

**HARLOW CITIZENS  
ADVICE LIMITED**

Company number 07013193

Charity number 1135235

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



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

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## 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.

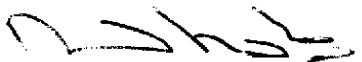
### RISK MANAGEMENT

- 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

|                                   | Note | Unrestricted<br>Total<br>£ | Restricted<br>Total<br>£ | 2022<br>Total<br>£ | 2021<br>Total<br>£ |
|-----------------------------------|------|----------------------------|--------------------------|--------------------|--------------------|
| <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>     |

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<br>Total<br>£    | 2021<br>Total<br>£    |
|--|------|-----------------------|-----------------------|
| <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.

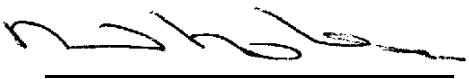
The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

| 3. Costs of charitable activities | Unrestricted   | Restricted     | 2022           | 2021           |
|-----------------------------------|----------------|----------------|----------------|----------------|
|                                   | £              | £              | £              | £              |
| 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:

|                       | 2022           | 2021           |
|-----------------------|----------------|----------------|
|                       | £              | £              |
| 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:

| 2022 | 2021 |
|------|------|
|      |      |
| 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:

|                            | 2022 | 2021 |
|----------------------------|------|------|
|                            | £    | £    |
| 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<br>£  | 2021<br>£  |
|-------------|------------|------------|
| Prepayments | 648        | 554        |
|             | <b>648</b> | <b>554</b> |

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

|                              | 2022<br>£     | 2021<br>£     |
|------------------------------|---------------|---------------|
| 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<br>£ | Restricted<br>£ | 2022<br>£      | 2021<br>£      |
|---------------------------------|-------------------|-----------------|----------------|----------------|
| 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<br>£  | Income<br>£    | Expenses<br>£    | Transfer<br>£ | 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<br>£  | Income<br>£    | Expenses<br>£    | Transfer<br>£ | 31/03/22<br>£  |
|--------------------------------------|----------------|----------------|------------------|---------------|----------------|
| 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<br>Total<br>£ | Restricted<br>Total<br>£ | 2021<br>Total<br>£ |
|-----------------------------------|------|----------------------------|--------------------------|--------------------|
| <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