

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021
FOR
CITIZENS ADVICE SOUTH ESSEX LIMITED**



**CITIZENS ADVICE SOUTH ESSEX LIMITED
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FOR THE YEAR ENDED 31 MARCH 2021**

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**CITIZENS ADVICE SOUTH ESSEX LIMITED
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of Citizens Advice South Essex Limited (the company) for the year ended 31 March 2021. The Trustees confirm that the Annual Report and financial statements of the company comply with current statutory requirements, the requirements of the company's governing document and 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 published in October 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Name of charity

Citizens Advice South Essex Limited

Registered company number

05596895 (England and Wales)

Registered charity number

1113231

Registered office & operational address

The Basildon Centre
St Martin's Square
Basildon
Essex
SS14 1DL

Trustees & Company Directors

A Hunter – Chair
L Talbot – Trustee
B Sainty – Trustee
P Cunliffe-Jones – Trustee
S Freel – Trustee
T Harrison – Trustee
M Lazell – Treasurer
P Fox – Trustee (Resigned 11 November 2020)
R Rackham – Trustee
M Fenn – Trustee
W Jones – Trustee

Company Secretary

K Kentish

Principal Staff

K Kentish – CEO

**CITIZENS ADVICE SOUTH ESSEX LIMITED
REPORT OF THE TRUSTEES (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Independent Examiner

Mark Goldman FCA
M J Goldman (Chartered Accountants)
MJG Accounts Limited
Hollinwood Business Centre
Albert Street
Oldham
OL8 3QL

Bankers

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4TA

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a Limited company, Limited by guarantee, as defined by the Companies Act 2006.

Organisation and appointment and training of Trustees

The charity is managed by a board of Trustees, whose composition is detailed at the front of this document. Trustees meet at least quarterly and delegate the day-to-day operation of the organisation to senior management, which is led by Kathryn Kentish the CEO.

Wherever possible, Trustees are drawn from the local community and are selected to ensure the board has a full range of management skills. An Elections Committee, made up of Trustees, and chaired by the Chair is established to oversee elections for Board appointments. A separate process agreed by the Board of Trustees is followed for the election of the Chair. No other persons or bodies external to the charity are entitled to appoint persons to the Board of Trustees.

Newly appointed Trustees are provided with a comprehensive induction to the charity through the provision of training courses and mentoring by established Trustees.

The Trustees of Citizens Advice South Essex conduct an appraisal annually to evaluate the performance of the Trustee Board. National Citizens Advice, our membership organisation, reviews and evaluates the annual appraisal of Citizens Advice South Essex as part of our annual leadership assessment.

Organisational structure

Citizens Advice South Essex Limited is governed by its Trustee Board/Board of Directors which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of the charity and for ensuring that it satisfies its legal and contractual obligations. The Board of Trustees is independent of management.

**CITIZENS ADVICE SOUTH ESSEX LIMITED
REPORT OF THE TRUSTEES (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Related Parties

The charity 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. Operating policies are independently determined by the Board of Trustees of the charity in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients. Where one of the Trustees holds the position of Trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Risk management

The charity maintains a formal risk register which is regularly reviewed by the Trustees to ensure that all significant issues are being actively managed and mitigated. This includes seeking to diversify funding as far as possible.

Internal risks are minimised by defined procedures for the authorisation of all transactions and obligations and which ensure consistent quality of delivery for all operational aspects. The charity's systems and procedures are regularly reviewed by Citizens Advice as a condition of continued membership.

OBJECTIVES AND ACTIVITIES

Aims, objectives, strategies and activities

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the local authority areas of Basildon, Brentwood, Castle Point, Rochford, Thurrock and surrounding areas.

Ensuring our work delivers our aims

The charity reviews its aims, objectives and activities each year. The review looks at the advice needs of the local community and seeks to ensure our resources are aligned with their needs. The review also helps the charity ensure their aims, objectives and activities remain focused on the stated purpose. The charity has referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing its aims and objectives and planning future activities.

Public benefit

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

How our activities deliver public benefit

Citizens Advice South Essex Limited meets its charitable objectives by providing free, confidential, impartial and independent advice and information for the benefit of the local community. The charity also seeks to influence the development of social policies and works to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. It is particularly focused on the most vulnerable in our society who find it hardest to access official support.

In addition to the continuing provision of high quality advisory services another key objective is to maintain service provision in line with the Service Level Agreements arranged with local authorities and other funders.

**CITIZENS ADVICE SOUTH ESSEX LIMITED
REPORT OF THE TRUSTEES (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Contribution from volunteers

The Charity receives help and support in the form of voluntary assistance in advising the public and administering the Charity.

100 volunteers contributed their time to the charity during the year (2020: 157).

Additionally, several local solicitors provide legal advice to clients free of charge and we would like to thank Birkett Long, Palmers, Paul Robinson, Penmans and Sternberg Reed solicitors for their help in this respect.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In the year ended 31 March 2021, our team of volunteers and paid staff gave confidential information, advice and guidance to 17,996 (2020: 20,061) clients. This decrease is due to the Covid-19 pandemic. Prior to Covid-19, services were delivered primarily face to face from our offices in Basildon, Billericay, Brentwood, Rayleigh, Rochford, Thurrock and Wickford. Covid-19 restrictions required Citizens Advice South Essex to adopt a significantly different service delivery strategy. At the start of the pandemic service delivery was shifted to non-face to face channels, including Adviceline our telephone service, email and webchat. Some limited face to face services operated during the year, when Covid-19 restrictions allowed, aimed at supporting the most vulnerable in our community who couldn't deal with their issue using non face to face channels. The pandemic also changed the nature of the most common advice areas, for example at the start of the pandemic the service saw a surge in requests for help with Universal Credit and employment issues.

The trustees are very grateful to the volunteers and staff including specialist debt advisers and specialist welfare rights advisers who dealt with the many challenges brought about by the pandemic and continued to deliver a high quality and much needed service for the local community.

During the year, Citizens Advice South Essex Limited received funding from the following statutory and non-statutory organisations:

Basildon Borough Council
Brentwood Council
Castle Point Council
DWP Help to Claim
Essex Community Fund
Essex County Council
Mayflower Rotary Club
Money & Pensions Services
National Citizens Advice
Rochford and Rayleigh Council
Talisman Charitable Trust
Thurrock Voluntary Sector Development Fund

The Trustees are extremely grateful for the support the charity received from each of the above supporters, together with the donations received from our smaller donors and fundraisers who are equally important to the continuation of our good work.

Fundraising activities

Total income for the year was £999,384.

Investment activities

Due to the current size of the Charity, all funds are presently held on deposit or in low-risk investments.

**CITIZENS ADVICE SOUTH ESSEX LIMITED
REPORT OF THE TRUSTEES (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Factors affecting the achievement of objectives

The charity understands the financial pressures experienced by its major supporters, and has taken active measures to seek additional sources of funding. The Trustees continue to apply for further funding where available.

FUTURE PERIODS

The Charity derives the bulk of its revenue from a number of key donors as listed above. Some funds flow through National Citizens Advice by way of distributions from central Government. The Charity is not dependent on any single donor and, in the unlikely event that one withdrew, could continue as a going concern. Additionally, the Charity continues to seek, and obtain, supplementary project based finance from other sources.

FINANCIAL REVIEW

Financial position

Incoming resources in the year were £999,384 (2020: £855,952). Of this £791,463 (2020: £654,270) related to project restricted activities.

The surplus of income over expenditure for the year was £43,065 (2020: £42,502 deficit of expenditure over income). At 31 March 2021, total reserves were £443,644 (2020: £400,579) of which £26,252 (2020: £nil) represented restricted funds.

Reserves policy

The Trustees of Citizens Advice South Essex seek to ensure that general reserves are available to meet any reasonably foreseeable contingency. The charity maintains a projection of income for at least 3 years ahead and seeks to ensure that this continues to be derived from as wide a variety of sources as possible. The Trustees will take appropriate steps to ensure that at no time within this period would the cessation of one or more funding streams prevent the continued provision of a best value advice service.

The Trustees have determined that free reserves should be maintained to cover costs that would be required to minimise the impact on clients and to cover legal obligations should a significant reduction in income arise. Costs should cover at least the following elements, although the total exposure is limited on the basis that any scaling down of operations would be managed to minimise the impact on costs:

- Contractual and regulatory commitments such as redundancy costs and premises lease costs;
- Fixed assets net of any material disposal value;
- Four months' normal operating costs excluding costs directly attributable to projects which are covered by funding sources on those projects;

In addition, unrestricted funds may be designated from time to time for purposes determined by the Trustees. These funds will not form part of free reserves.

Restricted funds are restricted by the funder and cannot be used for the general purposes of the charity.

The assessment is that this policy requires free reserves of £211,000. Free reserves as at 31 March 2021 were £417,392, which exceeds the requirement under this policy.

This reserves policy is monitored and reviewed by the Trustees annually.

Funds in deficit

No funds were in deficit at the balance sheet date. Where unrestricted funds have been used to meet costs in relation to restricted funds projects awaiting drawdown, the amounts due back to unrestricted reserves have been shown as interfund creditors at the year end.

**CITIZENS ADVICE SOUTH ESSEX LIMITED
REPORT OF THE TRUSTEES (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Investment policy and objectives

Due to the size of the charity and its cash flow requirements, all funds are held on deposit or in low-risk investments, in furtherance of its objects, and for no other purpose. The charity has the power to invest the monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

TRUSTEES' RESPONSIBILITIES STATEMENT IN RELATION TO THE FINANCIAL STATEMENTS

The Trustees (who are also directors of Citizens Advice South Essex Limited for the purposes of company law) are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which 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 the income and expenditure, of the charitable company for that period. In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the Charities SORP 2019 (FRS 102);
- 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;
- prepare the financial statements on a going concern bases unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure 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.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the Board of Trustees



A P Hunter – Chair of the Trustees

25 August 2021

**CITIZENS ADVICE SOUTH ESSEX LIMITED
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

Independent Examiner's Report to the Trustees of Citizens Advice South Essex Limited

I report to the charity Trustees on my examination of the accounts of the company for the year ended 31 March 2021 which are set out on pages 8 to 26.

Responsibilities and basis of report

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

Having satisfied myself that the 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 company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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 the 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 that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



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M Goldman FCA
M J Goldman (Chartered Accountants)
MJG Accounts Limited
Hollinwood Business Centre
Albert Street
Oldham
OL8 3QL

25 August 2021

CITIZENS ADVICE SOUTH ESSEX LIMITED
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE
ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021

		Year ended 31 March 2021			Year ended 31 March 2020
	Notes	Unrestricted funds	Restricted funds	Total funds	Total Funds
		£	£	£	£
Income from:					
Donations and legacies	2	4,061	-	4,061	7,298
Investments	3	1,234	-	1,234	515
Charitable activities	4	202,626	791,463	994,089	848,139
Total income		207,921	791,463	999,384	855,952
Expenditure on:					
Charitable activities	5,6	191,108	765,211	956,319	898,454
Total expenditure		191,108	765,211	956,319	898,454
Net income / (expenditure) before transfers		16,813	26,252	43,065	(42,502)
Transfers between funds		-	-	-	-
Net income / (expenditure) for the year		16,813	26,252	43,065	(42,502)
Reconciliation of funds					
Total funds brought forward		400,579	-	400,579	443,081
Total funds carried forward		417,392	26,252	443,664	400,579

The accompanying notes form part of these financial statements.

CITIZENS ADVICE SOUTH ESSEX LIMITED
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds	Restricted funds	2021 Total Funds	2020 Total Funds
		£	£	£	£
Fixed assets					
Tangible assets	12	4,500	-	4,500	10,500
Current assets					
Debtors	13	8,238	35,000	43,238	20,500
Cash at bank and in hand		458,301	26,252	484,553	459,432
		<u>466,539</u>	<u>61,252</u>	<u>527,791</u>	<u>479,932</u>
Liabilities					
Creditors falling due within one year	14	53,647	35,000	88,647	89,853
Net current assets		<u>412,892</u>	<u>26,252</u>	<u>439,144</u>	<u>390,079</u>
Total assets less current liabilities		<u>417,392</u>	<u>26,252</u>	<u>443,644</u>	<u>400,579</u>
Net assets		<u>417,392</u>	<u>26,252</u>	<u>443,644</u>	<u>400,579</u>
Funds of the charity:	16				
Unrestricted funds:					
General funds				417,392	330,579
Designated funds				-	70,000
Restricted funds				26,252	-
Total charity funds				<u>443,644</u>	<u>400,579</u>

**CITIZENS ADVICE SOUTH ESSEX LIMITED
BALANCE SHEET (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

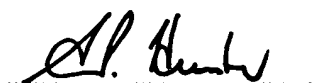
These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The Trustees acknowledge their responsibilities for

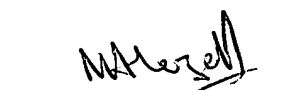
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees on 25 August 2021 and were signed on its behalf by:



A P Hunter – Chair of the Trustees



M A Lazell - Treasurer

Company Registration Number: 05596895

The accompanying notes form part of these financial statements.

CITIZENS ADVICE SOUTH ESSEX LIMITED
STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Net movement in funds		43,065	(42,502)
Adjustment to cash flows from non-cash items			
Depreciation		37,051	19,337
Investment Income	3	(1,234)	(515)
		<u>78,882</u>	<u>(23,680)</u>
Working capital adjustments			
Decrease/(increase) in debtors	13	(22,738)	13,887
(Decrease)/increase in creditors	14	(1,206)	8,479
		<u>54,938</u>	<u>(1,314)</u>
Net cash flows from operating activities			
Cash flows from investing activities			
Interest receivable and similar income	3	1,234	515
Purchase of tangible fixed assets	12	(31,051)	(1,409)
		<u>(29,817)</u>	<u>(894)</u>
Net cash flows from investing activities			
Cash flows from financing activities			
Repayment of borrowing		-	-
		<u>-</u>	<u>-</u>
Net cash flows from financing activities			
Net increase in cash and cash equivalents		<u>25,121</u>	<u>(2,208)</u>
Cash and cash equivalents at 1 April		459,432	461,640
Cash and cash equivalents at 31 March		<u>484,553</u>	<u>459,432</u>
Cash and cash equivalents consists of:			
Cash at bank and in hand		484,553	459,432
Cash and cash equivalents at 31 March		<u>484,553</u>	<u>459,432</u>

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

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are presented in sterling which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

Citizens Advice South Essex Limited 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.

Preparation of the accounts on a going concern basis

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Income

Contract income is included as incoming resources in the period to which it relates.

Income from grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably.

Bank interest is included in the income and expenditure account on receipt.

Other income, including donations, gifts and covenants are included as they were received.

Donated services and facilities

Donated services and donated facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time the charity receives is not recognised and refer to the Trustees' report for more information about their contribution.

1. ACCOUNTING POLICIES (CONTINUED)

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds are allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred 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 include those costs associated with meeting the constitutional and statutory requirements for the charity and include accountant's fees and cost linked to the strategic management of the charity.

Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis such as staff time dedicated to each activity.

Taxation

The Charity is exempt from corporation tax on its charitable activities.

Tangible fixed assets

Tangible fixed assets are initially recorded at cost and depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Leasehold improvements	- 20% on cost
Fixtures and fittings	- 100% on cost
Computer equipment	- 100% on cost

Assets with no intrinsic value after installation will be written off in the year the expenditure was incurred.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments and accrued income comprise payments made in advance relating to the following year and income relating to the current year, which will not be invoiced until after the balance sheet date.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES (CONTINUED)

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pensions

Employees of the charity are entitled to join a defined contribution money purchase scheme. The charity contribution is restricted to the contributions disclosed in note 10. There were no outstanding contributions at the year end.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
Donations - general	4,061	-	4,061	7,298
	<u>4,061</u>	<u>-</u>	<u>4,061</u>	<u>7,298</u>

3. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
Deposit account interest	1,234	-	1,234	515
	<u>1,234</u>	<u>-</u>	<u>1,234</u>	<u>515</u>

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Basildon Borough Council – Core Services	-	205,000	205,000	205,000
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	-	10,150	10,150	-
Basildon Borough Council – Welfare Reform	-	-	-	15,833
Brentwood Borough Council – Core Services	59,000	-	59,000	59,000
Broadband	-	-	-	500
Castle Point Extra UC	-	15,500	15,500	15,200
CitA – Energy Advice Programme	1,440	-	1,440	3,720
Citizens Advice Chelmsford – Suicide fund	9,555	-	9,555	-
Citizens Advice Essex - Consumer Referrals	-	-	-	1,375
Citizens Advice Essex – Emergency Fuel Scheme	4,029	-	4,029	-
Citizens Advice Essex – Fuel Admin	4,348	-	4,348	-
Citizens Advice Essex - Management Support	3,000	-	3,000	3,000
Citizens Advice Essex – Volunteer Recruitment	-	3,637	3,637	-
Citizens Advice Essex – Warm Homes	-	49,577	49,577	-
Citizens Advice Essex – Warm Start	-	5,833	5,833	-
Clarion Housing Association	-	-	-	5,760
Essex Community Fund – IT	-	14,256	14,256	-
Essex Community Fund –Volunteer Recruitment – Tina Cantrello Fund	-	4,940	4,940	-
Essex County Council – Core Services	36,653	-	36,653	36,653
Essex County Council – Covid-19 Recovery Fund	-	59,540	59,540	-
Essex University - Intern	3,800	-	3,800	7,600
FABA	-	-	-	1,425
Ford Motor Company	1,000	-	1,000	10,150
Help to Claim	-	159,879	159,879	162,447
HTC – Dip Checks	801	-	801	236
Mayflower Rotary Club	9,000	-	9,000	-
Money and Pensions Service	-	186,091	186,091	181,330
National Citizens Advice – BEIS Softphones	-	1,300	1,300	-
National Citizens Advice – BEIS – Remote Working	-	11,600	11,600	-
Rayleigh and Ashingdon Councils	-	-	-	210
Rochford and Rayleigh – Core Services	70,000	-	70,000	70,000

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Sanctuary Housing Association	-	-	-	1,000
Talisman Charitable Trust	-	680	680	-
Thurrock VSDF - Core Services	-	53,020	53,020	50,000
Universal Credit Best Practice Lead	-	10,460	10,460	17,700
	<u>202,626</u>	<u>791,463</u>	<u>994,089</u>	<u>848,139</u>

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

5. COST OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds	Restricted funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Basildon Borough Council – Core Services	-	178,748	178,748	205,000
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	-	10,150	10,150	-
Basildon Borough Council – Welfare Reform	-	-	-	15,833
Brentwood Borough Council – Core Services	59,000	-	59,000	59,000
Broadband	-	-	-	500
Castle Point Extra UC	-	15,500	15,500	15,200
CitA – Energy Advice Programme	1,440	-	1,440	3,720
Citizens Advice Chelmsford – Suicide fund	9,555	-	9,555	-
Citizens Advice Essex – Consumer Referrals	-	-	-	1,375
Citizens Advice Essex – Emergency Fuel Scheme	4,029	-	4,029	-
Citizens Advice Essex – Fuel Admin	4,348	-	4,348	-
Citizens Advice Essex – Management Support	3,000	-	3,000	-
Citizens Advice Essex – Volunteer Recruitment	-	3,637	3,637	-
Citizens Advice Essex – Warm Homes	-	49,577	49,577	-
Citizens Advice Essex – Warm Start	-	5,833	5,833	-
Clarion Housing Association	-	-	-	5,760
Essex Community Fund – IT	-	14,256	14,256	-
Essex Community Fund – Volunteer Recruitment – Tina Cantrello Fund	-	4,940	4,940	-
Essex County Council – Core Services	36,653	-	36,653	36,653
Essex County Council – Covid-19 Recovery Fund	-	59,540	59,540	-
Essex University – Intern	3,800	-	3,800	7,600
FABA	-	-	-	1,425
Ford Motor Company	1,000	-	1,000	10,150
Help to Claim	-	159,879	159,879	162,447
HTC – Dip Checks	801	-	801	234
Mayflower Rotary Club	9,000	-	9,000	-
Money and Pensions Service	-	186,091	186,091	181,330
National Citizens Advice – BEIS Softphones	-	1,300	1,300	-
National Citizens Advice – BEIS – Remote Working	-	11,600	11,600	-
Rayleigh and Ashingdon Councils	-	-	-	-
Rochford and Rayleigh – Core Services	70,000	-	70,000	70,000

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Rochford and Rayleigh Technology	-	-	-	3,310
Sanctuary Housing Association	-	-	-	1,000
South Essex General Funds	(11,518)	-	(11,518)	50,217
Talisman Charitable Trust	-	680	680	-
Thurrock VSDF - Core Services	-	53,020	53,020	50,000
Universal Credit Best Practice Lead	-	10,460	10,460	17,700
	<u>191,108</u>	<u>765,211</u>	<u>956,319</u>	<u>898,454</u>

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

6. COST OF CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
General Advisory Services	191,108	765,211	956,319	898,454
	<u>191,108</u>	<u>765,211</u>	<u>956,319</u>	<u>898,454</u>

7. GOVERNANCE COSTS

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
Accountancy fees	2,880	-	2,880	4,380
	<u>2,880</u>	<u>-</u>	<u>2,880</u>	<u>4,380</u>

8. INCOME FOR THE YEAR

Net resources are stated after charging:

	2021	2020
	£	£
Depreciation	37,054	19,337
Other operating leases	34,475	33,035
	<u>71,529</u>	<u>52,372</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or benefits for the year ended 31 March 2021, nor for the year ended 31 March 2020.

Trustees' expenses

There were £nil Trustees' expenses paid during the year ended 31 March 2021 (2020: £62).

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

10. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	657,023	599,936
Employers National Insurance	47,558	41,246
Pension costs	12,592	10,200
	<u>717,173</u>	<u>651,382</u>

The average monthly number of employees during the year was as follows:

	2021	2020
Charitable purposes	29	29
Management and administration of charity	6	6
	<u>35</u>	<u>35</u>

The vast majority of employees were part time.

No employee received remuneration of more than £60,000 during the year (2020: Nil).

11. INDEPENDENT EXAMINER'S REMUNERATION

The Independent Examiner's paid in the year to 31 March 2021 was £2,880 (2020: £4,380)

12. TANGIBLE FIXED ASSETS

	Leasehold Improvements £	Fixtures and Fittings £	Computer Equipment £	Totals £
COST				
At 1 April 2020	30,000	106,033	35,270	171,303
Additions	-	3,766	27,285	31,051
Disposals	-	-	(2,092)	(2,092)
At 31 March 2021	<u>30,000</u>	<u>109,799</u>	<u>60,463</u>	<u>200,262</u>
DEPRECIATION				
At 1 April 2020	19,500	106,033	35,270	160,803
Charge for the year	6,000	3,766	27,285	37,051
On disposals	-	-	(2,092)	(2,092)
At 31 March 2021	<u>25,500</u>	<u>109,799</u>	<u>60,463</u>	<u>195,762</u>
NET BOOK VALUE				
At 31 March 2021	4,500	-	-	4,500
At 31 March 2020	<u>10,500</u>	<u>-</u>	<u>-</u>	<u>10,500</u>

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Prepayments and accrued income	31,677	20,500
Interfund debtors	11,561	-
	<u>43,238</u>	<u>20,500</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	-	-
Taxation and social security	-	12,097
Other creditors	2,534	2,035
Accruals and deferred income	74,552	75,721
Interfund creditors	11,561	-
	<u>88,647</u>	<u>89,853</u>

Interfund loans are interest free and will be repaid as and when required.

15. OPERATING LEASE COMMITMENTS

Total annual future minimum operating lease payments under non-cancellable operating leases for land and buildings are shown below:

	2021	2020
	£	£
Expiring:		
Between one and five years	5	12,005
After five years	13	14
	<u>18</u>	<u>12,019</u>

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

16. MOVEMENT IN FUNDS

	At 1 April 2020	Net movement in funds	At 31 March 2021
	£	£	£
UNRESTRICTED FUNDS			
General fund	330,579	86,813	417,392
Designated fund	70,000	(70,000)	-
	<u>400,579</u>	<u>16,813</u>	<u>417,392</u>
RESTRICTED FUNDS			
Basildon Borough Council – Core Services	-	26,252	26,252
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	-	-	-
Castle Point Council – Universal Credit	-	-	-
Citizens Advice Essex - Volunteer Recruitment	-	-	-
Citizens Advice Essex - Warm Homes	-	-	-
Citizens Advice Essex - Warm Start	-	-	-
Essex Community Fund – IT	-	-	-
Essex Community Fund - Volunteer Recruitment - Tina Cantrello Fund	-	-	-
Essex County Council – Covid-19 Recovery Fund	-	-	-
Help to Claim	-	-	-
Money and Pensions Service	-	-	-
National Citizens Advice - BEIS - Covid-19 Softphones	-	-	-
National Citizens Advice - BEIS - Remote Working	-	-	-
Talisman Charitable Trust	-	-	-
Thurrock VSDF – Core Services	-	-	-
Universal Credit Best Practice Lead	-	-	-
	<u>-</u>	<u>26,252</u>	<u>26,252</u>
TOTAL FUNDS	<u>400,579</u>	<u>43,065</u>	<u>443,644</u>

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

16. MOVEMENTS IN FUNDS (CONTINUED)

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
UNRESTRICTED FUNDS				
General fund	207,921	191,108	70,000	86,813
Designated fund	-	-	(70,000)	(70,000)
	<u>207,921</u>	<u>191,108</u>	<u>-</u>	<u>16,813</u>
RESTRICTED FUNDS				
Basildon Borough Council – Core Services	205,000	178,748	-	26,252
Basildon Borough Council – DEFRA – Covid-19 Emergency Assistance	10,150	10,150	-	-
Castle Point Council – Universal Credit	15,500	15,500	-	-
Citizens Advice Essex – Volunteer Recruitment	3,637	3,637	-	-
Citizens Advice Essex – Warm Homes	49,577	49,577	-	-
Citizens Advice Essex – Warm Start	5,833	5,833	-	-
Essex Community Fund – IT	14,256	14,256	-	-
Essex Community Fund – Volunteer Recruitment – Tina Cantrello Fund	4,940	4,940	-	-
Essex County Council – Covid-19 Recovery Fund	59,540	59,540	-	-
Help to Claim	159,879	159,879	-	-
Money and Pensions Service	186,091	186,091	-	-
National Citizens Advice – BEIS – Covid-19 Softphones	1,300	1,300	-	-
National Citizens Advice – BEIS – Remote Working	11,600	11,600	-	-
Talisman Charitable Trust	680	680	-	-
Thurrock VSDF – Core Services	53,020	53,020	-	-
Universal Credit Best Practice Lead	10,460	10,460	-	-
	<u>791,463</u>	<u>765,211</u>	<u>-</u>	<u>26,252</u>
TOTAL FUNDS	<u>999,384</u>	<u>956,319</u>	<u>-</u>	<u>43,065</u>

17. PURPOSES OF RESTRICTED FUNDS

Basildon Borough Council – Core Services

Funding to provide a free and impartial information, advice and a specialist welfare rights service to those who live within the Basildon Borough.

Basildon Borough Council – DEFRA - Covid-19 Emergency Assistance

Funding to provide emergency assistance for food and essential supplies during the Covid-19 pandemic for residents who live in Basildon Borough.

Castle Point Council – Universal Credit

Funding to provide advice to support universal credit claimants who live in Castle Point.

Citizens Advice Essex – Essex Community Fund

Funding to contribute towards volunteer recruitment during the Covid-19 pandemic in Basildon, Brentwood, Castle Point & Rochford.

Citizens Advice Essex - Warm Homes

Funding for the provision of services and activities required under the Warm Home Fund for residents who live in Basildon, Brentwood, Castle Point & Rochford.

Citizens Advice Essex - Warm Start

Funding to employ a Family Energy Advice Worker as part of the Energy Redress Fund for families who live in Thurrock.

Essex Community Fund – IT

Funding to provide IT hardware to support home working.

Essex Community Fund - Volunteer Recruitment - Tina Cantrello Fund

Funding to increase volunteer recruitment and training in Basildon Borough.

Essex County Council – Covid-19 Recovery Fund

Funding to recruit and train volunteers, test video software and increase core service capacity in Basildon, Brentwood, Castle Point & Rochford.

Help to Claim

Funding to mobilise a project to provide front line support to Universal Credit claimants in South Essex.

Money and Pensions Service

Funding to provide money, pensions and debt advice sessions to the residents of South Essex.

National Citizens Advice - BEIS - Covid-19 Softphones

Funding to enable the service to increase capacity to respond to the immediate demand for advice arising from Covid-19 in a cost effective manner by making a switch from using mobile phones to using softphones.

National Citizens Advice - BEIS - Remote Working

Funding for IT hardware to support home working.

Talisman Charitable Trust

Grant payment for a client's bankruptcy fee.

Thurrock VSDF – Core Services

Funding to provide a free and impartial information, advice and guidance service to those who live within the Thurrock Borough.

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Universal Credit Best Practice Lead

Funding research to guide best practice for Citizens Advice Essex to support Universal Credit applicants.

18. DESIGNATED FUNDS

Development reserve

A reserve to allow Citizens Advice South Essex to pursue opportunities to increase the reach and quality of its free advice services. The funds were undesignated in September 2020.

19. LEGAL STATUS OF CHARITY

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members as at the 31 March 2021 was 10.

20. CONTROL

The charity is controlled by its Trustees/Directors.

21. FUNDS HELD AS AGENT

The following funds were received and paid by the charity as agent:

	£
Basildon, Billericay & Wickford CVS - Fuel Vouchers	5,000
Brentwood CVS – Covid-19 Winter Grant	1,499
Rayleigh, Rochford and District AVS – Winter Warmth Family Support	2,000
	<hr/>
	8,499
	<hr/>

No balances were held as agent as at 31 March 2021.

CITIZENS ADVICE SOUTH ESSEX LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

22. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2020
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

	Year ended 31 March 2020		
	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Income from:			
Donations and legacies	7,298	-	7,298
Investments	515	-	515
Charitable activities	193,869	654,270	848,139
Total income	201,682	654,270	855,952
Expenditure on:			
Charitable activities	240,874	657,580	898,454
Total expenditure	240,874	657,580	898,454
Net income / (expenditure) before transfers	(39,192)	(3,310)	(42,502)
Transfers between funds	-	-	-
Net income / (expenditure) for the year	(39,192)	(3,310)	(42,502)
Reconciliation of funds			
Total funds brought forward	439,771	3,310	443,081
Total funds carried forward	400,579	-	400,579

CITIZENS ADVICE SOUTH ESSEX LIMITED
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	4,061	7,298
Investment income		
Deposit account interest	1,234	515
Incoming resources from charitable activities		
Grants	994,089	848,139
Total incoming resources	<u>999,384</u>	<u>855,952</u>
RESOURCES EXPENDED		
Charitable activities		
Wages	704,581	641,182
Partner costs	9,312	11,162
Rent	44,587	48,401
Rates, water and insurance	13,665	6,423
Light and heat	2,129	5,572
Telephone	40,189	23,511
Postage and stationery	3,473	10,800
Advertising	224	109
Sundries	1,019	4,438
Computer costs	31,745	34,160
Staff training	5,128	33,237
Staff and volunteer travel and subsistence	911	6,088
Staff and volunteer expenses	12,084	18,286
Publications and subscriptions	4,728	5,204
CA central charge	7,849	7,849
Legal and professional fees	7,277	1,120
Bookkeeping and payroll	1,300	1,333
Cleaning, repairs and maintenance	13,380	4,888
Bank charges	133	245
Pension costs	12,592	10,200
AGM expenses	79	467
Trustee expenses	-	62
Depreciation	37,054	19,337
	<u>953,439</u>	<u>894,074</u>

CITIZENS ADVICE SOUTH ESSEX LIMITED
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
Support Costs/ Governance Costs		
Accountancy fees	2,880	4,380
	<u>2,880</u>	<u>4,380</u>
Total resources expended	<u>956,319</u>	<u>898,454</u>
Net income/(expenditure)	<u>43,065</u>	<u>(42,502)</u>