

Uttlesford Citizens Advice

Annual Accounts and
Unaudited Financial Statements

2021/2022



**citizens
advice**

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UTTLESFORD CITIZENS ADVICE BUREAU

A company limited by guarantee and not having a share capital.
Annual Report and Unaudited Financial Statements
2021/2022

UTTLESFORD CITIZENS ADVICE BUREAU

A company limited by guarantee and not having a share capital.

Report of the Directors and Trustees

The Trustees (who are also the Directors for the purpose of company law) have pleasure in presenting their annual report and unaudited financial statements for the year ended 31st March 2022. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) (effective 1 January 2015).

1. Reference and Administrative details

Charity Name:	Uttlesford Citizens Advice Bureau
Charity Registration No:	1078222
Company Registration No:	3771142
Registered Office:	Barnard's Yard, Saffron Walden. CB11 4EB
Chief Executive:	Kate Robson
Company Secretary:	Tony Pooley
Bankers:	Barclays Bank PLC 12a Market Place, Saffron Walden. CB10 1HR CAF Bank Ltd 25 Kings Hill Avenue, West Malling, Kent. ME19 4JO
Independent Examiner:	Richard Percy FCA

The Trustees at year end were:

Mary Stenson *appointed Chair 15 March 2022*

Kevin Barton *appointed 18 May 2022, appointed Treasurer 1 September 2022*

Richard Armitage

Malcolm Jessop

John Starr

Paul Fuller

Mark Benfold

Chloe Fiddy

Lucy Bird

Susan Batty *appointed 1 November 2021*

Anthony Pooley *appointed 21 September 2021, appointed Company Secretary 14 December 2021*

Those who additionally served during the financial year, with their dates of appointment, retirement or resignation, were:

Michelle Strauss, retired as Secretary on 14th December 2021 and as Trustee on 1st February 2022.

Subsequent to the year-end, Paul Fuller and Malcolm Jessop resigned as Trustees

In accordance with the Articles of Association Richard Armitage and Lucy Bird will retire by rotation at the Annual General Meeting and, being eligible, will seek re-election.

2. Structure, governance and management information

Governing Document

Uttlesford Citizens Advice Bureau (“the Charity”) is a registered charity and a company limited by guarantee that does not have a share capital. The maximum liability of each member is limited to one pound. As at 31 March 2022 there were 25 members of the Charity. The Charity was incorporated as a company limited by guarantee on 14 May 1999. It took over the assets and liabilities of the similarly named unincorporated charity that had commenced operations from premises in Saffron Walden in 1983. The Charity is governed by its Memorandum and Articles of Association. Revised Articles of Association were adopted on 7 September 2004 and further amended on 31 October 2005.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community or appointed following nomination by member organisations. During the period under review there were no nominated Trustees. The Trustees keep under review their skills mix and diversity and endeavour to encourage candidates who can make a useful contribution to the running of the Charity to join them. Trustee Board vacancies are advertised as widely as possible in the local community using the national body of Citizens Advice website, social media, the local press and Volunteer Centre through connections with other local organisations. Potential candidates go through a formal recruitment process to assess their suitability for the role and are provided with induction and support during their first year in office. The Trustees, and in particular the Chair, have kept under review the composition of the Trustee Board with a particular emphasis on succession planning. The Trustee Board has the task of raising the profile of the Charity so that, amongst other things, potential recruits to the Trustee Board may be drawn from the widest possible pool of candidates that reflect the area served by the Charity. The Chair and Treasurer are elected every three years from amongst the Trustees.

Organisational Structure

The Trustees are responsible for organisational policy making and planning, financial decision making, and the overall operation of the Charity. They delegate to a number of committees powers to assist in the management of the Charity; these committees report fully to the Trustees and refer to them any matters properly to be decided by the Trustees acting as such. The Community Engagement Committee’s functions include profile raising and the organisation of fundraising activities. This committee and the Personnel Committee meet as and when required. Day-to-day operation of the Charity is delegated to the Chief Executive. During the financial year, the Trustee Board met a total of 7 times (both in person and online via Zoom) and hosted an in-person AGM. The planned strategy day due to take place in April 2021 was postponed due to the pandemic and a board meeting took place via Zoom instead.

3. Objectives and Activities

The objects of the Charity are aligned with the principles and objectives of the National Association of Citizens Advice (“CitA”), of which the Charity is a member. The Charity is also a member of the Essex Citizens Advice Consortium.

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice uses evidence of clients' problems anonymously to campaign for improvements in laws and services that affect everyone. The specific objects of the Charity are set out in its Memorandum of Association and its principal object is the promotion of any charitable purposes for the benefit of the community in the area of Essex, Cambridgeshire, Hertfordshire, and Suffolk by the advancement of education, the protection of health, and the relief of poverty, sickness, and distress. To those ends, the Charity is specifically authorised to establish and conduct Citizens Advice as centres to provide a free confidential and impartial service of advice, information, and counsel for the public and this is its principal activity. Other objects permit the Charity to raise funds, and to undertake activities that support, or are ancillary to, its principal object. The Trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The following sections describe the activities of the Charity that have been carried out for the public benefit in the last year.

4. Achievements and Performance

- Thanks to the support of staff and volunteers we remained responsive to the changing demands and expectations of our clients as messaging around ‘Living with Covid’ became more prevalent through the year.
- Training, recruitment and advice delivery continued using a blended approach to home and office based working - ensuring that we continued to offer choice to staff and volunteers.
- DWP Help to Claim funding was extended for 12 months and Money and Pension service additional capacity funding was extended until November - helping to add paid staff capacity and financial stability of the service in the year.
- With the support of Essex Library Service we successfully launched our first video advice hub in Great Dunmow Library, allowing visitors to simply touch a screen to access an advisor.
- With the support of Stansted Parish Council and Touchpoint we re-started outreach and a video link to our services.
- With the support of Takeley Parish Council we successfully launched our third video advice hub.
- After years of lobbying we finally got high speed fibre into our office in Saffron Walden.
- Additional Covid related funding from ECC was received in the summer to allow us to recruit more paid staff hours to manage increasing client demand against challenges in re-growing volunteer capacity.
- With office restrictions on numbers ending - we held our first all staff and volunteer get together event since the start of the pandemic in September - illustriously held in our carpark in Saffron Walden - the weather was lovely and it was wonderful to see everyone!
- The Frontline Referrals team had an amazing year, successfully overseeing the build of the system onto a new platform and rolling out the service across Northumberland.
- During the year we completed the setup of Frontline Referrals Ltd as a subsidiary of Uttlesford Citizens Advice; responsibility for Frontline’s existing and future business was transferred to that company on 1st April 2022.
- We recruited our first ever summer graduates to help manage demand - this was a huge help and will now become a part of our annual resourcing toolkit.
- We said a sad farewell to Sarah Phibrook in October - she was a huge support in managing and overseeing the quality of advice and training and is missed by staff and volunteers.
- In December we were pleased to be able to hold our AGM in person once again and were delighted to welcome Dame Clare Moriarty, Chief Executive of Citizens Advice for England and Wales, to speak to our guests.

- We successfully distributed over £22,000 in emergency funding to support households struggling with the aftermath of Covid disruption.
- We made excellent progress in updating our old Windows based PC's and laptops to faster Chrome OS machines - that better support the needs of the service.
- We have continued to take the opportunity to promote our service through local and social media and campaign on both local and national issues where appropriate.

Performance and Service Provision

The service supported 2,583 unique clients through the year (*comparative figure for 2020/21, 2,383*), many using the service more than once to deal with over 9,515 issues (*9,073*). This is an 8% increase in clients and a 4.9% increase in issues compared with 2020/21. Using government approved impact assessments this equates to £4.635m (*£4.16m*) in value to our clients, by increasing their income, working to get debt written off and providing consumer advice.

The following table sets out the numbers of clients and issues dealt with in last year:

	2021/22	2020/21
Unique client numbers (people using the service one or more times in the year)	2,583	2,382
Issues	9,515	9,073

	Client visits, phone calls, video calls, emails and letters		Non client phone calls, emails and letters		Total	
	2021/22	2020/21	2021/22	2020/21	2021/22	2020/21
Totals	12,044	12,027	4,209	9,987	16,253	16,014

Staff and Volunteers

We currently employ 13 part-time staff working 7.9 full-time equivalent roles. Paid roles cover the management and delivery of the service, the training and quality assurance of the advice provided, supervision of advice sessions, specialist debt and disability benefit work. As at March 31st the Charity had 72 volunteers, in total working approximately 354 hours a week, with an estimated value of over £306,000. Volunteers cover the delivery of generalist advice, assisted information provision, home visit work, fundraising, media work, governance, and in the case of Trustees, financial and strategic control for the charity.

Continuing to strengthen our volunteer capacity in order to manage increased demand and provide the best possible service for our clients is a priority. Although we have been successful in recruiting new volunteers to join both our advice team and disability benefits team, a number of volunteers have moved back into paid work or have left us due to caring commitments. We continue to run a rolling training program for new advisers and have successfully introduced a summer intern program for students, which has helped us to cover a traditionally difficult period over the school summer holidays.

As ever, we are hugely grateful to our amazing volunteers, for their tireless commitment and calm professionalism, sometimes in some very difficult circumstances. Our staff are creative, dedicated and resilient and continue to offer support and care for both volunteers and clients, whilst balancing the need to maintain good quality advice and training.

Quality of Advice Audit

We continue to perform well and provide good quality of advice work despite the challenges of supervising, training and supporting volunteers from both home and the office.

We are audited annually by the National Association of Citizens Advice to assess leadership performance in Governance; Strategic Business Planning; Risk Management; Financial Management; People Management; Equality Leadership; Operation Performance Management; Partnership Working and Research and Campaigns.

In terms of quality of advice, between April 2021 and March 2022 we consistently scored highly in all audit areas covering client outcomes, case administration and reliability of scoring; our assessments show that we can be confident that we are delivering good advice consistently.

Client profile in Uttlesford

We work hard to ensure that we are accessible to all parts of our community. 917 clients agreed to give their ethnic origin, as follows:

Ethnic Origin Grouping	2021/22	2020/21
White	94.4	92.5
Mixed Race	0.9	1.7
Asian or Asian British	1.5	2.8
Black or Black British	2.2	1.7
Other	1.0	1.3
Total	100.0%	100.0%

When asked the question, 'do you feel you have a disability?' 55% of the 1,526 clients who responded stated that they did have a disability or long-term health condition (2021 - 42% of 1,843). 62% of our clients were female, 38% were male (2021 - 60% female, 40% male).

Age profile group	2021/22	2020/21
0 – 14	1.4%	1.5%
15 – 24	5.0%	5.5%
25 – 34	16.7%	16.8%
35 – 49	26.4%	26.4%
50 – 64	26.8%	26.8%
65 – 74	11.9%	11.9%
75 – 84	7.5%	7.5%
85+	4.3%	4.3%
Total	100.0%	100.0%

5. Financial Review

Financial Position

Incoming resources in the year were £429,808 (2020/21: £368,336). Of this £238,521 (2020/21: £157,776) related to project restricted activities.

A surplus of £9,669 was made in the year on the General Fund (2020/21: £33,818) and a deficit of £5,994 was made on restricted activities (2020/21: £2,611 surplus) before transfers between funds. At 31 March 2022 total reserves were £304,435 (31 March 2021: £300,760) of which £272,626 represented unrestricted funds (31 March 2021 £275,071).

Reserves

It is the policy of the Charity to hold reserves sufficient for the day-to-day needs of the Charity and to cover any known liabilities including an estimate of the possible costs in the event the Charity had to be wound up. The year end level of cash reserves less current liabilities was sufficient to allow the Charity to continue to operate for at least six months if the core funding was withdrawn.

Risk Management

The Trustees review the major risks to which the Charity is exposed and ensure that adequate systems exist to mitigate those risks. A risk assessment policy is used to help manage the risk process. It covers all categories of risks identified and is used throughout the year as a reference point and a formal review of the process is carried out annually. The Trustees also recognise the importance of Information Assurance and adhere to a policy recommended by the National Association of Citizens Advice.

6. Statement of Directors' Responsibilities

Company Law and Charity Law require the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing those financial statements the directors are required to:

- (a) select suitable accounting policies and then apply them consistently,
- (b) make judgements and estimates that are reasonable and prudent,
- (c) state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements, and
- (d) prepare financial statements on the going concern basis unless it is inappropriate to assume that the Charity will continue on that basis.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and which enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the Charity maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

7. Thanks

The Trustees wish to thank all those people and organisations that have supported the Charity throughout another unprecedented year. The Trustees are grateful to the members of the Charity for their donations and efforts to bring the Charity to the notice of the wider community. The support of the local district town and parish councils in conjunction with other individuals and organisations enables the Charity to respond quickly to the changing needs of the community.

The Trustees are particularly grateful for the grants and donations to help fund the Charity's core expenditure received from Uttlesford District Council, Saffron Walden Town Council, Essex County Council, South Cambridgeshire District Council, Great Dunmow Town Council, and many of Uttlesford's parish councils. Targeted funding from the DWP, West Essex Clinical Commissioning Group, Council for VO, National Association of Citizens Advice, Essex Community Foundation and Essex County Council has enabled us to continue to undertake specific projects and target support to the most disadvantaged sections of the community.

As noted earlier in this report, Michelle Strauss stood down as Company Secretary on 14th December 2021 and as Trustee on 1st February 2022. The Trustees would like to thank Michelle for her significant contribution during her time on the Board and wish her every success in the future.

Lastly the Trustees would also like to thank the unpaid volunteers and the paid staff, without whose contributions the Charity could not function. Their resilience and professionalism continue to inspire the work of the Board.

Approved by the Trustees (Board of Directors) at their meeting on 1 November 2021 and signed on their behalf.



A T Pooley

Company Secretary
Uttlesford Citizens Advice Bureau

11 November 2022

Independent examiners' report to the trustees of Uttlesford Citizens Advice Bureau ("the Company")

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiners' statement

Since the Company's gross income exceeded £250,000 in the year ended 31 March 2022 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records: or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland {FRS 102}).

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.



Richard Percy FCA

Richard Percy Limited

Chartered Accountants

Sandhills Farm

Wethersfield

Essex CM7 4AG

7 November 2022

UTTLESFORD CITIZENS ADVICE BUREAU

Statement of Financial Activities for the year ending 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	Total £	Total funds 2021 £
Income					
Donations and legacies		2,486	-	2,486	6,013
Income from investments		147	-	147	223
Income from charitable activities	3	188,654	238,521	427,175	362,100
Other income		-	-	-	-
Total income		<u>191,287</u>	<u>238,521</u>	<u>429,808</u>	<u>368,336</u>
Expenditure on raising funds		-	-	-	-
Expenditure on charitable activities	4	<u>181,618</u>	<u>244,515</u>	<u>426,133</u>	<u>331,907</u>
Total Expenditure		<u>181,618</u>	<u>244,515</u>	<u>426,133</u>	<u>331,907</u>
Net income/(deficit)		9,669	(5,994)	3,675	36,429
Transfers		(12,114)	12,114	-	-
Total funds brought forward		<u>275,071</u>	<u>25,689</u>	<u>300,760</u>	<u>264,331</u>
Total funds carried forward		<u>272,626</u>	<u>31,809</u>	<u>304,435</u>	<u>300,760</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Balance Sheet at 31 March 2022

	Notes	£	2022 £	£	2021 £
Fixed assets					
Tangible assets	6		270,230		276,703
Current assets					
Debtors and prepayments	7	842		50,400	
Cash at bank and in hand		<u>216,928</u>		<u>226,505</u>	
		217,770		276,905	
Creditors					
Amounts falling due within one year	8	<u>(30,495)</u>		<u>(93,815)</u>	
Net current assets			<u>187,275</u>		<u>183,090</u>
Total assets less current liabilities			457,505		459,793
Creditors – amounts falling due after more than one year	10		<u>(153,070)</u>		<u>(159,033)</u>
Net assets	15		<u>304,435</u>		<u>300,760</u>
Capital funds					
Income funds					
Restricted funds			31,809		25,689
Unrestricted funds			<u>272,626</u>		<u>275,071</u>
			<u>304,435</u>		<u>300,760</u>

The Directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that the members have not required the company to obtain an audit in accordance with section 476 of the Act.

The Directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.



Malcolm G. Jessop FCA

Director

Uttlesford Citizens Advice Bureau

7 November 2022

UTTLESFORD CITIZENS ADVICE BUREAU**Statement of Cash Flows for the year ending 31 March 2022**

	Notes	2022	2021
		£	£
Cash used in operating activities	16	(1,101)	45,024
Cash flows from investing activities			
Interest income		147	223
Purchase of tangible fixed assets		<u>(2,577)</u>	<u>(8,710)</u>
Cash provided by/ (used in) investing activities		<u>(2,430)</u>	<u>(8,487)</u>
Cash flows from financing activities			
Borrowing/(Repayment of borrowing)		<u>(6,046)</u>	<u>(5,810)</u>
Cash used in financing activities		<u>(6,046)</u>	<u>(5,810)</u>
Increase/(decrease) in cash and cash equivalents in the year		(9,577)	30,727
Cash and cash equivalents at the beginning of the year		<u>226,505</u>	<u>195,778</u>
Total cash and cash equivalents at the end of the year		<u>216,928</u>	<u>226,505</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statement for the year ending 31 March 2022

1. Accounting policies

- a) The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)) and the Companies Act 2006.
- b) Donations and legacies are received by way of donations and gifts and are included in full in the Statement of Financial Activities when receivable. The value of services provided by volunteers has not been included.
- c) Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities when they are receivable.
- d) Depreciation is provided to write off the cost of the tangible fixed assets over their estimated useful lives at the following rates:
 - Freehold land – nil
 - Freehold buildings – 2% of cost
 - Equipment – 25% of the reducing balance
 - Information Technology – 33.3% of cost
- e) Expenditure is allocated to expense headings on a direct cost basis.
- f) Resources are allocated to Restricted Funds according to the limitations on their use specified by the donors or other providers. Funds received in the direct operation of the Charity are treated as unrestricted income funds. Other resources received without external restriction are designated by the Directors for particular purposes as deemed fit.

2. Company status

The company is limited by guarantee, not having a share capital, and is a registered charity and is not liable to corporation tax.

3. Income from charitable activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Uttlesford District Council	160,350	1,081	161,431	163,759
South Cambs District Council	5,950	-	5,950	5,950
Saffron Walden Town Council	12,105	-	12,105	12,000
Great Dunmow Town Council	-	-	-	5,000
Parish Councils	3,385	-	3,385	3,200
Essex County Council	-	31,000	31,000	48,809
Essex CA	6,864	55,795	62,659	14,194
CITA	-	65,600	65,600	62,532
WECCG	-	21,000	21,000	16,667
Essex Community Foundation	-	17,116	17,116	16,350
Council for VO	-	7,000	7,000	-
Sundry grants	-	39,929	39,929	13,639
Total	188,654	238,521	427,175	362,100

4. Expenditure on charitable activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Cleaning	1,878	-	1,878	1,379
Depreciation	9,050	-	9,050	8,488
Equipment rental	1,405	-	1,405	651
Heat, light and water	1,175	-	1,175	1,907
Information technology	1,474	23,922	25,396	18,689
Insurance	1,346	-	1,346	1,321
Membership fees	5,257	-	5,257	4,785
Miscellaneous expenses	2,499	-	2,499	2,193
Mortgage interest	6,444	-	6,444	6,680
Postage, printing, stationery and office sundries	3,226	2,511	5,737	5,228
Professional Fees	750	-	750	902
Project admin and overheads	(33,930)	73,511	39,581	24,686
Publicity	-	932	932	81
Rent and rates	120	-	120	1,300
Repairs and renewals	1,759	-	1,759	12,710
Salaries, NI and pensions (Note 5)	172,117	140,002	312,119	243,574
Telephone	5,202	1,910	7,112	3,521
Training and recruitment	1,453	380	1,833	-
Transfer to fixed assets	-	-	-	(7,195)
Travel expenses	393	1,347	1,740	1,007
TOTAL	181,618	244,515	426,133	331,907

5. Staff Costs

	2022 £	2021 £
Salaries	282,028	220,452
Social security costs	14,467	10,598
Pension contributions	15,624	12,524
	<u>312,119</u>	<u>243,574</u>

Average number of staff employed during the year was: 18 15

The above numbers do not include Directors.

There were no employees with remuneration in excess of £60,000. (2021: Nil)

Directors' emoluments

	2022 £	2021 £
The Directors' emoluments were:	Nil	Nil

No Director received any reimbursement for expenses (2021 – Nil) in the year.

6. Tangible fixed assets

	Freehold land £	Freehold Buildings £	Furniture and Equipment £	Information Technology £	Total £
Cost:					
At 1 April 2021	75,000	219,806	31,944	8,710	335,460
Additions	-	-	-	2,577	2,577
Disposals	-	-	-	-	-
At 31 March 2022	<u>75,000</u>	<u>219,806</u>	<u>31,944</u>	<u>11,287</u>	<u>338,037</u>
Depreciation:					
At 1 April 2021	-	27,477	28,377	2,903	58,757
Charge for the year	-	4,396	892	3,762	9,050
Disposals	-	-	-	-	-
At 31 March 2022	-	<u>31,873</u>	<u>29,269</u>	<u>6,665</u>	<u>67,807</u>
Net book value:					
At 31 March 2022	<u>75,000</u>	<u>187,933</u>	<u>2,675</u>	<u>4,622</u>	<u>270,230</u>
At 31 March 2021	<u>75,000</u>	<u>192,329</u>	<u>3,567</u>	<u>5,807</u>	<u>276,703</u>

7. Debtors

	2022 £	2021 £
Due within one year:		
Debtor	500	50,400
VAT recoverable	<u>342</u>	-
	<u>842</u>	<u>50,400</u>

8. Creditors

	2022 £	2021 £
PAYE and national insurance contributions	5,343	3,650
VAT payable	-	9,245
Accrued expenses	14,289	5,649
Grant income received in advance	5,053	69,378
Secured loan repayments due in one year (Note 11)	<u>5,810</u>	<u>5,893</u>
	<u>30,495</u>	<u>93,815</u>

9. Commitments under operating leases

At 31 March the company had aggregate annual commitments under non-cancellable operating leases, as set out below:

	2022 £	2021 £
Operating leases which expire within 5 years	<u>Nil</u>	<u>Nil</u>

10. Creditors – amounts falling due after more than one year

	2022	2021
	£	£
Secured loan repayments falling due after more than one year	<u>153,070</u>	<u>159,033</u>

11. Secured loans

A mortgage was entered into in December 2014 in order to partially fund the purchase of the freehold premises at Barnards Yard.

	2022	2021
	£	£
Due in less than one year	5,810	5,893
Due between two and five years	<u>153,070</u>	<u>159,033</u>
Total Secured loans	<u>158,880</u>	<u>164,926</u>

12. Capital commitments

There were no capital commitments at 31 March 2022 (2021 – Nil).

13. Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants held on trust to be applied for specific purposes.

	Movement In funds				
	Balance 1 April 2021	Incoming resources	Expenses	Transfers from general	Balance 31 March 2022
	£	£	£	£	£
Benefit Take Up	-	12,662	(18,608)	5,946	-
Client Benefits	3,910	32,187	(24,677)	-	11,420
COMF	-	47,135	(47,135)	-	-
Frontline	19,280	51,411	(56,188)	-	14,503
MaPS	996	39,013	(37,991)	-	2,018
Mental Health	-	1,081	(1,081)	-	-
Outreach Locations	-	4,332	(4,332)	-	-
Remote Access	-	7,500	(7,500)	-	-
Universal Credit	-	19,086	(24,425)	5,339	-
Warm Start	-	4,014	(4,843)	829	-
Winter Resilience	<u>1,503</u>	<u>20,100</u>	<u>(17,735)</u>	<u>-</u>	<u>3,868</u>
	<u>25,689</u>	<u>238,521</u>	<u>(244,515)</u>	<u>12,114</u>	<u>31,809</u>

Purposes of restricted funds:

Benefit Take Up – Fund helps people claim for disability benefits and appeal poor decision making.

Client Benefits – Fund to assist Clients with emergency support.

COMF – Funding to help reduce the spread of coronavirus and support local public health.

Frontline – A simple, joined up referral system, to enable citizens and professionals to find their way to support appropriate for their needs.

MaPS – Money and Pension Advice funding to train new debt caseworkers.

Mental Health – Fund to support Money caseworker clients access Mind in West Essex.

Outreach Locations – Providing facilities for client access.

Remote Access – Fund to support research and testing alternative ways to offer clients easy access to video based face to face advice.

Universal Credit – Helping Clients with claims for this state benefit.

Warm Start – Targeted Warm Home advice to households with children.

Winter Resilience – Advice and services related to keeping homes warm and residents healthy during the winter.

14. General funds

	Balance 1 April 2021	Incoming resources	Expenses	Transfers	Balance 31 March 2022
	£	£	£	£	£
General fund	250,071	191,287	(181,618)	(12,114)	247,626
Designated fund to research the possible development of the loft space and new offices in Great Dunmow and Stansted	<u>25,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>25,000</u>
Total	<u>275,071</u>	<u>191,287</u>	<u>(181,618)</u>	<u>(12,114)</u>	<u>272,626</u>

15. Analysis of net assets

	General funds	Restricted funds	Total funds
	£	£	£
Tangible fixed assets	270,230	-	270,230
Current assets	185,961	31,809	217,770
Current liabilities	(30,495)	-	(30,495)
Long term liabilities	<u>(153,070)</u>	<u>-</u>	<u>(153,070)</u>
	<u>272,626</u>	<u>31,809</u>	<u>304,435</u>

16. Reconciliation of net movement in funds to net cash flow from operating activities

	2022	2021
	£	£
Net movement in funds	3,675	36,429
Add back depreciation charge	9,050	8,488
Deduct interest income shown in investing activities	(147)	(223)
Decrease/(increase) in debtors	49,558	(49,455)
Increase/(decrease) in creditors	<u>(63,237)</u>	<u>49,785</u>
	<u>(1,101)</u>	<u>45,024</u>

17. Subsidiary Undertaking

On 16 June 2021 Frontline Referrals Ltd was incorporated as a company limited by guarantee. It is a wholly owned subsidiary of Uttlesford Citizens Advice Bureau, whose guarantee is limited to a maximum of £1.

Frontline Referrals Limited has not traded in the period to 31
March 2022.