

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

CONTENTS FOR THE YEAR ENDED 31 MARCH 2023

	Page
Legal and administrative information	1
Trustees Annual Report	2 - 8
Independent Examiners Report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes to the financial statements	12-17

HARLOW CITIZENS ADVICE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2023

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

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

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

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

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

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

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

- 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

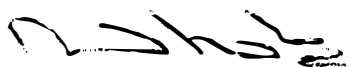
- We had 13 colleagues (an increase of 4) who were members of our Workplace Pension scheme via National Employers Savings Trust (NEST) as of 31st March 2023.

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

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 8th November 2023

HARLOW CITIZENS ADVICE LIMITED

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

	Note	Unrestricted Total £	Restricted Total £	2023 Total £	2022 Total £
Incoming resources					
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
Total incoming resources		154,228	216,764	370,992	417,577
Resources expended					
Charitable activities	3	168,740	218,382	387,122	382,825
Total resources expended		168,740	218,382	387,122	382,825
Net incoming resources		(14,512)	(1,618)	(16,130)	34,753
Funds at 1 April 2022		215,253	4,471	219,724	184,971
Funds at 31 March 2023		200,741	2,853	203,594	184,971

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 £
Current assets			
Debtors	6	700	648
Cash at bank and in hand		209,968	275,814
		<u>210,668</u>	<u>276,462</u>
Current liabilities			
Creditors, amounts falling due within one year	7	7,074	56,738
Net current assets		203,594	219,724
Net assets		<u><u>203,594</u></u>	<u><u>219,724</u></u>
Funds			
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	 _____ John Barber, Chair	Date	<u>27th October 2023</u>
Signed	 _____ Andrew Whybrow, Treasurer	Date	<u>27th October 2023</u>

HARLOW CITIZENS ADVICE LIMITED

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

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	-	-	-	-
	151,247	216,764	368,011	415,811

HARLOW CITIZENS ADVICE LIMITED

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

3. Costs of charitable activities	Unrestricted	Restricted	2023	2022
	£	£	£	£
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
	168,740	218,382	387,122	382,825

4. Staff costs and emoluments

Total staff costs were as follows:

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

Particulars of employees:

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

2023	2022
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:

	2023	2022
	£	£
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)	-
	4,471	216,764	(218,382)	(10,759)	(7,906)
Total funds	219,724	370,992	(387,122)	-	203,594

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