

HARPENDEN MONEY ADVICE CENTRE

England & Wales · Charity number 1161164

Details

Other names HMAC

Status Registered

Legal form CIO

Registered 2015-04-02

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

Contact

Address All Saints Church
129 Station Road
Harpenden
Hertfordshire
AL5 4UU

Phone 07954276281

Email info@hmac.uk

Website hmac.uk

Activities

Objects: THE RELIEF OF FINANCIAL HARDSHIP OR POVERTY AMONGST PERSONS IN THE HERTFORDSHIRE, CENTRAL BEDFORDSHIRE AND BUCKINGHAMSHIRE AREAS BY ANY SUCH MEANS THAT ARE EXCLUSIVELY CHARITABLE AT LAW, PARTICULARLY BUT NOT EXCLUSIVELY BY PROVIDING DEBT COUNSELLING AND ADJUSTING SERVICES, ADVICE AND ASSISTANCE IN FINANCIAL MATTERS.

Activities: Provision of free face to face debt advice, budgeting and benefit's advice.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- Buckinghamshire
- Central Bedfordshire
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£22,549	£20,122	-	-
2024-12-31	£14,817	£14,289	-	-
2023-12-31	£15,580	£12,758	-	-
2022-12-31	£13,403	£11,448	-	-
2021-12-31	£8,704	£8,820	-	-
2020-12-31	£9,367	£9,080	-	-

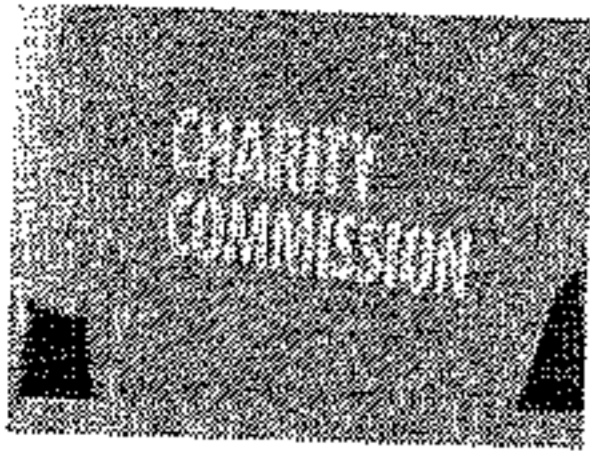
Trustees

Name	Role	Appointed
Darren Charles Mitchell		2026-03-11
David Adrian Key		2021-08-10
Janice Anne Stephens		2021-08-10
Philip Nicholas Ioannou		2020-10-07
Rev James Christie Brown		2025-09-15
Richard Payne		2014-04-25

HARPENDEN MONEY ADVICE CENTRE

England & Wales - Charity number 1161164

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	01	2025		31	12	2025

Section A Reference and administration details

Charity name **Harpenden Money Advice Centre**

Other names charity is known by **HMAC**

Registered charity number (if any) **1161164**

Charity's principal address **129 Station Road**
Harpenden
Postcode AL5 4UU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr A Gilbert	Chair	01/01/25 – 2/6/25	
2	Mr P Ioannou			
3	Mr D Key	Chair		
4	Miss J Stephens			
5	Mr R Payne	Treasurer		
6	Mr J Brown		From 15/09/25	
7	Mr D Mitchell		From 11/03/26	
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Constitution

How the charity is constituted
(eg. trust, association, company)

Charitable Incorporated Organisation

Trustee selection methods
(eg. appointed by, elected by)

Elected by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the CIO are the relief of financial hardship or poverty amongst persons in the Hertfordshire, Central Bedfordshire and Buckinghamshire areas by any such means that are exclusively charitable at law, particularly but not exclusively by providing debt counselling and adjusting services, advice and assistance in financial matters

Provision of debt advice, debt adjusting and assistance in financial matters on a free basis to anyone within our catchment area.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

HMAC are very grateful to the volunteers who make it possible to run the service. They serve as advisers, support and trustees.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

We had 118 new cases in the year, an increase of 18% from the previous year. There was a large increase in debt cases to 74 from 50 the previous year.

82% (98% - 2024) of our clients were signposted or referred to us by other agencies or individuals. The agencies that signposted/referred to us included, Social Prescriber for Harpenden, The Harpenden Trust, The Dens, Liberty Tea Rooms, Clients and Social Services / Social Workers.

We helped people with budgeting, general money advice, benefits advice and support, Debt Relief Orders (27), Bankruptcy (2), Debt Management Plans (38) and Court support.

During the year we helped 29 clients get to get debts of £495,000 (2024 £497,000) written off through Bankruptcy and Debt Relief Orders.

We helped clients receive back dated benefit awards of £45,300 (2024 £76,000) and on-going weekly awards of £3,500 (2024 £2,300).

We are indebted to MMRG Ltd, local churches and individuals for their financial support.

Section E**Financial review****Brief statement of the charity's policy on reserves**

The Charity seeks to keep reserves equivalent to six months worth of expenditure in reserve.

Details of any funds materially in deficit**Further financial review details (Optional information)**

You may choose to include additional information, where relevant about:

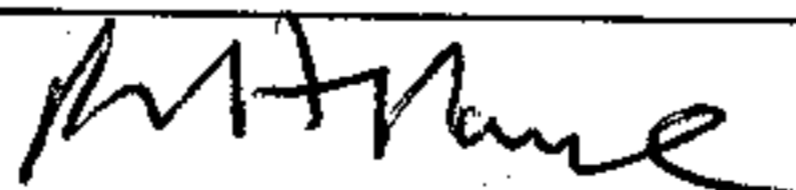
- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F**Other optional information****Section G****Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Richard Anthony Payne

Position (eg Secretary, Chair, etc)

Treasurer

Date

11/3/26

I have undertaken an independent review of the financial statements of Harpenden Money Advice Centre for the year to 31st December 2025 and can confirm that in my opinion they are in accordance with the books + records presented to me.

20th April 2026

[Signature]
R.W. MOTHER
Chartered Accountant



CHARITY COMMISSION
FOR ENGLAND AND WALES

Harpenden Money Advice Centre

1161164

Receipts and payments accounts

CC16a

For the period from	01/01/2025	To	31/12/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Gifts - Individuals	✓ 2,400	✓ 400	-	2,800	3,940 ✓
Gifts - Churches	✓ 5,310	✓ 1,856	-	7,166	3,760 ✓
Gifts - Trusts	✓ 1,370	✓ 1,000	-	2,370	3,280 ✓
Gifts - Companies	✓ 7,110	-	-	7,110	2,890 ✓
Gift Aid Received	✓ 905	✓ 75	-	980	811 ✓
Interest Received	✓ 374	-	-	374	136 ✓
Other	✓ 8	-	-	8	-
Loan repayments from Clients	-	✓ 1,741	-	1,741	-
Sub total (Gross income for AR)	17,477	5,072	-	22,549	14,817 ✓
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	17,477	5,072	-	22,549	14,817 ✓
A3 Payments					
Subscriptions - CMA & PO	✓ 1,696	-	-	1,696	1,624 ✓
Insurance & ICO	✓ 536	-	-	536	524 ✓
Telephone	✓ 1,415	-	-	1,415	1,019 ✓
PPS, Computer supplies & equipment	✓ 419	-	-	419	505 ✓
Mileage & parking	✓ 443	-	-	443	451 ✓
Grants - Clients & others	✓ 750	✓ 3,550	-	4,300	2,045 ✓
Loans to Clients	-	✓ 3,538	-	3,538	-
Training & conference	✓ 365	-	-	365	270 ✓
Administrator salary	✓ 5,917	-	-	5,917	5,670 ✓
Miscellaneous	✓ 733	-	-	733	754 ✓
Sub total	12,274	7,088	-	19,362	12,862 ✓
A4 Asset and investment purchases. (see table)					
Furniture	-	-	-	-	1,307 ✓
Equipment	✓ 760	-	-	760	120 ✓
Sub total	760	-	-	760	1,427 ✓
Total payments	13,034	7,088	-	20,122	14,289 ✓
Net of receipts/(payments)	✓ 4,443	✓ 2,016	-	✓ 2,427	528 ✓
A5 Transfers between funds	- 961	✓ 961	-	-	- ✓
A6 Cash funds last year end	✓ 10,816	✓ 1,724	-	✓ 12,540	12,012 ✓
Cash funds this year end	14,298	669	-	14,967	12,540 ✓

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Current	773		-
	Lloyds Savings	3,479	669	-
	Lloyds Fixed Term	10,046	-	-
	Total cash funds	14,298	669	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid Debtor	640		-
	Client Loans	-	1,797	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Samsung Printer	Unrestricted	-	-
	Dell Laptop	Unrestricted	-	-
	Furniture	Unrestricted	-	-
	Brother Printer	Unrestricted	-	-
	HP Laptop	Unrestricted	-	-
	Banners	unrestricted	-	-
	A Frames	Unrestricted	-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Richard Payne	11/3/26

CCXX R2 accounts (SS)

Signed on behalf of the approved financial statements ²

Independent Reviewer 20th April 2026
21/02/2026

HARPENDEN MONEY ADVICE CENTRE

England & Wales - Charity number 1161164

Accounts



Trustees' Annual Report for the period

Period start date		Period end date	
From	01 01 2024	To	31 12 2024

Section A Reference and administration details

Charity name

Harpenden Money Advice Centre

Other names charity is known by

HMAC

Registered charity number (if any)

1161164

Charity's principal address

129 Station Road

Harpenden

Postcode

AL5 4UU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr A Gilbert	Chair		
2	Mr P Ioannou			
3	Mr D Key			
4	Miss J Stephens			
5	Mr R Payne	Treasurer		
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Elected by Trustees

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the CIO are the relief of financial hardship or poverty amongst persons in the Hertfordshire, Central Bedfordshire and Buckinghamshire areas by any such means that are exclusively charitable at law, particularly but not exclusively by providing debt counselling and adjusting services, advice and assistance in financial matters

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Provision of debt advice, debt adjusting and assistance in financial matters on a free basis to anyone within our catchment area.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

HMAC are very grateful to the volunteers who make it possible to run the service. They serve as advisers, support and trustees.

Summary of the main achievements of the charity during the year

We had 108 new cases in the year, an increase of 15% from the previous year. There was an increase in both debt (50) and non debt cases (58).

98% of our clients were signposted or referred to us by other agencies or individuals. The agencies that signposted/referred to us include Social Prescriber for Harpenden (30), The Harpenden Trust (11), Clients (17) and Social Services / Social Workers (11).

We helped people with budgeting, general money advice, benefits advice and support, Debt Relief Orders (28), Bankruptcy (1), Debt Management Plans (17), IVA referral (1) and Court support.

During the year we helped 29 clients get to get debts of £497,000 (2023 £276,000) written off through Bankruptcy and Debt Relief Orders.

We helped clients receive back dated benefit awards of £76,000 (2024 £61,000) and on-going weekly awards of £2,300.

We are indebted to MMRG Ltd, local churches and individuals for their financial support.

Section E Financial review

Brief statement of the charity's policy on reserves

The Charity seeks to keep reserves equivalent to six months worth of expenditure in reserve.

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

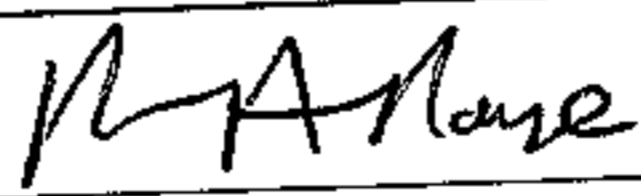
- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Richard Anthony Payne	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	9/6/25	

I have undertaken an independent review of the financial statements for the year to 31st December 2024 and can confirm that in my opinion they are in accordance with the books and records presented to me
 9th June 2025

[Signature] Chartered Accountant



CHARITY COMMISSION FOR ENGLAND AND WALES

Harpden Money Advice Centre

1161164

Receipts and payments accounts

CC16a

For the period from	01/01/2024	To	31/12/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Gifts - Individuals	2,950	990	-	3,940	3,091
Gifts - Churches	3,760	-	-	3,760	3,580
Gifts - Trusts	2,180	1,100	-	3,280	1,402
Gifts - Companies	2,890	-	-	2,890	7,500
Gift Aid Received	811	-	-	811	-
Interest Received	136	-	-	136	7
	-	-	-	-	-
Sub total (Gross income for AR)	12,727	2,090	-	14,817	15,580
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	12,727	2,090	-	14,817	15,580
A3 Payments					
Subscriptions - CMA & PO	1,624	-	-	1,624	1,496
Insurance & ICO	524	-	-	524	499
Telephone	1,019	-	-	1,019	791
PPS, Computer supplies & equipment	505	-	-	505	544
Mileage & parking	451	-	-	451	439
Grants- Clients & others	625	1,420	-	2,045	1,960
Training & conference	270	-	-	270	1,161
Administrator salary	5,670	-	-	5,670	5,291
Miscellaneous	754	-	-	754	577
Sub total	11,442	1,420	-	12,862	12,758
A4 Asset and investment purchases. (see table)					
Furniture	1,307	-	-	1,307	-
A Frames	120	-	-	120	-
Sub total	1,427	-	-	1,427	-
Total payments	12,869	1,420	-	14,289	12,758
Net of receipts/(payments)	142	670	-	528	2,822
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	10,958	1,054	-	12,012	9,190
Cash funds this year end	10,816	1,724	-	12,540	12,012

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Current	96		-
	Lloyds Savings	720	1,724	-
	Lloyds Fixed Term	10,000	-	-
	Total cash funds	10,816	1,724	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

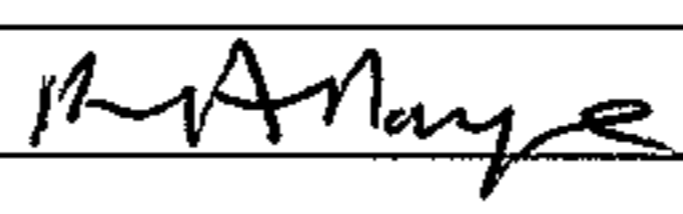
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid Debtor	890	75	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Samsung Printer	Unrestricted	-	-
	Dell Laptop	Unrestricted	-	-
	Furniture	Unrestricted	-	-
	Brother Printer	Unrestricted	-	-
	HP Laptop	Restricted	-	-
	Banners	unrestricted	-	-
	A Frames	Unrestricted	-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

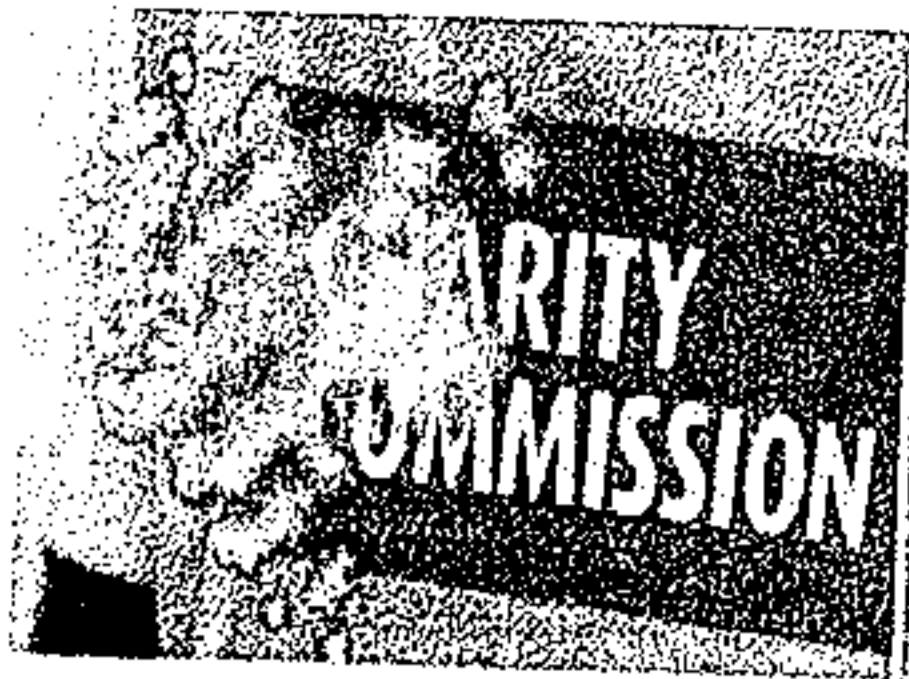
Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Richard Payne	9/6/25

HARPENDEN MONEY ADVICE CENTRE

England & Wales - Charity number 1161164

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	01	2023		31	12	2023

Section A Reference and administration details

Charity name Harpenden Money Advice Centre

Other names charity is known by HMAC

Registered charity number (if any) 1161164

Charity's principal address

129 Station Road	
Harpenden	
Postcode	AL5 4UU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

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- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the CIO are the relief of financial hardship or poverty amongst persons in the Hertfordshire, Central Bedfordshire and Buckinghamshire areas by any such means that are exclusively charitable at law, particularly but not exclusively by providing debt counselling and adjusting services, advice and assistance in financial matters

Provision of debt advice, debt adjusting and assistance in financial matters on a free basis to anyone within our catchment area.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

HMAC are very grateful to the volunteers who make it possible to run the service. They serve as advisers, support and trustees.

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

We had 94 new cases in the year. 43 cases were debt related and 51 re non debt. This is the highest number of cases in any given year and an increase of 27% from the previous year.

90% of our clients were signposted or referred to us by other agencies or individuals. The agencies that signposted/referred to us Include Social Prescriber for Harpenden (30%), The Harpenden Trust(10%) and the Citizens Advice (14%).

We helped people with budgeting, general money advice, benefits advice and support, Debt Relief Orders (15), Bankruptcy (1), Debt Management Plans (14), IVA referral (1) and Court support.

During the year we helped 16 clients get £276,000 debts written off through Bankruptcy or DRO's. We managed to get another £34,000 written off on compassionate grounds.

We helped clients receive back dated benefit awards of £61,000 and on-going weekly awards of £3,100.

We are indebted to MMRG Ltd, local churches and individuals for their financial support.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity seeks to keep reserves equivalent to six months worth of expenditure in reserve.

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Richard Anthony Payne

Full name(s)

Richard Anthony Payne

Position (eg Secretary, Chair, etc)

Treasurer

Date

27/09/24



CHARITY COMMISSION
FOR ENGLAND AND WALES

Harpenden Money Advice Centre

1161164

Receipts and payments accounts

CC16a

For the period from	01/01/2023	To	31/12/2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Gifts - Individuals	2,941	150	-	3,091	3,990
Gifts - Churches	3,580	-	-	3,580	4,230
Gifts - HCF	-	-	-	-	1,000
Gifts - Trusts	362	1,040	-	1,402	828
Gifts - Companies	7,500	-	-	7,500	2,500
Gift Aid Received	-	-	-	-	855
Interest Received	7	-	-	7	-
Sub total (Gross income for AR)	14,390	1,190	-	15,580	13,403
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	14,390	1,190	-	15,580	13,403
A3 Payments					
Subscriptions - CMA & PO	1,496	-	-	1,496	1,428
Insurance & ICO	499	-	-	499	437
Telephone	791	-	-	791	692
PPS, Computer supplies & equipment	544	-	-	544	583
Mileage & parking	439	-	-	439	510
Grants- Clients & others	1,545	415	-	1,960	1,371
Training & conference	1,161	-	-	1,161	794
Administrator salary	5,291	-	-	5,291	4,802
Miscellaneous	577	-	-	577	174
Sub total	12,343	415	-	12,758	10,791
A4 Asset and investment purchases. (see table)					
Laptop	-	-	-	-	343
Banners	-	-	-	-	314
Sub total	-	-	-	-	657
Total payments	12,343	415	-	12,758	11,448
Net of receipts/(payments)	2,047	775	-	2,822	1,955
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	8,911	279	-	9,190	7,235
Cash funds this year end	10,958	1,054	-	12,012	9,190

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Current	1,951	1,054	-
	Lloyds Savings	9,007	-	-
		-	-	-
	Total cash funds	10,958	1,054	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid Debtor	795	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Samsung Printer	Unrestricted	-	-
	Dell Laptop	Unrestricted	-	-
	A Frame Board	Restricted	-	-
	Brother Printer	Unrestricted	-	-
	HP Laptop	Restricted	-	-
	Banners	unrestricted	-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Richard Payne</i>	Richard Payne	27/09/2024

HARPENDEN MONEY ADVICE CENTRE

England & Wales - Charity number 1161164

Accounts



Trustees' Annual Report for the period

Period start date			Period end date				
From	01	01	2022	To	31	12	2022

Section A Reference and administration details

Charity name Harpenden Money Advice Centre

Other names charity is known by HMAC

Registered charity number (if any) 1161164

Charity's principal address 129 Station Road
Harpenden
Postcode AL5 4UU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr A Gilbert	Chair		
2	Mr P Ioannou			
3	Mr D Key			
4	Miss J Stephens			
5	Mr R Payne	Treasurer		
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19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Elected by Trustees

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the CIO are the relief of financial hardship or poverty amongst persons in the Hertfordshire, Central Bedfordshire and Buckinghamshire areas by any such means that are exclusively charitable at law, particularly but not exclusively by providing debt counselling and adjusting services, advice and assistance in financial matters

Provision of debt advice, debt adjusting and assistance in financial matters on a free basis to anyone within our catchment area.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

HMAC are very grateful to the volunteers who make it possible to run the service. They serve as advisers, notetakers and trustees.

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

We had 74 new cases in the year. 39 cases were debt related and 35 re benefits. This is the highest number of cases in any given year and an increase of 17% from the previous year. 90% of our clients were signposted or referred to us by other agencies or individuals. The agencies that signposted us the most clients were the Social Prescriber for Harpenden, The Harpenden Trust and the Citizens Advice. The areas that we helped people with were, budgeting, general money advice, benefits advice and support, Debt Relief Orders (8), Bankruptcy (1), Debt Management Plans and Court support.

We are indebted to MMRG, Hertfordshire Community Foundation's St Albans Fund for the Future, local churches and individuals for their financial support.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity seeks to keep reserves equivalent to three months' worth of expenditure in reserve.

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Richard Anthony Payne

Full name(s)

Richard Anthony Payne

Position (eg Secretary, Chair, etc)

Treasurer

Date



CHARITY COMMISSION
FOR ENGLAND AND WALES

Harpenden Money Advice Centre

1161164

Receipts and payments accounts

CC16a

For the period from	01/01/2022	To	31/12/2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Gifts - Individuals	3,570	420	-	3,990	3,355
Gifts - Churches	4,080	150	-	4,230	3,280
Gifts - HCF	1,000	-	-	1,000	1,000
Gifts - Trusts	438	390	-	828	399
Gifts - Companies	2,500	-	-	2,500	-
Gifts - Other	-	-	-	-	-
Gift Aid Received	745	110	-	855	670
	-	-	-	-	-
Sub total (Gross income for AR)	12,333	1,070	-	13,403	8,704
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	12,333	1,070	-	13,403	8,704
A3 Payments					
Subscriptions - CMA & PO	1,428	-	-	1,428	1,410
Insurance & ICO	437	-	-	437	467
Telephone	692	-	-	692	581
PPS, Computer supplies & equipment	583	-	-	583	219
Mileage & parking	510	-	-	510	222
Grants- Clients & others	429	942	-	1,371	1,069
Training & conference	794	-	-	794	175
Administrator salary	4,802	-	-	4,802	4,496
Miscellaneous	174	-	-	174	181
	-	-	-	-	-
Sub total	9,849	942	-	10,791	8,820
A4 Asset and investment purchases, (see table)					
Laptop	343	-	-	343	390
Banners	314	-	-	314	269
	-	-	-	-	-
Sub total	657	-	-	657	659
Total payments	10,506	942	-	11,448	9,479
Net of receipts/(payments)	1,827	128	-	1,955	- 775
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	7,084	151	-	7,235	8,010
Cash funds this year end	8,911	279	-	9,190	7,235

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds	8,911	279	-
		-	-	-
		-	-	-
	Total cash funds	8,911	279	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid Debtor	130	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Samsung Printer	Unrestricted	-	-
	Dell Laptop	Unrestricted	-	-
	A Frame Board	Restricted	-	-
	Brother Printer	Unrestricted	-	-
	HP Laptop	Restricted	-	-
	Banners	unrestricted	-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Richard Payne	10/13/23



Section A Independent Examiner's Report

**Report to the trustees/
members of**

Harpenden Money Advice Centre

**On accounts for the year
ended**

31st December 2022

**Charity no
(if any)**

1161164

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2022**

**Responsibilities and
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

22nd June 2023

Name:

Heather Pearce

**Relevant professional
qualification(s) or body
(if any):**

ACA CTA

Address:

24, Polehanger Lane

Hemel Hempstead

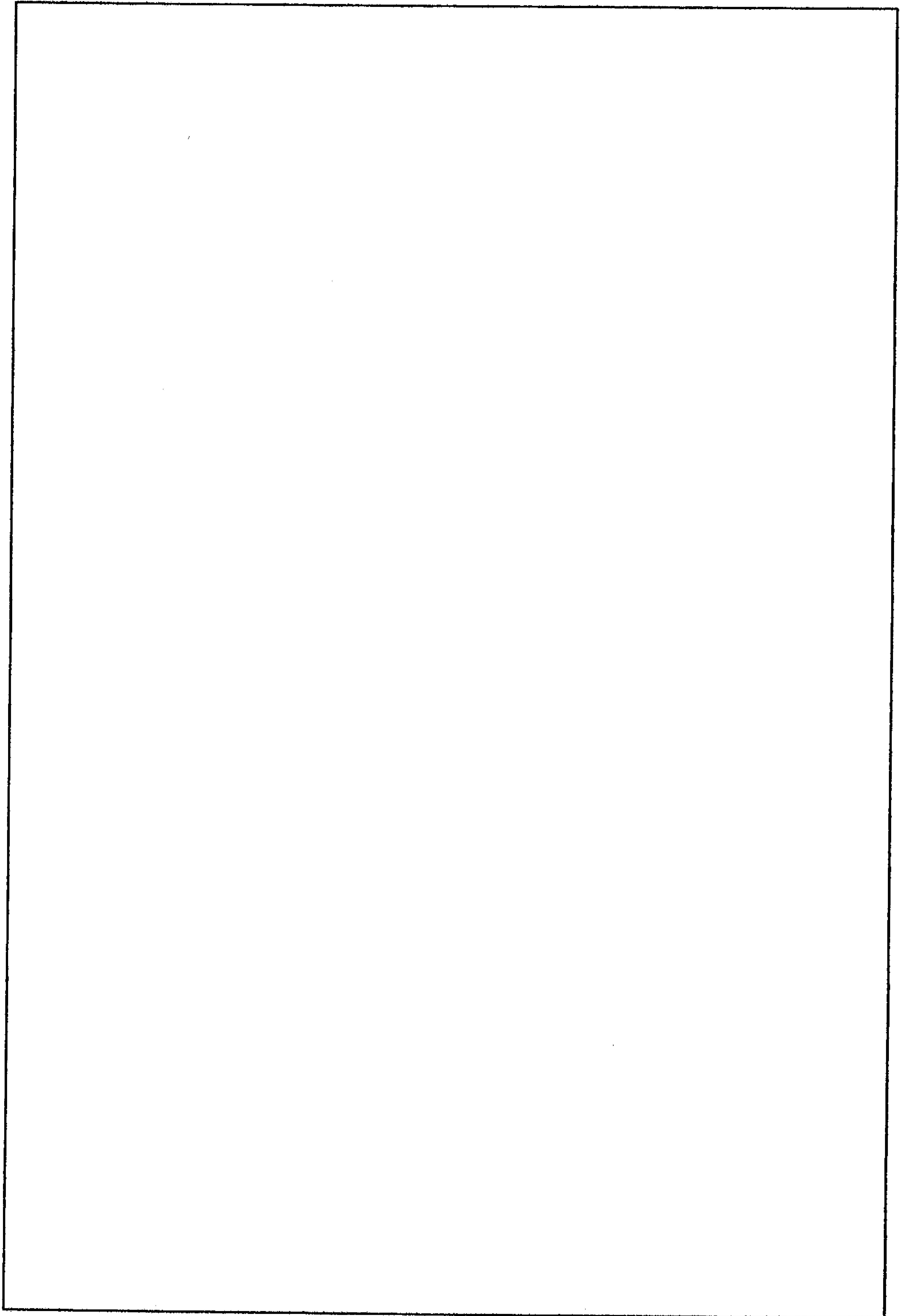
Hertfordshire HP1 3PT

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



HARPENDEN MONEY ADVICE CENTRE

England & Wales - Charity number 1161164

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	01	2021		31	12	2021

Section A Reference and administration details

Charity name **Harpenden Money Advice Centre**

Other names charity is known by **HMAC**

Registered charity number (if any) **1161164**

Charity's principal address **129 Station Road**
Harpenden
Postcode AL5 4UU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr A Gilbert	Chair		
2	Mr P Ioannou			
3	Mr D Key			
4	Miss J Stephens		Appointed 10/08/21	
5	Mr R Payne	Treasurer	Appointed 10/08/21	
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Elected by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the CIO are the relief of financial hardship or poverty amongst persons in the Hertfordshire, Central Bedfordshire and Buckinghamshire areas by any such means that are exclusively charitable at law, particularly but not exclusively by providing debt counselling and adjusting services, advice and assistance in financial matters

Provision of debt advice, debt adjusting and assistance in financial matters on a free basis to anyone within our catchment area.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

HMAC are very grateful to the volunteers who make it possible to run the service. They serve as advisers, notetakers and trustees.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

63 new cases were dealt with in the year to 31st December 2021. This is the highest number of cases in any given year. 97% of clients were signposted or referred to us by other agencies. The agencies that signposted us the most clients were the Social Prescriber for Harpenden, The Harpenden Trust and the Citizens Advice. The areas that we helped people were, budgeting, general money advice, benefits advice, Debt Relief Orders, Debt Management Plans and Court support.

We are indebted to the Hertfordshire Community Foundation's St Albans Fund for the Future, local churches and individuals for their financial support.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity seeks to keep reserves equivalent to three months' worth of expenditure in reserve.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Covid 19. HMAC has continued to offer the usual face to face service, but we have also used Zoom, WhatsApp or phone. There hasn't been any financial impact upon the charity to date and we don't expect there to be any in the next 12 months.

The trustees, therefore, don't consider that the charity has any going concern issues.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>RA Payne</i>	
Full name(s)	Richard Anthony Payne	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	7/9/22	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Harpenden Money Advice Centre

1161164

Receipts and payments accounts

For the period
from

01/01/2021

To

31/12/2021

CC16a

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
--	--	--------------------------------------	-------------------------------------	---------------------------------	-------------------------------

A1 Receipts

Gifts - Individuals	3,065	290	-	3,355	3,120
Gifts - Churches	3,280	-	-	3,280	3,837
Gifts - HCF	1,000	-	-	1,000	1,000
Gifts - Trusts	220	179	-	399	750
Gifts - Companies	-	-	-	-	-
Gifts - Other	-	-	-	-	-
Gift Aid Received	648	22	-	670	660
Sub total (Gross income for AR)	8,213	491	-	8,704	9,367

A2 Asset and investment sales, (see table).

	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	8,213	491	-	8,704	9,367

A3 Payments

Subscriptions - CMA & PO	1,410	-	-	1,410	1,348
Insurance & ICO	467	-	-	467	437
Telephone	581	-	-	581	560
PPS, Computer supplies & equipment	219	-	-	219	429
Mileage & parking	222	-	-	222	199
Grants- Clients & others	379	690	-	1,069	656
Training & conference	175	-	-	175	330
Administrator salary	4,496	-	-	4,496	4,455
Miscellaneous	181	-	-	181	666
Sub total	8,130	690	-	8,820	9,080

A4 Asset and investment purchases. (see table)

HP Laptop	-	390	-	390	-
A Frame	82	187	-	269	-
Sub total	82	577	-	659	-
Total payments	8,212	1,267	-	9,479	9,080

Net of receipts/(payments)

	1	776	-	775	287
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	7,083	927	-	8,010	7,723
Cash funds this year end	7,084	151	-	7,235	8,010

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds	7,084	151	-
		-	-	-
		-	-	-
		-	-	-
	Total cash funds	7,084	151	-

(agree balances with receipts and payments account(s))

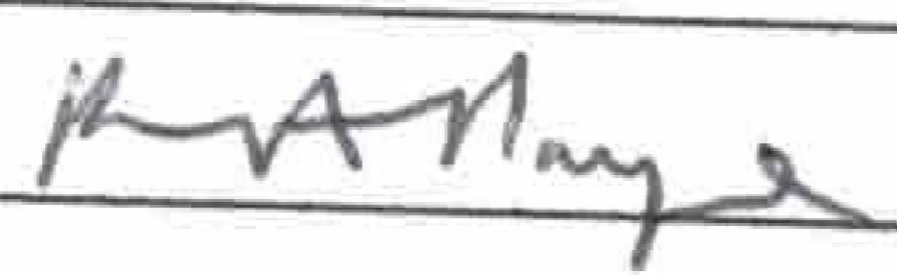
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid Debtor	42	35	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Samsung Printer	Unrestricted	-	-
	HP Laptop	Unrestricted	-	-
	A Frame Board	Restricted	-	-
	Brother Printer	Unrestricted	-	-
	HP Laptop	Restricted	-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Richard Payne	7/9/22



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Harpenden Money Advice Centre

**On accounts for the year
ended**

31st December 2021

**Charity no
(if any)**

1161164

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2021**

**Responsibilities and
basis of report**

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

**Independent
examiner's statement**

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

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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

7th September 2022

Name:

Heather Pearce

**Relevant professional
qualification(s) or body
(if any):**

ACA CTA

Address:

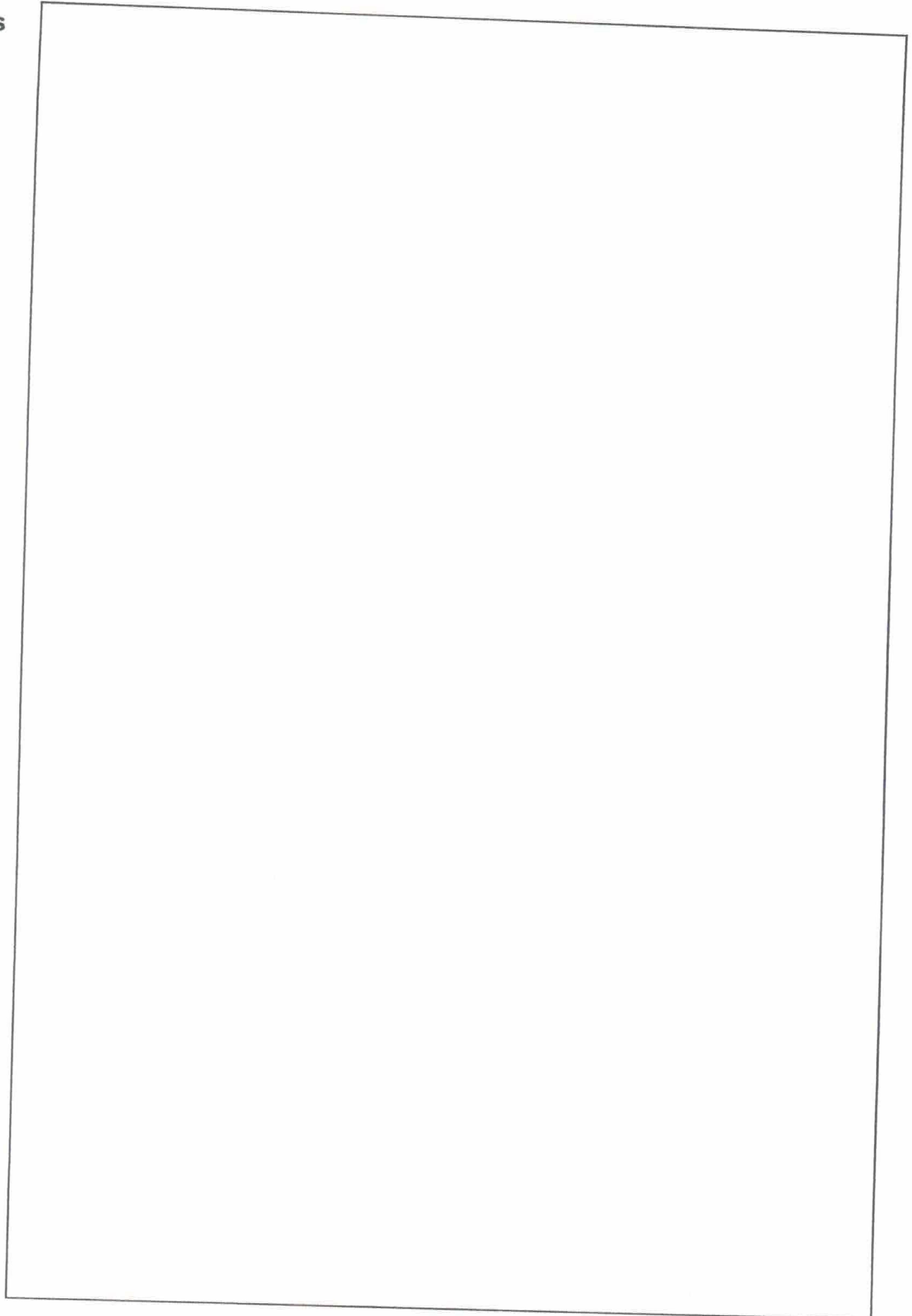
24, Polehanger Lane

Hemel Hempstead

Hertfordshire HP1 3PT

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



HARPENDEN MONEY ADVICE CENTRE

England & Wales - Charity number 1161164

Accounts



Trustees' Annual Report for the period								
From		Period start date			To		Period end date	
		01	01	2020			31	12

Section A Reference and administration details

Charity name **Harpenden Money Advice Centre**

Other names charity is known by **HMAC**

Registered charity number (if any) **1161164**

Charity's principal address **129 Station Road**
Harpenden
 Postcode **AL5 4UU**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr A Gilbert	Chair		
2	Mr P Ioannou		Appointed 7/10/20	
3	Mr D Key		Appointed 10/08/21	
4	Mr T Miles		Resigned 7/10/20	
5	Miss J Stephens		Appointed 10/08/21	
6	Mr R Payne	Treasurer		
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16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Elected by Trustees

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the CIO are the relief of financial hardship or poverty amongst persons in the Hertfordshire, Central Bedfordshire and Buckinghamshire areas by any such means that are exclusively charitable at law, particularly but not exclusively by providing debt counselling and adjusting services, advice and assistance in financial matters

Provision of debt advice, debt adjusting and assistance in financial matters on a free basis to anyone within our catchment area.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

HMAC are very grateful to the volunteers who make it possible to run the service. They serve as advisers, notetakers and trustees.

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

62 new cases were dealt with in the year to 31st December 2020. This is the highest number of cases in any given year. The majority of clients came from sign posting from Citizens Advice, The Harpenden Trust, Social Prescriber for Harpenden and clients. The areas that we helped people were, budgeting, general money advice, benefits advice, Debt Relief Orders, Debt Management Plans and Court support.

We are indebted to the Hertfordshire Community Foundation's St Albans Fund for the Future, local churches and individuals for their financial support.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity seeks to keep reserves equivalent to three months' worth of expenditure in reserve.

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Covid 19. HMAc has continued to offer the usual services, but by either Zoom, WhatsApp or phone. There hasn't been any financial impact upon the charity to date and we don't expect there to be any in the next 12 months.

The trustees, therefore, don't consider that the charity has any going concern issues.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Richard Anthony Payne

Full name(s)

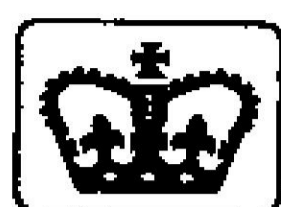
Richard Anthony Payne

Position (eg Secretary, Chair, etc)

Treasurer

Date

10/8/21



CHARITY COMMISSION
FOR ENGLAND AND WALES

Harpden Money Advice Centre

1161164

Receipts and payments accounts

CC16a

For the period from	01/01/2020	To	31/12/2020
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Gifts - Individuals	3,120		-	3,120	3,245
Gifts - Churches	3,580	257	-	3,837	3,480
Gifts - HCF	1,000		-	1,000	1,000
Gifts - Trusts	750		-	750	790
Gifts - Companies			-	-	900
Gifts - Other			-	-	45
Gift Aid Received	660		-	660	1,438
	-		-	-	-
Sub total (Gross income for AR)	9,110	257	-	9,367	10,898
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	9,110	257	-	9,367	10,898
A3 Payments					
Subscriptions - CMA & PO	1,348	-	-	1,348	1,337
Insurance & ICO	437	-	-	437	467
Telephone	560	-	-	560	853
PPS, Computer supplies & equipment	429	-	-	429	324
Mileage & parking	199	-	-	199	646
Grants- Clients & others	357	299	-	656	908
Training & conference	330	-	-	330	125
Administrator salary	4,455	-	-	4,455	4,455
Miscellaneous	666	-	-	666	306
	-	-	-	-	-
Sub total	8,781	299	-	9,080	9,421
A4 Asset and investment purchases, (see table)					
Brother Printer	-	-	-	-	202
	-	-	-	-	-
Sub total	-	-	-	-	202
Total payments	8,781	299	-	9,080	9,623
Net of receipts/(payments)	329	- 42	-	287	1,275
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	6,754	969	-	7,723	6,448
Cash funds this year end	7,083	927	-	8,010	7,723

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds	7,083	927	-
		-	-	-
		-	-	-
	Total cash funds	7,083	927	-

(agree balances with receipts and payments account(s))

OK	Unrestricted funds to nearest £	OK	Restricted funds to nearest £	OK	Endowment funds to nearest £
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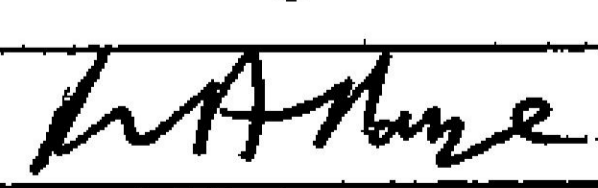
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid Debtor	2	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Samsung Printer		-	-
	HP Laptop X 2		-	-
	A Frame Board		-	-
	Brother Printer		-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Richard Payne	10/8/21



Section A Independent Examiner's Report

**Report to the trustees/
members of** Harpenden Money Advice Centre

**On accounts for the year
ended** 31st December 2020 **Charity no
(if any)** 1161164

Set out on pages 1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2020**

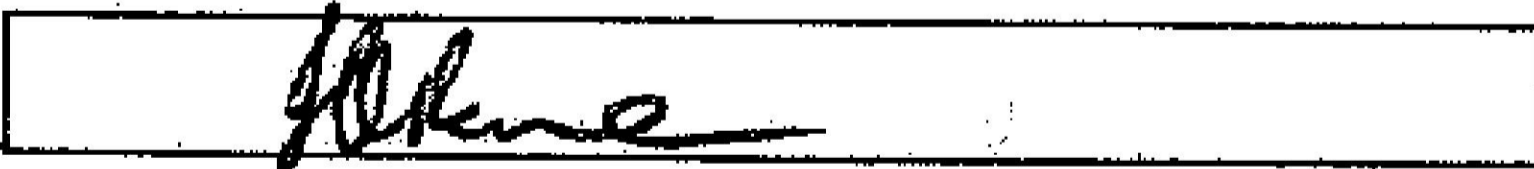
**Responsibilities and
basis of report** As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:  **Date:** 15th July 2021

Name: Heather Pearce

**Relevant professional
qualification(s) or body
(if any):** ACA CTA

Address: 24, Polehanger Lane
Hemel Hempstead
Hertfordshire HP1 3PT

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

