

# HARLOW CITIZENS ADVICE BUREAU LIMITED

England & Wales · Charity number 1135235

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [07013193](#)

**Registered** 2010-03-26

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Floor 2  
Westgate House  
West Square  
Harlow  
Essex  
CM20 1YS

**Phone** 08082787856

**Email** [sadie.crocker@harlowcitizensadvice.org.uk](mailto:sadie.crocker@harlowcitizensadvice.org.uk)

**Website** [www.harlowcitizensadvice.org.uk](http://www.harlowcitizensadvice.org.uk)

## Activities

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**Objects:** 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 HARLOW AND SURROUNDING AREAS.

**Activities:** Our service provides free, independent, confidential, impartial advice and advocacy services to everyone within our community and surrounding areas both on general and specialist subjects. We are also able to use our national presence in order to lobby governments and local authorities on trends and concerns expressed or identified.

## Classification

- **How:** Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

## Geography

- **Area of benefit:** HARLOW
- Essex

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£639,524	£602,646	£195,425	20
2024-03-31	£491,279	£536,326	-	-
2023-03-31	£370,992	£387,122	-	-
2022-03-31	£417,578	£382,825	-	-
2021-03-31	£339,414	£303,473	-	-

## Trustees

Name	Role	Appointed
Chidiebere Nweke		2022-07-26
Claire Oldstein		2025-10-29
Diana Murray		2016-05-01
Dr Ernest Onyema		2011-12-20
Elaine Prewer		2024-10-22
Graham Clark		2020-10-06
Katherine Vowles		2026-04-15
Richard Lane		2013-12-04
Tracy Lyn Norton		2024-11-20

**HARLOW CITIZENS ADVICE BUREAU LIMITED**

England & Wales - Charity number 1135235

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# Accounts

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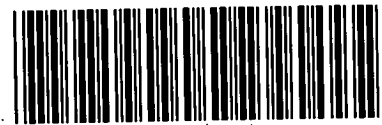
# HARLOW CITIZENS ADVICE LIMITED

Company number 07013193

Charity number 1135235

## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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# HARLOW CITIZENS ADVICE LIMITED

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# HARLOW CITIZENS ADVICE LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2025

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<b>Registered company number</b>	07013193	
<b>Registered charity number</b>	1135235	
<b>Registered address</b>	Floor 2 Westgate House West Square Harlow Essex CM20 1YS	
<b>Directors</b>	G Clark (Chairperson) A Diejomah (resigned 9th January 2025) R Lane R Lee D Murray E Onyema K Smith A Whybrow (resigned 31st December 2024) C Nweke T Norton (appointed treasurer 20th November 2024) Elaine Prewer (appointed 22nd October 2024)	
<b>Independent Examiner:</b>	Community360 Winsley's House High Street Colchester Essex CO1 1UG	
<b>Bankers:</b>	Unity Trust Bank Nine Brindley Place Birmingham B1 2HB	
<b>Additional bankers:</b>	Virgin Money 177 Bothwell Street Glasgow G2 7ER	Saffron Building Society 15 Market Square Bishop's Stortford CM23 3UT
<b>Solicitors</b>	Attwaters Jameson & Hill 2nd Floor, Rothwell House The High Harlow Essex CM20 1LQ	

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

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### Accredited Advice Changes Lives.

#### Chair's Foreword:

This year has been one of significant progress and continued challenge for our service. Between April 2024 and March 2025, we increased our capacity and turnover once again, enabling us to help more people than ever before. In 2023/24 we spent £536,326 delivering our service and incurred a £45,047 deficit. In 2024/25 we posted a £36,879 surplus, spending £602,645. This reflects the significant hard work and dedication of our staff, volunteers, and trustees, as well as the support of our partners and funders.

During 2024/25, while inflation eased compared to previous years, prices for essentials and housing remained high, creating real financial pressures for many in our community. Average wages have lagged behind the rising costs of essentials, meaning many households struggle to meet everyday bills. This highlights the structural challenges people face and underscores why access to advice and support continues to be so crucial. Our work this year has been shaped by this environment, ensuring that as many people as possible can receive timely and effective guidance

Although we have managed to increase our capacity, we recognise that current demand for our accredited advice is higher than we can fully meet. Given the continuing economic and social pressures on our community, it is likely that overall demand has grown alongside our supply. Even as we expand our capacity, the need for our services still outstrips our ability to deliver them.

**We are committed to making our advice as easy to access as possible. Our clients can reach us via multiple channels - telephone, online, email and face-to-face appointments.** We are continually improving our systems and processes so that we can see more people, more efficiently. Our outreach in community venues helps to ensure that people who may otherwise be unaware of our service can find us and receive support at the earliest opportunity. **Our work tackling the wider determinants of health, with our advisers based in GP surgeries, means that, for the first time, clinicians seeing patients suffering from stress can not only prescribe medication but also include as part of their treatment a consultation with an experienced, qualified adviser.** Our case studies are a measure of the exceptional work carried by #TeamHarlow in striving to achieve our strategic goals.

Our capacity remains constrained by the number of volunteers we can attract and retain, and the number of trained advisers we can recruit and fund. Sustainable funding to maintain and grow our adviser base therefore remains our greatest priority. We are extremely grateful for the funding we receive from our partners which has enabled us to expand the scope of our specialist support. That said, the funding for core services from our statutory funders has remained static despite the increase in demand, putting pressure on our financial sustainability.

Our long-term aim is clear: to reach the point where every person who needs our accredited advice can access it promptly and receive full support they require delivered by well-trained, motivated, and happy staff. Our vision is for residents to have the knowledge and confidence they need to find a way forward whoever they are and whatever problem they face. We will continue to measure our progress towards these goals with an aim to ensuring that as our resources are able to support demand for our services. This commitment underpins our future planning and funding priorities and will guide the decisions we make in the year ahead.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

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The Board regularly reviews the organisation's 5-year strategic business plan with our purpose, mission and vision being aligned to our values. To support the delivery of our strategy we have strengthened the experience and diversity of the Board with the appointment of two new trustees with accounting and legal backgrounds.

Finally, I want to thank our staff, volunteers, partners, and funders. Their dedication and support have enabled us to respond to unprecedented challenges and to continue making a real difference to people's lives. With your continued support we can build the capacity our community deserves. **Together we will keep striving toward a future where high-quality, accessible advice is available to everyone who needs it.**

Graham Clark  
Chair of Trustees

### CEO introduction

When we began our five year strategy in 2023, we set out with a simple belief: that accredited advice has the power to change lives, not in theory, but in practice, every single day.

Two years on, that belief has become reality. Across Harlow, in various locations (GP surgeries, foodbanks, community settings and hubs), people are finding a way forward, often at the hardest moments of their lives. That is what Citizens Advice Harlow exists to do.

This past year, 2024–25, has tested us like few others. Demand has risen, cases have grown more complex, and the cost of living continues to weigh heavily on the people we serve. But through it all, Citizens Advice Harlow has not stepped back, We have stepped up. We have supported more people, secured greater outcomes, and deepened our partnerships across health, housing, and community services.

Behind every number in this report is a person. A story. A moment when accredited advice made the difference between despair and direction. That is why this work matters, and why it must continue to be recognised, valued, and properly funded.

Our strategy remains our compass. It reminds us that good advice is not just a service; it is part of the social fabric that keeps communities strong. Over the next three years, we will continue to build on these foundations: accredited advice that is easy to reach, consistently high in quality, and delivered by a team who believe, deeply, in fairness and dignity for all.

Because this is what modern advice work looks like, connected, compassionate, and committed to helping people find their way forward.

And none of this happens by accident. It happens because of the extraordinary people who make up #TeamHarlow, our staff, our volunteers, and our trustees. Their professionalism, compassion, and commitment are the reasons our community can rely on us. To each of them, I offer my heartfelt thanks. You make this possible every single day.

Ayub Khan  
Chief Executive

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

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### **The story of our year:**

Our story for 2024-25 is one of how accredited advice in Harlow changes lives.

Every statistic has a human face. Every number has a name, and every case study is about individuals and families where their circumstances change for the better.

In this reporting year, 5,025 people turned to us for help. That is an increase of 12.5% on the previous year. Behind that rise are families who simply could not make ends meet, people weighed down by debt, and people struggling with the rise in energy and general cost of living pressures. They did not access our service because things were easy. They came because they needed expert, accredited specialist advice.

And the scale of our response matched the scale of the challenge. Compared with 2023-24, we delivered more and better:

**Income gains for clients rose by 41%**, securing £2.18 million for local households compared with £1.5 million in the previous year.

- **£114,000 of debt written off.**
- **Other financial outcomes totalled £1.25m**

Our year was not just about numbers. Working with partners, we extended our reach and deepened our specialisms. Our advisers delivering the Macmillan Cancer Welfare Benefits programme continued to support people delivering great outcomes because serious illness does not wait for bureaucracy. Our financial capability adviser continued to support more people through our work at the Foodbank. Our housing adviser continued to see more people and help resolve homelessness. In our GP surgeries, more patients left not only with a prescription for medicine but also with a plan to tackle the root causes of their financial stress.

This is the essence of what we do, practical help today, lasting change tomorrow. **We know that poverty, debt, housing insecurity, and ill health are not isolated problems; they are interconnected**, and our service must be connected too.

But we should also be clear to our statutory funders that this essential service needs to be funded at a realistic level because demand has risen. Pressures on people mean that casework is complex and takes longer.

This year alone we have seen a 44% rise in the number of issues people bring to us. On average, a single client is now walking through our doors with seven separate issues, problems that are rarely simple, often deeply intertwined, and always urgent.

That matters. Because it means more time, more research, and more coordination across agencies. It means our advisers must think and act not just as problem-solvers but as collaborators, negotiators, and advocates, ensuring people do not just get advice in fragments but a plan that holds together for the whole of their lives.

This is what modern 21st century accredited specialist advice work looks like. It is complex. It is demanding. And it is vital. And it is thanks to the dedication of our staff and volunteers that, even as the challenges deepen, we continue to deliver advice that is holistic, accurate, and life changing.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

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So yes, demand is rising. But so is our impact. And if Harlow needs us, our answer will not be to step back. It will be to step up and to believe, as we always have, that accredited advice changes lives, fairness can be restored, and justice can be achieved because the lives of our clients are becoming more complicated, not less. That is what we achieved in 2024–25. And that is what we will go on doing.

### Our year in numbers

- **5,025 clients supported** – up 12% from last year.
- **25,547 issues handled** – up 44%, showing both growing demand and our growing reach.
- **£2.18 million in income gained for clients** – up 41%.
- **£114,995** of debt written off.
- **£1,257,010 of other financial outcomes** (Where clients gained control of debt, maximised income, and accessed grants, fuel vouchers, and energy support.)
- **Over £3.5 million in total financial outcomes delivered** for the Harlow community.

### Who we helped:

- **56% of clients** live with a disability or long-term health condition.
- **42% men, 58% women:** a narrowing gender gap.
- **24% from ethnic minority backgrounds**, up from 19%, showing our reach across all communities.
- Clients ranged across age groups, with significant demand from older people and working families.

**Top 3 issues:** benefits, energy, and financial capability, reflecting the cost-of-living crisis and household pressures.

### Key areas of growth

- **Debt advice:** 582 clients supported, up 29%.
- **Benefits advice:** 1,718 clients, up 32%.
- **Housing issues:** 650 clients, up 36%.
- **Energy advice:** 808 clients, up 60% the biggest rise, showing how critical energy support has become.
- **Financial capability support:** 700 clients, up 39%.

These increases demonstrate that when the crisis deepened, we adjusted our delivery to respond.

Our commitment to strong governance and the highest standards of advice has remained central to our work throughout the year. Trustees have continued to provide effective oversight, ensuring that Citizens Advice Harlow operates with transparency, accountability, and sound decision making. This focus on good governance has been matched by the quality of our advice services, which remain consistently high. Independent client feedback shows that 85% of clients reported satisfaction with the support they received, reflecting the professionalism, dedication, and expertise of our staff and volunteers.

### Where challenges remain

We must be honest about the challenges we face. We do not have the resources to operate a permanent one stop shop where every issue can be resolved under one roof. Instead, we have responded by delivering more outreach and embedding our advisers in GP surgeries, (where accredited specialist advice is part of the prescription of treatment for patients) community spaces, and with specialist partners taking advice to where people need it most.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

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taking advice to where people need it most. But funding remains a persistent challenge. Too often, statutory funders fail to consider inflation and the full cost of delivering complex, specialist services. This leaves advice services like ours under pressure. Demand is rising and expectations are growing, but the funding base is fragile. It is a challenge we will continue to confront with determination, but also with a clear message that sustainable, fair investment in accredited advice is essential if communities are to thrive.

We are honest about these challenges. But they do not tell a story of retreat; they show the shifting nature of demand and our ability to adapt.

### Our specialist accredited advice services

- **Macmillan Cancer Welfare Benefits:** ensuring financial security for people facing illness.
- **Energy Advice Service:** securing grants, discounts, and practical support for households.
- **Advice in GP Surgeries:** embedding advice as part of health and wellbeing.
- **Specialist Housing & Benefits advice:** tackling the root causes of poverty and insecurity.
- **FCA-regulated Debt advice**

### Value for Money:

Through our service, Citizens Advice Harlow delivers excellent value for money (VfM), helping local people resolve problems early while reducing demand on public services and strengthening the local economy. Our work not only changes lives but also represents a sound investment for funders and taxpayers alike.

To evidence this, **Citizens Advice nationally commissioned the Greater Manchester Combined Authority (GMCA) Research Team** to develop an independent and academically robust financial modelling tool. Recognised as supplementary guidance to HM Treasury's Green Book (2014), this tool evaluates the value for money of interventions by assessing how effectively taxpayers' money is used and the savings achieved compared with standard practice.

The **Cost-Benefit Analysis (CBA)** model is outcome based, providing reliable estimates of the return on investment (ROI) for our work. Using this model, we are able to calculate three distinct forms of value:

- 1) **Financial savings to local (Harlow Council) and national Government** from fewer out of work benefit claims, reduced evictions and re-housing costs, and lower NHS demand.
- 2) **Public value**, reflecting wider social benefits such as improved wellbeing, stronger community participation, and increased productivity.
- 3) **Value to the people we help**, direct financial outcomes like backdated benefits, debt relief, and refunds for consumer issues.

To ensure accuracy and accountability, **Citizens Advice Harlow applies nationally approved modelling and verified local data within this framework**, enabling us to evidence and demonstrate our value for money.

In 2024/25 our service delivered the following in terms of value for money.

### For every £1 invested in Citizens Advice Harlow:

- **£1.97** is returned in **fiscal value**.
- **£15.38** is generated in **public value**
- **£10.62** represents **value to the people we help**.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

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### Wider savings to public authorities include:

#### Local authorities (Harlow Council):

- £155,692 from preventing homelessness and housing evictions
- £20,997 from enabling repayment of Council Tax arrears

#### NHS:

- £200,060 from reduced use of GP and mental health services
- £27,698 from keeping people in work and reducing health-related absences

This data demonstrates a strong return on investment and reinforces the case for realistic funding of accredited advice as part of a strategic approach to prevention and early help frameworks across Harlow but also the greater Essex area.

### Looking ahead:

In the 2025–26 financial year, we will seek to secure a new three-year grant agreement with Harlow Council for the continued delivery of specialist advice through an open and competitive tender process. Alongside this, we will pursue new funding opportunities as part of our refreshed fundraising strategy.

Our priority will be to **further embed Citizens Advice Harlow within the wider prevention agenda**, ensuring that accredited advice continues to be recognised as a vital part of early intervention and community wellbeing. With a new government now in place following the 2024 general election, and with plans for devolution and potential local government reform emerging, we will continue to make the case for sustained investment in accredited advice within an evolving landscape of public services.

### Who we are:

**Our mission** - To provide advice that helps people to overcome their problems.

**Our vision** - For people to have the knowledge and confidence they need to find their way forward, whoever they are and whatever problem they face.

**Our values** - Values are hugely important; they are our culture, the way we work, what we expect of one another and what our clients can expect of us. Our values govern everything we do at every level.

- We are open and transparent
- We continue to learn and grow • We have trust in each other
- We aim for quality, whatever our role

### Our strategy

#### Our five year strategy: 2023–2028

#### Building confidence, strengthening communities:

In 2023, the trustees at Citizens Advice Harlow set out a bold five-year strategy designed to ensure that everyone in our community has the knowledge and confidence to find their way forward, whoever they are and whatever problems they face.

At its heart, our strategy builds on three enduring commitments:

- To provide free, independent, confidential, and impartial advice.
- To campaign on the big issues that affect people's lives.
- To deliver these services with openness, trust, learning, and quality at the core of everything we do.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

**PURPOSE:**  
We provide free, independent, confidential and impartial advice and campaign on the big issues affecting people's lives.

**MISSION:**  
To provide advice that helps people to overcome their problems

**VISION:**  
is for people to have the knowledge and confidence they need to find their way forward, whoever they are and whatever problem they face.

**VALUES:**  
We are open and transparent. We continue to learn and grow. We have trust in each other and aim for quality, whatever our role.

Citizens Advice Harlow  
Strategy 2023 – 2028



#TeamHarlow

We help people, families and the community by:

- Providing specialist and generalist advice
- Campaigning to improve the policies and practices that affect people's lives
- Being one of the best advice and advocacy organisations in the West Essex area

Our strategic objectives:



Our enablers:



Our advice model has the following aims:

- Keeping people in employment or helping them get back to work
- Preventing housing evictions and statutory homelessness
- Reducing the demand for mental health services
- Reducing the demand for GP services
- Improved mental wellbeing
- Improved positive functioning
- Improved family relationships

### Financial review:

First and foremost, we would like to express our gratitude to all of our funders throughout the 2024–2025, which has been another challenging year. Key funders are Harlow Council, (advice service and partnership grant) and Essex County Council including the Public Health Accelerator Board. The complete list of funders is included later in the accounts, along with initiatives that were carried out in relation to Debt Relief Orders, via the Mulberry Trust, Energy advice through United Kingdom Power Networks (UKPN), Macmillan Cancer Specialist welfare benefits advice, and Essex Community Foundation for specialist advice working with the Probation Service. Effective collaborations have been established with Rainbow Services and The Trussell Trust in relation to the Harlow Community Hub and Harlow Foodbank. We also work with the Essex Consortium of Citizens Advice (a sub-regional commissioning body) to access funding for specific areas of specialist advice.

A surplus of £36,879 is recorded for 2024–2025, resulting in £195,426 in reserves as of March 2025. It should be mentioned that £50,819 in revenue has been deferred to the fiscal year 2025–2026 recognising the matching concept against planned activities and costs.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

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Although we anticipate that funding will be difficult once more in 2025–2026, we will keep collaborating with all of our funders to provide services that fit within the allocated budget. This will include working with Harlow Council to ensure they comprehend the financial reality of providing accredited advice services in the face of rising demand and accounting for annual inflation.

In order to benefit from unrestricted funds when they become available, we will also develop a new fundraising strategy.

All Citizens Advice offices are still required by National Citizens Advice to submit a quarterly return detailing our financial performance in relation to our budget. After comparing the submitted data to their expectation benchmark, we are happy to report that we are still meeting the necessary standard.

A stringent budgetary policy is still in place, and the trustees examine every expense. The Trustees will work with our CEO to submit bids for projects that will expand our offerings and increase revenue in 2025–2026.

### **Investment powers & policies:**

Having regard to the liquidity requirements of Citizens Advice Harlow the Trustees have decided to invest our available funds in organisations where funds are accessible without excessive notice of withdrawal having to be given.

As of 31st March 2025, we held the following accounts.

1. Saffron Building Society - withdrawals are subject to 90 days' notice or 90 days' loss of interest for immediate withdrawals.
2. Virgin Money - withdrawals are not subject to notice or loss of interest.
3. Unity Trust Bank Savings - withdrawals are not subject to notice or loss of interest.
4. The remaining funds are held in the current account held with Unity Trust Bank and are immediately available.

With the Bank of England Base Rate at 3.75%, (September 2025), we are receiving the benefit of a good interest rate on the reserves held with Saffron Building Society. The account tracks the Bank of England Base Rate with a premium of 1.25% therefore with an effective rate currently of 5%.

The Trustees will only deposit funds with Banks or Building Societies who are members of the Financial Services Compensation Scheme (FSCS). The current limit on compensation is £85,000.

### **Reserves policy and ongoing concern (designated funds)**

During this financial year the board of trustees has reviewed the current policy, and the reserves have remained the same of £85,000. Dependant upon results in future years, the trustees would like to increase reserves to £156,000. Reserves could be required to bridge the gap between spending and receiving income and to cover unplanned emergency repairs to our premises, redundancy payments and rent/ service charge liabilities in the event of the closure of the company, along with an amount to cover the cost of finding/refitting alternative premises if we are forced to move at short notice. We currently do not foresee any of these events and therefore have no material impact on our reserves through 2025-26.

### **Financial plans for 2025/2026:**

We will continue to look for both unrestricted & restricted funding during 2025/26 financial year and beyond. It should be recognised our finances as of 31st March 2025 remain healthy.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

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### Pay policy for senior staff:

- All Trustees give their time freely and no Trustees received any remuneration or expenses in 2024/25. Senior management are responsible for controlling, running, and operating the business on a day-to-day basis.

### Workplace pensions:

We had sixteen colleagues who were members of our Workplace Pension scheme via National Employers Savings Trust (NEST) as of 31st March 2025

### Risk management:

The Trustees take a proactive approach to risk management and have adopted a comprehensive Risk Management Strategy to ensure that potential risks are identified, monitored, and effectively mitigated.

The Board works closely with the Chief Executive and management team to assess both strategic and operational risks, reviewing the charity's Risk Register at regular intervals throughout the year. Risks are evaluated in terms of their likelihood and potential impact, with mitigating actions agreed and monitored. Key risks are also reviewed annually as part of the business planning and budget-setting process to ensure appropriate controls are in place.

The charity's approach includes:

- An annual review of the principal risks and uncertainties facing the organisation.
- The establishment and monitoring of policies, systems, and procedures to mitigate identified risks.
- The implementation of response and continuity plans to minimise any potential impact on service delivery, reputation, and financial stability should those risks materialise.

During the year, the Board identified and managed several significant risks, including:

- **Funding and sustainability risk**, ensuring sufficient unrestricted reserves and diversified income to manage reductions in grant or contract funding.
- **People and capacity risk**, maintaining staff wellbeing, retention, and succession planning in a competitive labour market.
- **Compliance and quality assurance risk**, ensuring continued adherence to Citizens Advice leadership self-assessment process, quality standards, FCA authorisation requirements, and funder reporting obligations.
- **IT and cyber security risk**, safeguarding client data and maintaining secure systems in line with data protection and information assurance standards.
- **External environment risk**, responding to rising client demand and changes in local or national policy affecting advice provision.

The Trustees are satisfied that appropriate controls and monitoring arrangements are in place to reduce exposure to these risks and to ensure the charity remains resilient, accountable, and capable of adapting to a changing environment.



Tracy Norton  
Treasurer

# HARLOW CITIZENS ADVICE LIMITED

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

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I report on the accounts of Harlow Citizens Advice Limited for the year ended 31 March 2025 which are set out on pages 12 to 19.

### **Respective responsibilities of trustees and examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act)) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

### **Basis of independent examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

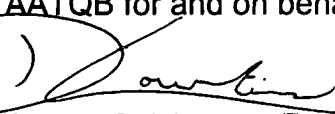
In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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.

David Courtier FMAAT AATQB for and on behalf of:

Community360  
Winsley's House, High Street, Colchester, Essex



Date 13/11/2025

# HARLOW CITIZENS ADVICE LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

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	Note	Unrestricted Total £	Restricted Total £	2025 Total £	2024 Total £
<b>Incoming resources</b>					
Donations and legacies		3,245	-	3,245	1,020
Income from investments		7,579	-	7,579	6,190
Income from charitable activities	2	48,986	579,714	628,700	484,069
<b>Total incoming resources</b>		<b>59,810</b>	<b>579,714</b>	<b>639,524</b>	<b>491,279</b>
<b>Resources expended</b>					
Charitable activities	3	65,837	536,808	602,646	536,326
<b>Total resources expended</b>		<b>65,837</b>	<b>536,808</b>	<b>602,646</b>	<b>536,326</b>
<b>Net incoming resources</b>		<b>(6,027)</b>	<b>42,905</b>	<b>36,879</b>	<b>(45,047)</b>
Transfer between funds		(38,082)	38,082	-	-
<b>Funds at 1 April 2024</b>		<b>176,307</b>	<b>(17,760)</b>	<b>158,547</b>	<b>203,594</b>
<b>Funds at 31 March 2025</b>		<b>132,198</b>	<b>63,227</b>	<b>195,425</b>	<b>158,547</b>

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Notes on pages 14 to 19 form part of these financial statements

# HARLOW CITIZENS ADVICE LIMITED

## BALANCE SHEET AS AT 31 MARCH 2025

	Note	2025 Total £	2024 Total £
<b>Current assets</b>			
Debtors	6	64,188	26,947
Cash at bank and in hand		195,794	156,829
		<u>259,981</u>	<u>183,776</u>
<b>Current liabilities</b>			
Creditors, amounts falling due within one year	7	64,556	25,228
<b>Net current assets</b>		195,425	158,547
<b>Net assets</b>		<u><u>195,425</u></u>	<u><u>158,547</u></u>
<b>Funds</b>			
Unrestricted funds	9	132,198	176,307
Restricted funds	9	63,227	(17,760)
		<u><u>195,425</u></u>	<u><u>158,547</u></u>


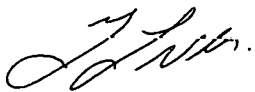
For the year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

The directors declare that they have approved the accounts above.

Signed	 _____ Graham Clark, Chair	Date	<u>12th November 2025</u>
Signed	 _____ Tracy Norton, Treasurer	Date	<u>12th November 2025</u>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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### 1. Accounting Policies

#### 1.1 Accounting convention and standards

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### Cashflow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

#### 1.2 Grants

Grants are recognised in full in the Statement Of Financial Activities in the year in which they are receivable.

#### 1.3 Donations, legacies and voluntary income

Donations and voluntary income are recognised on a received basis and are allocated between restricted and unrestricted funds as required. The value of services provided by volunteers has not been included.

#### 1.4 Expenditure

Resources expended are recognised in the period in which they are incurred and are charged to the service to which they relate. Resources expended include attributable VAT which cannot be recovered.

#### 1.5 Taxation

The company, being a charity, is not liable to income or corporation tax. Tax deducted from interest received is reclaimed.

#### 1.6 Depreciation

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset over its expected life as follows:

Improvements to leasehold property	3 years straight line
Office equipment	25% reducing balance

#### 1.7 Defined contribution pension scheme

Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

#### 1.8 Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 1.9 Restricted funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

### 1.10 Charity status

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

2. Income from	Unrestricted	Restricted	2025	2024
charitable activities	£	£	£	£
Additional Rooms	-	5,000	5,000	5,000
Aviva	-	53,020	53,020	-
CITA - Cost of Living	-	2,961	2,961	51,362
ECF - Probation Project	-	15,000	15,000	-
Education referrals	-	-	-	4,900
Essex CA (Uk Power Networks)	-	-	-	28,650
Essex County Council	8,986	-	8,986	26,106
Essex Cultural Diversity Grant	-	-	-	-
Essex Warm Start	-	31,201	31,201	71,960
Essex Warmer Homes	-	16,547	16,547	-
Harlow and District Council	-	-	-	40,000
Harlow and District Council Contract	40,000	90,000	130,000	90,000
Harlow Community Hub	-	30,158	30,158	30,398
Harlow Foodbank	-	31,601	31,601	41,094
MacMillan Cancer	-	62,055	62,055	67,365
Probation - Essex & Cambridge	-	79,101	79,101	-
Public Health Accelerator Board (PHAB)	-	31,197	31,197	-
The Mulberry Trust - DRO Project	-	27,905	27,905	15,500
UKPN	-	103,408	103,408	11,735
Ukraine Funding	-	560	560	-
	<b>48,986</b>	<b>579,714</b>	<b>628,700</b>	<b>484,069</b>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

3. Costs of charitable activities	Unrestricted	Restricted	2025	2024
	£	£	£	£
Salaries and pensions	34,914	497,638	532,552	467,463
Training and travel	1,954	3,379	5,333	2,135
Rent and rates	6,985	23,219	30,204	28,811
Office expenses	17,205	12,467	29,672	30,944
Professional fees	2,277	-	2,277	1,886
Bank charges	199	-	199	229
Miscellaneous	1,374	-	1,374	1,085
Advertising and promotion	930	105	1,035	2,684
Premises costs	-	-	-	1,090
	<u>65,837</u>	<u>536,808</u>	<u>602,646</u>	<u>536,326</u>

### 4. Staff costs and emoluments

Total staff costs were as follows:

	2025	2024
	£	£
Wages & salaries	492,161	427,072
Social security costs	29,737	29,737
Pension costs	10,654	10,654
	<u>532,552</u>	<u>467,463</u>

#### Particulars of employees:

The average number of employees during the period, calculated on the basis of full time equivalents, was as follows:

	2025	2024
	20.5	18.1

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

#### Key management personnel

During the year total remuneration of £110,116 (2024 £113,862) was paid to key management personnel. The remuneration of key management personnel is decided upon and authorised by the trustees.

### 5. Net incoming resources

This is stated after charging:

	2025	2024
	£	£
Independent examiner's fee	<u>600</u>	<u>600</u>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

6. Debtors	2025	2024
	£	£
Debtors	63,312	26,048
Prepayments	876	899
	<u>64,188</u>	<u>26,947</u>

7. Creditors; amounts falling due within one year	2025	2024
	£	£
Deferred income	50,819	15,000
Company credit card	376	492
Taxation and social security	12,561	9,136
Accruals	800	600
	<u>64,556</u>	<u>25,228</u>

8. Analysis of net assets between funds	Unrestricted	Restricted	2025	2024
	£	£	£	£
Current assets - excluding cash	64,188	-	64,188	26,947
Current assets - cash at bank	213,553	(17,760)	195,794	156,829
Current liabilities	(64,556)	-	(64,556)	(25,228)
	<u>213,185</u>	<u>(17,760)</u>	<u>195,425</u>	<u>158,547</u>

9. Fund analysis	01/04/24	Income	Expenses	Transfer	31/03/25
	£	£	£	£	£
<b>Unrestricted funds:</b>					
General fund	91,307	59,810	(65,837)	(38,082)	47,198
Reserve fund	85,000	-	-	-	85,000
	<u>176,307</u>	<u>59,810</u>	<u>(65,837)</u>	<u>(38,082)</u>	<u>132,198</u>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 9. Fund analysis - continued

Restricted funds	01/04/24	Income	Expenses	Transfer	31/03/25
	£	£	£	£	£
Public Health Accelerator Board	-	31,197	(17,544)	-	13,653
Essex Warmer Homes	(10,388)	16,547	(12,000)	5,841	-
Essex Warm Start	(4,437)	31,201	(28,333)	1,569	-
Essex CC Cost of Living	-	2,961	-	-	2,961
Harlow Community Hub	1,827	30,158	(32,624)	639	0
Probation Contract	(15,757)	79,101	(66,740)	3,396	-
ECF Probation Project	-	15,000	(16,640)	1,640	-
UKPN	75	103,408	(92,465)	-	11,018
Aviva	-	53,020	(46,470)	-	6,550
The Mulberry Trust - DRO Project	-	27,905	(19,058)	-	8,847
Harlow Foodbank	10,330	31,601	(25,387)	-	16,544
Additional Rooms	520	5,000	(5,940)	420	-
Macmillan Cancer	71	62,055	(58,470)	-	3,656
Ukraine Funding	-	560	(560)	-	-
Harlow Council	-	90,000	(114,577)	24,577	-
	<b>(17,760)</b>	<b>579,714</b>	<b>(536,808)</b>	<b>38,082</b>	<b>63,227</b>
<b>Total funds</b>	<b>158,547</b>	<b>639,524</b>	<b>(602,646)</b>	<b>-</b>	<b>195,425</b>

### 10. Related Parties

There were no related parties within the year.

### 11. Going Concern

The charity is operating on a going concern basis.

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 12. Previous Year Comparative Statement of Financial Activity

	Note	Unrestricted Total £	Restricted Total £	2024 Total £
<b>Incoming resources</b>				
Donations and Legacies		1,020	-	1,020
Income from Investments		6,190	-	6,190
Income from charitable activities	2	51,006	433,063	484,069
<b>Total incoming resources</b>		<b>58,216</b>	<b>433,063</b>	<b>491,279</b>
<b>Resources expended</b>				
Charitable activities	3	93,409	442,917	536,326
<b>Total resources expended</b>		<b>93,409</b>	<b>442,917</b>	<b>536,326</b>
<b>Net incoming resources</b>		<b>(35,193)</b>	<b>(9,854)</b>	<b>(45,047)</b>
Prior year adjustment		10,759	(10,759)	-
<b>Net income for the period</b>		<b>(24,434)</b>	<b>(20,613)</b>	<b>(45,047)</b>
<b>Funds at 1 April 2023</b>		200,741	2,853	203,594
<b>Funds at 31 March 2024</b>		<b>176,307</b>	<b>(17,760)</b>	<b>158,547</b>

**HARLOW CITIZENS ADVICE BUREAU LIMITED**

England & Wales - Charity number 1135235

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# Accounts

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**HARLOW CITIZENS  
ADVICE LIMITED**

Company number 07013193

Charity number 1135235

**FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

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# HARLOW CITIZENS ADVICE LIMITED

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# HARLOW CITIZENS ADVICE LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2024

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<b>Registered company number</b>	07013193
<b>Registered charity number</b>	1135235
<b>Registered address</b>	Floor 2 Westgate House West Square Harlow Essex CM20 1YS
<b>Directors</b>	J. Barber (resigned 30 November 2023) G Clark (Chairperson) A Diejomah R Lane R Lee D Murray E Onyema K Smith A Whybrow C Nweke
<b>Independent Examiner:</b>	Community360 Winsley's House High Street Colchester Essex CO1 1UG
<b>Bankers:</b>	Unity Trust Bank Nine Brindley Place Birmingham B1 2HB
<b>Solicitors</b>	Attwaters Jameson & Hill 2nd Floor, Rothwell House The High Harlow Essex CM20 1LQ

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

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### Helping the people of Harlow navigate the cost of living crisis

#### Chair's Foreword

Each year presents its own set of challenges, and this year has been no exception. Our staff, both paid and unpaid, have once again demonstrated remarkable resilience and dedication in delivering high-quality services to Harlow residents.

While inflation has begun to ease, it remains high, compounding the double-digit increases we saw in the previous year. Many people are still struggling with the cost of living. Although volatility in energy markets has lessened, energy prices remain elevated too. High interest rates have further increased living expenses for both renters and homeowners, driving demand for our services to unprecedented levels.

In 2023/24, we assisted more people than ever before, and our turnover reached record levels. In this report Ayub, our CEO, provides more detailed insights into our performance.

At Citizens Advice Harlow, we operate under a balanced set of strategic objectives that underpin our vision which is for residents to have the knowledge and confidence they need to find a way forward whoever they are and whatever problem they face. Our aim is to provide outstanding quality advice to our clients, delivered by well-trained, motivated, and happy staff. This is supported by robust processes that we are constantly looking to improve. None of this would be possible without our funding, so I'd like to extend our deepest thanks to our funders noting that your support is crucial to our work. We would also like to extend our thanks to our colleagues at Citizens Advice Essex for their continued success in bidding for new services which has enabled us to expand the scope of our services to the community.

The Board places strong emphasis on governance as well as financial and risk management. Our Finance and Remuneration sub-committee of the Board works to ensure strong financial management and that our staff are compensated competitively. This remains an ongoing priority. Additionally, we have appointed thematic leads for each strategic objective, which strengthens the link between our vision and daily operations. We have also appointed a lead for Equality, Diversity, and Inclusion to ensure these values are woven into everything we do.

I'd like to take this opportunity to thank our Treasurer, Andrew Whybrow, for his excellent stewardship over our finances. Andrew joined the Board in 2014 when turnover was £139,000 and leaves us now with a significantly higher turnover of £484,000. Thank you, Andrew, for your dedication and support over the last 10 years.

Looking ahead, we aim to expand our reach and assist more people through a variety of access points. As always, the challenge lies in securing adequate resources. With growth comes the necessity for even more robust processes and governance. As Trustees, we set the course for our organisation, navigating through both calm and stormy seas. We are not afraid to re-evaluate our path and anticipate the challenges ahead.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

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With the new government, there is talk that things might need to get worse before they can get better. This could lead to increased demand for our services, while at the same time, we face the risk of reduced funding for charities. Even if things don't worsen, it's fair to say that the true position is that demand always exceeds our supply and that's a challenge we must continually address.

At Citizens Advice Harlow, we recognise the importance of taking a holistic approach, valuing consolidation where it makes sense and seeking the benefits of economies of scale, particularly in shared services. We also believe in the efficiency of a "one-call centre" approach, streamlining our operations to better serve our community. These are developments that we will continue to address over the coming year.

We've recently welcomed two new trustees and a paid part-time finance officer to further strengthen our team. We are confident that we will continue to deliver excellent value for money and look forward to the year ahead as we serve the people of Harlow.

Thank you to everyone.

Graham Clark  
Chair of the Trustees

### CEO introduction

This past year (2023-24) has been fraught with significant challenges, including a cost-of-living crisis, record-high inflation, and rising energy costs, all of which have put unprecedented strain on our service at Citizens Advice Harlow. Despite these difficulties, we provided essential advice and support to **4,467 individuals, (more than double the 2,205 we assisted in the previous year)** addressing a wide range of complex issues such as financial uncertainty, debt, access to benefits, and housing.

The financial strain that many people in our community experience is reflected in our data, which reveals demand, especially in areas like benefits, debt management, and housing. We assisted clients with **1,388 debt issues, 3,542 benefit-related issues, and 1,511 housing issues.**

We continued to broaden our outreach efforts, connecting with more people who would not have used our services otherwise. This included advice in GP surgeries and our Macmillan Welfare benefits advice service. However, the increased demand for our telephone advice service has highlighted the critical need for more trained advisers and resources.

Despite these pressures, our interventions led to significant outcomes, **including £1,552,741 (£229,770 in the previous year) in income gains for clients and the write-off of £154,063 in debts.** We served a diverse community, with a significant portion of our clients being women, people with disabilities, and individuals from various ethnic backgrounds.

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# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

As we look ahead, we are committed to continuing our vital work, advocating for our clients, and securing the necessary resources to meet the growing demands of our community. The need for our services has never been greater, and we remain committed to providing support to every Harlow resident in need.

As always, our good work cannot be achieved without a dedicated team of paid staff and volunteers. A special mention to our Trustees who continue to provide support, challenge, and good governance. #TeamHarlow is a special group of people to work with, and I am incredibly grateful for their dedication and hard work.

Ayub Khan

Chief Executive

### Who we are:

**Our mission** - To provide advice that helps people to overcome their problems.

**Our vision** - For people to have the knowledge and confidence they need to find their way forward, whoever they are and whatever problem they face.

**Our values** - Values are hugely important, they are our culture, the way we work, what we expect of one another and what our clients can expect of us. Our values govern everything we do at every level.

- We are open and transparent
- We continue to learn and grow
- We have trust in each other
- We aim for quality, whatever our role

### Our strategy



# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

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Our advice model has the following aims:

- Keep people in employment or helping them get back to work
- Preventing housing evictions and statutory homelessness
- Reducing the demand for mental health services
- Reducing the demand for GP services
- Improved mental wellbeing
- Improved positive functioning
- Improved family relationships

### The story of our year – What we achieved

The cost of living crisis, record high inflation, and the spike in energy costs saw a surge in demand for our services placing unprecedented pressure on our resources. In a year marked by continued economic uncertainty and growing financial hardship for all sections of the community, Citizens Advice Harlow provided a lifeline for thousands. **We supported 4,467 individuals**, each grappling with the complexities of modern life, from financial instability to navigating the complex welfare benefits system. Our data illustrated demand characterised by:

Addressing 3,542 issues **relating to Benefits and Tax Credit alone and 799 relating to Universal Credit**

- **Debt crisis:** The demand in debt-related issues, totalling 1,388, demonstrated the financial pressure that many of our clients faced. Fuel debts, council tax arrears, and rent arrears were among the most common issues, reflecting the dire consequences of economic pressures on household finances.
- **Housing struggles:** The 1,511 housing issues we handled underscore the ongoing housing crisis, with many residents seeking support in an increasingly unaffordable housing market be it renting, paying council tax, rent or mortgage. We also provided advice to people who were living in poor-quality housing and advocating with their landlord for repairs.
- **Addressing the energy crisis:** The energy crisis impacted on all Harlow residents, and households facing energy challenges. Our advisers have provided one-on-one advice helping them navigate issues such as energy debt, billing disputes, and energy efficiency improvements. Through our service, clients have saved **£749,851** by switching to more affordable energy tariffs and accessing grants for home energy improvements.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

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### Reaching more people through outreach

Despite the mounting challenges, we have expanded our reach significantly. By extending our presence in the community, we have connected with more individuals who might not have otherwise accessed our services. Working with partners such as the community hub has been crucial in ensuring that the most vulnerable receive the support they desperately need. In this year we also launched advice services based in GP surgeries across Harlow addressing the wider determinants of health through prevention. We also provided a dedicated outreach to staff at Princess Alexandra Hospital who were impacted by the cost of living crisis.

### Continued high demand for telephone advice and the need for resources

The demand for our phone service has reached unprecedented levels, reflecting the growing need for accessible advice and support. The average wait time over the year was 19 minutes. The pressure on our telephone advice line can only be alleviated through the recruitment of additional trained advisers. These advisers are essential in managing the initial influx of inquiries, ensuring that clients receive timely assistance. While we are committed to reducing the wait time and meeting demand, it is clear that bolstering our phone service capacity will require additional resources and investment.

### Fundraising and the need for fair settlements from funders

While we are doing all we can to fundraise and boost our resources, the sustainability of our services hinges on securing contracts and grants that recognise the true cost of delivering high-quality advice and that acknowledges the extensive work required to meet the growing needs of our community.

### Life-changing outcomes amidst growing challenges

Despite the immense pressures on our service, we delivered tangible outcomes for our clients:

- **Income gains:** Our interventions led to a total income gain of £1,552,741 for clients. Funds that were not just financial support but lifelines that kept families afloat in trying times. This figure highlights our role as a crucial advocate for those navigating the often impenetrable welfare system.
  - **Debt relief:** In a year where many faced the overwhelming burden of debt, we were able to secure the write-off of £154,063 in debts, providing critical relief to those most in need. Additionally, reimbursements and loans amounting to £10,313 were facilitated, offering further financial respite to struggling households.
  - **MacMillan welfare support:** Our service provides free, confidential advice and support to people affected by cancer, helping them with financial issues, benefits, and other practical matter. In 2023-24 we helped clients obtain income of **£863,018**
-

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

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### Serving a diverse community

Our service's impact was felt across a broad demographic, reflecting the diversity of those we assist:

- **Gender and disability:** The data reveals a significant proportion of female clients, (62%) and a notable 58% of clients reported living with disabilities or long-term health conditions. This underscores the essential role we play in supporting those who are often the most marginalised and in need of targeted, compassionate assistance.
- **Ethnic diversity:** The wide range of ethnic backgrounds represented among our clients highlights our commitment to inclusivity and ensuring that our services are accessible to every member of our community, regardless of their background.
- **Channel Delivery**

In the past year, our service has continued to provide essential support through a variety of channels, ensuring that our clients can access advice in the way that suits them best. From face-to-face appointments, outreach, to expanding our digital and telephone services, we have strived to meet the changing needs of our community. By embracing new technology and adapting our traditional services, we have maintained high levels of accessibility and support, even in the face of ongoing challenges.

In 2023-24 advice was delivered through the following channels:

- Telephone advice = 44%
- Face to face = 9%
- Email advice = 33%
- Letter = 2%
- Other = 5%\*
- Admin = 7%\*

*In the Casebook system, the "Other" channel serves as a flexible option for recording any contact types that are not listed in the predefined categories. Advisers can use the accompanying free text field to provide additional details, allowing them to document interactions such, social media exchanges, WhatsApp messages, and more.*

*The "Admin" channel in Casebook is designated exclusively for non-advice tasks. This includes activities such as casework preparation or administrative tasks like sending SMS reminders, closing cases, or uploading files. It should be used for any actions that do not involve direct contact with clients or third parties in the process of resolving a client's issue.*

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

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**Client satisfaction** is a key focus for us, and this year's results reflect our commitment to helping people. While **55%** of clients found our services easy to access, we acknowledge that high demand, especially for our telephone service, meant that more people experienced longer wait times. Despite this, **83%** said we helped them find a way forward, **64%** were able to resolve their problems, and **82%** would recommend us to others, showing the trust and value clients place in our advice service.

### **Value for Money:**

Citizens Advice Harlow delivers exceptional value for money by offering free, impartial, and confidential advice to individuals facing a wide range of issues. Through early intervention and expert guidance, we help people resolve problems before they escalate, reducing the strain on public services such as healthcare, housing, and welfare. Our service across Harlow not only improves individual well-being but also contributes to the broader community by promoting financial stability, reducing poverty, and enhancing social cohesion, ultimately providing a significant return on investment for society as a whole.

### **Evidencing value for money:**

The Greater Manchester Combined Authority (GMCA) Research Team has developed an innovative financial modelling tool, which was recognised as supplementary guidance to HM Treasury's Green Book in 2014. This tool helps evaluate the value for money of various interventions, focusing on how effectively taxpayers' money is used and the potential savings compared to standard practices. The Cost-Benefit Analysis (CBA) model is outcome-based, providing estimates on the return on investment (ROI) for these interventions.

Using this model, we are able to calculate the following value:

- 1. Financial savings** to local (Harlow Council) and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants, and less demand on the NHS.
- 2. Public value:** When people have fewer problems they have higher levels of well-being, participation in society, and productivity.
- 3. Value to the people we help:** We help individual clients to achieve financial outcomes like getting backdated benefits, writing-off debts, and refunds for consumer issues.

### **In 2023 24:**

- **For every £1 invested in our service we achieved £16.01 of public value**

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

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- **Through our advice service, we helped Harlow Council save £119,293, by preventing homelessness and housing evictions and rescheduling Council tax payments**
- **We saved the NHS £164,447 by reducing the use of mental health service and GP services and keeping people in work**
- **We helped save the housing sector, £329,717 by working with housing providers to prevent homelessness and evictions**

### **Critical insights and the road ahead:**

The story of our year is how we helped a community with financial, housing, and health-related challenges. The surge in demand for our specialised and general advice service, coupled with the substantial outcomes we have achieved, underscores both the essential nature of our work and the immense pressure we face in meeting the needs of our community. The increasingly complex issues have stretched our team of staff and volunteers, as casework continues to take more time.

As we move forward, the insights gained from this challenging year will guide our strategic planning. We are more determined than ever to advocate for our clients, to secure the resources necessary to continue our work, and to push for systemic changes that address the root causes of the issues our clients face. This includes working with partners including the West Essex Integrated Care Board, as we address the wider determinants of health prevention through our advice service.

It is clear that the need for our service has never been greater, and we remain committed to being the unwavering support that our community relies on. However, it is crucial that we secure fair contracts and sufficient funding to maintain and expand our services, ensuring that every Harlow resident can access the help they need when they need it most.

### **FINANCIAL REVIEW**

• Firstly, we would like to record our thanks to our various funders in 2023/24 in what has proved to be another challenging period. These funders being Harlow Council (Advice Contract & Partnership Grant) & Essex County Council. Additionally, projects that were run on behalf of Essex Warmer Homes, Essex Warm Start, Macmillan Cancer, United Kingdom Power Networks (UKPN) & The Mulberry Trust in respect of Debt Relief Orders, the full list of funders is listed later in the accounts. Successful partnerships have been forged with Rainbow Services & The Trussell Trust in connection with The Harlow Community Hub & Harlow Foodbank continue to work effectively.

• In 2024/25 we recorded a deficit of £45047. That deficit has reduced our reserves to £158547. It is to be noted that on 31<sup>st</sup> March 2024 a total amount of £51579 was owed on work completed but not paid for by our partners, these have subsequently been paid. For the financial year 2024/25 we will move to an accrual basis for income & expenditure.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

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- In 2024/25 we expect funding to be challenging again, however working in partnership with Essex Citizens Advice will open an increasing number of projects which will provide additional funds.
- National Citizens Advice continues to require all Citizens Advice offices to complete a quarterly return declaring our financial performance compared to our budget. The data submitted is then compared to their expectation benchmark, we are pleased to advise that we continue to achieve the required standard.
- The Trustees review all the costs, and a strict Budgetary policy remains in force. During 2024/25 the Trustees will continue to encourage our CEO to bid for projects to develop our services & boost income.

### INVESTMENT POWERS & POLICY

- Having regard to the liquidity requirements of Citizens Advice Harlow the Trustees have decided to invest our available funds in organisations where funds are accessible without excessive notice of withdrawal having to be given.
- As of 31st March 2024, we held the following accounts.
  1. Saffron Building Society - withdrawals are subject to 90 days' notice or 90 days loss or 90 days loss of interest for immediate withdrawals.
  2. Virgin Money - withdrawals are not subject to notice or loss of interest.
  3. Unity Trust Bank Savings - withdrawals are not subject to notice or loss of interest.
  4. The remaining funds are held in the current account held with Unity Trust Bank.
- With the Bank of England Base Rate now (September 2024) at 5%, we are receiving the benefit of a good interest rate on the reserves held with Saffron Building Society. The account tracks the Bank of England Base Rate with a premium of 1.25% so effectively the rate we receive currently is 6.25%.
- The Trustees will only deposit funds with Banks or Building Societies who are members of the Financial Services Compensation Scheme (FSCS). The current limit for compensation is £85,000.

### RESERVES POLICY AND GOING CONCERN (DESIGNATED FUND)

- Reserves are needed to bridge the gap between spending and receiving income and to cover unplanned emergency repairs to our premises, redundancy payments and rent/ service charge liabilities in the event of the closure of the company, along with an amount to cover the cost of finding/refitting alternative premises if we are forced to move at short notice.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

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- The amount allocated remains at £85,000.

### FINANCIAL PLANS FOR 2023/2024

- We will continue to look for both unrestricted & restricted funding during 2024/25, but our finances as of 31st March 2024 remain healthy.

### PAY POLICY FOR SENIOR STAFF

- All Trustees give their time freely and no Trustees received any remuneration or expenses in 2023/24. The senior management are responsible for controlling, running, and operating the business on a day-to-day basis.
- The Trustees review the salaries of the senior management on an annual basis and there was an increase in salaries for all staff effective from April 2024.

### WORKPLACE PENSIONS

- We had 16 colleagues (an increase of 3) who were members of our Workplace Pension scheme via National Employers Savings Trust (NEST) as of 31st March 2024.

### RISK MANAGEMENT

- The Trustees have a Risk Management Strategy which comprises:
  - An annual review of principal risks and uncertainties the charity faces.
  - The establishment of policies, systems and procedures to mitigate those risks identified in the annual review.
  - The implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.



Andrew Whybrow  
Treasurer

Date 10 October 2024

# HARLOW CITIZENS ADVICE LIMITED

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2024

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I report on the accounts of Harlow Citizens Advice Limited for the year ended 31 March 2024 which are set out on pages 13 to 20.

### **Respective responsibilities of trustees and examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

### **Basis of independent examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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.

Shelley-Marie Rudling FMAAT AATQB for and on behalf of:

Community360

Winsley's House, High Street, Colchester, Essex



Date

11/10/2024

# HARLOW CITIZENS ADVICE LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2024

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	Note	Unrestricted Total £	Restricted Total £	2024 Total £	2023 Total £
<b>Incoming resources</b>					
Donations and legacies		1,020	-	1,020	396
Income from investments		6,190	-	6,190	2,585
Income from charitable activities	2	51,006	433,063	484,069	368,011
<b>Total incoming resources</b>		<b>58,216</b>	<b>433,063</b>	<b>491,279</b>	<b>370,992</b>
<b>Resources expended</b>					
Charitable activities	3	93,409	442,917	536,326	387,122
<b>Total resources expended</b>		<b>93,409</b>	<b>442,917</b>	<b>536,326</b>	<b>387,122</b>
<b>Net incoming resources</b>		<b>(35,193)</b>	<b>(9,854)</b>	<b>(45,047)</b>	<b>(16,130)</b>
Prior year adjustment		10,759	(10,759)	-	-
<b>Funds at 1 April 2023</b>		200,741	2,853	203,594	219,724
<b>Funds at 31 March 2024</b>		<b>176,307</b>	<b>(17,760)</b>	<b>158,547</b>	<b>203,594</b>

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Notes on pages 15 to 20 form part of these financial statements

# HARLOW CITIZENS ADVICE LIMITED

## BALANCE SHEET AS AT 31 MARCH 2024

	Note	2024 Total £	2023 Total £
<b>Current assets</b>			
Debtors	6	26,947	700
Cash at bank and in hand		156,829	209,968
		<u>183,776</u>	<u>210,668</u>
<b>Current liabilities</b>			
Creditors, amounts falling due within one year	7	25,228	7,074
<b>Net current assets</b>		158,547	203,594
<b>Net assets</b>		<u><u>158,547</u></u>	<u><u>203,594</u></u>
<b>Funds</b>			
Unrestricted funds	9	176,307	200,741
Restricted funds	9	(17,760)	2,853
		<u><u>158,547</u></u>	<u><u>203,594</u></u>

For the year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.

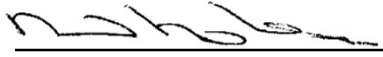
The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

The directors declare that they have approved the accounts above.

Signed  Date 10 October 2024  
Graham Clark, Chair

Signed  Date 10 October 2024  
Andrew Whybrow, Treasurer

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

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### 1. Accounting Policies

#### 1.1 Accounting convention and standards

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### Cashflow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

#### 1.2 Grants

Grants are recognised in full in the Statement Of Financial Activities in the year in which they are receivable.

#### 1.3 Donations, legacies and voluntary income

Donations and voluntary income are recognised on a received basis and are allocated between restricted and unrestricted funds as required. The value of services provided by volunteers has not been included.

#### 1.4 Expenditure

Resources expended are recognised in the period in which they are incurred and are charged to the service to which they relate. Resources expended include attributable VAT which cannot be recovered.

#### 1.5 Taxation

The company, being a charity, is not liable to income or corporation tax. Tax deducted from interest received is reclaimed.

#### 1.6 Depreciation

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset over its expected life as follows:

Improvements to leasehold property	3 years straight line
Office equipment	25% reducing balance

#### 1.7 Defined contribution pension scheme

Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

#### 1.8 Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

### 1.9 Restricted funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

### 1.10 Charity status

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

2. Income from	Unrestricted	Restricted	2024	2023
charitable activities	£	£	£	£
Harlow and District Council	40,000	-	40,000	40,000
Harlow and District Council Contract	-	90,000	90,000	90,000
Education referrals	4,900	-	4,900	6,000
Essex County Council	6,106	20,000	26,106	8,986
Essex CA (Uk Power Networks)	-	28,650	28,650	-
Additional Rooms	-	5,000	5,000	-
Essex Warm Start	-	71,960	71,960	37,710
Essex Cultural Diversity Grant	-	-	-	-
Harlow Foodbank	-	41,094	41,094	31,112
Harlow Community Hub	-	30,398	30,398	27,425
Contain Management Outbreak Fund	-	-	-	6,261
Essex Warmer Homes	-	-	-	24,034
The Mulberry Trust - DRO Project	-	15,500	15,500	15,500
Money Advice - Trainee	-	-	-	18,033
MacMillan Cancer	-	67,365	67,365	-
Harlow Healthcare - Debt Advice	-	-	-	5,000
ECF - Debt Advice	-	-	-	18,000
CITA - Cost of Living	-	51,362	51,362	15,000
Clinical Commissioning Grant	-	-	-	20,000
UKPN	-	11,735	11,735	-
Harlow Council	-	-	-	4,950
Permitted Development Grant	-	-	-	-
	<b>51,006</b>	<b>433,063</b>	<b>484,069</b>	<b>368,011</b>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

3. Costs of charitable activities	Unrestricted	Restricted	2024	2023
	£	£	£	£
Salaries and pensions	58,707	408,756	467,463	328,720
Training and travel	556	1,579	2,135	3,039
Rent and rates	9,304	19,507	28,811	11,882
Office expenses	19,503	11,441	30,944	25,297
Professional fees	1,149	737	1,886	1,379
Bank charges	229	-	229	215
Miscellaneous	188	897	1,085	3,812
Advertising and promotion	2,684	-	2,684	749
Grants paid	-	-	-	400
Premises costs	1,090	-	1,090	11,628
	<b>93,409</b>	<b>442,917</b>	<b>536,326</b>	<b>387,122</b>

### 4. Staff costs and emoluments

Total staff costs were as follows:

	2024	2023
	£	£
Wages & salaries	427,072	300,389
Social security costs	29,737	20,103
Pension costs	10,654	8,228
	<b>467,463</b>	<b>328,720</b>

#### Particulars of employees:

The average number of employees during the period, calculated on the basis of full time equivalents, was as follows:

2024	2023
18.1	8.6

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

#### Key management personnel

During the year total remuneration of £113,862, (2023 £88,656) was paid to key management personnel. The remuneration of key management personnel is decided upon and authorised by the trustees.

### 5. Net incoming resources

This is stated after charging:

	2024	2023
	£	£
Independent examiner's fee	600	550

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

<b>6. Debtors</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Debtors	26,048	-
Prepayments	899	700
	<b><u>26,947</u></b>	<b><u>700</u></b>

<b>7. Creditors; amounts falling due within one year</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Deferred income	15,000	-
Company credit card	492	616
Taxation and social security	9,136	5,909
Accruals	600	550
	<b><u>25,228</u></b>	<b><u>7,074</u></b>

<b>8. Analysis of net assets between funds</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current assets - excluding cash	26,947	-	26,947	700
Current assets - cash at bank	174,589	(17,760)	156,829	209,968
Current liabilities	(25,228)	-	(25,228)	(7,074)
	<b><u>176,307</u></b>	<b><u>(17,760)</u></b>	<b><u>158,547</u></b>	<b><u>203,594</u></b>

<b>9. Unrestricted funds</b>	<b>01/04/23</b>	<b>Income</b>	<b>Expenses</b>	<b>Transfer</b>	<b>31/03/24</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	
General fund	126,500	58,216	(93,409)	-	91,307
Reserve fund	85,000	-	-	-	85,000
	<b><u>211,500</u></b>	<b><u>58,216</u></b>	<b><u>(93,409)</u></b>	<b><u>-</u></b>	<b><u>176,307</u></b>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

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Restricted funds	01/04/23	Income	Expenses	Transfer	31/03/24
	£	£	£	£	£
CITA - Cost of living	14,479	-	(14,479)		-
Essex CA (Uk Power Networks)	-	28,650	(28,650)		-
Essex Warmer Homes	(10,388)	-			(10,388)
Essex Warm Start	(13,300)	71,960	(63,097)		(4,437)
Essex CC Cost of Living	(6,147)	51,362	(45,214)		-
Harlow Community Hub	(3,776)	30,398	(24,795)		1,827
Probation Contract			(15,757)		(15,757)
UKPN	-	11,735	(11,660)		75
Clinical Commissioning grant	15,085	-	(15,085)		-
The Mulberry Trust - DRO Project	-	15,500	(15,500)		-
Essex County Council	-	20,000	(20,000)		-
Harlow Foodbank	11,081	41,094	(41,845)		10,330
Additional Rooms	-	5,000	(4,480)		520
Macmillan Cancer	(14,939)	67,365	(52,355)		71
Harlow Council	-	90,000	(90,000)		-
	<b>(7,906)</b>	<b>433,063</b>	<b>(442,917)</b>	<b>-</b>	<b>(17,760)</b>
<b>Total funds</b>	<b>203,594</b>	<b>491,280</b>	<b>(536,326)</b>	<b>-</b>	<b>158,547</b>

### 10. Related Parties

There were no related parties within the year.

### 11. Going Concern

The charity is operating on a going concern basis.

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

### 12. Previous Year Comparative Statement of Financial Activity

	Note	Unrestricted Total £	Restricted Total £	2023 Total £
<b>Incoming resources</b>				
Donations and Legacies		396	-	396
Income from Investments		2,585	-	2,585
Income from charitable activities	2	151,247	216,764	368,011
<b>Total incoming resources</b>		<b>154,228</b>	<b>216,764</b>	<b>370,992</b>
<b>Resources expended</b>				
Charitable activities	3	168,740	218,382	387,122
<b>Total resources expended</b>		<b>168,740</b>	<b>218,382</b>	<b>387,122</b>
<b>Net incoming resources</b>		<b>(14,512)</b>	<b>(1,618)</b>	<b>(16,130)</b>
<b>Net income for the period</b>		<b>(14,512)</b>	<b>(1,618)</b>	<b>(16,130)</b>
<b>Funds at 1 April 2022</b>		215,253	4,471	219,724
<b>Funds at 31 March 2023</b>		<b>200,741</b>	<b>2,853</b>	<b>203,594</b>

**HARLOW CITIZENS ADVICE BUREAU LIMITED**

England & Wales - Charity number 1135235

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# Accounts

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**HARLOW CITIZENS ADVICE LIMITED**

**Registered charity number 1135235**

**Registered company number 07013193**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2023**



*Community  
Accounts Service*

# HARLOW CITIZENS ADVICE LIMITED

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Notes to the financial statements	12-17

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# HARLOW CITIZENS ADVICE LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2023

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<b>Registered company number</b>	07013193
<b>Registered charity number</b>	1135235
<b>Registered address</b>	Floor 2 Westgate House West Square Harlow Essex CM20 1YS
<b>Directors</b>	J. Barber G Clark A Diejomah R Lane R Lee D Murray E Onyema K Smith A Whybrow C Nweke (appointed 26 July 2022)
<b>Independent Examiner:</b>	Community360 Winsley's House High Street Colchester Essex CO1 1UG
<b>Bankers:</b>	Unity Trust Bank Nine Brindley Place Birmingham B1 2HB
<b>Solicitors</b>	Attwaters Jameson & Hill 2nd Floor, Rothwell House The High Harlow Essex CM20 1LQ

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023

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### Foreword

There is an anomaly to my mind in preparing a report for a set of accounts that are in the past when the reader inevitably wants to read a review of what the future holds.

Accordingly, whilst referring to the accounts as presented I propose to comment also on what we are doing to prepare for the future.

The period under review, like the immediately preceding two years has been exceedingly tough for the service. Our advice model has had to undergo drastic revision, our volunteers' motivation has been under siege, our staff have had to adapt to different ways of working. And through this our clients have suffered a vicious and extreme assault on their living standards and their mental health. Multiple problems per client is the new normal. The time taken to resolve these issues has increased as the complexity of life in the 2020s all but overwhelms the most vulnerable in our society.

So, our work patterns, training processes, and management issues have been a constant battlefield of adaptability and revised process. In this most challenging of scenarios, we have been so very lucky to have a wonderful group of people who have responded quickly, intelligently and with real empathy so that as we face the future, I am more confident than ever that Citizens Advice Harlow (CAH) have implemented the best solutions and provide a service of excellence. Our top rating for the Leadership Self-Assessment, the renewal of the Advice Quality Standard, and the successful award of a three-year contract for Advice services from Harlow Council via an open and competitive tendering process is further evidence of our progression.

In recognition of the fact that we needed therefore to ensure that remuneration was never going to stand in the way of fixing client problems in September 2022 we formed our first remuneration committee chaired by one of our trustees, Graham Clark, who has extensive experience in this area. This committee has researched diligently and implemented a structure that recognises more accurately the responsibilities and skills of our highly qualified staff and our juxtaposition to London and its pay scales. I am most grateful to them for undertaking this most important work. The CEO's report gives the full narrative behind the figures.

We have been fortunate that in the period under review our colleagues at Essex Citizens Advice have been particularly successful in bidding for new services where national and regional bodies prefer to deal with a larger entity. I congratulate them for their foresight and in particular would like to thank the Director, Martin Lord who has been so instrumental in navigating what is often a complex bidding and commissioning process.

I am incredibly grateful to our committed group of Trustees, the CEO and his Management Team, Advisers, and volunteers for everything they do enhancing the reputation of CAH as a leading charity and service provider helping the people of Harlow and West Essex.

The strain on mental health over the last 2 years or so has led us to try to partner with health providers, where we have had some success. Covid has given us the courage and freedom to look at what works well and what doesn't. We feel a hybrid approach, mixing face to face service with utilising 'remote meeting' technology is the way forward. The exact mix of this is something that can be tweaked as needed as circumstances change.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023

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It is now 8 years since I joined CAH and in accordance with good governance principles I will be standing down as chair at the end of 2023. I have been persuaded to stay involved in an honorary advisory role and I look forward to supporting the new chair in their fresh endeavours to keep CAH at the forefront of what we believe is best practice in advice giving.

Thank you.

John Barber

Chair of Trustees

### INTRODUCTION BY THE CHIEF EXECUTIVE

Following the COVID pandemic last year, the next crisis our service faced was dealing with the high cost of living. People who were already feeling the pinch from lower incomes were now seeing prices rise. Energy, housing, and food costs were the primary reasons for more people seeking assistance with financial concerns and determining how to maximise their income. We also saw a significant increase in the number of people using food banks.

While it is true that rising prices affect everyone, those with low to medium incomes are disproportionately affected. The government responded in a variety of ways, including a £650 grant for households receiving means-tested benefits, a £150 council tax rebate, and the implementation of an Energy Price Guarantee, the story of our year is reflected in how we configured our high-quality general and specialist advice services to help Harlow residents combat the cost-of-living crisis.

Our quality assured specialist and general advice services covered the following:

- Housing
- Debt
- Energy
- Money
- Welfare Benefits
- Macmillian Welfare Benefits Support
- Legal advice via our Law Clinic

Our data provided a clear picture of the major themes that emerged for people throughout the year. Our Advisers worked with clients whose mental health and relationships were under strain, yet they continued to work through a multi-agency approach to help resolve some of these intractable problems caused by the cost-of-living crisis, which continued to impact our community across Harlow. We further adapted our delivery model and increased our outreach services reaching out into the community; for example, our qualified Advisers were stationed in GP surgeries, health centers, and other key locations throughout Harlow. We collaborated with partners to ensure a continuous and seamless service via a Community Hub, once again reaching out to those in need.

Our Welfare Benefits Specialist Advisors worked tirelessly to ensure that people received the benefits to which they were entitled, thereby assisting individuals and households throughout Harlow.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023

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Without doubt, the pandemic and now the cost-of-living crisis has tested our resilience as a key service for Harlow. Yet, we have adapted and continue to deliver externally accredited high quality, impartial, and independent advice, face to face or through our well-developed channels of communication as detailed on a new improved website.

### WHO WE ARE:

Our mission - To provide advice that helps people to overcome their problems.

Our vision - For people to have the knowledge and confidence they need to find their way forward, whoever they are and whatever problem they face.

Our values - Values are hugely important, they are our culture, the way we work, what we expect of one another and what our clients can expect of us. Our values govern everything we do at every level.

- We are open and transparent
- We continue to learn and grow
- We have trust in each other
- We aim for quality, whatever our role

### ACHIEVEMENTS AND PERFORMANCE

Another year of good progress and achievement delivering the service in Harlow in the context of

#### KEY STATISTICS:

During 2022/23, Citizens Advice Harlow delivered free independent, high quality, specialist, and general advice to 2,205 clients with over 11,844 issues. The number of issues we dealt with reflects the complexity of life and situation for many people. We had 2,156 active cases which took longer to resolve, but still delivered tangible outcomes for people.

Our energy team's efforts resulted in additional financial gains of £894,147 by assisting clients in accessing energy-efficient products, reducing consumption, switching wireless plans to find better offers, and assisting in the write-off of energy debts.

The outcomes delivered by Citizens Advice Harlow are important because they provide individuals with knowledge, support, and resources to effectively address a wide range of challenges, improve their well-being, and navigate complex systems. Our advice services and specialisms contribute to individuals' empowerment, informed decision-making, and overall quality of life.

#### CHANNEL DELIVERY:

During this year, 45% of advice was delivered via our telephone advice line, 6% face to face compared to 1% in the previous year. 49% via email, webchat, video call and letters.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023

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### **CLIENT SATISFACTION:**

Overall, the vast majority of our clients rated their experience of our service as positive or very positive, 78% of clients felt the service had helped them find a way forward with their problems (compared to 77% in the previous year). 81% were positive or very positive about recommending our service to others. This compared well to the national figure of 84%. More people (66%) found that we helped resolve their problem compared to the previous year (64%). Whilst we have observed more complex case work, our clients cost of living problems are bigger than the resources, we have available.

### **ONLINE ADVICE:**

Getting people the right advice at any time has been a key feature of our work. We continued to improve our website making it easier for people to access information, specialist, and general advice. The online benefit calculator introduced in the previous year again saw high usage. There were 1063 benefit checks undertaken on behalf of clients.

### **SOCIAL MEDIA:**

Our website also provides a range of data insights as well as real life anonymised case studies. Our social media presence continues to grow with an increase in our Twitter and Facebook activity.

### **OUTREACH:**

Our aim of reaching into the community to help deliver information, and advice continued in this year. It is a key feature of our work collaborating with partners across the area. In this year we introduced, work within GP surgeries as well as targeted housing communities. We recognise that not everyone will be able to access on line or telephone advice, which is why we are continuing to extend outreach.

### **VALUE TO SOCIETY:**

In Harlow we help thousands of people every year. This provides us with unique insight into the challenges our clients are facing today. We are not only helping people find their way during difficult situations, but also identifying and tackling the underlying causes of their problems. The people we help, our funders and the organisations we work with see the value we deliver and the impact we are making.

In 2022/23, for every £1 invested in our service we provided £22.92 of public value.

Through the work of our specialist housing team preventing homelessness and housing evictions and council tax rescheduled payments, we saved Harlow Council £129,656. This is an increase compared to the previous year of £114,012.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023

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The value of our advice work by reducing the use of mental health service and GP services and keeping people in work helped save the NHS £135,478.

By working with housing providers to prevent homelessness and evictions we helped save the sector £342,405

We continue to work in partnership with other agencies including other local Citizens Advice services across Essex delivering energy advice and other projects where Harlow residents' benefit. By staying connected with developments within local Citizens Advice from around the country we have been able to share experiences, lessons learned and new ways of doing things.

Our specialist services (energy, debt, housing) continue to be in great demand and this trend will continue.

Local partnerships and relationships strengthened. Our team has attended several online community meetings including the Health and Wellbeing forums, the Safer Harlow Partnership (Permitted Development Housing priority subgroup), The Harlow Community Fund partnership, The Community Hub, and the Harlow Poverty Alliance.

We continue to work with Harlow's vibrant statutory and non-statutory agencies in partnership to provide the best services we can to the residents of Harlow. Frontline referral tool continues to help our multi agency work. In summary, whilst the operating environment continues to be difficult, demand is increasing, and need is ever more complex. Our resources and funding are limited but we continue to reach as many people as possible across Harlow.

Our Trustees have worked hard to help shape our strategy; our paid staff and core group of volunteers play a critical role doing all they can to provide high quality impartial specialist advice to help the people of Harlow during this cost-of-living crisis.

I am incredibly grateful for their hard work and commitment.

### **PLANS FOR THE FUTURE:**

Our plans to deliver further outreach in the next financial year will continue, at the same time we will look to introduce an out of hours telephone advice line operating Saturday mornings as well as Monday to Friday early evenings.

We will continue work closely with partners in the health sector, especially the emerging Integrated Care Boards to address the wider determinants of health offering our specialist advice services as a way of preventing crisis when it comes to reducing the inequalities in society.

We will sharpen our strategy to recruit volunteers, focussing on students currently studying Law and Social work degrees.

Our services are operating at a maximum level with limited resources. Whilst fundraising is an ongoing activity, we plan to have discussions with our Local Authority to look at future financial stability within the long-term contract we are delivering.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023

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In closing, I extend my deepest appreciation to our dedicated Trustees, paid staff, and core volunteers who have played an indispensable role in delivering high-quality, impartial specialist advice during these trying times. Together, we remain steadfast in our commitment to empower and support the people of Harlow.

Thank you for your continued support.

### FINANCIAL REVIEW BY THE TREASURER

- Firstly, we would like to record our thanks to our various funders in 2022/23 in what has proved to be another challenging period. These funders being Harlow Council (Advice Contract & Partnership Grant) & Essex County Council. Additionally, projects that were run on behalf of Essex Warmer Homes, Essex Warm Start & The Mulberry Trust in respect of Debt Relief Orders, the full list of funders is listed later in the accounts. Successful partnerships have been forged with Rainbow Services & The Trussell Trust in connection with The Harlow Community Hub & Harlow Foodbank.

- In 2022/23 we recorded a deficit of £16,130, when we set our budget for this period, we were anticipating a deficit around £20,000. That deficit has reduced our reserves slightly. In 2023/24 we expect funding to be challenging again, however working in partnership with Essex Citizens Advice will open an increasing number of projects which will provide additional funds.

- National Citizens Advice continue to require all Citizens Advice offices to complete a quarterly return declaring our financial performance compared to our budget. The data submitted is then compared to their expectation benchmark, we are pleased to advise that we continue to be assessed as green in all areas.

- The Trustees review all the costs, and a strict Budgetary policy remains in force. During 2023/24 the Trustees will continue to encourage our CEO to bid for projects to develop our services & boost income.

- The amount allocated remains at £85,000.

### INVESTMENT POWERS & POLICY

- Having regard to the liquidity requirements of Citizens Advice Harlow the Trustees have decided to invest our available funds in organisations where funds are accessible without excessive notice of withdrawal having to be given.

- As of 31st March 2023, we held the following accounts.

1. Saffron Building Society - withdrawals are subject to 90 days notice or 90 days loss of interest for immediate withdrawals.

2. Virgin Money - withdrawals are not subject to notice or loss of interest.

3. Unity Trust Bank Savings - withdrawals are not subject to notice or loss of interest.

4. The remaining funds are held in the current account held with Unity Trust Bank.

- With Bank of England Base Rate now (September 2022) at 5.75%, we are receiving the benefit of a good interest rate on the reserves held with Saffron Building Society. The accounts tracks Bank of England Base Rate with a premium of 1.25% so effectively the rate we receive currently is 7%.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023

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- The Trustees will only deposit funds with Banks or Building Societies who are members of the Financial Services Compensation Scheme (FSCS). The current limit for compensation is £85,000.

### RESERVES POLICY AND GOING CONCERN (DESIGNATED FUND)

- Reserves are needed to bridge the gap between spending and receiving income and to cover unplanned emergency repairs to our premises, redundancy payments and rent/service charge liabilities in the event of the closure of the company, along with an amount to cover the cost of finding/refitting alternative premises if we are forced to move at short notice.
- The amount allocated remains at £85,000.

### FINANCIAL PLANS FOR 2022/2023

- We will continue to look for both unrestricted & restricted funding during 2023/24, but our finances as of 31st March 2023 remain healthy.

### PAY POLICY FOR SENIOR STAFF


- All Trustees give their time freely and no Trustees received any remuneration or expenses in 2022/23. The senior management are responsible for the controlling, running, and operating the business on a day-to-day basis.
- The Trustees review the salaries of the senior management on an annual basis and there was an increase in salaries for all staff effective from January 2023.

### WORKPLACE PENSIONS

- We had 13 colleagues (an increase of 4) who were members of our Workplace Pension scheme via National Employers Savings Trust (NEST) as of 31st March 2023.

### RISK MANAGEMENT

- The Trustees have a Risk Management Strategy which comprises:
- An annual review of principal risks and uncertainties the charity faces.
- The establishment of policies, systems and procedures to mitigate those risks identified in the annual review.
- The implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.



John Barber



Andrew Whybrow

Date: 27th October 2023

## HARLOW CITIZENS ADVICE LIMITED

### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2023

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I report on the accounts of Harlow Citizens Advice Limited for the year ended 31 March 2023 which are set out on pages 10 to 17.

#### **Respective responsibilities of trustees and examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

#### **Basis of independent examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

#### **Independent examiner's statement**

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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.

Shelley-Marie Rudling FMAAT AATQB for and on behalf of:  
Community360

Winsley's House, High Street, Colchester, Essex

 Date 8<sup>th</sup> November  
2023

# HARLOW CITIZENS ADVICE LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

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	Note	Unrestricted Total £	Restricted Total £	2023 Total £	2022 Total £
<b>Incoming resources</b>					
Donations and legacies		396	-	396	762
Income from investments		2,585	-	2,585	1,004
Income from charitable activities	2	151,247	216,764	368,011	415,811
<b>Total incoming resources</b>		<b>154,228</b>	<b>216,764</b>	<b>370,992</b>	<b>417,577</b>
<b>Resources expended</b>					
Charitable activities	3	168,740	218,382	387,122	382,825
<b>Total resources expended</b>		<b>168,740</b>	<b>218,382</b>	<b>387,122</b>	<b>382,825</b>
<b>Net incoming resources</b>		<b>(14,512)</b>	<b>(1,618)</b>	<b>(16,130)</b>	<b>34,753</b>
<b>Funds at 1 April 2022</b>		215,253	4,471	219,724	184,971
<b>Funds at 31 March 2023</b>		<b>200,741</b>	<b>2,853</b>	<b>203,594</b>	<b>184,971</b>

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Notes on pages 12 to 17 form part of these financial statements

# HARLOW CITIZENS ADVICE LIMITED

## BALANCE SHEET AS AT 31 MARCH 2023

	Note	2023 Total £	2022 Total £
<b>Current assets</b>			
Debtors	6	700	648
Cash at bank and in hand		209,968	275,814
		<u>210,668</u>	<u>276,462</u>
<b>Current liabilities</b>			
Creditors, amounts falling due within one year	7	7,074	56,738
<b>Net current assets</b>		203,594	219,724
<b>Net assets</b>		<u><u>203,594</u></u>	<u><u>219,724</u></u>
<b>Funds</b>			
Unrestricted funds	9	200,741	215,253
Restricted funds	9	2,853	4,471
		<u><u>203,594</u></u>	<u><u>219,724</u></u>


For the year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.


The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

The directors declare that they have approved the accounts above.

Signed  Date 27th October 2023  
John Barber, Chair

Signed  Date 27th October 2023  
Andrew Whybrow, Treasurer

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

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### 1. Accounting Policies

#### 1.1 Accounting convention and standards

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### Cashflow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

#### 1.2 Grants

Grants are recognised in full in the Statement Of Financial Activities in the year in which they are receivable.

#### 1.3 Donations, legacies and voluntary income

Donations and voluntary income are recognised on a received basis and are allocated between restricted and unrestricted funds as required. The value of services provided by volunteers has not been included.

#### 1.4 Expenditure

Resources expended are recognised in the period in which they are incurred and are charged to the service to which they relate. Resources expended include attributable VAT which cannot be recovered.

#### 1.5 Taxation

The company, being a charity, is not liable to income or corporation tax. Tax deducted from interest received is reclaimed.

#### 1.6 Depreciation

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset over its expected life as follows:

Improvements to leasehold property	3 years straight line
Office equipment	25% reducing balance

#### 1.7 Defined contribution pension scheme

Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

#### 1.8 Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

### 1.9 Restricted funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

### 1.10 Charity status

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

2. Income from	Unrestricted	Restricted	2023	2022
charitable activities	£	£	£	£
Harlow and District Council	40,000	-	40,000	35,000
Harlow and District Council Contract	90,000	-	90,000	90,000
Harlow and District Council - Debt Advice	-	-	-	35,000
Education referrals	6,000	-	6,000	-
Essex County Council	8,986	-	8,986	8,547
Essex County Council - Covid Project	-	-	-	12,232
Essex Household Support Fund	-	-	-	18,665
Essex Warm Start	-	37,710	37,710	18,347
Essex Cultural Diversity Grant	-	-	-	8,000
Harlow Foodbank	-	31,112	31,112	-
Harlow Community Hub	-	27,425	27,425	14,959
Seabright Fund	-	-	-	5,500
Contain Management Outbreak Fund	6,261	-	6,261	-
Essex Warmer Homes	-	24,034	24,034	32,672
The Mulberry Trust - DRO Project	-	15,500	15,500	15,500
Help to Claim - Face to Face	-	-	-	29,235
Money Advice - Trainee	-	18,033	18,033	34,036
BEIS Grant	-	-	-	51,239
Harlow Healthcare - Debt Advice	-	5,000	5,000	-
ECF - Debt Advice	-	18,000	18,000	-
ECF - Volunteer Recruitment	-	-	-	5,879
CITA - Cost of Living	-	15,000	15,000	-
Clinical Commissioning Grant	-	20,000	20,000	-
Rainbow Services Energy Grant	-	-	-	1,000
Harlow Council	-	4,950	4,950	-
Permitted Development Grant	-	-	-	-
	<b>151,247</b>	<b>216,764</b>	<b>368,011</b>	<b>415,811</b>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

<b>3. Costs of charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Salaries and pensions	126,601	202,119	328,720	303,485
Training and travel	1,413	1,626	3,039	4,086
Rent and rates	8,754	3,128	11,882	12,626
Office expenses	19,342	5,955	25,297	28,531
Professional fees	1,090	289	1,379	1,161
Bank charges	165	50	215	218
Miscellaneous	3,812	-	3,812	731
Advertising and promotion	439	310	749	2,857
Grants paid	400	-	400	18,265
Project expenses	-	-	-	8,000
Premises costs	6,723	4,905	11,628	2,865
	<b>168,740</b>	<b>218,382</b>	<b>387,122</b>	<b>382,825</b>

### 4. Staff costs and emoluments

Total staff costs were as follows:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Wages & salaries	300,389	278,585
Social security costs	20,103	17,211
Pension costs	8,228	7,689
	<b>328,720</b>	<b>303,485</b>

#### Particulars of employees:

The average number of employees during the period, calculated on the basis of full time equivalents, was as follows:

	<b>2023</b>	<b>2022</b>
	8.6	8.6

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

#### Key management personnel

During the year total remuneration of £88,656.00, (2022 £81,571.04) was paid to key management personnel. The remuneration of key management personnel is decided upon and authorised by the trustees.

### 5. Net incoming resources

This is stated after charging:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Independent examiner's fee	500	500

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

6. Debtors	2023	2022
	£	£
Prepayments	700	648
	<u>700</u>	<u>648</u>

7. Creditors; amounts falling due within one year	2023	2022
	£	£
Deferred income	-	50,040
Company credit card	616	276
Taxation and social security	5,909	5,633
Other creditors	-	289
Accruals	550	500
	<u>7,074</u>	<u>56,738</u>

8. Analysis of net assets between funds	Unrestricted	Restricted	2023	2022
	£	£	£	£
Current assets - excluding cash	700	-	700	648
Current assets - cash at bank	207,115	2,853	209,968	275,814
Current liabilities	(7,074)	-	(7,074)	(56,738)
	<u>200,741</u>	<u>2,853</u>	<u>203,594</u>	<u>219,724</u>

9. Unrestricted funds	01/04/22	Income	Expenses	Transfer	31/03/23
	£	£	£	£	
General fund	130,253	154,228	(168,740)	10,759	126,500
Reserve fund	85,000	-	-	-	85,000
	<u>215,253</u>	<u>154,228</u>	<u>(168,740)</u>	<u>10,759</u>	<u>211,500</u>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

Restricted funds	01/04/22	Income	Expenses	Transfer	31/03/23
	£	£	£	£	£
Adviceline	-	-	(113)	113	-
CITA - Cost of living	-	15,000	(521)	-	14,479
Essex Household Support	400	-	(400)	-	-
Essex Warmer Homes	(1,672)	24,034	(32,750)	-	(10,388)
Essex Warm Start	(14,033)	37,710	(36,977)	-	(13,300)
Essex CC Cost of Living	-	-	(6,147)	-	(6,147)
Harlow Community Hub	2,080	27,425	(33,281)	-	(3,776)
Harlow Council - Debt Advice	13,821	-	(13,821)	-	-
Harlow Council - Permitted Dev	-	4,950	(4,950)	-	-
Clinical Commissioning grant	-	20,000	(4,915)	-	15,085
The Mulberry Trust - DRO Project	-	15,500	(15,500)	-	-
ECF - Debt Advice	-	18,000	(18,000)	-	-
Harlow Foodbank	-	31,112	(20,031)	-	11,081
Harlow Health - Debt Adv	-	5,000	(5,000)	-	-
Help to Claim - Face to Face	3,066	-	-	(3,066)	-
Macmillan Cancer	-	-	(14,939)	-	(14,939)
Rainbow Services Energy Grant	835	-	-	(835)	-
Money Advice	(25)	18,033	(11,037)	(6,971)	-
	<b>4,471</b>	<b>216,764</b>	<b>(218,382)</b>	<b>(10,759)</b>	<b>(7,906)</b>
<b>Total funds</b>	<b>219,724</b>	<b>370,992</b>	<b>(387,122)</b>	<b>-</b>	<b>203,594</b>

### 10. Related Parties

There were no related parties within the year.

### 11. Going Concern

The charity is operating on a going concern basis.

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

### 12. Previous Year Comparative Statement of Financial Activity

	Note	Unrestricted Total £	Restricted Total £	2022 Total £
<b>Incoming resources</b>				
Donations and Legacies		762	-	762
Income from Investments		1,004	-	1,004
Income from charitable activities	2	190,665	225,146	415,811
<b>Total incoming resources</b>		<b>192,431</b>	<b>225,146</b>	<b>417,578</b>
<b>Resources expended</b>				
Charitable activities	3	157,788	225,037	382,825
<b>Total resources expended</b>		<b>157,788</b>	<b>225,037</b>	<b>382,825</b>
<b>Net incoming resources</b>		<b>34,643</b>	<b>109</b>	<b>34,753</b>
<b>Net income for the period</b>		<b>34,643</b>	<b>109</b>	<b>34,753</b>
<b>Funds at 1 April 2021</b>		180,609	4,362	184,971
<b>Funds at 31 March 2022</b>		<b>215,252</b>	<b>4,471</b>	<b>219,724</b>

**HARLOW CITIZENS ADVICE BUREAU LIMITED**

England & Wales - Charity number 1135235

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# Accounts

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**HARLOW CITIZENS  
ADVICE LIMITED**

Company number 07013193

Charity number 1135235

**FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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# HARLOW CITIZENS ADVICE LIMITED

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# HARLOW CITIZENS ADVICE LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2022

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<b>Registered company number</b>	07013193
<b>Registered charity number</b>	1135235
<b>Registered address</b>	13/15 East Gate The High Harlow Essex CM20 1HP
<b>Directors</b>	J. Barber G Carter G Clark S Crane (Resigned 31/08/2021) A Diejomah E Johnson (Resigned 14/02/2022) R Lane R Lee D Murray E Onyema K Smith A Whybrow
<b>Independent Examiner:</b>	Community360 Winsley's House High Street Colchester Essex CO1 1UG
<b>Bankers:</b>	Unity Trust Bank Nine Brindley Place Birmingham B1 2HB
<b>Solicitors</b>	Attwaters Jameson & Hill 2nd Floor, Rothwell House The High Harlow Essex CM20 1LQ

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022

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### Foreword

I'm acutely conscious that there is an unhappy irony in the fact that a good year for Harlow Citizens Advice can only mean that Harlow's citizens are having anything but a good year.

The title of last year's report was 'helping the people of Harlow through uncertain times. One year on not only has 2021/22 been just as uncertain but is shaping up to be the worst crisis for our clients this millennium. So, I am really pleased with how yet again we have pulled out all the stops we have in order to help the people of Harlow.

As the government vaccine rollout got underway, the UK (and other major economies) was gearing up to the prospect of 'the world as normal.' Demand started to pick up, as did employment, and life was beginning to get back to some sort of normality. But a booming economy doesn't always trickle down to the poorest and needy, with many of our clients still reeling from the decimation Covid had wrought on incomes and livelihoods. (You only have to look at the uptake on our food banks for evidence of this). When the Government started to withdraw some of its support measures, the dam was about to burst, and for many their problems were about to begin. We saw a raft of issues around housing (rent and council tax arrears) and homelessness, employment, and debt. As last year we have been able to help clients via a variety of channels including telephone, web chat and email. But as Covid measures relaxed, we were able to re-introduce booked face to face appointments, and outreach, where we provide our services direct into different communities, a feature of our service that is likely to increase in the future as we seek to bring support to geographically isolated groups. Our CEO will elaborate.

I mentioned it was an uncertain year. As the economy started to pick up, we began to see prices rise, particularly in the energy markets. This led to quite a few energy providers going out of business, with talk of the energy price cap being raised (this happened April 2022). We were able to help many people switch providers and make sure they were on the best tariff. We now have inflation around the 10% level so this whole scenario is set to replay over the year ahead.

We provide impartial advice at HCA. If the energy price cap, for example, goes up by an astronomical amount, we can't change that. But we can and do take a holistic view. By looking at the clients' whole situation we can try to clarify and improve their overall position as best we can, helping them find a way forward. We collect data, and through the greater CAB network, we lobby to try to change the rules of the game if we deem the game unfair.

As we head into the Winter, our clients face similar challenges of rising prices and squeezed incomes, situations which we at Citizens Advice Harlow, feel well positioned to tackle, with our trained advisers, dedicated volunteers, and array of advice channels.

The strain on mental health over the last 2 years or so has led us to try to partner with health providers, where we have had some success. Covid has given us the courage and freedom to look at what works well and what doesn't. We feel a hybrid approach, mixing face to face service with utilising 'remote meeting' technology is the way forward. The exact mix of this is something that can be tweaked as needed as circumstances change.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022

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I would like to thank our funders, without whom, our service would just not be available. I'd like to remind readers that, contrary to popular belief we are a standalone charity, our long-term funding arrangements effectively pay for around 6 months of staying open, and so each year we must go out and raise funds to cover the costs of delivering this service to the people of Harlow. Throughout this year we have helped 2,818 clients, over 12,740 number of issues – we regularly publish our case studies which can be seen on [www.harlowcitizensadvice.org.uk](http://www.harlowcitizensadvice.org.uk)

Finally, I'd like to thank the wonderful staff at Citizens Advice Harlow, both paid and voluntary, including our very supportive board of trustees. Their commitment and desire to help people and do the right thing has always amazed me. Thank you all.

John Barber

Chair of Trustees

### INTRODUCTION BY THE CHIEF EXECUTIVE

Given the ongoing problems caused by the pandemic, we continued to see an increase in demand, with individuals and families across Harlow contacting us with concerns seeking our help with specialist and general advice needs. Our quality assured specialist and general advice services covered the following:

- Housing
- Debt
- Money
- Benefits including Help to Claim
- Employment
- Law Clinic

Our data provided clear insight into the big themes that emerged for people during the year. These were housing, employment, and debt particularly as government protections through the pandemic ended. Because of the climate, our Advisers worked with clients where the strain on mental health and relationships was very evident, yet they continued to work through a multi-agency approach to help resolve some of these intractable problems that impacted on our community across Harlow.

Whilst the Government had introduced new arrangements to help people in debt such as “Breathing Space” (a 60-day period that will freeze interest, fees, and enforcement for people in problem debt), demand for our specialist money and debt service remained high.

Without doubt, the pandemic had tested our resilience as a key service. However, we have come through that period stronger and continue to serve the community providing high quality, independent advice.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022

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### WHO WE ARE:

Our mission - To provide advice that helps people to overcome their problems.

Our vision - For people to have the knowledge and confidence they need to find their way forward, whoever they are and whatever problem they face.

Our values - Values are hugely important, they are our culture, the way we work, what we expect of one another and what our clients can expect of us. Our values govern everything we do at every level.

- We are open and transparent
- We continue to learn and grow
- We have trust in each other
- We aim for quality, whatever our role

### ACHIEVEMENTS AND PERFORMANCE

Overall, the story of our year was one of continued good progress and achievement delivering the service in Harlow.

### KEY STATISTICS:

During 2021/22, Citizens Advice Harlow delivered high quality, targeted free advice to 2,818 clients with over 12,740 issues. The increase in the number of issues we dealt with compared to the previous year of 10,684 reflects the complexity of life and situation for many people. Our case work took longer, but still delivered real tangible outcomes for people.

In the last year of our Help to Claim service we assisted 193 clients with an income gain of £387,309. In previous years, this work would have been assisted with means tested benefit enquiries via the core service.

### CHANNEL DELIVERY:

During this year, 54% of advice was delivered via our telephone advice line, 45% via webchat, email, letters and 1% face to face.

### OUTCOMES:

Strong delivery of outcomes was again seen through Citizens Advice Harlow's work which resulted in income gains for our clients of £548,888 in 2021/22.

In 2021/22, outcomes for debts written off, which included Debt Relief Orders and write offs, totalled £103,435.

### CLIENT SATISFACTION:

Overall, the vast majority of our clients rated their experience of our service as positive or very positive, 77% of clients felt the service had helped them find a way forward with their problems and 84% were positive or very positive about recommending our service to others. 64% found that we helped resolve their problem. This is a lower figure compared to the previous year (82%) and reflects the more complex nature of case work we have seen throughout the year. It is also reflective of national figures as many services report that we are exhausting the tools available,

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022

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but clients cost of living problems are bigger than the resources we have available.

### **ONLINE ADVICE:**

Getting people, the right advice at any time has been a key feature of our work. We redeveloped our website making it easier for people to access information, specialist, and general advice. We also introduced a new online benefit calculator. This has helped as we saw a steady increase in the number of Advisers carrying out benefit checks as we implemented income maximisation checks as a standard casework tool. We also saw an increase in clients accessing the self-service tool where they carried out comparison benefit checks, such as how their Universal Credit income would change if they increased their working hours.

### **SOCIAL MEDIA:**

The website also provides detailed case studies describing how we helped clients and the outcomes they achieved. Our social media presence continues to grow with an increase in our Twitter and Facebook activity. We believe in transparency and as a data rich service we publish our statistics and case studies via a quarterly, online newsletter.

### **OUTREACH:**

Our aim of reaching into the community to help deliver information, and advice saw us develop more outreach in locations across Harlow. This will continue to be a feature of our work collaborating with partners across the area.

In the previous year we embarked on a tailored outreach service for Harlow's Permitted Developments and as restrictions eased, we continued with this service by introducing bespoke telephone message line.

Where restrictions allowed, we started to deliver outreach services including specialist housing advice. We also managed to deliver energy workshops helping clients who were having problems paying their bills. The work of our Warm Homes energy team also assisted clients to access resources to help insulate their homes and get energy efficient boilers.

### **VALUE TO SOCIETY:**

In Harlow we help thousands of people every year. This provides us with unique insight into the challenges our clients are facing today. We are not only helping people find their way during difficult situations, but also identifying and tackling the underlying causes of their problems. The people we help, our funders and the organisations we work with see the value we deliver and the impact we are making.

In 2021/22, for every £1 invested in our service we provided £26.54 of public value.

Through the work of our specialist housing team preventing homelessness and housing evictions we saved Harlow Council £114,012. The value of our advice work by reducing the use of mental health service and GP services and keeping people in work helped save the NHS £182,257.00

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022

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We continue to work in partnership with other agencies including other local Citizens Advice services across Essex delivering energy advice and other projects where Harlow residents' benefit. By staying connected with developments within local Citizens Advice from around the country we have been able to share experiences, lessons learned and new ways of doing things. Our specialist services (energy, debt, housing) are in great demand and this trend will continue.

We also worked closely with the Harlow Council Housing Team to assist their Homeless Prevention scheme which supported low-income private renters with COVID-19 related rent arrears to avoid eviction or find a new home where necessary to prevent homelessness.

Local partnerships and relationships strengthened. Our team has attended several online community meetings including the Health and Wellbeing forums, the Safer Harlow Partnership (Permitted Development Housing priority subgroup), The Harlow Community Fund partnership, The Community Hub, and the Harlow Poverty Alliance.

We continue to work with Harlow's vibrant statutory and non-statutory agencies in partnership to provide the best services we can to the residents of Harlow. The benefit of all agencies using the Frontline referral tool continues to help our multi agency work.

In summary, whilst the operating environment continues to be difficult, demand is increasing and need is ever more complex, Citizens Advice Harlow has continued to reach as many people as possible who need our help with the limited resources available to us. Our staff and volunteers have played a huge role doing all they can to provide high quality impartial specialist advice to help the people of Harlow overcome their problems.

I am incredibly grateful for their hard work and commitment.

### **PLANS FOR THE FUTURE:**

During the year we have seen through our case work that a large number of people are suffering from mental health and anguish as they emerged from the pandemic. Coupled with the economic climate the issues and the problems we helped resolve were increasingly complex. Because of this we are looking to develop our services alongside the health sector locating our specialist teams within GP surgeries and health centres so that patients can access our services such as debt and money advice quickly and therefore help ease the strain on their wellbeing. Plans are being developed to access funding for this area of work.

### **KEY RISKS:**

The CEO and Trustees through their ongoing review of strategic and business risks for CAH have identified the following: ·

- Our contract for specialist and general advice was extended for one year by Harlow Council as we emerged from the pandemic. The Council has indicated that they will be conducting a new commissioning process in the new fiscal year. The subsequent downturn in the economy has put a strain on the public purse and we will need to ensure that if we are successful in securing a new funding agreement that it is realistic, fair and reflects the increased costs of the service we have been providing. We are confident given the quality and leadership at CAH that a new long-term contract can be achieved. However, we continue to look for new

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022

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relationships as well as collaborate with existing partners and apply for grants as we recognise that financial sustainability is still a major risk .

- The need to secure appropriate alternative premises either on a shared basis with the local authority or stand-alone. The pandemic has given us the opportunity to deliver a fully remote service. However, in the long term there may still be a need for some office space even if secured on a two day per week basis.

- Other key risks are associated with the loss or the inability to successfully recruit key roles within the workforce be they volunteers or paid staff. We continue to develop new role descriptions to see staff who can deliver advice services in a new digital world. Training and further development is offered to help develop staff so that they can succeed in their respective roles.

### FINANCIAL REVIEW BY THE TREASURER

- Firstly, we would like to record our thanks our various funders in 2021/2022 in what has proved to be another challenging period. These funders being Harlow Council (Advice Contract & Partnership Grant), Essex County Council, Mulberry Trust & Essex Community Foundation. Additionally, projects that were run on behalf of Essex Warmer Homes & Warm Start, Money Advice & Rainbow Services. Nationally Citizens Advice continued the Help to Claim project with funding from the Dept of Work & Pensions. Additionally, a new partnership with Rainbow Services commenced early in 2022 by the name of Harlow Community Hub.

- In 2021/22 we recorded a healthy surplus of £34753 this has enabled us to increase our reserves, but the expectation that in 2022/2023 funding will be significantly more difficult to obtain.

- National Citizens Advice continue to require all Citizens Advice Offices to complete a quarterly return declaring our financial performance compared to our budget. The data submitted is then compared to their expectation benchmark, we are pleased to advise that we continue to be assessed as green in all areas.

- The Trustees review all the costs, and a strict Budgetary policy remains in force. During 2022/2023 the Trustees will continue to encourage our CEO to bid for projects to develop our services & boost income.

### INVESTMENT POWERS & POLICY

- Having regard to the liquidity requirements of Harlow Citizens Advice the Trustees have decided to invest our available funds in organisations where funds are accessible without excessive notice of withdrawal having to be given.

- As of 31st March 2022, we held the following accounts

1. Saffron Building Society – withdrawals are subject to 90 days' notice or 90 days loss of interest for immediate withdrawals.
2. Virgin Money – withdrawals are not subject to notice or loss of interest.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022

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3. Unity Trust Savings – withdrawals are not subject to notice or loss of interest

4. The remaining funds are held in the current account held with Unity Trust Bank.

• With Bank of England Base Rate starting to move from late 2022 & now (September 2022) at 2.25%. We will receive the benefit of the increases in the financial year 2022/23. The decision to invest funds with Saffron Building Society many years ago in a Tracker Savings account ensured we received a minimum of 1.25% during 2021/22.

- The Trustees will only deposit funds with Banks or Building Societies who are members of the Financial Services Compensation Scheme (FSCS). The current limit for compensation is £85000.

### RESERVES POLICY AND GOING CONCERN (DESIGNATED FUND)

- Reserves are needed to bridge the gap between spending and receiving income and to cover unplanned emergency repairs to our premises, redundancy payments and rent/service charge liabilities in the event of the closure of the company, along with an amount to cover the cost of finding/refitting alternative premises if we are forced to move at short notice.

- The amount allocated remains at £85,000.

### FINANCIAL PLANS FOR 2022/2023

- We will continue to look for both unrestricted & restricted funding during 2022/23, but our finances as of 31st March 2022 remain healthy.

### PAY POLICY FOR SENIOR STAFF

- All Trustees give their time freely and no Trustees received any remuneration or expenses in 2022/2023. The senior management are responsible for the controlling, running, and operating the business on a day-to-day basis.

- The Trustees review the salaries of the senior management on an annual basis and there was an increase in salaries for all staff effective from January 2022.

### WORKPLACE PENSIONS

- We had 13 colleagues (an increase of 4) who were members of our Workplace Pension scheme via National Employers Savings Trust (NEST) as of 31st March 2022.

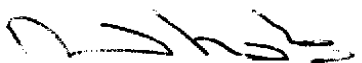
### RISK MANAGEMENT

- The Trustees have a Risk Management Strategy which comprises:
- An annual review of principal risks and uncertainties the Charity faces.
- The establishment of policies, systems and procedures to mitigate those risks identified in the annual review.

- The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise.



John Barber



Andrew Whybrow

Date: 11th November 2022

# HARLOW CITIZENS ADVICE LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2022

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	Note	Unrestricted Total £	Restricted Total £	2022 Total £	2021 Total £
<b>Incoming resources</b>					
Donations and legacies		762	-	762	4,129
Income from investments		1,004	-	1,004	1,108
Income from charitable activities	2	190,665	225,146	415,811	334,177
<b>Total incoming resources</b>		<b>192,431</b>	<b>225,146</b>	<b>417,578</b>	<b>339,414</b>
<b>Resources expended</b>					
Charitable activities	3	157,788	225,037	382,825	303,473
<b>Total resources expended</b>		<b>157,788</b>	<b>225,037</b>	<b>382,825</b>	<b>303,473</b>
<b>Net incoming resources</b>		<b>34,644</b>	<b>109</b>	<b>34,753</b>	<b>35,941</b>
<b>Net income for the period</b>		<b>34,644</b>	<b>109</b>	<b>34,753</b>	<b>35,941</b>
<b>Funds at 1 April 2021</b>		180,609	4,362	184,971	149,030
<b>Funds at 31 March 2022</b>		<b>215,253</b>	<b>4,471</b>	<b>219,724</b>	<b>184,971</b>

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Notes on pages 11 to 16 form part of these financial statements

# HARLOW CITIZENS ADVICE LIMITED

## BALANCE SHEET AS AT 31 MARCH 2022

	Note	2022 Total £	2021 Total £
<b>Current assets</b>			
Debtors	7	648	554
Cash at bank and in hand		275,814	204,946
		<u>276,462</u>	<u>205,500</u>
<b>Current liabilities</b>			
Creditors, amounts falling due within one year	8	56,738	20,529
<b>Net current assets</b>		219,724	184,971
<b>Net assets</b>		<u><u>219,724</u></u>	<u><u>184,971</u></u>
<b>Funds</b>			
Unrestricted funds	10	215,253	180,609
Restricted funds	10	4,471	4,362
		<u><u>219,724</u></u>	<u><u>184,971</u></u>


For the year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.


The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

The directors declare that they have approved the accounts above.

Signed  Date 11th November 2022  
John Barber, Chair

Signed  Date 11th November 2022  
Andrew Whybrow, Treasurer

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

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### 1. Accounting Policies

#### 1.1 Accounting convention and standards

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### Cashflow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

#### 1.2 Grants

Grants are recognised in full in the Statement Of Financial Activities in the year in which they are receivable.

#### 1.3 Donations, legacies and voluntary income

Donations and voluntary income are recognised on a received basis and are allocated between restricted and unrestricted funds as required. The value of services provided by volunteers has not been included.

#### 1.4 Expenditure

Resources expended are recognised in the period in which they are incurred and are charged to the service to which they relate. Resources expended include attributable VAT which cannot be recovered.

#### 1.5 Taxation

The company, being a charity, is not liable to income or corporation tax. Tax deducted from interest received is reclaimed.

#### 1.6 Depreciation

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset over its expected life as follows:

Improvements to leasehold property	3 years straight line
Office equipment	25% reducing balance

#### 1.7 Defined contribution pension scheme

Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 1.8 Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

### 1.9 Restricted funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

2. Income from	Unrestricted	Restricted	2022	2021
charitable activities	£	£	£	£
Harlow and District Council	35,000	-	35,000	35,000
Harlow and District Council Contract	90,000	-	90,000	90,000
Harlow and District Council - Debt Advice	-	35,000	35,000	-
Essex County Council	8,547	-	8,547	8,547
Essex County Council - Covid Project	-	12,232	12,232	11,741
Essex Household Support Fund	-	18,665	18,665	-
Essex Warm Start	-	18,347	18,347	-
Essex Cultural Diversity Grant	-	8,000	8,000	-
Foodbank Leaflet Grant	-	-	-	2,090
Harlow Community Hub	-	14,959	14,959	-
Seabright Fund	-	5,500	5,500	-
Adviceline	-	-	-	15,000
Essex Warmer Homes	-	32,672	32,672	16,309
The Mulberry Trust - DRO Project	-	15,500	15,500	15,500
Energy Workshop	-	-	-	-
Help to Claim - Face to Face	-	29,235	29,235	31,067
Money Advice - Trainee	-	34,036	34,036	16,695
BEIS Grant	51,239	-	51,239	13,760
Retail, Hospitality and Leisure Grant	-	-	-	10,000
ECF - Coronavirus Grant	-	-	-	4,000
ECF - Volunteer Recruitment	5,879	-	5,879	5,879
Essex County Council - Debt & Housing Grant	-	-	-	3,853
Rainbow Services Energy Grant	-	1,000	1,000	1,924
Nationwide Building Society - Permitted Development Grant	-	-	-	43,525
National Lottery - Covid Grant	-	-	-	9,288
	<b>190,665</b>	<b>225,146</b>	<b>415,811</b>	<b>334,177</b>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

<b>3. Costs of charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Salaries and pensions	125,627	177,858	303,485	240,958
Training and travel	2,526	1,560	4,086	1,176
Rent and rates	6,313	6,313	12,626	12,324
Office expenses	17,868	10,663	28,531	40,019
NACAB charges	-	-	-	4,286
Professional fees	621	541	1,161	433
Bank charges	137	81	218	183
Miscellaneous	408	324	731	1,700
Advertising and promotion	2,857	-	2,857	-
Grants paid	-	18,265	18,265	-
Project expenses	-	8,000	8,000	-
Premises costs	1,432	1,432	2,865	2,393
	<b>157,788</b>	<b>225,037</b>	<b>382,825</b>	<b>303,473</b>

### 4. Staff costs and emoluments

Total staff costs were as follows:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Wages & salaries	278,585	223,025
Social security costs	17,211	11,993
Pension costs	7,689	5,940
	<b>303,485</b>	<b>240,958</b>

#### Particulars of employees:

The average number of employees during the period, calculated on the basis of full time equivalents, was as follows:

	<b>2022</b>	<b>2021</b>
	8.6	8.6

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

#### Key management personnel

During the year total remuneration of £82,571.04, (2021 £81,424) was paid to key management personnel. The remuneration of key management personnel is decided upon and authorised by the trustees.

### 5. Net incoming resources

This is stated after charging:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Independent examiner's fee	500	420

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 6. Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £7,689 (2021: £5,940).

7. Debtors	2022	2021
	£	£
Prepayments	648	554
	<b>648</b>	<b>554</b>

8. Creditors; amounts falling due within one year	2022	2021
	£	£
Deferred income	50,040	15,500
Company credit card	276	428
Taxation and social security	5,633	4,110
Other creditors	289	71
Accruals	500	420
	<b>56,738</b>	<b>20,529</b>

9. Analysis of net assets between funds	Unrestricted	Restricted	2022	2021
	£	£	£	£
Current assets - excluding cash	648	-	648	554
Current assets - cash at bank	231,145	44,669	275,814	204,946
Current liabilities	(13,213)	(43,525)	(56,738)	(20,529)
	<b>218,580</b>	<b>1,144</b>	<b>219,724</b>	<b>184,971</b>

10. Unrestricted funds	01/04/21	Income	Expenses	Transfer	31/03/22
	£	£	£	£	
General fund	95,609	192,431	(157,788)	-	130,253
Designated fund	85,000	-	-	-	85,000
	<b>180,609</b>	<b>192,431</b>	<b>(157,788)</b>	<b>-</b>	<b>215,253</b>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

Restricted funds	01/04/21	Income	Expenses	Transfer	31/03/22
	£	£	£	£	£
Essex County Council - Covid Project	401	-	(401)	-	-
Essex Covid Response Fund	-	12,232	(12,232)	-	-
Essex Cultural Diversity Fund	-	8,000	(8,000)	-	-
Essex Household Support	-	18,665	(18,265)	-	400
Essex Warmer Homes	-	32,672	(34,344)	-	(1,672)
Essex Warm Start	-	18,347	(32,380)	-	(14,033)
Harlow Community Hub	-	14,959	(12,879)	-	2,080
Harlow Council - Debt Advice	-	35,000	(21,179)	-	13,821
The Mulberry Trust - DRO Project	-	15,500	(15,500)	-	-
ECF - Seabright Fund	-	5,500	(5,500)	-	-
Foodbank Leaflet Grant	150	-	(150)	-	-
Help to Claim - Face to Face	1,144	29,235	(27,313)	-	3,066
Money Advice - Trainee	2,668	34,036	(36,729)	-	(25)
Rainbow Services Energy Grant	-	1,000	(165)	-	835
	<b>4,363</b>	<b>225,146</b>	<b>(225,037)</b>	<b>-</b>	<b>4,471</b>
<b>Total funds</b>	<b>184,972</b>	<b>417,577</b>	<b>(382,825)</b>	<b>-</b>	<b>219,724</b>

### Designated fund

This fund is held as a minimum provision should the Charity have to cease activities and would cover redundancy costs and termination of contracts etc. This fund is reviewed each year by the Trustees to ensure the provision is sufficient.

### 11. Related Parties

There were no related parties within the year.

### 12. Going Concern

The charity is operating on a going concern basis.

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 13. Previous Year Comparative Statement of Financial Activity

	Note	Unrestricted Total £	Restricted Total £	2021 Total £
<b>Incoming resources</b>				
Donations and Legacies		4,129	-	4,129
Income from Investments		1,108	-	1,108
Funds Raised		-	-	-
Income from charitable activities	2	162,160	172,017	334,177
<b>Total incoming resources</b>		<b>167,397</b>	<b>172,017</b>	<b>339,414</b>
<b>Resources expended</b>				
Charitable activities	3	122,895	180,578	303,473
<b>Total resources expended</b>		<b>122,895</b>	<b>180,578</b>	<b>303,473</b>
<b>Net incoming resources</b>		<b>44,502</b>	<b>(8,561)</b>	<b>35,941</b>
Transfer between funds		(11,779)	11,779	-
<b>Net income for the period</b>		<b>32,723</b>	<b>3,218</b>	<b>35,941</b>
<b>Funds at 1 April 2020</b>		147,886	1,144	148,398
<b>Funds at 31 March 2021</b>		<b>180,609</b>	<b>4,362</b>	<b>184,339</b>

# HARLOW CITIZENS ADVICE LIMITED

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2022

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I report on the accounts of Harlow Citizens Advice Limited for the year ended 31 March 2022 which are set out on pages 9 to 16.

### **Respective responsibilities of trustees and examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

### **Basis of independent examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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.

Shelley-Marie Rudling FMAAT MIP AATQB for and on behalf of:

Community360

Winsley's House, High Street, Colchester, Essex



Date

16/11/2022

**HARLOW CITIZENS ADVICE BUREAU LIMITED**

England & Wales - Charity number 1135235

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# Accounts

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**HARLOW CITIZENS  
ADVICE LIMITED**

Company number 07013193

Charity number 1135235

**FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021**



# HARLOW CITIZENS ADVICE LIMITED

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# HARLOW CITIZENS ADVICE LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2021

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<b>Registered company number</b>	07013193
<b>Registered charity number</b>	1135235
<b>Registered address</b>	13/15 East Gate The High Harlow Essex CM20 1HP
<b>Directors</b>	J. Barber G Carter G Clark (appointed 10/06/2020) S Crane A Diejomah (appointed 10/06/2020) E Johnson (appointed 05/04/2020) R Lane R Lee D Murray E Onyema K Smith A Whybrow
<b>Independent Examiner:</b>	Community360 Winsley's House High Street Colchester Essex CO1 1UG
<b>Bankers:</b>	Unity Trust Bank Nine Brindley Place Birmingham B1 2HB
<b>Solicitors</b>	Attwaters Jameson & Hill 2nd Floor, Rothwell House The High Harlow Essex CM20 1LQ

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021

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### Chairman's Statement 2020/2021

It's 5 years since I delivered my first report, then as interim chair and although I am delighted to report another successful year, looking back it is apparent to me that over those 5 years we have become a completely different business. The pandemic meant that demand for our services grew across all groups including the most disadvantaged in our society. The method of that delivery and the organisation behind it has changed dramatically and, in my opinion, very much for the better. We continue to manage our funds effectively and remain in a relatively robust financial position.

2020 was the year when the world changed and with the benefit of new strategies already implemented, we changed with it. Closing our doors to drop-ins, a major plank of our service, was never going to sit well with our volunteers but in the light of the global pandemic our choice was made for us. Although it was the right call to make, we lost some fine volunteers through this period. Nevertheless, we continued to provide the help that so many needed via the phone and on-line facilities that were already in place, but which were ramped up to fill the gap that was left by the suspension of face-to-face advice. To say that I am proud of the fantastic efforts made by our management team to re-align the service to meet these challenges is just not enough. In effect we had to dynamically apply our disaster recovery plan in ways that were never envisaged (they are now!) and the result has been an exemplary display of all that is best about the service here at Harlow. It was in the midst of this total reorganisation that we were delighted to welcome HRH the Princess Royal to our offices in the period between lockdowns in September 2020 and show her just what we achieve on a daily basis. Our spirits were lifted.

Change is always challenging but on a personal note I have to say that I quite enjoy the challenges and efficiency of Zoom meetings and I believe that our board of trustees has continued to perform effectively throughout the period. We do however continue to seek strongly motivated and appropriately skilled individuals to join us to ensure our board is dynamic and challenging. Additionally, our membership of Essex CA continues to bear fruit as they present for us a county wide face to funders with the wider Essex community as their target. Our special thanks to the Business Development team who have helped provide additional income streams during this challenging period.

Looking forward, it is worth mentioning that the change in our method of delivery means that we are more agile in our approach to the recruitment and development of our workforce. Our high-quality online training has meant that we have continued to source the best volunteers and employees who are able to operate and deliver advice in this digital world.

I want to thank our partners and funders with whom we have worked closely with during this challenging period. Their support has been invaluable.

Lastly, I am fortunate to be able to say that the individuals who work for us whether employed or as volunteer are compassionate, dedicated and have a strong empathy with our clients. I salute them all.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2020

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### Chief Executive Report

#### Introduction

It has been a year like no other in living memory. The pandemic redefined life as we knew it. Yet, Citizens Advice Harlow progressed and strengthened its delivery of services to support the people of Harlow during this uncertain time.

In March 2020, knowing that the country would be heading into lockdown, our business contingency plan was put into operation. We immediately ceased face-to-face services for the Harlow public and switched to remote delivery, through our telephone advice line, email, and webchat services. Staff and volunteers continued to deliver high quality uninterrupted general and specialist advice services through the three periods of lockdown.

Throughout the period we continued to provide a seamless service and worked closely with other partners in Harlow ensuring a swift response to the needs of our community, delivering general and specialist quality assured advice services. This covered the following:

- Housing
- Debt
- Money
- Benefits
- Employment
- General advice
- Law Clinic

In addition, prior to lockdown we were successful in securing funding to deliver bespoke general and specialist advice services to Harlow's Permitted Developments. This involved a telephone hotline for residents in Terminus House, Templefield and Greenways where an Adviser provided a seamless advice service to over 140 clients.

To cope with the increased demand due to the pandemic, we were successful in securing additional support to increase our web chat services as well as funding from the Money and Pensions Service for a Trainee Debt Adviser. We also secured funding to deliver the Warm Homes Initiative offering residents the opportunity to seek better value for money energy tariffs as well as provide resources to help insulate their homes.

Communication to the public during the pandemic was an essential part of our approach and we introduced a new residents' newsletter to work alongside our existing social media channels to keep the community informed of our services.

Whilst keeping the show on the road, we even managed to host a member of the Royal Family here in Harlow. Our Patron HRH Princess Anne visited our centre in September 2020 to present certificates to our long-standing volunteers and to hear about our work during the pandemic.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2020

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As I said at the start, it's been a year like no other. The outcomes we achieved during the pandemic are down to our hard-working staff, volunteers and funders who have been magnificent. This includes our Trustees who have provided wisdom as well as support and challenge. I am very grateful for all that they do.

### **Who we are:**

Our mission - To provide advice that helps people to overcome their problems.

Our vision - For people to have the knowledge and confidence they need to find their way forward, whoever they are and whatever problem they face.

Our values - Values are hugely important, they are our culture, the way we work, what we expect of one another and what our clients can expect of us. Our values govern everything we do at every level.

- We are open and transparent
- We continue to learn and grow
- We have trust in each other
- We aim for quality, whatever our role

### **Key achievements and performance**

Like many other organisations, we saw a considerable increase in demand when the pandemic hit despite our services moving to remote delivery. Over the last few years, our most significant enquiry area has been benefit & tax credits, consistently accounting for a large proportion of enquiries across all our channels. During the pandemic, and with the phone being the primary way for people to get advice, we saw a substantial increase in the number of enquiries relating to employment. Queries relating to furlough and job security dominated our phone service following the first national lockdown.

### **Key Statistics:**

- We gave advice to 2,819 individuals.
- We addressed 10,684 issues.
- We undertook 7,107 activities to help our residents.
- We helped clients gain income of £480,015.
- We helped clients write off £64,359 of debt. This was a lower figure compared to the previous year as Government introduced protections to protect people from rent, mortgage payments and re-possession proceedings due to the pandemic.

### **Channel delivery:**

- 65% of advice was delivered via our telephone advice line.
- 27% of advice was delivered via email.
- 3% of advice delivered via video call
- 5% of advice delivered via webchat

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021

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### Measuring quality:

#### Advice:

The quality of advice during the last year has remained high. We have a nationally accredited framework that measures where we are. Despite a switch to remote services our rating, externally assessed, continued to be graded as green -the top rating available.

### Client satisfaction:

Despite the pandemic and the uncertain future for many, client satisfaction remained high. Clients in Harlow responded to the questions below and the level of satisfaction performed well against the national average. This is evidence of the good work and professionalism of staff and volunteers at CAH.

Question	Harlow positive responses	National positive responses
How easy or difficult was it to access our services.	85%	80.1%
To what extent did the service help you find a way forward.	91.3%	86.6%
To what extent is your problem now resolved.	82.7%	78.5%
How likely would you be to recommend the service?	92.5%	91%

### Our value to society

In Harlow we help thousands of people every year. This provides us with unique insight into the challenges our clients are facing today. We're not only helping people find their way during difficult situations, but also identifying and tackling the underlying causes of their problems. The people we help, our funders and the organisations we work with see the value we deliver and the impact we're making.

Using a Citizens Advice financial model, our data tells us that for every £1 spent on the Citizens Advice service, we provide £21.91 of public value and by helping to prevent homelessness and housing evictions we are saving the local authority £87,036.

### Plans for the future

The pandemic has provided a window of opportunity to review the way in which we operate. Face to face services will continue to be limited and majority of our work will be delivered via telephone, web chat, and video channels. Our three-year strategy formulated in 2020 focussed on the need for more outreach provision working closely with communities. We are now beginning to see this work develop.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021

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### Risks

The CEO and Trustees through their ongoing review of strategic and business risks for CAH have identified the following:

- The pandemic has put a strain on the public purse just as we enter the final year of our funding agreement with Harlow Council. We are confident given the quality and leadership at CAH that a new long-term contract can be achieved. However, we continue to look for new relationships as well as collaborate with existing partners and apply for grants as we recognise that financial sustainability is still a major risk
- The need to secure appropriate alternative premises either on a shared basis with the local authority or stand-alone. The pandemic has given us the opportunity to deliver a fully remote service. However, in the long term there may still be a need for some office space even if secured on a two day per week basis.
- Other key risks are associated with the loss or the inability to successfully recruit key roles within the workforce be they volunteers or paid staff. We continue to develop new role descriptions to see staff who can deliver advice services in a new digital world. Training and further development is offered to help develop staff so that they can succeed in their respective roles.

### Financial review

Firstly, we would like to record our thanks our various funders in 2020/21 in what has proved to be a challenging period. These funders being Harlow Council (Advice Contract & Partnership Grant), Essex County Council, Dept for Business, Energy & Industrial Strategy (BEIS), Mulberry Trust, Essex Community Foundation, Nationwide Building Society & The National Lottery. Additionally, projects that were run on behalf of Essex Warmer Homes, Money Advice & Rainbow Services. Nationally Citizens Advice were highly active & we were involved in Help to Claim & Adviceline.

The start of the last financial year coincided with the first lockdown of 2020 & many of our financial plans had to be re-thought very quickly, however our previously strong financial position enabled us to adapt to home working & offer the residents of Harlow a strong remote service with the use of technology. The additional funding we received enabled us to purchase IT equipment to facilitate home working.

In 2020/21 we recorded a healthy surplus of £35941, this will enable us to budget for further technology purchases during 2021/22. Whilst colleagues were working from home our office overheads were significantly lower throughout 2020/21.

National Citizens Advice continue to require all Citizens Advice Offices to complete a quarterly return declaring our financial performance compared to our budget. The data submitted is then compared to their expectation benchmark, we are pleased to advise that we continue to be assessed as green in all areas.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021

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The Trustees review all the costs and a strict Budgetary policy remains in force. During 2021/22 the Trustees will continue to encourage our CEO to bid for projects to develop our services & boost income.

### **Investment powers & policy**

Having regard to the liquidity requirements of Harlow Citizens Advice the Trustees have decided to invest our available funds in organisations where funds are accessible without excessive notice of withdrawal having to be given.

As at 31<sup>st</sup> March 2021 we held the following accounts

1. Saffron Building Society – withdrawals are subject to 90 days' notice or 90 days loss of interest for immediate withdrawals.
2. Virgin Money – withdrawals are not subject to notice or loss of interest.
3. Unity Trust Savings – withdrawals are not subject to notice or loss of interest.
4. The remaining funds are held in the current account held with Unity Trust Bank.

With Bank of England Base Rate now at 0.1%, we receive no interest on the funds with Unity Trust Savings & only a nominal return from Virgin Money. However, the account held with Saffron Building Society tracks the Bank of England Base Rate at 1% above, so we are currently receiving 1.1%.

The Trustees will only deposit funds with Banks or Building Societies who are members of the Financial Services Compensation Scheme (FSCS). The current limit for compensation is £85000.

### **Reserves policy and going concern (Designated fund)**

Reserves are needed to bridge the gap between spending and receiving income and to cover unplanned emergency repairs to our premises, redundancy payments and rent/service charge liabilities in the event of the closure of the company, along with an amount to cover the cost of finding/refitting alternative premises if we are forced to move at short notice.

The amount allocated remains at £85,000.

### **Financial plans for the future**

We will continue to look for both unrestricted & restricted funding during 2021/22, but our finances as at 31st March 2021 are considered to be strong.

### **Pay policy for senior staff**

All Trustees give their time freely and no Trustees received any remuneration or expenses in 2020/21. The senior management are responsible for the controlling, running and operating the business on a day-to-day basis.

# HARLOW CITIZENS ADVICE LIMITED

## TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021

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The Trustees review the salaries of the senior management on an annual basis and there was a small increase in salaries for all staff effective from January 2021.

### Workplace pensions

We had 9 colleagues (an increase of 2) who were members of our Workplace Pension scheme via National Employers Savings Trust (NEST) as at 31st March 2021.

### Risk management

The Trustees have a Risk Management Strategy which comprises:

1. An annual review of principal risks and uncertainties the Charity faces.
2. The establishment of policies, systems and procedures to mitigate those risks identified in the annual review.
3. The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise.

  
John Barber, Chair

Date 20th October 2021

  
Andrew Whybrow, Treasurer

Date 20th October 2021

# HARLOW CITIZENS ADVICE LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

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	Note	Unrestricted Total £	Restricted Total £	2021 Total £	2020 Total £
<b>Incoming resources</b>					
Donations and Legacies		4,129	-	4,129	21,282
Income from Investments		1,108	-	1,108	1,504
Income from charitable activities	2	162,160	172,017	334,177	208,716
<b>Total incoming resources</b>		<b>167,396</b>	<b>172,017</b>	<b>339,414</b>	<b>231,502</b>
<b>Resources expended</b>					
Charitable activities	3	122,895	180,578	303,473	230,870
<b>Total resources expended</b>		<b>122,895</b>	<b>180,578</b>	<b>303,473</b>	<b>230,870</b>
<b>Net incoming resources</b>		<b>44,502</b>	<b>(8,561)</b>	<b>35,941</b>	<b>632</b>
Transfer between funds		(11,779)	11,779	-	-
<b>Net income for the period</b>		<b>32,723</b>	<b>3,218</b>	<b>35,941</b>	<b>632</b>
<b>Funds at 1 April 2020</b>		147,886	1,144	149,030	148,398
<b>Funds at 31 March 2021</b>		<b>180,609</b>	<b>4,362</b>	<b>184,971</b>	<b>149,030</b>

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Notes on pages 11 to 16 form part of these financial statements

# HARLOW CITIZENS ADVICE LIMITED

## BALANCE SHEET AS AT 31 MARCH 2021

	Note	2021 Total £	2020 Total £
<b>Current assets</b>			
Debtors	7	554	543
Cash at bank and in hand		204,946	196,113
		<u>205,500</u>	<u>196,656</u>
<b>Current liabilities</b>			
Creditors, amounts falling due within one year	8	20,529	47,626
<b>Net current assets</b>		184,971	149,030
<b>Totals assets less current liabilities</b>		<u><b>184,971</b></u>	<u><b>149,030</b></u>
<b>Funds</b>			
Unrestricted funds	10	180,609	147,886
Restricted funds	10	4,362	1,144
		<u><b>184,971</b></u>	<u><b>149,030</b></u>

For the year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

The directors declare that they have approved the accounts above.

Signed  Date 20 October 2021  
John Barber, Chair

Signed  Date 20 October 2021  
Andrew Whybrow, Treasurer

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

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### 1. Accounting Policies

#### 1.1 Accounting convention and standards

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### Cashflow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

#### 1.2 Grants

Grants are recognised in full in the Statement Of Financial Activities in the year in which they are receivable.

#### 1.3 Donations, legacies and voluntary income

Donations and voluntary income are recognised on a received basis and are allocated between restricted and unrestricted funds as required. The value of services provided by volunteers has not been included.

#### 1.4 Expenditure

Resources expended are recognised in the period in which they are incurred and are charged to the service to which they relate. Resources expended include attributable VAT which cannot be recovered.

#### 1.5 Taxation

The company, being a charity, is not liable to income or corporation tax. Tax deducted from interest received is reclaimed.

#### 1.6 Depreciation

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset over its expected life as follows:

Improvements to leasehold property	3 years straight line
Office equipment	25% reducing balance

#### 1.7 Defined contribution pension scheme

Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 1.8 Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

### 1.9 Restricted funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

2. Income from	Unrestricted	Restricted	2021	2020
charitable activities	£	£	£	£
Harlow and District Council	35,000	-	35,000	35,000
Harlow and District Council Contract	90,000	-	90,000	90,000
Essex County Council	8,547	-	8,547	8,547
Essex County Council - Covid Project	-	11,741	11,741	-
Foodbank Leaflet Grant	-	2,090	2,090	-
Universal Credit Support	-	-	-	26,353
EBD workshops	-	-	-	500
Adviceline	-	15,000	15,000	-
Essex Warmer Homes	-	16,309	16,309	-
The Mulberry Trust - DRO Project	-	15,500	15,500	15,500
Energy Workshop	-	-	-	1,325
Help to Claim - Face to Face	-	31,067	31,067	18,369
Money Advice - Trainee	-	16,695	16,695	13,124
BEIS Grant	13,760	-	13,760	-
Retail, Hospitality and Leisure Grant	10,000	-	10,000	-
ECF - Coronavirus Grant	-	4,000	4,000	-
ECF - Volunteer Recruitment	-	5,879	5,879	-
Essex County Council - Debt & Housing Grant	3,853	-	3,853	-
Rainbow Services Energy Grant	1,000	924	1,924	-
Nationwide Building Society - Permitted Development Grant	-	43,525	43,525	-
National Lottery - Covid Grant	-	9,288	9,288	-
	<b>162,160</b>	<b>172,017</b>	<b>334,177</b>	<b>208,716</b>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

3. Costs of charitable activities	Unrestricted	Restricted	2021	2020
	£	£	£	£
Salaries and pensions	106,336	134,622	240,958	181,093
Training and travel	18	1,158	1,176	4,868
Rent and rates	5,013	7,311	12,324	12,000
Office expenses	5,885	34,134	40,019	16,121
NACAB charges	3,997	289	4,286	4,286
Professional fees	333	100	433	800
Bank charges	133	50	183	219
Miscellaneous	179	1,521	1,700	993
Advertising and promotion	-	-	-	2,037
Premises costs	1,000	1,393	2,393	8,453
	<u>122,895</u>	<u>180,578</u>	<u>303,473</u>	<u>230,870</u>

### 4. Staff costs and emoluments

Total staff costs were as follows:

	2021	2020
	£	£
Wages & salaries	223,025	168,512
Social security costs	11,993	8,246
Pension costs	5,940	4,336
	<u>240,958</u>	<u>181,093</u>

#### Particulars of employees:

The average number of employees during the period, calculated on the basis of full time equivalents, was as follows:

2021	2020
8.6	6.9

In the published 2020 accounts, the full time equivalent figure was calculated incorrectly at 12.5, this has been amended in the 2021 accounts to the correct figure of 6.9.

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

#### Key management personnel

During the year total remuneration of £81,424, (2020 £73,358) was paid to key management personnel. The remuneration of key management personnel is decided upon and authorised by the trustees.

### 5. Net incoming resources

This is stated after charging:

	2021	2020
	£	£
Independent Examiner's fee	<u>420</u>	<u>420</u>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 6. Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £5,940 (2020: £3,945).

### 7. Debtors

	2021 £	2020 £
Prepayments	554	543
	<u>554</u>	<u>543</u>

### 8. Creditors; amounts falling due within one year

	2021 £	2020 £
Deferred income	15,500	43,525
Company credit card	428	-
Taxation and social security	4,110	3,681
Other creditors	71	-
Accruals	420	420
	<u>20,529</u>	<u>47,626</u>

### 9. Analysis of net assets between funds

	Unrestricted £	Restricted £	2021 £	2020 £
Current assets - excluding cash	554	-	554	543
Current assets - cash at bank	160,277	44,669	204,946	196,113
Current liabilities	22,996	(43,525)	(20,529)	(47,626)
	<u>183,827</u>	<u>1,144</u>	<u>184,971</u>	<u>149,030</u>

### 10. Unrestricted funds

	01/04/20 £	Income £	Expenses £	Transfer £	31/03/21
General fund	62,886	167,396	(122,895)	(11,779)	95,609
Designated fund	85,000	-	-	-	85,000
	<u>147,886</u>	<u>167,396</u>	<u>(122,895)</u>	<u>(11,779)</u>	<u>180,609</u>

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

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<b>Restricted funds</b>	<b>01/04/20</b>	<b>Income</b>	<b>Expenses</b>	<b>Transfer</b>	<b>31/03/21</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Essex County Council - Covid Project	-	11,741	(11,340)	-	401
Essex Warmer Homes	-	16,309	(25,037)	8,728	-
Essex Warm Start	-	-	(3,051)	3,051	-
The Mulberry Trust - DRO Project	-	15,500	(15,500)	-	-
ECF - Coronavirus Grant	-	4,000	(4,000)	-	-
Foodbank Leaflet Grant	-	2,090	(1,940)	-	150
Help to Claim - Face to Face	1,144	31,067	(31,067)	-	1,144
Money Advice - Trainee	-	16,695	(14,027)	-	2,668
ECF - Volunteer Recruitment	-	5,879	(5,879)	-	-
Rainbow Services Energy Grant	-	924	(924)	-	-
Nationwide Building Society Permitted Development Grant	-	43,525	(43,525)	-	-
Adviceline	-	15,000	(15,000)	-	-
National Lottery - Covid Grant	-	9,288	(9,288)	-	-
	<b>1,144</b>	<b>172,017</b>	<b>(180,578)</b>	<b>11,779</b>	<b>4,363</b>
<b>Total funds</b>	<b>149,030</b>	<b>339,413</b>	<b>(303,473)</b>	<b>-</b>	<b>184,971</b>

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### Designated fund

This fund is held as a minimum provision should the Charity have to cease activities and would cover redundancy costs and termination of contracts etc. This fund is reviewed each year by the Trustees to ensure the provision is sufficient.

### 11. Related Parties

There were no related parties within the year.

### 12. Going Concern

The charity is operating on a going concern basis.

# HARLOW CITIZENS ADVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 13. Previous Year Comparative Statement of Financial Activity

	Note	Unrestricted Total £	Restricted Total £	2020 Total £
<b>Incoming resources</b>				
Donations and Legacies		21,282	-	21,282
Income from Investments		1,504	-	1,504
Funds Raised		-	-	-
Income from charitable activities	2	161,725	46,991	208,716
<b>Total incoming resources</b>		<b>184,511</b>	<b>46,991</b>	<b>231,502</b>
<b>Resources expended</b>				
Charitable activities	3	182,522	48,348	230,870
<b>Total resources expended</b>		<b>182,522</b>	<b>48,348</b>	<b>230,870</b>
<b>Net incoming resources</b>		<b>1,989</b>	<b>(1,357)</b>	<b>632</b>
Transfer between funds		(2,268)	2,268	-
<b>Net income for the period</b>		<b>(279)</b>	<b>911</b>	<b>632</b>
<b>Funds at 1 April 2019</b>		148,165	233	148,398
<b>Funds at 31 March 2020</b>		<b>147,886</b>	<b>1,144</b>	<b>149,030</b>

# HARLOW CITIZENS ADVICE LIMITED

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2021

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I report on the accounts of Harlow Citizens Advice Limited for the year ended 31 March 2021 which are set out on pages 9 to 16.

### **Respective responsibilities of trustees and examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

### **Basis of independent examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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.

Shelley-Marie Rudling FMAAT MIP AATQB for and on behalf of:

Community360

Winsley's House, High Street, Colchester, Essex



Date

22/10/2021