

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