

**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 to 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

	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>

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

  
John Barber, Chair

Date

20 October 2021

Signed

  
Andrew Whybrow, Treasurer

Date

20 October 2021

# 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
	<b>122,895</b>	<b>180,578</b>	<b>303,473</b>	<b>230,870</b>

### 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
	<b>240,958</b>	<b>181,093</b>

#### 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	420	420

# 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
	<b>554</b>	<b>543</b>

### 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
	<b>20,529</b>	<b>47,626</b>

### 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)
	<b>183,827</b>	<b>1,144</b>	<b>184,971</b>	<b>149,030</b>

### 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
	<b>147,886</b>	<b>167,396</b>	<b>(122,895)</b>	<b>(11,779)</b>	<b>180,609</b>



# HARLOW CITIZENS ADVICE LIMITED

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

Restricted funds	01/04/20 £	Income £	Expenses £	Transfer £	31/03/21 £
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>

### 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