

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

<b>Independent Examiner</b>	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 £
<b>Income and Endowments from:</b>					
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>
<b>Expenditure on:</b>					
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
<b>Reconciliation of funds</b>					
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 £
<b>Fixed assets</b>			
Tangible assets	13	296,080	301,082
<b>Current assets</b>			
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
<b>Creditors: Amounts falling due within one year</b>	16	<u>(72,570)</u>	<u>(16,287)</u>
<b>Net current assets</b>		<u>322,653</u>	<u>323,497</u>
<b>Net assets</b>		<u>618,733</u>	<u>624,579</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	17	32,901	55,558
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>585,832</u>	<u>569,021</u>
<b>Total funds</b>	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	8,491	-	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 £
<b>Cost</b>					
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
<b>Depreciation</b>					
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
<b>Net book value</b>					
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**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
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 £
<b>Unrestricted funds</b>					
<i>General</i>					
Unrestricted Funds	569,021	235,791	(205,419)	(13,561)	585,832
<b>Restricted funds</b>					
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	-
<b>Total restricted funds</b>	<u>55,558</u>	<u>300,313</u>	<u>(336,531)</u>	<u>13,561</u>	<u>32,901</u>
<b>Total funds</b>	<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 £
<b>Unrestricted funds</b>					
<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>
<b>Total unrestricted funds</b>	<u>524,920</u>	<u>186,669</u>	<u>(110,161)</u>	<u>(32,407)</u>	<u>569,021</u>
<b>Restricted</b>					
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>
<b>Total restricted funds</b>	<u>37,396</u>	<u>277,714</u>	<u>(291,959)</u>	<u>32,407</u>	<u>55,558</u>
<b>Total funds</b>	<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

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total funds at 31 March 2022 £</b>
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>
	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total funds at 31 March 2021 £</b>
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.