

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.