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year was as follows:

	2025 No	2024 No
Average staff	<u>27</u>	<u>29</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £159,813 (2024 - £190,356).

13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

14 Tangible fixed assets

	Freehold property £	Furniture and equipment £	Motor vehicles £	Computer equipment £	Integral features £	Total £
Cost						
At 1 April 2024	384,392	19,085	-	100,886	28,515	532,878
Additions	-	1,161	4,650	1,591	-	7,402
At 31 March 2025	384,392	20,246	4,650	102,477	28,515	540,280
Depreciation						
At 1 April 2024	137,464	7,268	-	91,215	3,326	239,273
Charge for the year	4,938	3,191	484	6,170	504	15,287
At 31 March 2025	142,402	10,459	484	97,385	3,830	254,560
Net book value						
At 31 March 2025	241,990	9,787	4,166	5,092	24,685	285,720
At 31 March 2024	246,928	11,817	-	9,671	25,189	293,605

15 Debtors

	2025 £	2024 £
Prepayments	1,016	682
Accrued income	5,237	21,865
	6,253	22,547

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

16 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	659	1,036
Cash at bank	<u>365,216</u>	<u>371,578</u>
	<u>365,875</u>	<u>372,614</u>

17 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	1,696	6,407
Other taxation and social security	7,717	8,608
Accruals	<u>52,913</u>	<u>88,395</u>
	<u>62,326</u>	<u>103,410</u>

18 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
<i>General</i>					
Unrestricted	513,447	235,740	(182,755)	(61,313)	505,119
Restricted funds					
Mental Health Hub	11,763	129,000	(191,358)	50,595	-
Macmillan	13,156	62,850	(93,158)	17,152	-
Warm Homes	12,254	-	-	(12,254)	-
Postcode Places	9,166	-	-	(9,166)	-
ECF IT Officer	176	-	-	(176)	-
Warm Homes Plus	1,977	6,842	(8,052)	(767)	-
National Lottery Main Grant	2,265	120,695	(119,501)	-	3,459
CAB Cost of Living Grant	3,704	7,500	(21,192)	9,988	-
CAB Core Service Donation	17,448	10,375	(33,764)	5,941	-
IT Support	-	25,000	(5,000)	-	20,000
Foodbank Adviser	-	27,050	(5,110)	-	21,940
Mental Health Hub - Harwich	-	51,000	(5,996)	-	45,004
Total restricted funds	<u>71,909</u>	<u>440,312</u>	<u>(483,131)</u>	<u>61,313</u>	<u>90,403</u>
Total funds	<u>585,356</u>	<u>676,052</u>	<u>(665,886)</u>	<u>-</u>	<u>595,522</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
<i>General</i>					
Unrestricted	475,880	298,033	(262,987)	2,521	513,447
Restricted					
Money Advice Service	-	13,965	(21,557)	7,592	-
Mental Health Hub	-	122,557	(173,766)	62,972	11,763
British Gas Energy Trust	11,346	51,870	(58,118)	(5,098)	-
Macmillan	-	74,663	(61,507)	-	13,156
Warm Homes	-	25,972	(13,718)	-	12,254
Postcode Places	24,993	-	(15,827)	-	9,166
ECF IT Officer	19,985	-	(19,809)	-	176
Realising Ambitions	23,657	-	-	(23,657)	-
Feel Well	39,315	-	-	(39,315)	-
ECC Multiply	6,000	-	-	(6,000)	-
ECF Training	1,000	-	(1,000)	-	-
Warm Homes Plus	-	6,157	(4,180)	-	1,977
National Lottery Cost of Living	-	38,858	(38,858)	-	-
National Lottery Main Grant	-	8,368	(6,103)	-	2,265
Cadent	-	6,641	(7,626)	985	-
CAB Cost of Living Grant	-	7,500	(3,796)	-	3,704
CAB Core Service Donation	-	31,125	(13,677)	-	17,448
Total restricted funds	<u>126,296</u>	<u>387,676</u>	<u>(439,542)</u>	<u>(2,521)</u>	<u>71,909</u>
Total funds	<u>602,176</u>	<u>685,709</u>	<u>(702,529)</u>	<u>-</u>	<u>585,356</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

Purpose of Restricted and Designated Funds

Restricted

1. Mental Health Hub - During the year, the Charity has received income from the following donors to carry out its Mental Health Hub:

Essex County Council - £36,000

Tendring District Council - £28,000

Police, Fire & Crime Commissioner (PFCC) - £25,000

SNEEICB Suffolk and North East Essex Integrated Care Board (SNEEICB) - £40,000

The Mental Health Hub provides targeted advice support for people with ill mental health. It also offers placements on an activity-based mental health recovery programme which includes volunteering in the on-site Citizens Advice Tendring charity shop.

2. Macmillan - The charity received income to provide specialist welfare benefits advice to help more people in Essex cope with the financial impact of a cancer diagnosis. It includes application for benefits and grants, challenge unfair or incorrect benefit decisions, as well as access other services including energy and debt advice.

3. Warm Homes - During the year, the Charity has recognised income from Citizens Advice Essex to carry out the Essex County Council's Warm Homes project. Our staff provide support to those clients in fuel poverty, helping them to maximise their income according to the individual's situation and needs. As a result of reviewing the fund balances, it has been identified that expenses were incorrectly allocated in the some cases, in previous years, to unrestricted instead of restricted funds. Warm homes was one of these funds and the charity can confirm that the grant has been fully spent and therefore a transfer between unrestricted and restricted has been recorded.

4. Postcode Places - The Charity received £24,993 in a previous year to fund the role of a new member of the Business Support team, to support the organisation expansion and specifically to help our outreach volunteer base expand and increase our reach into the community. The role provides administrative support in all areas including data collection, governance, and publicity. As a result of reviewing the fund balances, it has been identified that expenses were incorrectly allocated in the some cases, in previous years, to unrestricted instead of restricted funds. Postcode Places was one of these funds and the charity can confirm that the grant has been fully spent and therefore a transfer between unrestricted and restricted funds has been recorded.

5. ECF IT Officer - The Charity received £19,985 in a previous year to fund the role of digital support officer to improve the efficiency of the advice service for clients, staff and volunteers. There has been a focus on bringing systems up to date, supporting day to day IT issues and improving the cyber security of the organisation.

6. Warm Home Plus - Funding received to provide tailored energy and debt advice, working with key providers of family and children services via outreach locations, to support families in the greatest need within the Tendring district.

7. National Lottery Main Grant - The purpose of this project is to expand the advice service into the wider district by setting up outreaches within the various communities. The aim is to further our strategic priority of improving access to the services we offer geographically and according to need. These outreaches support more vulnerable clients than those who tend to contact us digitally or by phone. They help us to more effectively engage with local communities which is another of our key priorities.

8. CAB Cost of Living Grant - This funding was provided to support CA Tendring through the period of cost of living, enabling them to support or increase service delivery. The specific aim was to fund a training support officer who would help in the recruitment and training of new volunteer cohorts and therefore help a higher number of clients.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

9. CAB Core Service Donation Funding - This funded general advice but with the specific aim to expand the remote service delivery, and with specific targets in place, such as a minimum of 60% of client contacts made over the phone. This supported our strategic priority of increasing accessibility to the service.

10. IT support - This funding was provided to continue the role of IT Officer which would support the staff and volunteers in digital skills development as well as the provision of secure and IT supported equipment. The second aim was to improve our IT security both in a practical sense (enforcement measures, Cyber Essentials accreditation) and awareness and training across our staff and volunteer base.

11. Foodbank Adviser - The charity received income to recruit a qualified welfare benefits adviser who would be based at the local foodbank. This project is to support The Trussell Trust in ensuring that people who access the food bank receive their full welfare benefit entitlement, and help to improve their financial resilience. The ultimate aim of the project is to support reduced reliance on emergency food support.

12. Mental Health Hub - Harwich - Following gap analysis and successful outcomes from our Clacton branch, the Mental Health Hub Harwich is a "test and learn" project funded by ECC, that seeks to replicate our programme into Harwich.

19 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Tangible fixed assets	285,720	-	285,720
Current assets	231,211	140,917	372,128
Current liabilities	(11,812)	(50,514)	(62,326)
Total net assets	<u>505,119</u>	<u>90,403</u>	<u>595,522</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	293,605	-	293,605
Current assets	237,257	157,904	395,161
Current liabilities	(17,415)	(85,995)	(103,410)
Total net assets	<u>513,447</u>	<u>71,909</u>	<u>585,356</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2025

20 Analysis of net funds

	At 1 April 2024 £	Cash movement £	At 31 March 2025 £
Cash at bank and in hand	372,614	(6,738)	365,876
Net debt	372,614	(6,738)	365,876
	At 1 April 2023 £	Cash movement £	At 31 March 2024 £
Cash at bank and in hand	326,287	46,327	372,614
Net debt	326,287	46,327	372,614

21 Related party transactions

There were no related party transactions in the year.

Accounts

Company registration number: 04345160

Charity registration number: 1091777

Citizens Advice Bureau Tendring

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

Lambert Chapman LLP
Heybridge Business Centre
110 The Causeway
Heybridge
Maldon
Essex
CM9 4ND

Citizens Advice Bureau Tendring

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Citizens Advice Bureau Tendring

Reference and Administrative Details

Chairman	T Parsons
Trustees	R P Aldridge S Gray T Parsons C D G Whitfield
Secretary	S Gray
Charity Registration Number	1091777
Company Registration Number	04345160
Registered Office	The charity is incorporated in England. 18 Carnarvon Road Clacton-on-Sea Essex CO15 6QF
Independent Examiner	Lambert Chapman LLP Heybridge Business Centre 110 The Causeway Heybridge Maldon Essex CM9 4ND

Citizens Advice Bureau Tendring

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2024.

CHAIR'S REPORT

Citizens Advice Tendring continues to offer excellent value to our community and funders, with the value we provide directly to our clients of key importance. We remain vigilant as to the needs of the community in Tendring and will expand the scope of our activities accordingly. We work closely with partner organisations to identify need, working together to address this where possible.

We were very pleased that our Mental Health Hub Recovery programme and Charity Shop continued to thrive in its new location in Clacton on Sea, improving visibility and footfall following its relocation in December 2022. This is a unique service, and we are proud of the support and opportunity it provides to people in recovery from a mental health issue to return to the workplace. Participants continue to give very positive feedback about their experience on the programme and the opportunities and support it provides to them. The success of the hub meant that by the end of 23/4 we received the support of Essex County Council to extend the service with a new shop in Harwich in 2024/5.

We continue to meet all 9 areas of Management and Regulatory Compliance, set by the National Citizens Advice (CitA), which is audited annually.

A Volunteer recruitment programme remained in place to ensure a steady stream of new recruits were offered training and placements in our Advice Service. The Triage system continued to enable us to answer as many calls as possible each day, but with this does create an ever-increasing call back list, still demonstrating that the service needs and demand are increasing, and the need for constant review of our Advice service is essential.

Our website continues to manage Advice queries as well as acting as a platform for applications for paid jobs and volunteer posts.

Our work within the Citizens Advice Essex Consortium has meant we have been a partner in the many contracts secured by them including Warm Homes and the Macmillan Welfare Benefit Advice service, with 3 members of staff to help people cope with the practical support they need following a new diagnosis of cancer. Our Outreach venues have increased which has proved the need is for us to be inside communities to reach the most vulnerable in Tendring, which was one of our main aims for the year.

Whilst celebrating our successes, we did also begin to understand the implications of the challenges we will face in the likely transition from grant funding to a fully procured contractual process. This is the result of the introduction of the Subsidy Control Act 2022, which requires Local Authorities to ensure best value from all the external services, and Tendring District Council has indicated that they will do this through a commercial tender process for some services. We have been preparing for it for some time, but the transition brings a high degree of uncertainty - there is a high risk to the continuation of our organisation and services if there is any gap between funding streams. At the end of the 23/24 financial year, we had not received formal notification from Tendring District Council of progress towards developing the procurement process for advice services, nor the likely timetable for implementation, so this presented a risk going in to the new financial year. Consequently, an aim for the next financial year will be to reduce our expenditure and seek alternative forms of revenue.

Citizens Advice Bureau Tendring

Trustees' Report

Objectives and activities

Objects and aims

The Citizens Advice service provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality and challenge discrimination and harassment. We are here for everyone.

Objectives, strategies and activities

In 2023/24 we continued to deliver increased value from the funding we received. We made 11,765 contacts with local clients, presenting with a total of 17,723 different issues. Our main areas of advice continue to be benefits, housing and debt. The value of our benefits advice was £4,201,556. The value of debts written off was £961,396.

In addition, for every £1 invested in Citizens Advice Tendring, we generated £10.83 in fiscal benefits for the wider community. In terms of other benefits, such as reduction in health service demand, local authority homelessness services, and out-of-work benefits for our clients and volunteers we generated £8,661,324 in public value.

We supported 31 volunteers across the year in the mental health recovery programme in our community charity shop.

We believe that it is important for us to demonstrate that we continue to function effectively and offer excellent value in all the services we provide to our community. We use the feedback we receive from service users and our partner organisations to inform our research and campaign work.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

The total reserves of the charity at the balance sheet date was £585,356. This included restricted funds totalling £71,909. Unrestricted funds were £513,447 therefore the available reserves of the Charity, less fixed assets, are £219,842 (2023: £170,561).

A new reserves policy was agreed by the trustees in 2023 and the organisation's cash reserves remained in excess of the figure and more than the Charities Commission recommendations.

We remain incredibly grateful to all those who continue to support us, either directly as volunteers or employees and those organisations whose financial support is crucial to our existence, notably Tendring District Council who supported our core services, Essex County Council, the Police Crime Commissioner for Essex, and the NE Essex Clinical Commissioning Group for their essential support of the Mental Health Hub. We also are grateful to Essex Citizens Advice for securing Advice Contracts for Tendring to deliver locally and strengthen our advice service.

We continued to strengthen and improve our organisational and financial management throughout 2023/24. We completely reviewed and re-commissioned our book-keeping and accounting functions to strengthen our financial controls and improve our in-house skills.

Investment policy and objectives

The trustees take the view that no monies should be risked so all monies are held in UK bank accounts.

Citizens Advice Bureau Tendring

Trustees' Report

Plans for future periods

Activities planned to achieve aims

Our service strategy is underpinned by the following principles:

- We will continue to prepare for the transition from grant funding to a procured service and the strong likelihood that this will mean a reduction in core funding (either temporary or permanent). The Board will explore strategic opportunities to address the challenges and risks that this will bring, including how to best deploy our assets.
- We will formulate contingency plans to deal with the impact on services during the financial uncertainty of the transition period.
- We will focus on meeting the needs of our population rather than just servicing demand, particularly with the additional need to stretch resources.
- We will strive to identify and ensure we continue to provide a service for those people who are harder to reach or be heard.
- We will seek opportunities to move from reactive advice to proactively building community resilience through training and early intervention wherever possible.
- We will continue to seek new funding for additional service delivery through focussed project streams; some of these projects may have a requirement for very specialist knowledge and likely to require targeted recruitment, training and updating of our much-valued staff and volunteers.
- We will continue to seek effective working partnerships and strive for integrated service delivery wherever possible, aiming to provide a 'one stop shop' for our clients.
- We will continue to seek out best practice and innovative ideas from elsewhere.
- We will maintain our focus on building sustainability and becoming a champion of equality as key aims.

Going concern

This charity is operating on a going concern basis.

Citizens Advice Bureau Tendring

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:

R P Aldridge
S Gray
L T M Holroyd (resigned 30 April 2024)
T Parsons (appointed 13 July 2023)
G Placey (resigned 5 June 2023)
M Tarala (resigned 13 April 2023)
C D G Whitfield

Chairman:

T Parsons (appointed 13 July 2023)
G Placey (resigned 5 June 2023)

Secretary:

S Gray

Structure, governance and management

Nature of governing document

The charity was formed as a company limited by guarantee on 24th December 2001. The full name of the charity is Citizens Advice Bureau Tendring and was registered with the Charity Commission on 24th December 2001. It is governed by its Memorandum and Articles of Association (last reviewed 2021).

Recruitment and appointment of trustees

The charity is governed through a trustee board. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The trustees who have served during the year can be seen on page 5. None of the trustees has any beneficial interest in the company. All trustees are directors of the company.

Induction and training of trustees

New trustees undertake an induction programme covering aspects such as their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Citizens Advice Bureau Tendring

Trustees' Report

Organisational structure

Citizens Advice Tendring is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors to fulfil its charitable objects and comply with the national membership requirements.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the chief executive and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets.

There is an Annual General Meeting, which involves the staff team, trustee board, members, and other organisations.

Major risks and management of those risks

The organisation has a formal risk register and this register is reviewed by the trustees as a regular agenda item at trustee Board meetings.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 29 January 2025 and signed on its behalf by:

.....
R P Aldridge
Trustee

.....
T Parsons
Chairman and trustee

Citizens Advice Bureau Tendring

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Citizens Advice Bureau Tendring for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 29 January 2025 and signed on its behalf by:

.....
R P Aldridge
Trustee

.....
T Parsons
Chairman and trustee

Citizens Advice Bureau Tendring

Independent Examiner's Report to the trustees of Citizens Advice Bureau Tendring ('the Company')

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

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

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

1. accounting records were not kept in respect of Citizens Advice Bureau Tendring 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.

.....
Lisa Greenwood FCCA
Association of Chartered Certified Accountants (ACCA)

Heybridge Business Centre
110 The Causeway
Heybridge
Maldon
Essex
CM9 4ND

29 January 2025

Citizens Advice Bureau Tendring

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Income and Endowments from:					
Donations and legacies	3	2,127	6	2,133	595
Charitable activities	4	242,845	387,618	630,463	531,498
Other trading activities	5	51,321	52	51,373	28,861
Investment income	6	1,642	-	1,642	483
Other income	7	98	-	98	-
Total income		<u>298,033</u>	<u>387,676</u>	<u>685,709</u>	<u>561,437</u>
Expenditure on:					
Charitable activities	8	<u>(262,987)</u>	<u>(439,542)</u>	<u>(702,529)</u>	<u>(577,994)</u>
Total expenditure		<u>(262,987)</u>	<u>(439,542)</u>	<u>(702,529)</u>	<u>(577,994)</u>
Net income/(expenditure)		35,046	(51,866)	(16,820)	(16,557)
Transfers between funds		<u>2,521</u>	<u>(2,521)</u>	<u>-</u>	<u>-</u>
Net movement in funds		37,567	(54,387)	(16,820)	(16,557)
Reconciliation of funds					
Total funds brought forward		<u>475,880</u>	<u>126,296</u>	<u>602,176</u>	<u>618,733</u>
Total funds carried forward	19	<u><u>513,447</u></u>	<u><u>71,909</u></u>	<u><u>585,356</u></u>	<u><u>602,176</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 19.

The notes on pages 12 to 24 form an integral part of these financial statements.

Citizens Advice Bureau Tendring

(Registration number: 04345160)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	15	293,605	305,319
Current assets			
Debtors	16	22,547	9,149
Cash at bank and in hand	17	372,614	326,287
		395,161	335,436
Creditors: Amounts falling due within one year	18	(103,410)	(38,579)
Net current assets		291,751	296,857
Net assets		585,356	602,176
Funds of the charity:			
Restricted income funds			
Restricted funds	19	71,909	126,296
Unrestricted income funds			
Unrestricted funds		513,447	475,880
Total funds	19	585,356	602,176

For the financial year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 9 to 24 were approved by the trustees, and authorised for issue on 29 January 2025 and signed on their behalf by:

.....
R P Aldridge
Trustee

.....
T Parsons
Chairman and trustee

The notes on pages 12 to 24 form an integral part of these financial statements.

Citizens Advice Bureau Tendring

Statement of Cash Flows for the Year Ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash expenditure		(16,820)	(16,557)
Adjustments to cash flows from non-cash items			
Depreciation		16,897	12,950
Investment income	6	(1,642)	(483)
Loss on disposal of tangible fixed assets		59	-
		<u>(1,506)</u>	<u>(4,090)</u>
Working capital adjustments			
Increase in debtors	16	(13,398)	(7,721)
Increase/(decrease) in creditors	18	<u>64,831</u>	<u>(33,991)</u>
Net cash flows from operating activities		<u>49,927</u>	<u>(45,802)</u>
Cash flows from investing activities			
Interest receivable and similar income	6	1,642	483
Purchase of tangible fixed assets	15	<u>(5,242)</u>	<u>(22,189)</u>
Net cash flows from investing activities		<u>(3,600)</u>	<u>(21,706)</u>
Net increase/(decrease) in cash and cash equivalents		46,327	(67,508)
Cash and cash equivalents at 1 April		<u>326,287</u>	<u>393,795</u>
Cash and cash equivalents at 31 March		<u><u>372,614</u></u>	<u><u>326,287</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 12 to 24 form an integral part of these financial statements.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

18 Carnarvon Road

Clacton-on-Sea

Essex

CO15 6QF

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Citizens Advice Bureau Tendring meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements

Apart from those judgements involving estimations, no judgements have been made in the process of applying the entity's accounting policies that have a significant effect on the amounts recognised in the accounts.

Key sources of estimation uncertainty

There are no key assumptions concerning the future or other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Income and endowments

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

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Other trading activities

Income from other trading activities includes shop income which is recognised on a receivable basis.

Investment income

Investment income is recognised on a receivable basis.

Charitable activities

Income from charitable activities including government grants relates to monies received from performance related grants which have conditions that specify the provision of particular services to be provided by the charity. Income is recognised once the charity has entitlement, the income is probable and can be measured reliably.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation committing the charity to that expenditure, it is probable settlement is required and the amount can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including an independent examination, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity 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 charity 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.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold & Leasehold property	2% Reducing balance
Computer equipment	3 years Straight line
Furniture and equipment	25% Reducing balance
Integral Features	2% Reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Trade creditors are recognised initially at the transaction price.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose. Expenditure which meets these criteria are charged to the fund, together with a fair allocation of management and support costs

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Donations and legacies;				
Donations- Other	1,338	6	1,344	595
Gift aid reclaimed	789	-	789	-
	<u>2,127</u>	<u>6</u>	<u>2,133</u>	<u>595</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Grants	41,801	328,618	370,419	314,368
Government grants	201,044	59,000	260,044	217,130
	<u>242,845</u>	<u>387,618</u>	<u>630,463</u>	<u>531,498</u>

5 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £	Total 2023 £
Trading income;				
Shop income	51,010	52	51,062	28,861
Events income;				
Other events income	311	-	311	-
	<u>51,321</u>	<u>52</u>	<u>51,373</u>	<u>28,861</u>

6 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Interest receivable and similar income;				
Interest receivable on bank deposits	1,642	-	1,642	483

7 Other income

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Other	98	-	98	-

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

8 Expenditure on charitable activities

		Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Communications		5,165	6,821	11,986	12,151
Premises expenses		6,027	40,083	46,110	34,479
Stationery, printing and postage		1,011	7,429	8,440	10,186
Travel and other expenses		7	110	117	243
Staff and Volunteer expenses		4,587	1,894	6,481	6,542
Recruitment and training		681	3,310	3,991	6,057
Depreciation		16,896	-	16,896	12,950
Sundries		321	4,246	4,567	1,046
Insurance		545	1,085	1,630	1,346
IT and subscriptions		5,231	5,680	10,911	10,709
Direct costs		-	1,450	1,450	11,556
Advertising		416	3,530	3,946	3,825
Entertaining		229	248	477	476
(Profit)/loss on sale of tangible fixed assets held for charity's own use		59	-	59	-
Staff costs	12	217,701	359,167	576,868	458,266
Governance costs	9	4,111	4,489	8,600	8,162
		<u>262,987</u>	<u>439,542</u>	<u>702,529</u>	<u>577,994</u>

In addition to the expenditure analysed above, there are also governance costs of £8,600 (2023 - £8,162) which relate directly to charitable activities. See note 9 for further details.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

9 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Independent examiner fees				
Examination of the financial statements	2,421	979	3,400	1,374
Legal fees	70	2,155	2,225	5,333
Bookkeeping costs	1,620	1,355	2,975	1,455
	<u>4,111</u>	<u>4,489</u>	<u>8,600</u>	<u>8,162</u>

10 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2024 £	2023 £
Loss on disposal of fixed assets held for the charity's own use	59	-
Depreciation of fixed assets	16,896	12,950
Independent examiner's fees	<u>3,400</u>	<u>1,374</u>

11 Trustees remuneration and expenses

No trustees have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

12 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	533,991	423,294
Social security costs	33,298	27,298
Pension costs	<u>9,579</u>	<u>7,674</u>
	<u>576,868</u>	<u>458,266</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Average staff	<u>29</u>	<u>24</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £190,356 (2023 - £137,759).

13 Independent examiner's remuneration

	2024 £	2023 £
Examination of the financial statements	<u>3,400</u>	<u>1,374</u>

14 Taxation

The charity is a registered charity and is therefore potentially exempt from taxation.

15 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Computer equipment £	Integral Features £	Total £
Cost					
At 1 April 2023	384,392	18,556	96,313	28,515	527,776
Additions	-	529	4,713	-	5,242
Disposals	<u>-</u>	<u>(140)</u>	<u>-</u>	<u>-</u>	<u>(140)</u>
At 31 March 2024	<u>384,392</u>	<u>18,945</u>	<u>101,026</u>	<u>28,515</u>	<u>532,878</u>
Depreciation					
At 1 April 2023	132,424	3,387	83,834	2,812	222,457
Charge for the year	5,040	3,881	7,462	514	16,897
Eliminated on disposals	<u>-</u>	<u>(81)</u>	<u>-</u>	<u>-</u>	<u>(81)</u>
At 31 March 2024	<u>137,464</u>	<u>7,187</u>	<u>91,296</u>	<u>3,326</u>	<u>239,273</u>
Net book value					
At 31 March 2024	<u>246,928</u>	<u>11,758</u>	<u>9,730</u>	<u>25,189</u>	<u>293,605</u>
At 31 March 2023	<u>251,968</u>	<u>15,169</u>	<u>12,479</u>	<u>25,703</u>	<u>305,319</u>

Included within the net book value of land and buildings above is £246,928 (2023 - £251,968) in respect of freehold land and buildings and Nil (2023 - £Nil) in respect of leaseholds.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

16 Debtors

	2024 £	2023 £
Prepayments	682	1,102
Accrued income	21,865	8,047
	<u>22,547</u>	<u>9,149</u>

17 Cash and cash equivalents

	2024 £	2023 £
Cash on hand	1,036	100
Cash at bank	371,578	326,187
	<u>372,614</u>	<u>326,287</u>

18 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	6,407	5,966
Other taxation and social security	8,608	8,793
Accruals and deferred income	88,395	23,820
	<u>103,410</u>	<u>38,579</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

19 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
<i>General</i>					
Unrestricted Funds	475,880	298,033	(262,987)	2,521	513,447
Restricted funds					
Money Advice Service	-	13,965	(21,557)	7,592	-
Mental Health Hub	-	122,557	(173,766)	62,972	11,763
British Gas Energy Trust	11,346	51,870	(58,118)	(5,098)	-
Macmillan	-	74,663	(61,507)	-	13,156
Warm Homes	-	25,972	(13,718)	-	12,254
Postcode Places	24,993	-	(15,827)	-	9,166
ECF IT Officer	19,985	-	(19,809)	-	176
Realising Ambitions	23,657	-	-	(23,657)	-
Feel Well	39,315	-	-	(39,315)	-
ECC Multiply	6,000	-	-	(6,000)	-
ECF Training	1,000	-	(1,000)	-	-
Warm Homes Plus	-	6,157	(4,180)	-	1,977
National Lottery Cost of Living	-	38,858	(38,858)	-	-
National Lottery Main Grant	-	8,368	(6,103)	-	2,265
Cadent	-	6,641	(7,626)	985	-
CAB Cost of Living Grant	-	7,500	(3,796)	-	3,704
CAB Core Service Donation Funding	-	31,125	(13,677)	-	17,448
Total restricted funds	<u>126,296</u>	<u>387,676</u>	<u>(439,542)</u>	<u>(2,521)</u>	<u>71,909</u>
Total funds	<u><u>602,176</u></u>	<u><u>685,709</u></u>	<u><u>(702,529)</u></u>	<u><u>-</u></u>	<u><u>585,356</u></u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted funds					
<i>General</i>					
Unrestricted Funds	585,832	189,269	(257,697)	(41,524)	475,880
Restricted					
Money Advice Service	-	53,352	(56,420)	3,068	-
Mental Health Hub	7,177	110,800	(142,776)	24,799	-
British Gas Energy Trust	-	29,742	(18,396)	-	11,346
Macmillan	-	20,871	(33,504)	12,633	-
Universal Credit Help	4,911	-	(5,731)	820	-
Warm Homes	-	28,985	(34,143)	5,158	-
Postcode Places	-	24,993	-	-	24,993
ECF IT Officer	-	19,985	-	-	19,985
Realising Ambitions	20,813	31,625	(28,781)	-	23,657
ECF Equipment fund	-	5,000	-	(5,000)	-
Locality Fund	-	500	(546)	46	-
Feel Well	-	39,315	-	-	39,315
ECC Multiply	-	6,000	-	-	6,000
ECF Training	-	1,000	-	-	1,000
Total restricted funds	<u>32,901</u>	<u>372,168</u>	<u>(320,297)</u>	<u>41,524</u>	<u>126,296</u>
Total funds	<u><u>618,733</u></u>	<u><u>561,437</u></u>	<u><u>(577,994)</u></u>	<u><u>-</u></u>	<u><u>602,176</u></u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

Purpose of Restricted and Designated Funds

Restricted

1. Money Advice Service - During the year, the Charity has received income from the following donors to carry out its money advice service:

- Citizens Advice - £13,965

The Money Advice Service or MAPSDAP (Money Advice Pension and Debt Advisory Service) provides in-depth debt advice for clients who need concentrated support in the management of their debt. This project closed in 2024 as part of Citizens Advice National's necessary requirement to reduce this particular service nationwide.

2. Mental Health Hub - During the year, the Charity has received income from the following donors to carry out its Mental Health Hub:

- Essex County Council - £36,000
- Tendring District Council - £23,000
- PFCC (Police, Fire & Crime Commissioner) - £25,000
- SNEEICB (Suffolk and North East Essex Integrated Care Board) - £36,000
- Other income of £58 have been received in the year.

The Mental Health Hub provides targeted advice support for people with ill mental health. It also offers placements on an activity based mental health recovery programme which includes volunteering in the on-site Citizens Advice Tendring charity shop.

During the year it was identified that there were 3 funds which were operating with the same purpose. Realising Ambitions and Feel Well both granted money which related to the Mental Health Hub purpose and objectives and therefore the costs were being recorded under the Mental Health fund. As a result of this a transfer has been recorded between these funds to match the income to the expenditure.

3. British Gas Energy Trust - The Charity received a grant for this project to provide specialist energy advice to target groups experiencing fuel poverty and provide 1-2-1 help and advice to reduce debt and maximise income as well as support sessions to help people manage energy efficiently. Also support identification of those in need of support in their wellbeing and mental health.

It has been identified that previous year expenditure has been allocated to unrestricted funds in error. The Project has now finished, and residual money has been returned to British Gas as discussed with them, therefore a transfer has been recorded to move the residual balance to unrestricted.

4. Macmillan - The charity received income to provide specialist welfare benefits advice to help more people in Essex cope with the financial impact of a cancer diagnosis. Includes application for benefits and grants, challenge unfair or incorrect benefit decisions as well as access other services including energy and debt advice

5. Warm Homes - During the year, the Charity has recognised income from Citizens Advice Essex to carry out the Essex County Council's Warm Homes project. Our staff provide support to those clients in fuel poverty, helping them to maximise their income according to the individual's situation and needs.

6. Postcode Places - The Charity received £24,993 in the previous year to fund the role of a new member of the Business Support team, to support the organisation expansion and specifically to help our outreach volunteer base expand and increase our reach into the community. The role provides admin support in all areas including data collection, governance, and publicity.

7. ECF IT Officer - The Charity received £19,985 in the previous year to fund the role of digital support officer to improve the efficiency of the advice service for clients, staff and volunteers. There has been a focus on bringing systems up to date, supporting day to day IT issues and improving the cyber security of the organisation.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

8. Realising Ambitions - The project is to provide therapeutic activities to volunteers who are on our Mental Health Recovery Programme, to enable them to become more resilient, empowered and work ready. This is done by providing outdoor activities and training in partnership with Signpost Tendring. It has been identified during the year that the expenditure has been recorded in the Mental Health Hub fund as the grants have the same purposes and therefore the income has been transferred to that fund.

9. Feel Well - £39,315 was awarded via CVST to be used over two years and the project funds an 18 hour mental health recovery worker to lead on the physical activity strand of the mental health recovery programme in our Mental Health Hub. This post leads on promoting and delivery of taster sessions on a range of physical activities. It also enabled the Hub to open an extra day, raise our profile through more event attendance and increase referrals into the service. It has been identified during the year that the expenditure has been recorded in the Mental health fund as the grants have the same purposes and therefore the income has been transferred to that fund.

10. ECC Multiply - £6,000 was received for this project which supported ECC in raising participation in learning and attainment in maths for adults aged 19 and over. The aim is to address crucial skills gaps in Essex and Citizens Advice Tendring promotes the courses in order to refer local people to nearby Multiply course providers. Multiply was promoted through our usual briefings and promotional activity, then as part of the holistic support and a range of potential referrals offered to clients. As such this was embedded in the usual practices and promotion of the service and the costs were included in unrestricted expenses. A transfer has taken place to allocate the costs to the correct fund.

11. ECF Training - £1,000 was received from ECF and this funding was a bursary awarded to CA Tendring to spend on management and leadership training. This was fully spent in the year.

12. Warm Home Plus - Funding received to provide tailored energy and debt advice, working with key providers of family and children services via outreach locations, to support families in the greatest need within the Tendring district.

13. National Lottery Cost of Living Grant - £38,858. In connection to rising costs for the charity, this funding was awarded to specifically to contribute to running costs of the charity and included both retrospective at the time of receipt and some yet to be spent for the remainder of the financial year.

14. National Lottery Main Grant - This project purpose is to expand the advice service into the wider district by setting up outreaches within the various communities. The aim is to further our strategic priority of improving access to the services we offer geographically and according to need. These outreaches support more vulnerable clients than those who tend to contact us digitally or by phone. They help us to more effectively engage with local communities which is another of our key priorities.

15. Cadent - This project provided specialist energy advice to target groups experiencing fuel poverty and provide 1-2-1 help and advice to maximise income and help people manage energy efficiently. This project closed when the post became vacant and a replacement with sufficient skill or experience could not be recruited.

16. CAB Cost of Living Grant - This funding was provided to support CA Tendring through the period of cost of living, enabling them to support or increase service delivery. The specific aim was to fund a training support officer who would help in the recruitment and training of new volunteer cohorts and therefore help a higher number of clients.

17. CAB Core Service Donation Funding - This funded general advice but with the specific aim to expand the remote service delivery, and with specific targets in place, such as a minimum of 60% of client contacts made over the phone. This supported our strategic priority of increasing accessibility to the service.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2024

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	293,605	-	293,605
Current assets	237,257	157,904	395,161
Current liabilities	(17,415)	(85,995)	(103,410)
Total net assets	<u>513,447</u>	<u>71,909</u>	<u>585,356</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Tangible fixed assets	305,319	-	305,319
Current assets	186,421	149,015	335,436
Current liabilities	(15,860)	(22,719)	(38,579)
Total net assets	<u>475,880</u>	<u>126,296</u>	<u>602,176</u>

21 Related party transactions

During the year the Charity employed an individual connected to a Trustee. The Charity confirms that the related Trustee is not involved in any decision regarding the employee's salary and it is the Charity's policy not to disclose the personal names and salary of any of their employees.

There are no other related parties

Accounts

Company registration number: 04345160

Charity registration number: 1091777

Citizens Advice Bureau Tendring

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

Lambert Chapman LLP
Heybridge Business Centre
110 The Causeway
Maldon
Essex
CM9 4ND

Citizens Advice Bureau Tendring

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Citizens Advice Bureau Tendring

Reference and Administrative Details

Chairman	T Parsons
Trustees	R P Aldridge S Gray L T M Holroyd T Parsons C D G Whitfield
Secretary	S Gray
Charity Registration Number	1091777
Company Registration Number	04345160
Registered Office	The charity is incorporated in England. 18 Carnarvon Road Clacton-on-Sea Essex CO15 6QF
Independent Examiner	Lambert Chapman LLP Heybridge Business Centre 110 The Causeway Maldon Essex CM9 4ND

Citizens Advice Bureau Tendring

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2023.

Objectives and activities

Objects and aims

The Citizens Advice service provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality and challenge discrimination and harassment. We are here for everyone.

Objectives, strategies and activities

Citizens Advice Tendring continues to offer excellent value to our community and funders, with the value we provide directly to our clients of key importance. We remain vigilant as to the needs of the community in Tendring and will expand the scope of our activities accordingly. We work closely with partner organisations to identify need, working together to address this where possible.

One of our main challenges for 2022-2023 was to relocate our Mental Health Hub Recovery programme and Charity Shop for more visibility and footfall. This happened in December 2022 and has been an enormous success. We endeavour to work with more partners in the coming months and to increase referrals into the programme.

This year's Audit was conducted by the National Citizens Advice (CitA) assessor in March 2023. The scores reflected a successful year for the Advice Service with us attaining a full pass in all 9 areas of Management and Regulatory Compliance.

It must be mentioned that our Senior management team was strengthened, and a continuous Volunteer Recruitment programme is in place to ensure a steady stream of new recruits are offered training and placements in our Advice Service.

A new Triage system was implemented to enable us to answer as many calls as possible each day, but with this created an ever increasing call back list. This showed us that the service needs are increasing and the need for constant review of our Advice service is essential.

Our website has seen steady growth all year and is used for advice queries as well as applying for paid jobs with us and to volunteer. This has been hugely successful with increasing hits to our Home page, self-help pages and the advice form.

Our work within the Citizens Advice Essex Consortium has meant we have been a partner in the many contracts secured by them including Warm Homes and the Macmillan Welfare Benefit Advice service of which we recruited 3 members of staff to help people with a new diagnosis of cancer.

This year also saw us achieve a successful bid for the British Gas Energy Trust where we have been able to increase our Energy Advisers by 2 more staff members who regularly attend outreach venues.

Our Outreach venues have increased which has proved the need is for us to be inside communities to reach the most vulnerable in Tendring which was one of our main aims this year.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Citizens Advice Bureau Tendring

Trustees' Report

Achievements and performance

In 2022/23 we dealt with 7,856 individuals presenting with a total of 17,219 different issues, a third of which were in relation to personal debt and benefits issues, with a calculated £3,217,259 benefit to individuals.

In addition, for every £1 invested in Citizens Advice Tendring, we generated at least twice that amount in fiscal benefits for the wider community. In terms of other benefits, such as reduction in health service demand, local authority homelessness services, and out-of work benefits for our clients and volunteers we generated £7,383,683 in public value.

We supported 27 volunteers across the year in the mental health recovery programme in our community charity shop.

We believe that it is important for us to demonstrate that we continue to function effectively and offer excellent value in all the services we provide to our community. We use the feedback we receive from service users and our partner organisations to inform our research and campaign work.

Financial review

Policy on reserves

The total reserves of the charity at the balance sheet date was £602,176. This included restricted funds totalling £126,296. Unrestricted funds were £475,880 therefore the available reserves of the Charity, less fixed assets, are £170,561 (2022: £289,752).

The Charity has sufficient available reserves in accordance with their reserve policy, which is to hold up to 6 months of operating costs to allow for any loss of funding.

We remain incredibly grateful to all those who continue to support us, either directly as volunteers or employees and those organisations whose financial support is crucial to our existence, notably Tendring District Council for continuing to support our core services, Essex County Council, the Police Crime Commissioner for Essex, and the NE Essex Clinical Commissioning Group for their essential support of the Mental Health Hub. We also are grateful to Essex Citizens Advice for securing Advice Contracts for Tendring to deliver locally and strengthen our advice service.

We continued to strengthen and improve our organisational and financial management throughout 2022/23. We completely reviewed and re-commissioned our book-keeping and accounting functions to strengthen our financial controls and improve our in house skills.

Investment policy and objectives

The trustees take the view that no monies should be risked so all monies are held in UK bank accounts.

Citizens Advice Bureau Tendring

Trustees' Report

Plans for future periods

Aims and key objectives for future periods

Our service strategy is underpinned by the following principles:

- We will focus on meeting the needs of our population rather than just servicing demand. To make sure we make best use of our resources, our core service will be focussed on providing assisted digital advice, particularly for the neediest and/or disadvantaged groups.
 - We will strive to identify and provide a service for those people who are harder to reach or be heard.
 - We will seek opportunities to move from reactive advice to proactively building community resilience through training and early intervention wherever possible.
 - We will continue to seek new funding for additional service delivery through focussed project streams; some of these projects may have a requirement for very specialist knowledge and likely to require targeted recruitment, training and updating of our much-valued staff and volunteers.
 - We will continue to seek effective working partnerships and strive for integrated service delivery wherever possible, aiming to provide a 'one stop shop' for our clients.
 - We will continue to seek out best practice and innovative ideas from elsewhere.
 - Our strategy is aligned to the National Citizens Advice strategy "Future of advice: our strategic framework 2019-22".
- This includes building sustainability and becoming a champion of equality as key aims.

Going concern

This charity is operating on a going concern basis.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	R P Aldridge (appointed 14 September 2022)
	R Clubb (resigned 16 August 2022)
	S Gray
	L T M Holroyd
	T Parsons (appointed 13 July 2023)
	G Placey (resigned 5 June 2023)
	S Short (resigned 16 January 2023)
	M Tarala (resigned 13 April 2023)
	C D G Whitfield
Chairman:	T Parsons (appointed 13 July 2023)
	G Placey (resigned 5 June 2023)
Secretary:	S Gray

Citizens Advice Bureau Tendring

Trustees' Report

Structure, governance and management

Nature of governing document

The charity was formed as a company limited by guarantee on 24th December 2001. The full name of the charity is Citizens Advice Bureau Tendring and was registered with the Charity Commission on 24th December 2001. It is governed by its Memorandum and Articles of Association (last reviewed 2021).

Recruitment and appointment of trustees

The charity is governed through a trustee board. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The trustees who have served during the year can be seen on page 4. None of the trustees has any beneficial interest in the company. All trustees are directors of the company.

Induction and training of trustees

New trustees undertake an induction programme covering aspects such as their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Organisational structure

Citizens Advice Tendring is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors to fulfil its charitable objects and comply with the national membership requirements.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the Chief Executive and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets.

There is an Annual General Meeting, which involves the staff team, trustee board, members, and other organisations.

Major risks and management of those risks

The organisation has a formal risk register and this register is reviewed by the trustees as a regular agenda item at trustee Board meetings.

Citizens Advice Bureau Tendring

Trustees' Report

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 12 December 2023 and signed on its behalf by:

.....
R P Aldridge
Trustee

.....
T Parsons
Chairman and trustee

Citizens Advice Bureau Tendring

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Citizens Advice Bureau Tendring for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 12 December 2023 and signed on its behalf by:

.....
R P Aldridge
Trustee

.....
T Parsons
Chairman and trustee

Citizens Advice Bureau Tendring

Independent Examiner's Report to the trustees of Citizens Advice Bureau Tendring ('the Company')

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

1. accounting records were not kept in respect of Citizens Advice Bureau Tendring 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.

.....
Lisa Greenwood FCCA
Institute of Chartered Accountants in England and Wales

Heybridge Business Centre
110 The Causeway
Maldon
Essex
CM9 4ND

18 December 2023

Citizens Advice Bureau Tendring

Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Income and Endowments from:					
Donations and legacies	3	295	300	595	250
Charitable activities	4	159,630	371,868	531,498	516,493
Other trading activities	5	28,861	-	28,861	19,319
Investment income	6	483	-	483	42
Total income		<u>189,269</u>	<u>372,168</u>	<u>561,437</u>	<u>536,104</u>
Expenditure on:					
Charitable activities	7	<u>(257,697)</u>	<u>(320,297)</u>	<u>(577,994)</u>	<u>(541,950)</u>
Total expenditure		<u>(257,697)</u>	<u>(320,297)</u>	<u>(577,994)</u>	<u>(541,950)</u>
Net (expenditure)/income		(68,428)	51,871	(16,557)	(5,846)
Transfers between funds		<u>(41,524)</u>	<u>41,524</u>	<u>-</u>	<u>-</u>
Net movement in funds		(109,952)	93,395	(16,557)	(5,846)
Reconciliation of funds					
Total funds brought forward		<u>585,832</u>	<u>32,901</u>	<u>618,733</u>	<u>624,579</u>
Total funds carried forward	18	<u>475,880</u>	<u>126,296</u>	<u>602,176</u>	<u>618,733</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 18.

Citizens Advice Bureau Tendring

(Registration number: 04345160)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	14	305,319	296,080
Current assets			
Debtors	15	9,149	1,428
Cash at bank and in hand	16	<u>326,287</u>	<u>393,795</u>
		335,436	395,223
Creditors: Amounts falling due within one year	17	<u>(38,579)</u>	<u>(72,570)</u>
Net current assets		<u>296,857</u>	<u>322,653</u>
Net assets		<u>602,176</u>	<u>618,733</u>
Funds of the charity:			
Restricted income funds			
Restricted funds	18	126,296	32,901
Unrestricted income funds			
Unrestricted funds		<u>475,880</u>	<u>585,832</u>
Total funds	18	<u>602,176</u>	<u>618,733</u>

For the financial year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 9 to 23 were approved by the trustees, and authorised for issue on 12 December 2023 and signed on their behalf by:

.....
R P Aldridge
Trustee

.....
T Parsons
Chairman and trustee

The notes on pages 12 to 23 form an integral part of these financial statements.

Citizens Advice Bureau Tendring

Statement of Cash Flows for the Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash expenditure		(16,557)	(5,846)
Adjustments to cash flows from non-cash items			
Depreciation		12,950	11,193
Investment income	6	<u>(483)</u>	<u>(42)</u>
		(4,090)	5,305
Working capital adjustments			
(Increase)/decrease in debtors	15	(7,721)	11,324
(Decrease)/increase in creditors	17	<u>(33,991)</u>	<u>56,283</u>
Net cash flows from operating activities		<u>(45,802)</u>	<u>72,912</u>
Cash flows from investing activities			
Interest receivable and similar income	6	483	42
Purchase of tangible fixed assets	14	<u>(22,189)</u>	<u>(6,191)</u>
Net cash flows from investing activities		<u>(21,706)</u>	<u>(6,149)</u>
Net (decrease)/increase in cash and cash equivalents		(67,508)	66,763
Cash and cash equivalents at 1 April		<u>393,795</u>	<u>327,032</u>
Cash and cash equivalents at 31 March		<u><u>326,287</u></u>	<u><u>393,795</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 12 to 23 form an integral part of these financial statements.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

18 Carnarvon Road

Clacton-on-Sea

Essex

CO15 6QF

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Citizens Advice Bureau Tendring meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements

Apart from those judgements involving estimations, no judgements have been made in the process of applying the entity's accounting policies that have a significant effect on the amounts recognised in the accounts.

Key sources of estimation uncertainty

There are no key assumptions concerning the future or other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Income and endowments

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

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Other trading activities

Income from other trading activities includes shop income which is recognised on a receivable basis.

Investment income

Investment income is recognised on a receivable basis.

Charitable activities

Income from charitable activities including government grants relates to monies received from performance related grants which have conditions that specify the provision of particular services to be provided by the charity. Income is recognised once the charity has entitlement, the income is probable and can be measured reliably.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation committing the charity to that expenditure, it is probable settlement is required and the amount can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including an independent examination, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity 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 charity 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.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold & Leasehold property	2% Reducing balance
Computer equipment	3 years Straight line
Furniture and equipment	25% Reducing balance
Integral Features	2% Reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Trade creditors are recognised initially at the transaction price.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose. Expenditure which meets these criteria are charged to the fund, together with a fair allocation of management and support costs

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Donations and legacies;				
Donations- Other	295	300	595	250
	<u>295</u>	<u>300</u>	<u>595</u>	<u>250</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Grants	2,000	312,368	314,368	288,254
Government grants	157,630	59,500	217,130	228,239
	<u>159,630</u>	<u>371,868</u>	<u>531,498</u>	<u>516,493</u>

5 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £	Total 2022 £
Trading income;				
Shop income	28,861	-	28,861	19,319
	<u>28,861</u>	<u>-</u>	<u>28,861</u>	<u>19,319</u>

6 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Interest receivable and similar income;				
Interest receivable on bank deposits	483	-	483	42
	<u>483</u>	<u>-</u>	<u>483</u>	<u>42</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

7 Expenditure on charitable activities

		Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Communications		8,942	3,209	12,151	13,800
Premises expenses		10,213	24,266	34,479	27,769
Stationery, printing and postage		3,326	6,860	10,186	8,851
Travel and other expenses		113	130	243	198
Staff and Volunteer expenses		4,490	2,052	6,542	6,917
Recruitment and training		2,035	4,022	6,057	3,267
Depreciation		12,950	-	12,950	11,193
Sundries		396	650	1,046	2,937
Insurance		934	412	1,346	1,789
IT and subscriptions		8,806	1,903	10,709	7,775
Direct costs		1,499	10,057	11,556	27,030
Advertising		2,825	1,000	3,825	2,950
Entertaining		213	263	476	716
Staff costs	11	196,067	262,199	458,266	418,267
Governance costs	8	4,888	3,274	8,162	8,491
		<u>257,697</u>	<u>320,297</u>	<u>577,994</u>	<u>541,950</u>

In addition to the expenditure analysed above, there are also governance costs of £8,162 (2022 - £8,491) which relate directly to charitable activities. See note 8 for further details.

8 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Independent examiner fees				
Examination of the financial statements	1,374	-	1,374	1,676
Legal fees	2,059	3,274	5,333	3,310
Bookkeeping costs	1,455	-	1,455	3,505
	<u>4,888</u>	<u>3,274</u>	<u>8,162</u>	<u>8,491</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

9 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2023 £	2022 £
Depreciation of fixed assets	12,950	11,193
Independent examiner's fees	1,374	1,676

10 Trustees remuneration and expenses

No trustees have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

11 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	423,294	388,921
Social security costs	27,298	14,553
Pension costs	7,674	14,793
	458,266	418,267

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023 No	2022 No
Average staff	24	24

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £137,759 (2022 - £124,767).

12 Independent examiner's remuneration

	2023 £	2022 £
Examination of the financial statements	1,374	1,676

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

13 Taxation

The charity is a registered charity and is therefore potentially exempt from taxation.

14 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Computer equipment £	Integral Features £	Total £
Cost					
At 1 April 2022	384,392	4,449	88,231	28,515	505,587
Additions	-	14,107	8,082	-	22,189
At 31 March 2023	<u>384,392</u>	<u>18,556</u>	<u>96,313</u>	<u>28,515</u>	<u>527,776</u>
Depreciation					
At 1 April 2022	127,281	2,105	77,834	2,287	209,507
Charge for the year	<u>5,143</u>	<u>1,282</u>	<u>6,000</u>	<u>525</u>	<u>12,950</u>
At 31 March 2023	<u>132,424</u>	<u>3,387</u>	<u>83,834</u>	<u>2,812</u>	<u>222,457</u>
Net book value					
At 31 March 2023	<u><u>251,968</u></u>	<u><u>15,169</u></u>	<u><u>12,479</u></u>	<u><u>25,703</u></u>	<u><u>305,319</u></u>
At 31 March 2022	<u><u>257,111</u></u>	<u><u>2,344</u></u>	<u><u>10,397</u></u>	<u><u>26,228</u></u>	<u><u>296,080</u></u>

Included within the net book value of land and buildings above is £251,968 (2022 - £257,112) in respect of freehold land and buildings and Nil (2022 - £Nil) in respect of leaseholds.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

15 Debtors

	2023 £	2022 £
Prepayments	1,102	-
Accrued income	8,047	1,428
	<u>9,149</u>	<u>1,428</u>

16 Cash and cash equivalents

	2023 £	2022 £
Cash on hand	100	-
Cash at bank	326,187	393,795
	<u>326,287</u>	<u>393,795</u>

17 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	5,966	3,006
Other taxation and social security	8,793	6,838
Accruals and deferred income	23,820	62,726
	<u>38,579</u>	<u>72,570</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

18 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted funds					
<i>General</i>					
Unrestricted Funds	585,832	189,269	(257,697)	(41,524)	475,880
Restricted funds					
Money Advice Service	-	53,352	(56,420)	3,068	-
Mental Health Hub	7,177	110,800	(142,776)	24,799	-
Universal Credit Help	4,911	-	(5,731)	820	-
Warm Homes	-	28,985	(34,143)	5,158	-
Realising Ambitions	20,813	31,625	(28,781)	-	23,657
British Gas Energy Trust	-	29,742	(18,396)	-	11,346
Macmillan	-	20,871	(33,504)	12,633	-
Postcode Places	-	24,993	-	-	24,993
ECF IT Officer	-	19,985	-	-	19,985
ECF Equipment fund	-	5,000	-	(5,000)	-
Locality Fund	-	500	(546)	46	-
Feel Well	-	39,315	-	-	39,315
ECC Multiply	-	6,000	-	-	6,000
ECF Training	-	1,000	-	-	1,000
Total restricted funds	<u>32,901</u>	<u>372,168</u>	<u>(320,297)</u>	<u>41,524</u>	<u>126,296</u>
Total funds	<u><u>618,733</u></u>	<u><u>561,437</u></u>	<u><u>(577,994)</u></u>	<u><u>-</u></u>	<u><u>602,176</u></u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted funds					
<i>General</i>					
Unrestricted Funds	569,021	235,791	(205,419)	(13,561)	585,832
Restricted					
Money Advice Service	-	49,048	(69,973)	20,925	-
Mental Health Hub	50,640	120,610	(139,592)	(24,481)	7,177
Universal Credit Help	-	71,382	(66,471)	-	4,911
Warm Homes	1,525	19,483	(21,893)	885	-
Essex Community Foundation	3,393	-	-	(3,393)	-
Realising Ambitions	-	20,125	(18,612)	19,300	20,813
Household Support Fund	-	18,665	(18,987)	322	-
CSVT	-	1,000	(1,003)	3	-
Total restricted funds	<u>55,558</u>	<u>300,313</u>	<u>(336,531)</u>	<u>13,561</u>	<u>32,901</u>
Total funds	<u><u>624,579</u></u>	<u><u>536,104</u></u>	<u><u>(541,950)</u></u>	<u><u>-</u></u>	<u><u>618,733</u></u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

Purpose of Restricted and Designated Funds

Restricted

1. Money Advice Service - During the year, the Charity has received income from the following donors to carry out its money advice service:

- Citizens Advice - £53,142
- Other grants of £210 has been received

The Money Advice Service or MAPSDAP (Money Advice Pension and Debt Advisory Service) provides in-depth debt advice for clients who need concentrated support in the management of their debt. Our task is to find the most appropriate options in finding a way forward with their financial problems, which considers their individual situation and needs.

2. Mental Health Hub - During the year, the Charity has received income from the following donors to carry out its Mental Health Hub:

- Essex County Council - £30,000
- Tendring District Council - £25,500
- Office of the Police, Fire and Crime Commission - £25,000
- NEE Clinical Commissioning Group - £30,000
- Other donations of £300 have been received in the year.

The Mental Health Hub provides targeted advice support for people with ill mental health. It also offers placements on an activity based mental health recovery programme which includes volunteering in the on-site Citizens Advice Tendring charity shop.

3. Universal Credit Help (HTC) - The Charity had funds carried forward for staff to help people to make their initial Universal Credit claim, supporting them until their first payment.

4. Warm Homes - During the year, the Charity has recognised income from Citizens Advice Essex to carry out the Essex County Council's Warm Homes project. Our staff provide support to those clients in fuel poverty, helping them to maximise their income according to the individual's situation and needs.

5. Realising Ambitions - The project is to provide therapeutic activities to volunteers who are on our Mental Health Recovery Programme, to enable them to become more resilient, empowered and work ready. This is done by providing outdoor activities and training in partnership with Signpost Tendring.

6. British Gas Energy Trust - The Charity received a grant for this project to provide specialist energy advice to target groups experiencing fuel poverty and provide 1-2-1 help and advice to reduce debt and maximise income as well as support sessions to help people manage energy efficiently. Also support identification of those in need of support in their wellbeing and mental health.

7. Macmillan - The charity received income to provide specialist welfare benefits advice to help more people in Essex cope with the financial impact of a cancer diagnosis. Includes application for benefits and grants, challenge unfair or incorrect benefit decisions as well as access other services including energy and debt advice.

8. Postcode Places - The Charity received £24,993 to fund the role of a new member of the Business Support team, to support the organisation expansion and specifically to help our outreach volunteer base expand and increase our reach into the community. The role provides admin support in all areas including data collection, governance, and publicity.

9. ECF IT Officer - The Charity received £19,985 to fund the role of digital support officer to improve the efficiency of the advice service for clients, staff and volunteers. There has been a focus on bringing systems up to date, supporting day to day IT issues and improving the cyber security of the organisation.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2023

10. ECF Equipment fund - During the year, the Charity received £5,000 from ECF to provide IT equipment. Due to the items purchased being fixed assets, there are no costs in the funds note, instead a transfer to unrestricted funds due to the nature of the assets purchased.

11. Locality Fund - £500 was received to fund much needed swing signs to make our expanding outreach locations more visible for residents within those communities, not just those attending appointments or may drop.

12. Feel Well - £39,315 was awarded via CVST to be used over two years and the project funds an 18 hour mental health recovery worker to lead on the physical activity strand of the mental health recovery programme in our Mental Health Hub. This post leads on promoting and delivery of taster sessions on a range of physical activities. It also enabled the Hub to open an extra day, raise our profile through more event attendance and increase referrals into the service.

13. ECC Multiply - £6,000 was received for this project which supported ECC in raising participation in learning and attainment in maths for adults aged 19 and over. The aim is to address crucial skills gaps in Essex and Citizens Advice Tendring promotes the courses in order to refer local people to nearby Multiply course providers.

14. ECF Training - £1,000 was received from ECF and this funding was a bursary awarded to CA Tendring to spend on management and leadership training. This will be spent next year.

19 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Tangible fixed assets	305,319	-	305,319
Current assets	186,421	149,015	335,436
Current liabilities	(15,860)	(22,719)	(38,579)
Total net assets	<u>475,880</u>	<u>126,296</u>	<u>602,176</u>

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	296,080	-	296,080
Current assets	300,697	94,526	395,223
Current liabilities	(10,945)	(61,625)	(72,570)
Total net assets	<u>585,832</u>	<u>32,901</u>	<u>618,733</u>

20 Related party transactions

During the year the Charity employed an individual connected to a Trustee. The Charity confirms that the related Trustee is not involved in any decision regarding the employee's salary and it is the Charity's policy not to disclose the personal names and salary of any of their employees.

There are no other related parties

Accounts

Company registration number: 04345160

Charity registration number: 1091777

Citizens Advice Bureau Tendring

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Lambert Chapman LLP
Heybridge Business Centre
110 The Causeway
Maldon
Essex
CM9 4ND

Citizens Advice Bureau Tendring

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Citizens Advice Bureau Tendring

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2022.

Chair's Report

Citizens Advice Tendring continues to offer excellent value to our community and funders, with the value we provide directly to our clients of key importance. We remain vigilant as to the needs of the community in Tendring and will expand the scope of our activities accordingly. We work closely with partner organisations to identify need, working together to address this where possible.

One of our main challenges for 2021-2022 was to re-commission some of the Organisation's key contracts with Citizens Advice National, The Money Advice Service and the DWP. National Citizens Advice led the recommissioning process and both the Debt service, and the Help To Claim (HTC) service will now be managed regionally. CA Tendring won both contracts for Essex but decided not to take on the HTC contract due to high risks surrounding the TUPE process and that it did not fit with our local strategy as it was only a digital offering.

This year we evaluated the Mental Health Hubs outcomes post Covid and had staff turnover affect the service as the Manager left. A new manager has now been recruited and we can now look to the next year with a view to make further improvements to the project. We are enormously proud of our Hub, and we are delighted and grateful that we continue to have the valued support of our health and social care funders.

This year's audit was conducted by the National Citizens Advice (CitA) assessor in March 2022. We were pleased that we achieved the highest score across most areas (7 of the 9) and improvements in the other 2, reflecting 2 years of challenging work across the whole team during an extremely difficult COVID period.

It must be mentioned that our Senior management team was strengthened and we have now managed to recruit all the Volunteer positions that were lost to Covid. A new training programme for trainees has been developed and is in progress to ensure people can start advising as quickly as possible.

Another major achievement was the development of our own custom website, which was a move away from just adopting the National template.

Objectives and activities

Public benefit

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality and challenge discrimination and harassment. We're here for everyone.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Citizens Advice Bureau Tendring

Trustees' Report

Achievements and performance

In 2021/22 we dealt with 6400 individuals presenting with a total of 15,700 different issues, a third of which were in relation to personal debt and benefits issues, with a calculated £5,254,028 benefit to individuals.

In addition, for every £1 invested in Citizens Advice Tendring, we generated at least £3.10 in fiscal benefits for the wider community. In terms of other benefits, such as reduction in health service demand, local authority homelessness services, and out-of-work benefits for our clients and volunteers we generated £10,184,930 in public value.

The value of donated volunteer hours was 55,291.

We supported 22 volunteers across the year in the mental health recovery programme in our community charity shop.

We believe that it is important for us to demonstrate that we continue to function effectively and offer excellent value in all the services we provide to our community. We use the feedback we receive from service users and our partner organisations to inform our research and campaign work. We are pleased that in both these areas we were awarded the highest score in the Cita audit.

Financial review

The attached financial reports set out the detail of our financial activities and reserves.

We remain incredibly grateful to all those who continue to support us, either directly as volunteers or employees and those organisations whose financial support is crucial to our existence, notably Tendring District Council for continuing to support our core services, and Essex County Council, the Police Crime Commissioner for Essex, and the NE Essex Clinical Commissioning Group for their essential support of the Mental Health Hub.

We continued to strengthen and improve our organisational and financial management throughout 2021/22. We completely reviewed and re-commissioned our book-keeping and accounting functions to strengthen our financial controls and improve our in-house skills.

The audit visit from Cita produced improved scores in our financial reporting and risk management processes.

Policy on reserves

The available reserves of the Charity are £289,752 (2021: £267,939).

The Charity has sufficient available reserves in accordance with their reserve policy, which is to hold up to 6 months of operating costs to allow for any loss of funding.

Investment policy and objectives

The trustees take the view that no monies should be risked so all monies are held in UK bank accounts.

Citizens Advice Bureau Tendring

Trustees' Report

Plans for future periods

Aims and key objectives for future periods

Our service strategy is underpinned by the following principles:

- We will focus on meeting the needs of our population rather than just servicing demand. To make sure we make best use of our resources, our core service will be focussed on providing assisted digital advice, particularly for the neediest and/or disadvantaged groups.
- We will strive to identify and provide a service for those people who are harder to reach or be heard.
- We will seek opportunities to move from reactive advice to proactively building community resilience through training and early intervention wherever possible.
- We will continue to seek new funding for additional service delivery through focussed project streams; some of these projects may have a requirement for very specialist knowledge and likely to require targeted recruitment, training and updating of our much-valued staff and volunteers.
- We will continue to seek effective working partnerships and strive for integrated service delivery wherever possible, aiming to provide a 'one stop shop' for our clients.
- We will continue to seek out best practice and innovative ideas from elsewhere.
- Our strategy is aligned to the National Citizens Advice "One Service Strategy 2015-2020". This includes building sustainability and becoming a champion of equality as key aims.

Going concern

This charity is operating on a going concern basis.

Structure, governance and management

Nature of governing document

The charity was formed as a company limited by guarantee on 24th December 2001. The full name of the charity is Citizens Advice Bureau Tendring and was registered with the Charity Commission on 24th December 2001. It is governed by its Memorandum and Articles of Association (last reviewed 2021).

Recruitment and appointment of trustees

The charity is governed through a trustee board. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The trustees who have served during the year can be seen on page 5. None of the trustees has any beneficial interest in the company. All trustees are directors of the company.

Induction and training of trustees

New trustees undertake an induction programme covering aspects such as their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Citizens Advice Bureau Tendring

Trustees' Report

Organisational structure

Citizens Advice Tendring is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors to fulfil its charitable objects and comply with the national membership requirements.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the Chief Executive and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets.

There is an Annual General Meeting, which involves the staff team, trustee board, members, and other organisations.

Risk Management

The organisation has a formal risk register and this register is reviewed by the trustees as a regular agenda item at trustee Board meetings.

Citizens Advice Bureau Tendring

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	R P Aldridge (appointed 14 September 2022)
	S Gray
	L T M Holroyd (appointed 21 April 2021)
	G Placey
	S Short (appointed 30 April 2021)
	M Tarala
	C D G Whitfield
	T Parsons (resigned 23 February 2022)
Chairman:	G Placey
Secretary:	S Gray

Reference and Administrative Details

Charity Registration Number:	1091777
Company Registration Number:	04345160
	The charity is incorporated in England.
Registered Office:	18 Carnarvon Road Clacton-on-Sea Essex CO15 6QF

Independent Examiner	John Smith-Daye FCA Lambert Chapman LLP Heybridge Business Centre 110 The Causeway Maldon Essex CM9 4ND
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The annual report was approved by the trustees of the charity on 14 September 2022 and signed on its behalf by:

.....
G Placey
Chair

Citizens Advice Bureau Tendring

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Citizens Advice Bureau Tendring for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 14 September 2022 and signed on its behalf by:

.....
G Placey
Chair

Citizens Advice Bureau Tendring

Independent Examiner's Report to the trustees of Citizens Advice Bureau Tendring ("the Company")

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

1. accounting records were not kept in respect of Citizens Advice Bureau Tendring 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.

.....
John Smith-Daye FCA
Lambert Chapman LLP
Heybridge Business Centre
110 The Causeway
Maldon
Essex
CM9 4ND

1 November 2022

Citizens Advice Bureau Tendring

Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Income and Endowments from:					
Donations and legacies	3	215	35	250	266
Charitable activities	4	216,215	300,278	516,493	458,882
Other trading activities	5	19,319	-	19,319	5,181
Investment income	6	42	-	42	54
Total income		<u>235,791</u>	<u>300,313</u>	<u>536,104</u>	<u>464,383</u>
Expenditure on:					
Charitable activities	7	<u>(205,419)</u>	<u>(336,531)</u>	<u>(541,950)</u>	<u>(402,120)</u>
Total expenditure		<u>(205,419)</u>	<u>(336,531)</u>	<u>(541,950)</u>	<u>(402,120)</u>
Net income/(expenditure)		30,372	(36,218)	(5,846)	62,263
Transfers between funds		<u>(13,561)</u>	<u>13,561</u>	-	-
Net movement in funds		16,811	(22,657)	(5,846)	62,263
Reconciliation of funds					
Total funds brought forward		<u>569,021</u>	<u>55,558</u>	<u>624,579</u>	<u>562,316</u>
Total funds carried forward	17	<u><u>585,832</u></u>	<u><u>32,901</u></u>	<u><u>618,733</u></u>	<u><u>624,579</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 17.

Citizens Advice Bureau Tendring

(Registration number: 04345160)
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	13	296,080	301,082
Current assets			
Debtors	14	1,428	12,752
Cash at bank and in hand	15	<u>393,795</u>	<u>327,032</u>
		395,223	339,784
Creditors: Amounts falling due within one year	16	<u>(72,570)</u>	<u>(16,287)</u>
Net current assets		<u>322,653</u>	<u>323,497</u>
Net assets		<u>618,733</u>	<u>624,579</u>
Funds of the charity:			
Restricted income funds			
Restricted funds	17	32,901	55,558
Unrestricted income funds			
Unrestricted funds		<u>585,832</u>	<u>569,021</u>
Total funds	17	<u>618,733</u>	<u>624,579</u>

For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 8 to 19 were approved by the trustees, and authorised for issue on

14 September 2022 and signed on their behalf by:

.....
G Placey
Chair

.....
M Tarala
Chair

The notes on pages 10 to 19 form an integral part of these financial statements.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2022

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
18 Carnarvon Road
Clacton-on-Sea
Essex
CO15 6QF

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Citizens Advice Bureau Tendring meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements

Apart from those judgements involving estimations, no judgements have been made in the process of applying the entity's accounting policies that have a significant effect on the amounts recognised in the accounts.

Key sources of estimation uncertainty

There are no key assumptions concerning the future or other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Income and endowments

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

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2022

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Other trading activities

Income from other trading activities includes shop income which is recognised on a receivable basis.

Investment income

Investment income is recognised on a receivable basis.

Charitable activities

Income from charitable activities includes monies received from performance related grants which have conditions that specify the provision of particular services to be provided by the charity. Income is recognised once the charity has entitlement, the income is probable and can be measured reliably.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation committing the charity to that expenditure, it is probable settlement is required and the amount can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including an independent examination, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity 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 charity 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.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2022

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold & Leasehold property	2% Reducing balance
Computer equipment	3 years Straight line
Furniture and equipment	25% Reducing balance
Integral Features	2% Reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Trade creditors are recognised initially at the transaction price.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose. Expenditure which meets these criteria are charged to the fund, together with a fair allocation of management and support costs

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and legacies;				
Donations- Other	215	35	250	266
	<u>215</u>	<u>35</u>	<u>250</u>	<u>266</u>

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Grants	216,215	300,278	516,493	458,882
	<u>216,215</u>	<u>300,278</u>	<u>516,493</u>	<u>458,882</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2022

5 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Trading income;				
Shop income	19,319	-	19,319	5,181
	<u>19,319</u>	<u>-</u>	<u>19,319</u>	<u>5,181</u>

6 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Interest receivable and similar income;				
Interest receivable on bank deposits	42	-	42	54
	<u>42</u>	<u>-</u>	<u>42</u>	<u>54</u>

7 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Staff costs		154,056	264,211	418,267	304,748
Communications		8,598	5,202	13,800	9,558
Premises expenses		4,644	23,125	27,769	30,701
Stationery, printing and postage		3,636	5,215	8,851	3,104
Travel and other expenses		110	88	198	3,896
Staff and Volunteer expenses		3,418	3,499	6,917	720
Recruitment and training		1,284	1,983	3,267	2,792
Depreciation		11,193	-	11,193	8,884
Sundries		388	2,549	2,937	1,057
Insurance		1,293	496	1,789	2,839
IT and subscriptions		6,323	1,452	7,775	10,320
COVID equipment		-	-	-	1,808
Direct costs		-	27,030	27,030	15,200
Advertising		1,819	1,131	2,950	-
Entertaining		166	550	716	-
Other interest payable		-	-	-	8
Governance costs	8	8,491	-	8,491	6,485
		<u>205,419</u>	<u>336,531</u>	<u>541,950</u>	<u>402,120</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2022

8 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Independent examiner fees			
Examination of the financial statements	1,676	1,676	1,542
Legal fees	3,310	3,310	996
Bookkeeping costs	3,505	3,505	3,947
	<u>8,491</u>	<u>8,491</u>	<u>6,485</u>

9 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2022 £	2021 £
Depreciation of fixed assets	11,193	8,884
Independent examiner's fees	<u>1,676</u>	<u>1,542</u>

10 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

11 Staff costs

The aggregate payroll costs were as follows:

	2022 £	2021 £
Wages and salaries	388,920	287,126
Social Security costs	22,804	13,973
Employers pension contributions	6,543	3,649
Total	<u>418,267</u>	<u>304,748</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2022 No	2021 No
Average staff	<u>24</u>	<u>21</u>

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £124,767 (2021 - £93,756).

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2022

12 Taxation

The charity is a registered charity and is therefore potentially exempt from taxation.

13 Tangible fixed assets

	Freehold and leasehold property £	Furniture and equipment £	Computer equipment £	Integral Features £	Total £
Cost					
At 1 April 2021	384,392	4,119	82,370	28,515	499,396
Additions	-	330	5,861	-	6,191
At 31 March 2022	384,392	4,449	88,231	28,515	505,587
Depreciation					
At 1 April 2021	122,034	1,378	73,150	1,752	198,314
Charge for the year	5,247	727	4,684	535	11,193
At 31 March 2022	127,281	2,105	77,834	2,287	209,507
Net book value					
At 31 March 2022	257,111	2,344	10,397	26,228	296,080
At 31 March 2021	262,358	2,741	9,220	26,763	301,082

Included within the net book value of land and buildings above is £257,111 (2021 - £262,358) in respect of freehold land and buildings and £Nil (2021 - £Nil) in respect of leaseholds.

14 Debtors

	2022 £	2021 £
Prepayments	-	325
Accrued income	1,428	10,497
Other debtors	-	1,930
	1,428	12,752

15 Cash and cash equivalents

	2022 £	2021 £
Cash on hand	-	285
Cash at bank	393,795	326,747
	393,795	327,032

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2022

16 Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	3,006	3,114
Other taxation and social security	6,838	4,843
Accruals	<u>62,726</u>	<u>8,330</u>
	<u><u>72,570</u></u>	<u><u>16,287</u></u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2022

17 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted funds					
<i>General</i>					
Unrestricted Funds	569,021	235,791	(205,419)	(13,561)	585,832
Restricted funds					
Money Advice Service	-	49,048	(69,973)	20,925	-
Mental Health Hub	50,640	120,610	(139,592)	(24,481)	7,177
Universal Credit Help	-	71,382	(66,471)	-	4,911
Warm Homes	1,525	19,483	(21,893)	885	-
Essex Community Foundation	3,393	-	-	(3,393)	-
Realising Ambitions	-	20,125	(18,612)	19,300	20,813
Household Support Fund	-	18,665	(18,987)	322	-
CSVT	-	1,000	(1,003)	3	-
Total restricted funds	<u>55,558</u>	<u>300,313</u>	<u>(336,531)</u>	<u>13,561</u>	<u>32,901</u>
Total funds	<u>624,579</u>	<u>536,104</u>	<u>(541,950)</u>	<u>-</u>	<u>618,733</u>
	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted funds					
<i>General</i>					
Unrestricted Funds	140,655	186,669	(110,161)	351,858	569,021
<i>Designated</i>					
Designated Funds	<u>384,265</u>	<u>-</u>	<u>-</u>	<u>(384,265)</u>	<u>-</u>
Total unrestricted funds	<u>524,920</u>	<u>186,669</u>	<u>(110,161)</u>	<u>(32,407)</u>	<u>569,021</u>
Restricted					
Money Advice Service	-	48,869	(89,855)	40,986	-
Mental Health Hub	34,500	134,547	(118,407)	-	50,640
Universal Credit Help	2,896	69,721	(74,725)	2,108	-
Warm Homes	-	10,497	(8,972)	-	1,525
Essex Community Foundation	<u>-</u>	<u>14,080</u>	<u>-</u>	<u>(10,687)</u>	<u>3,393</u>
Total restricted funds	<u>37,396</u>	<u>277,714</u>	<u>(291,959)</u>	<u>32,407</u>	<u>55,558</u>
Total funds	<u>562,316</u>	<u>464,383</u>	<u>(402,120)</u>	<u>-</u>	<u>624,579</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2022

Purpose of Restricted and Designated Funds

Restricted

1. Money Advice Service - During the year, the Charity has received income from the following donors to carry out its money advice service:

- Citizens Advice - £48,594
- Other grants of £454 has been received

The Money Advice Service or MAPSDAP (Money Advice Pension and Debt Advisory Service) provides in-depth debt advice for clients who need concentrated support in the management of their debt. Our task is to find the most appropriate options in finding a way forward with their financial problems, which considers their individual situation and needs.

2. Mental Health Hub - During the year, the Charity has received income from the following donors to carry out its Mental Health Hub:

- Essex County Council - £30,000
- Tendring District Council - £35,575
- Office of the Police, Fire and Crime Commission - £25,000
- NEE Clinical Commissioning Group - £30,000
- Other donations of £35 have been received in the year.

The Mental Health Hub provides targeted advice support for people with ill mental health. It also offers placements on an activity based mental health recovery programme which includes volunteering in the on-site Citizens Advice Tendring charity shop.

During the year, it was identified that 'shop income' had been incorrectly classified as restricted income in last years accounts. This has been transferred in the current year back to unrestricted income.

In the current year, the trustees have decided to show 'Realising Ambitions' as a separate fund, which was previously included in the Mental Health Hub. A total of £19,300 was moved from this fund and allocated to Realising Ambitions.

3. Universal Credit Help (HTC) - During the year, the Charity has received income from National Citizens Advice to carry out its Universal support project. National Citizens Advice in partnership with DWP provides funding for CAB Tendring to provide the Help to Claim service. Our staff help people to make their initial Universal Credit claim, supporting them until their first payment.

4. Warm Homes - During the year, the Charity has recognised income from Citizens Advice Essex to carry out the Essex County Council's Warm Homes project. Our staff provide support to those clients in fuel poverty, helping them to maximise their income according to the individual's situation and needs.

5. Essex Community Foundation (ECF) - During the previous year, the Charity received £14,080 from ECF to provide IT equipment to enable CAB staff and volunteers to continue to provide services and work from home during the pandemic. Due to the items purchased being fixed assets, there are no costs in the funds note, instead a transfer to unrestricted funds due to the nature of the assets purchased.

6. Realising Ambitions - The project is to provide therapeutic activities to volunteers who are on our Mental Health Recovery Programme, to enable them to become more resilient, empowered and work ready. This is done by providing outdoor activities and training in partnership with Signpost Tendring.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2022

7. Household Support Fund - A grant of £18,665 was received to provide locally focused support to vulnerable households in most need of support. Support included:

- Food: provision of support with food whether in kind, vouchers or cash.
- support with energy bills for any form of fuel as well as water bills.
- Support with essentials including sanitary products, warm clothing, soap, blankets, boiler service/repair, purchase of equipment.

8. CSVT - The project has enabled the people to be rehoused, escape domestic violence, be safely discharged from hospital, and to stay safe and warm in their own homes, and to set up new homes.

18 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	296,080	-	296,080
Current assets	300,697	94,526	395,223
Current liabilities	(10,945)	(61,625)	(72,570)
Total net assets	<u>585,832</u>	<u>32,901</u>	<u>618,733</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	301,082	-	301,082
Current assets	274,452	65,332	339,784
Current liabilities	(6,513)	(9,774)	(16,287)
Total net assets	<u>569,021</u>	<u>55,558</u>	<u>624,579</u>

19 Related party transactions

There were no related party transactions in the year.

Accounts

Company registration number: 04345160

Charity registration number: 1091777

Citizens Advice Bureau Tendring

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Lambert Chapman LLP
Heybridge Business Centre
110 The Causeway
Maldon
Essex
CM9 4ND

Citizens Advice Bureau Tendring

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Citizens Advice Bureau Tendring

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2021.

Chair's Report

Citizens Advice Tendring continues to offer excellent value to our community and funders, with the value we provide directly to our clients of key importance. We remain vigilant as to the needs of the community in Tendring and will expand the scope of our activities accordingly. We work closely with partner organisations to identify need, working together to address this where possible.

One of our bigger ambitions for 2020/21 was to find new premises for our Mental Health support Hub, currently based in our Community Clothing store in Old Road, Clacton. We explored several potential new properties and were aiming to make the move early in 2020, however, we have since had to postpone this due to Covid 19 restrictions.

Due to the pandemic our yearly audit by Citizens Advice was put back which would have just been a phone assessment and should occur later in 2021 or early in 2022 instead.

We also continued with our regular maintenance programme for our HQ in Carnarvon Road as part of the ongoing programme of works approved by the board of trustees. This included having a new front door fitted at our central office in Carnarvon Road.

Objectives and activities

Public benefit

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality and challenge discrimination and harassment. We're here for everyone.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

In 2020/21 we dealt with 6,400 clients with a total of 15,700 recorded issues which were in relation to debt, benefits, consumer, and other areas with a combined calculated estimated value of £5,254,028 to individuals.

In addition, for every £1 invested in Citizens Advice Tendring, we generated at least £3.10 in fiscal benefits for the wider community – an increase from £2.49 in 2019-20. In terms of other benefits such as reduction in health service demand, local authority homelessness services and out of work benefits for our clients and volunteers, this generated £10,184,930 in public value and Government savings.

The value of donated volunteer hours was £55,291.

We supported 22 volunteers across the year through our mental health recovery programme based within our charity shop. This was a reduction in usual levels due to the pandemic and several lockdown periods making it impossible to recruit new people onto the programme.

We believe that it is important for us to demonstrate that we continue to function effectively and offer excellent value in all the services we provide to our community. We use the feedback we receive from service users and our partner organisations to inform our research and campaigns work. We are pleased that in both these areas we were awarded the highest score in the CITA audit.

Citizens Advice Bureau Tendring

Trustees' Report

Financial review

Policy on reserves

The available reserves of the Charity are £267,939 (2020: deficit £158,335). The available reserves have increased during the year as the designated funds have been transferred back to general unrestricted funds following a trustee meeting on 21 January 2021.

The Charity has sufficient available reserves in accordance with their reserve policy, which is to hold up to 6 months of operating costs to allow for any loss of funding.

Investment policy and objectives

The trustees take the view that no monies should be risked so all monies are held in UK bank accounts.

Plans for future periods

Aims and key objectives for future periods

Our service strategy is underpinned by the following principles:

- We will focus on meeting the needs of our population rather than just servicing demand. To make sure we make best use of our resources, our core service will be focussed on providing assisted digital advice, particularly for the neediest and/or disadvantaged groups.
- We will strive to identify and provide a service for those people who are harder to reach.
- We will seek opportunities to move from reactive advice to proactively building community resilience through training and early intervention wherever possible.
- We will continue to seek new funding for additional service delivery through focussed project streams; some of these projects may have a requirement for very specialist knowledge and likely to require targeted recruitment, training and updating of our much-valued staff and volunteers.
- We will continue to seek effective working partnerships and strive for integrated service delivery wherever possible, aiming to provide a 'one stop shop' for our clients.
- We will continue to seek out best practice and innovative ideas from elsewhere.
- Our strategy is aligned to the National Citizens Advice "Future of Advice; Our Strategic Framework 2019-2022". This includes accessing Advice through different channels quickly and tailoring it to people's individual needs as well as increasing Advocacy to be a stronger voice for the people that need us most.

Citizens Advice Bureau Tendring

Trustees' Report

Going concern

This charity is operating on a going concern basis.

In March 2020, the Government imposed restrictive measures to our lives and workplaces due to the Worldwide Pandemic Covid-19.

With such an unprecedented event Citizens Advice Tendring had to close their offices and mobilise the Advice Service immediately and enable the workforce to work remotely from home.

The situation remained static for the Main Advice Service for the entire year and meant that our services were delivered by phone, letter and email only. We communicated with our funders, partners, staff, volunteers and clients by these methods and utilised our social media platforms of facebook and twitter to publicise our contact details and updates.

During the year and lessening of restrictions by Government we gradually brought staff and volunteers back into the offices on reduced numbers and with Covid safety measures and risk assessments in place.

The Mental Health Hub worked slightly differently as in they opened based on retail guidance being a shop premises but with the same stringent risk assessments and Covid safety rules applied.

A Government Grant of £10,000 was awarded through our local District Council to cover the cost of losses to the Charity Shop.

Where we used partner offices as a base we were excluded and remain so until they say there is sufficient space to be Covid safe (Clacton and Harwich Jobcentres).

Funders have been extremely supportive over this period and have fully funded all services and projects despite the interruptions to business and subsequent reduced outcomes.

Structure, governance and management

Nature of governing document

The charity was formed as a company limited by guarantee on 24th December 2001. The full name of the charity is Citizens Advice Bureau Tendring and was registered with the Charity Commission on 24th December 2001. It is governed by its Memorandum and Articles of Association (last reviewed 2017).

Recruitment and appointment of trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed above. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

None of the trustees has any beneficial interest in the company. All the trustees are directors of the company.

Induction and training of trustees

New trustees undertake an induction programme covering aspects such as their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Citizens Advice Bureau Tendring

Trustees' Report

Organisational structure

Citizens Advice Tendring is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors to fulfil its charitable objects and comply with the national membership requirements.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the business development plan and are reviewed at least annually.

The senior management team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the chief executive and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets.

There is an Annual General Meeting, which involves the staff team, trustee board, members, and other organisations.

Risk Management

The organisation has a formal risk register and this register is reviewed by the trustees as a regular agenda item at trustee Board meetings.

Citizens Advice Bureau Tendring

Trustees' Report

Reference and Administrative Details

Trustees	C Born (resigned 3 February 2021) R Clubb C M Fitzgerald, co-Vice Chair (resigned 16 June 2021) S Gray L T M Holroyd (appointed 21 April 2021) G Oakshett (resigned 27 May 2020) T Parsons, Chair G Placey (appointed 24 February 2021) S Short (appointed 30 April 2021) M Tarala (appointed 24 February 2021) C D G Whitfield, co-Vice Chair
Secretary	S Gray
Principal Office	18 Carnarvon Road Clacton-on-Sea Essex CO15 6QF The charity is incorporated in England.
Company Registration Number	04345160
Charity Registration Number	1091777
Independent Examiner	John Smith-Daye FCA Lambert Chapman LLP Heybridge Business Centre 110 The Causeway Maldon Essex CM9 4ND

The annual report was approved by the trustees of the charity on 10 November 2021 and signed on its behalf by:

.....
T Parsons
Chair

Citizens Advice Bureau Tendring

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Citizens Advice Bureau Tendring for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 10 November 2021 and signed on its behalf by:

.....
T Parsons
Chair

Citizens Advice Bureau Tendring

Independent Examiner's Report to the trustees of Citizens Advice Bureau Tendring

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 8 to 19.

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

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

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

1. accounting records were not kept in respect of Citizens Advice Bureau Tendring 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.

.....
John Smith-Daye FCA
Lambert Chapman LLP
Heybridge Business Centre
110 The Causeway
Maldon
Essex
CM9 4ND

24 November 2021

Citizens Advice Bureau Tendring

Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Income and Endowments from:					
Donations and legacies	3	20	246	266	763
Charitable activities	4	186,595	272,287	458,882	424,766
Other trading activities	5	-	5,181	5,181	12,628
Investment income	6	54	-	54	554
Total income		<u>186,669</u>	<u>277,714</u>	<u>464,383</u>	<u>438,711</u>
Expenditure on:					
Raising funds	7	-	-	-	(1,141)
Charitable activities	8	<u>(110,161)</u>	<u>(291,959)</u>	<u>(402,120)</u>	<u>(362,242)</u>
Total expenditure		<u>(110,161)</u>	<u>(291,959)</u>	<u>(402,120)</u>	<u>(363,383)</u>
Net income/(expenditure)		76,508	(14,245)	62,263	75,328
Transfers between funds		<u>(32,407)</u>	<u>32,407</u>	-	-
Net movement in funds		44,101	18,162	62,263	75,328
Reconciliation of funds					
Total funds brought forward		<u>524,920</u>	<u>37,396</u>	<u>562,316</u>	<u>486,988</u>
Total funds carried forward	18	<u><u>569,021</u></u>	<u><u>55,558</u></u>	<u><u>624,579</u></u>	<u><u>562,316</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 18.

Citizens Advice Bureau Tendring

(Registration number: 04345160)
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	14	301,082	298,990
Current assets			
Debtors	15	12,752	35,876
Cash at bank and in hand	16	<u>327,032</u>	<u>235,593</u>
		339,784	271,469
Creditors: Amounts falling due within one year	17	<u>(16,287)</u>	<u>(8,143)</u>
Net current assets		<u>323,497</u>	<u>263,326</u>
Net assets		<u>624,579</u>	<u>562,316</u>
Funds of the charity:			
Restricted income funds			
Restricted funds	18	55,558	37,396
Unrestricted income funds			
Unrestricted funds		<u>569,021</u>	<u>524,920</u>
Total funds	18	<u>624,579</u>	<u>562,316</u>

For the financial year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages 8 to 19 were approved by the trustees, and authorised for issue on

10 November 2021 and signed on their behalf by:

.....
T Parsons
Chair

.....
M Tarala
Trustee

The notes on pages 10 to 19 form an integral part of these financial statements.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2021

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
18 Carnarvon Road
Clacton-on-Sea
Essex
CO15 6QF

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Citizens Advice Bureau Tendring meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements

Apart from those judgements involving estimations, no judgements have been made in the process of applying the entity's accounting policies that have a significant effect on the amounts recognised in the accounts.

Key sources of estimation uncertainty

There are no key assumptions concerning the future or other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Income and endowments

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

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2021

Other trading activities

Income from other trading activities includes shop income which is recognised on a receivable basis.

Investment income

Investment income is recognised on a receivable basis.

Charitable activities

Income from charitable activities includes monies received from performance related grants which have conditions that specify the provision of particular services to be provided by the charity. Income is recognised once the charity has entitlement, the income is probable and can be measured reliably.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation committing the charity to that expenditure, it is probable settlement is required and the amount can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including an independent examination, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity 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 charity 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.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold & Leasehold property	2% Reducing balance
Computer equipment	3 years Straight line
Furniture and equipment	25% Reducing balance
Integral Features	2% Reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2021

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Trade creditors are recognised initially at the transaction price.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose. Expenditure which meets these criteria are charged to the fund, together with a fair allocation of management and support costs

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Donations and legacies;				
Donations- Other	20	246	266	763
	<u>20</u>	<u>246</u>	<u>266</u>	<u>763</u>

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Grants	186,595	272,287	458,882	424,766
	<u>186,595</u>	<u>272,287</u>	<u>458,882</u>	<u>424,766</u>

5 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Trading income;				
Shop income	-	5,181	5,181	12,628
	<u>-</u>	<u>5,181</u>	<u>5,181</u>	<u>12,628</u>

6 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Interest receivable and similar income;				
Interest receivable on bank deposits	54	-	54	554
	<u>54</u>	<u>-</u>	<u>54</u>	<u>554</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2021

7 Expenditure on raising funds

a) Costs of trading activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Costs of goods sold		-	-	-	1,141
		-	-	-	1,141

8 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Staff costs		72,650	232,098	304,748	289,723
Communications		3,763	5,795	9,558	7,825
Premises expenses		6,745	23,956	30,701	24,427
Stationery, printing and postage		616	2,488	3,104	5,043
Travel and other expenses		995	2,901	3,896	3,039
Volunteer expenses		340	380	720	5,391
Recruitment and training		583	2,209	2,792	2,284
Depreciation		8,884	-	8,884	7,766
Sundries		258	799	1,057	2,897
Insurance		1,103	1,736	2,839	1,639
IT and subscriptions		5,989	4,331	10,320	7,501
COVID equipment		1,742	66	1,808	-
Direct costs		-	15,200	15,200	-
Other interest payable		8	-	8	-
Governance costs	9	6,485	-	6,485	4,707
		110,161	291,959	402,120	362,242

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2021

9 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Independent examiner fees			
Examination of the financial statements	1,542	1,542	1,104
Other fees paid to examiners	-	-	2,967
Legal fees	996	996	636
Bookkeeping costs	3,947	3,947	-
	<u>6,485</u>	<u>6,485</u>	<u>4,707</u>

10 Net incoming/outgoing resources

Net incoming resources for the year include:

	2021 £	2020 £
Depreciation of fixed assets	8,884	7,766
Independent examiner's fees	<u>1,542</u>	<u>1,104</u>

11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

12 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
Wages and salaries	287,126	275,756
Social Security costs	13,973	10,604
Employers pension contributions	3,649	3,363
Total	<u>304,748</u>	<u>289,723</u>

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021 No	2020 No
Average staff	<u>21</u>	<u>20</u>

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £93,756 (2020 - £101,686).

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2021

13 Taxation

The charity is a registered charity and is therefore potentially exempt from taxation.

14 Tangible fixed assets

	Freehold and leasehold property £	Furniture and equipment £	Computer equipment £	Integral Features £	Total £
Cost					
At 1 April 2020	384,392	2,080	73,433	28,515	488,420
Additions	-	2,039	8,937	-	10,976
At 31 March 2021	384,392	4,119	82,370	28,515	499,396
Depreciation					
At 1 April 2020	116,680	633	70,911	1,206	189,430
Charge for the year	5,354	745	2,239	546	8,884
At 31 March 2021	122,034	1,378	73,150	1,752	198,314
Net book value					
At 31 March 2021	262,358	2,741	9,220	26,763	301,082
At 31 March 2020	267,712	1,447	2,522	27,309	298,990

Included within the net book value of land and buildings above is £262,358 (2020 - £267,712) in respect of freehold land and buildings and £Nil (2020 - £Nil) in respect of leaseholds.

15 Debtors

	2021 £	2020 £
Prepayments	325	-
Accrued income	10,497	34,500
Other debtors	1,930	1,376
	12,752	35,876

16 Cash and cash equivalents

	2021 £	2020 £
Cash on hand	285	193
Cash at bank	326,747	235,400
	327,032	235,593

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2021

17 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	3,114	1,165
Other taxation and social security	4,843	-
Other creditors	-	551
Accruals	8,330	6,427
	<u>16,287</u>	<u>8,143</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2021

18 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted funds					
<i>General</i>					
Unrestricted Funds	140,655	186,669	(110,161)	351,858	569,021
<i>Designated</i>					
Designated Funds	384,265	-	-	(384,265)	-
Total unrestricted funds	<u>524,920</u>	<u>186,669</u>	<u>(110,161)</u>	<u>(32,407)</u>	<u>569,021</u>
Restricted funds					
Money Advice Service	-	48,869	(89,855)	40,986	-
Mental Health Hub	34,500	134,547	(118,407)	-	50,640
Universal Credit Help	2,896	69,721	(74,725)	2,108	-
Warm Homes	-	10,497	(8,972)	-	1,525
Essex Community Foundation	-	14,080	-	(10,687)	3,393
Total restricted funds	<u>37,396</u>	<u>277,714</u>	<u>(291,959)</u>	<u>32,407</u>	<u>55,558</u>
Total funds	<u>562,316</u>	<u>464,383</u>	<u>(402,120)</u>	<u>-</u>	<u>624,579</u>
	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2020 £
Unrestricted funds					
<i>General</i>					
Unrestricted Funds	100,143	158,164	(115,753)	(1,899)	140,655
<i>Designated</i>					
Designated Funds	386,845	-	-	(2,580)	384,265
Total unrestricted funds	<u>486,988</u>	<u>158,164</u>	<u>(115,753)</u>	<u>(4,479)</u>	<u>524,920</u>
Restricted					
Money Advice Service	-	49,702	(53,310)	3,608	-
Mental Health Hub	-	163,474	(129,845)	871	34,500
Universal Credit Help	-	67,371	(64,475)	-	2,896
Total restricted funds	<u>-</u>	<u>280,547</u>	<u>(247,630)</u>	<u>4,479</u>	<u>37,396</u>
Total funds	<u>486,988</u>	<u>438,711</u>	<u>(363,383)</u>	<u>-</u>	<u>562,316</u>

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2021

Purpose of Restricted and Designated Funds

Restricted

1. Money Advice Service - During the year, the Charity has received income from the following donors to carry out its money advice service:

- Citizens Advice - £48,594
- Other grants of £275 has been received

The Money Advice Service or MAPSDAP (Money Advice Pension and Debt Advisory Service) provides in-depth debt advice for clients who need concentrated support in the management of their debt. Our task is to find the most appropriate options in finding a way forward with their financial problems, which considers their individual situation and needs.

2. Mental Health Hub - During the year, the Charity has received income from the following donors to carry out its Mental Health Hub:

- Essex County Council - £30,000
- Tendring District Council - £33,000
- Office of the Police, Fire and Crime Commission - £25,000
- NEE Clinical Commissioning Group - £30,000
- Suicide Prevention Project (Essex County Council) - £5,637
- Tendring Community Voluntary Services - £988
- Cyclist Club - £2,390
- Winter Warmers (CVST) - £2,000
- Other grants of £105 have been received in the year.
- Shop income - £5,181
- Other donations of £246 have been received in the year.

The Mental Health Hub provides targeted advice support for people with ill mental health. It also offers placements on an activity based mental health recovery programme which includes volunteering in the on-site Citizens Advice Tendring charity shop.

3. Universal Credit Help (HTC) - During the year, the Charity has received income from National Citizens Advice to carry out its Universal support project. National Citizens Advice in partnership with DWP provides funding for CAB Tendring to provide the Help to Claim service. Our staff help people to make their initial Universal Credit claim, supporting them until their first payment.

4. Warm Homes - During the year, the Charity has recognised income from Citizens Advice Essex to carry out the Essex County Council's Warm Homes project. Our staff provide support to those clients in fuel poverty, helping them to maximise their income according to the individual's situation and needs.

5. Essex Community Foundation (ECF) - During the year, the Charity has received £14,080 from ECF to provide IT equipment to enable CAB staff and volunteers to continue to provide services and work from home during the pandemic. Due to the items purchased being fixed assets, there are no costs in the funds note, instead a transfer to unrestricted funds due to the nature of the assets purchased.

Designated

Funds in the previous year had been designated by the Trustees for building repairs and maintenance in order for the building to be kept fit for purpose. In the current year the trustees have decided to transfer the designated funds back to unrestricted as no substantial building work is due to take place.

Citizens Advice Bureau Tendring

Notes to the Financial Statements for the Year Ended 31 March 2021

19 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	301,082	-	301,082
Current assets	274,452	65,332	339,784
Current liabilities	(6,513)	(9,774)	(16,287)
Total net assets	<u>569,021</u>	<u>55,558</u>	<u>624,579</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2020 £
Tangible fixed assets	298,990	-	298,990
Current assets	233,602	37,867	271,469
Current liabilities	(7,672)	(471)	(8,143)
Total net assets	<u>524,920</u>	<u>37,396</u>	<u>562,316</u>

20 Related party transactions

There were no related party transactions in the year.