

**COLCHESTER CAP  
DEBT CENTRE**

(CHARITABLE INCORPORATED ORGANISATION)

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED  
31ST MARCH 2021**

**CHARITY REGISTRATION No: 1152204**

Independent Examiners Ltd  
Unit 2  
The Broadbridge Business Centre  
Delling Lance  
Bosham  
PO18 8NF

**COLCHESTER CAP DEBT CENTRE**  
(CHARITABLE INCORPORATED ORGANISATION)

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**COLCHESTER CAP DEBT CENTRE**  
(CHARITABLE INCORPORATED ORGANISATION)

**LEGAL AND ADMINISTRATIVE INFORMATION**

<b>CHARITY NUMBER</b>	1152204
<b>LEGAL FORM</b>	Charitable Incorporated Organisation
<b>START OF FINANCIAL YEAR</b>	1st April 2020
<b>END OF FINANCIAL YEAR</b>	31st March 2021
<b>TRUSTEES AT 31ST MARCH 2021</b>	Nigel Drew Sian Simpkins (appointed 21.7.20) Amanda Drew (appointed 28.7.20) Jonathan Joseph Ewbank Steven Dale Michael Roberts Simon Lasky (Resigned 7.7.20) Andy Winston (Resigned )3.4.20
<b>GOVERNING INSTRUMENT</b>	Foundation registered 29 May 2013, amended 20 January 2015.
<b>CORRESPONDENCE ADDRESS</b>	The Dower House 41 High Street Long Melford Suffolk CO10 9BD
<b>PRIMARY BANKERS</b>	The Co-operative Bank plc PO Box 101 1 Balloon Street Manchester M60 4EP
<b>INDEPENDENT EXAMINER</b>	Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lance Bosham PO18 8NF

## **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

I report to the trustees on my examination of the accounts of the above Charitable Incorporated Organisation ("the CIO") for the year ended 31 March 2021.

As the CIO's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

### **Responsibilities and basis of report**

I report in respect of my examination of the CIO's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

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

Signed 

Name K Gomes MAAT

Date: 4.1.22

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**COLCHESTER CAP DEBT CENTRE**  
(CHARITABLE INCORPORATED ORGANISATION)

**TRUSTEES ANNUAL REPORT**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

In the year to 31 March 2021, the Centre operated with two key aims. First and foremost we had to deal with the consequences of the global pandemic, with an objective to remain operational whilst being unable to meet our clients in person, that having been the norm prior to lockdown. As a consequence, data to facilitate client 'take on' and to underpin budgets had to be uploaded by clients themselves rather than collected at meetings, but our typical clients have very limited access to technology and often their lives are quite chaotic. As a result we did what we could during three lockdowns to guide new clients by telephone and, where necessary, we collected documentation from door-steps when this was possible with acceptable social distancing.

Operating on this basis had an obvious impact on our key performance numbers. Thus over the six months to May 2021 we had 100%+ capacity of first online/telephone appointments but only a third of those appointments proceeded through the fact-find stage and only a quarter made it to their third appointment with their debt coach. These numbers were less than half of what we might otherwise expect so now that the pandemic restrictions have eased we have put in place safety procedures to enable our coaches and befrienders to return to face to face meetings with confidence and with client safety also paramount. Meetings in person are now the norm again and our client progression numbers are returning to what we would expect in more normal times.

As the pandemic moved beyond lockdown, we expected demand for our services to quickly rise again and this has been the case, with a further spike on account of the recent ending of the £20 per week temporary Covid based Universal Credit (UC) uplift. UC and other benefits are needed by many of our clients and our waiting list for new appointments now stretches to some 3 months. This is too long given the desperation faced by many who are unable to cope with problem debt, so our second key aim for 2020/21 was to secure funding support to a point where we were sufficiently confident to employ a third part-time debt coach, thus raising our appointments capacity by a third.

The results for the year show good progress with this second aim, with total income up by 23.2% to £55,713 (net of Acts 435 donations). Within this, income from donations and gifts was slightly higher, despite the pandemic, rising from £27,544 in 2019/20 (a figure which included an £11,412 one-off legacy), to £28,040 in the year to 31st March 2021. Grants, meanwhile, grew by 84% to £20,237 and noteworthy with this progress has been a majority of grants that could be classified as multi-year, including substantial support from Colchester Borough Council and Colchester Borough Homes. Essex Community Foundation has also been an ongoing supporter of our work. The continuation of multi-year support is not taken for granted but is, nevertheless, very welcome and it is a continuing objective that we seek multi-year support.

Costs, meanwhile, rose but not to quite the same degree as income. In 2020/21 our costs came to £41,907, an increase of 21.9% on the previous year after adjusting for Acts 435 giving and it is worth noting that in 2020/21 we saw our first meaningful spending towards our new Life Skills service. This service has taken our operation into an exciting area of considerable value to our clients.

The net impact for the year was therefore a surplus of £15,936, taking our total retained funds at the year end to £41,260, with a bank balance at that point of £40,997.

In short this has been a year of solid financial progress, such that the trustees now feel sufficiently confident in the strength of the Centre's finances and the adequacy of its reserves, to permit the appointment of a third part-time debt coach. An appropriate candidate has been identified and her training will commence in January 2022. This appointment should lead to a positive impact on the Centre's waiting list for new clients over the next 12 months, with the added bonus that the new coach's duties should extend to an assistant centre manager role, with responsibility for volunteer engagement, leading ideally to the recruitment of additional volunteer support.

In such uncertain times we have to accept that carefully thought out plans can be undermined by circumstances beyond our control, but the rising demand for our services has necessitated action on our part and we feel this controlled expansion is happening at a point when the Centre's finances are at just about their strongest point since we came into being in 2013. We also benefit from stable trustee support covering a number of core skills, including staff liaison and effective interaction with our core team of skilled and highly motivated employees. We therefore look to the future with optimism, albeit tempered by a healthy degree of realism.

**COLCHESTER CAP DEBT CENTRE**  
(CHARITABLE INCORPORATED ORGANISATION)

**TRUSTEES ANNUAL REPORT**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**Public Benefit Statement**

Colchester CAP Debt Centre (CCDC) provides a clear public benefit through the provision of free debt counselling services to families in the Colchester area where debt has become a significant problem and, in most cases, a source of considerable anxiety. At the point that help is sought it is usual for client families to have lost any semblance of control over their finances and to have disengaged from dialogue with the banks, utilities, housing or finance companies where their debts reside. This loss of control and breakdown of communication renders it quite possible that client families will lose their homes, unless counselling support and advice is provided. By providing this counselling, CCDC re-establishes contact for its clients with creditor companies, housing groups and other agencies and it introduces them to the professional debt and wider support services that are available via the national charity, Christians Against Poverty. These include negotiation on behalf of clients so that a realistic repayment programme can be agreed with each creditor.

CCDC then agrees a budget with the client which covers not only their negotiated debts but also their general living expenses. It then provides ongoing support and encouragement for clients via its network of volunteers, with the objective to help them become debt free as soon as realistically possible. Part of CCDC's role is to help educate clients in areas such as budgeting and this can be on a one to one basis, via CAP Money Courses or via our Life Skills service. All CCDC's services are available to clients free of charge and irrespective of their gender, ethnicity and/or religious beliefs.

**Trustees' Responsibilities**

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy, the financial position of the Charitable Incorporated Organisation (CIO). They also meet regularly throughout the year to review ongoing management accounts. In addition, they are responsible for safeguarding the assets of the CIO and hence, for taking reasonable steps for the detection and prevention of fraud and other irregularities.

Approved by the Trustees on 22nd December 2021

Signed on their behalf by Trustee 

Print Name: JONATHAN EWANK

**COLCHESTER CAP DEBT CENTRE**  
(CHARITABLE INCORPORATED ORGANISATION)

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31ST MARCH 2021**

	<b>Notes</b>	Unrestricted Funds £	Restricted Funds £	TOTAL 2020/21 £	TOTAL 2019/20 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and Legacies	<b>2a</b>	51,036	0	51,036	41,227
Investments	<b>2b</b>	0	0	0	1
Other Trading Activities	<b>2c</b>	4,028	0	4,028	6,362
Charitable Activities	<b>2d</b>	2,779	0	2,779	325
<b>TOTAL INCOME</b>		<b>57,843</b>	<b>0</b>	<b>57,843</b>	<b>47,915</b>
<b>EXPENDITURE ON:</b>					
Charitable Activities	<b>3a</b>	41,907	0	41,907	35,400
<b>TOTAL</b>		<b>41,907</b>	<b>0</b>	<b>41,907</b>	<b>35,400</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>15,936</b>	<b>0</b>	<b>15,936</b>	<b>12,515</b>
Reconciliation of funds:					
Total Funds Brought Forward		24,684	640	25,324	12,809
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>40,620</b>	<b>640</b>	<b>41,260</b>	<b>25,324</b>

All of the organisations activities are classed as continuing.

The notes on pages 8 to 12 form part of these accounts.

**COLCHESTER CAP DEBT CENTRE**  
(CHARITABLE INCORPORATED ORGANISATION)

**BALANCE SHEET**  
**AS AT 31ST MARCH 2021**


	Notes	Unrestricted Funds £	Restricted Funds £	31-Mar-21 Total £	31-Mar-20 Total £
<b>Fixed Assets</b>					
Tangible assets	4	110	0	110	270
<b>Current Assets</b>					
Debtors	5	823	0	823	1,014
Cash at bank and in hand	6	40,357	640	40,997	25,427
<b>Total Current Assets</b>		<b>41,180</b>	<b>640</b>	<b>41,820</b>	<b>26,441</b>
<b>Creditors:</b> amounts falling due within one year	7	670	0	670	1,387
<b>NET CURRENT ASSETS</b>		40,510	640	41,150	25,054
<b>NET ASSETS</b>		<b>40,620</b>	<b>640</b>	<b>41,260</b>	<b>25,324</b>
<b>Funds of the Charity</b>					
General Funds		40,620	0	40,620	24,684
Restricted Funds	8	0	640	640	640
<b>Total Funds</b>		<b>40,620</b>	<b>640</b>	<b>41,260</b>	<b>25,324</b>

**Trustees' Responsibilities**

The Charities Act 2011 requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the CIO and of the surplus or deficit of the CIO for that period. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in existence;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

These accounts were approved by the Trustees of the CIO on the....22nd December.... 2021 and signed on their behalf by:

  
.....

Print name:  
Michael Roberts



**COLCHESTER CAP DEBT CENTRE**  
(CHARITABLE INCORPORATED ORGANISATION)

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31ST MARCH 2021**

Basis of Preparation:

The financial statements of the CIO have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP (FRS102)) and applicable accounting

The CIO has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

Colchester CAP Debt Centre meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

The functional currency of the CIO is sterling (£).

Preparation of accounts on a going concern basis

Preparation of the accounts is on a going concern basis. The Trustees are of the view that the level of reserves will support the CIO going forward.

The CIO has opted to prepare its accounts using natural categories.

Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period.

Material prior period errors

No material prior year errors have been identified in the reporting period.

## **1. ACCOUNTING POLICIES**

### **Incoming Resources**

*Recognition of Incoming Resources*

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the income;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

*Offsetting*

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

*Grants and Donations*

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

*Tax Reclaims on Donations and Gifts*

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

*Government Grants*

The CIO has not received government grants in the reporting period.

*Volunteer Help*

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

*Income from interest, royalties and dividends*

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

### **Expenditure and Liabilities**

*Liability Recognition*

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the CIO to pay out resources and the amount of the obligation can be measured with reasonable certainty.

*Governance and Support Costs*

Support costs represent the cost of central functions, for example governance costs, payroll administration, information technology. Governance costs are those support costs which relate to public accountability of the CIO and its compliance with regulation and good practice.

*Employee benefits*

Short term benefits including holiday pay are recognised as an expense in the period in which the service is received.

*Redundancy cost*

The CIO made no redundancy payments during the reporting period.

**COLCHESTER CAP DEBT CENTRE**  
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**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**Expenditure and Liabilities (continued)**

*Deferred income*

No material item of deferred income has been included in the accounts.

*Creditors*

The CIO has creditors which are measured at settlement amounts less any trade discounts.

*Fixed Assets*

These are capitalised if they can be used for more than one year, and cost at least £150. They are valued at cost or, if gifted, at the value to the charity on receipt.

*Depreciation Expense*

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a straight line basis over 3 years from the month they are purchased.

*Debtors*

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

**COLCHESTER CAP DEBT CENTRE**  
(CHARITABLE INCORPORATED ORGANISATION)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**2. INCOME AND ENDOWMENTS FROM:**

<b>Notes</b>	Unrestricted Funds £	Restricted Funds £	TOTAL 2020/21 £	TOTAL 2019/20 £
<b>a) Donations and Legacies</b>				
Gifts and Donations	28,040	0	28,040	16,132
Grants	20,237	0	20,237	11,000
Gift Aid Tax Recoverable	629	0	629	0
Legacies	0	0	0	11,412
Pledges ACTS giving	2,130	0	2,130	2,683
	<b>51,036</b>	<b>0</b>	<b>51,036</b>	<b>41,227</b>
<b>b) Investments</b>				
Interest	0	0	0	1
	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
<b>c) Other Trading Activities</b>				
Fundraising	4,028	0	4,028	6,362
	<b>4,028</b>	<b>0</b>	<b>4,028</b>	<b>6,362</b>
<b>d) Charitable Activities</b>				
Lifeskills Income	2,729		2,729	0
Other Sundry Income	50	0	50	325
	<b>2,779</b>	<b>0</b>	<b>2,779</b>	<b>325</b>

**3. EXPENDITURE ON**

**a) Charitable Activities**

Charitable Activity Costs comprise:

	Debt Counselling				Basis of allocation
	Unrestricted Funds £	Restricted Funds £	2020/21 £	2019/20 £	
<b>Staff Costs</b>					
Staff Travel	743	0	743	858	Direct cost
Wages and Salaries	21,982	0	21,982	18,601	Direct cost
<b>Support Costs</b>					
Advertising	170	0	170	358	Direct cost
Insurance	397	0	397	387	Direct cost
Printing, Postage and Stationery	190	0	190	156	Direct cost
Sundry Expenses	0	0	0	180	Direct cost
Telephone and Computers	467	0	467	0	Direct cost
Training	554		554	321	Direct cost
Depreciation	160	0	160	160	Direct cost
<b>Governance Costs</b>					
Accountancy and Independent Examination	540	0	540	510	Direct cost
Professional and Payroll Fees	302	0	302	302	Direct cost
<b>Other Costs</b>					
ACTS giving	2,030	0	2,030	2,683	Direct cost
Client Events	301	0	301	205	Direct cost
CAP Head Office	10,150	0	10,150	10,160	Direct cost
Christmas Hamper	1,192	0	1,192	0	Direct cost
Lifeskills	1,657	0	1,657	0	Direct cost
Hardship Fund	1071	0	1071	519	Direct cost
<b>TOTAL</b>	<b>41,907</b>	<b>0</b>	<b>41,907</b>	<b>35,400</b>	

**COLCHESTER CAP DEBT CENTRE**  
(CHARITABLE INCORPORATED ORGANISATION)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2021**

**4. TANGIBLE FIXED ASSETS**

			Unrestricted Funds £	Restricted Funds £	Total £
<b>Equipment</b>					
Opening	01-Apr-20	£	480	0	480
Additions			0	0	0
Cost at	31-Mar-21	£	<u>480</u>	<u>0</u>	<u>480</u>
Depreciation	01-Apr-20	£	210	0	210
Charge			160	0	160
Depreciation at	31-Mar-21	£	<u>370</u>	<u>0</u>	<u>370</u>
Net Book Value	31-Mar-21	£	<u><b>110</b></u>	<u><b>0</b></u>	<u><b>110</b></u>
Net Book Value	31-Mar-20	£	<u>270</u>	<u>0</u>	<u>270</u>

**5. DEBTORS AND PREPAYMENTS**

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Mar-21 £</b>	<b>Total 31-Mar-20 £</b>
Gift Aid Tax Recoverable	629	0	629	720
ACTS 435 Giving	194		194	294
	<u><b>823</b></u>	<u><b>0</b></u>	<u><b>823</b></u>	<u><b>1,014</b></u>

**6. CASH AT BANK AND IN HAND**

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Mar-21 £</b>	<b>Total 31-Mar-20 £</b>
Current Account	40,997	0	40,997	25,427
	<u><b>40,997</b></u>	<u><b>0</b></u>	<u><b>40,997</b></u>	<u><b>25,427</b></u>

**7. CREDITORS, ACCRUALS AND DEFERRED INCOME: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Mar-21 £</b>	<b>Total 31-Mar-20 £</b>
Accruals	130	0	130	877
Independent Examiners Fees	540	0	540	510
	<u><b>670</b></u>	<u><b>0</b></u>	<u><b>670</b></u>	<u><b>1,387</b></u>

**8. RESTRICTED FUNDS**

	Balance 01-Apr-20 £	Income £	Expenditure £	Balance 31-Mar-21 £
CAP Release Group	640	0	0	640
	<u><b>640</b></u>	<u><b>0</b></u>	<u><b>0</b></u>	<u><b>640</b></u>

**8.a) PRIOR YEAR MOVEMENT ON RESTRICTED FUNDS**

	Balance 01-Apr-19 £	Income £	Expenditure £	Balance 31-Mar-20 £
CAP Release Group	640	0	0	640
	<u><b>640</b></u>	<u><b>0</b></u>	<u><b>0</b></u>	<u><b>640</b></u>

The restricted funds are wholly represented by cash reserves of the CIO.

**COLCHESTER CAP DEBT CENTRE**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

**9. STAFF COSTS, NUMBERS AND KEY MANAGEMENT PERSONNEL**

	20/21	19/20
	£	£
Gross Wages and Salaries	22,234	18,601
Employer National Insurance Costs	227	69
Less: HMRC Employer Allowance	( 227)	( 69)
Pension Contributions	121	32
	<u>22,355</u>	<u>18,633</u>

The average number of employees engaged on a part time basis in the following activities:

Furthering the charitable objects	2	2
Administration and Support	1	1

No employees received emoluments in excess of £60,000 (2019/20: None). Staff are paid through the PAYE system.

The key management personnel of the charity comprise the Board of Trustees, and the Debt Centre Manager. No trustees are remunerated. The total employee benefits (including employer national insurance and employer pension contributions) of the key management personnel of the charity were £10,283 (2019/20: £9,127).

The CIO does pay employer pension contributions on behalf of any employee, although a stakeholder pension scheme is offered to those eligible employees who wish to contribute. The staging date for auto enrolment date for the CIO was April 2017, at which point a pension scheme was made available to eligible employees.

**10. TRUSTEES AND OTHER RELATED PARTIES**

No related parties received remuneration during this financial year (2020/21): The only other payments made to trustees and the related parties mentioned above were reimbursement of expenses incurred whilst acting on behalf of the organisation. No material transaction took place between the organisation and a trustee or any person connected with them.

**11. CURRENT YEAR ANALYSIS OF NET ASSETS BY FUND**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	31-Mar-21 Total £	31-Mar-20 Total £
Fixed Assets	0	0	0	0	0
Net Current Assets	40,620	0	640	41,260	25,324
Liabilities (due in more than one year)	0	0	0	0	0
	<u>40,620</u>	<u>0</u>	<u>640</u>	<u>41,260</u>	<u>25,324</u>

**11.a) PRIOR YEAR ANALYSIS OF NET ASSETS BY FUND**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	31-Mar-20 Total £	31-Mar-19 Total £
Fixed Assets	0	0	0	0	0
Net Current Assets	24,684	0	640	25,324	12,809
Liabilities (due in more than one year)	0	0	0	0	0
	<u>24,684</u>	<u>0</u>	<u>640</u>	<u>25,324</u>	<u>12,809</u>

**12. RISK ASSESSMENT**

The trustees actively review the major risks which the organisation faces on a regular basis and believe that maintaining the free reserves stated, combined with the yearly review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

**13. RESERVES POLICY**

The trustees have considered the level of reserves they wish to retain appropriate to the organisation's needs. This is based on the organisation's size and the level of financial commitments held. The trustees aim to ensure the organisation will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

**14. PUBLIC BENEFIT**

The organisation acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the organisation has achieved this are provided in the Trustees' report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the organisation should undertake.