

**REGISTERED COMPANY NUMBER: 03771142 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1078222**

**Report of the Trustees and  
Financial Statements  
for the Year Ended 31st March 2024  
for  
UTTLESFORD CITIZENS ADVICE BUREAU**

Attenboroughs (Accountants) Limited  
Chartered Certified Accountants  
1 Tower House  
Tower Centre  
Hoddesdon  
Hertfordshire  
EN11 8UR

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Contents of the Financial Statements  
for the year ended 31st March 2024**

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	<b>Page</b>
<b>Report of the Trustees</b>	1 to 7
<b>Independent Examiner's Report</b>	8
<b>Statement of Financial Activities</b>	9
<b>Balance Sheet</b>	10 to 11
<b>Cash Flow Statement</b>	12
<b>Notes to the Cash Flow Statement</b>	13
<b>Notes to the Financial Statements</b>	14 to 20

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**Report of the Trustees  
for the year ended 31st March 2024**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2024. The trustees have adopted the provisions of 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 and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

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. The Charity is also authorised 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.

**Report of the Trustees  
for the year ended 31st March 2024**

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**OBJECTIVES AND ACTIVITIES**

**Achievements and Performance**

- Thanks to our fantastic team of staff and volunteers we managed a significant increase in demand on the service as the 'Cost-of-Living Crisis' continued to impact our communities.
- The Benefit Take-Up project continued to be highly valued by residents, supporting 563 clients over the year. Together, the team achieved a staggering £1,529,522 in additional benefit income for their clients.
- Macmillan Cancer Support continued to fund six part-time members of staff to provide specialist welfare benefits support and casework for newly diagnosed cancer patients. Over the year the team supported 609 clients with benefit applications (achieving £1.79 million in extra income), navigating employment law, applying for grants and accessing other local support.
- We remained active in building awareness of fuel poverty and cold home issues within the district providing specialist casework for 396 clients, checking benefit entitlements and helping them to challenge incorrect bills, access fuel vouchers and energy efficiency grants.
- Our video link outreach services continued to help us provide support in Great Dunmow, Stansted and Thaxted and from a new access point at Takeley Old School House.
- We met with our MP, Kemi Badenoch twice during the year to discuss the need for an increase in Universal Credit payments and to highlight the financial issues many of our clients face following deductions from benefits. We also discussed the National Red Index report released by Citizens Advice and the issue of housing affordability in Uttlesford. Later in the year we wrote to ask for her support in raising the unfairness of IPP sentences in Parliament.
- We took part in some fantastic community events including: Saffron Walden Community Day, Great Dunmow Christmas Market, and Saffron Walden Late Night Shopping,
- We shared the "Rural Cost of Living Survey 2023" compiled by the Citizens Advice Rural Issues group with stakeholders to highlight the unique challenges of living on a low income in a rural area.
- Staff and volunteers completed 117 evidence forms highlighting issues and systems that are unfair or are causing hardship - issues included digital exclusion, poor rural transport, problems with utility suppliers, poor decision making by DWP, long blue badge processing times, difficulty accessing services such as banks or healthcare and multiple issues regarding Universal Credit.
- We supported several social media campaigns - Scam Awareness, Hate Crime Awareness, Volunteers Week, Consumer Awareness, Energy Saving Week and Debt Awareness Week.
- Our regular monthly training sessions for staff and volunteers continued and included Benefit Updates, Housing and Section 21 notices, Information Assurance, Managed Migration, a session from St Clare's Hospice, Safeguarding, Sickness and statutory sick pay, employment law and discrimination.
- We celebrated Volunteers Week with a lovely picnic in Little Chesterford - and the sun shone!
- 6 teams of staff and volunteers took part in the 'Big Team Challenge' to walk 626.6 miles (virtually) through the islands of the Caribbean!
- We actively worked with other voluntary sector organisations in West Essex and Hertfordshire as part of a VCFSE Alliance to try and support better system working with NHS and Statutory partners.
- Frontline Referrals, a company owned and controlled by Uttlesford Citizens Advice, continued to perform well in the year.

**Report of the Trustees  
for the year ended 31st March 2024**

**OBJECTIVES AND ACTIVITIES**

**Public benefit**

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. This report describes the activities the Charity has carried out for the public benefit in the last year.

**Performance and Service Provision**

The service supported 3,957 unique clients through the year (2022-2023, 3,395), many using the service more than once to deal with over 14,234 issues (10,866). This is a 16% increase in clients and a 31% increase in issues compared with 2022-23. Using government approved impact assessments this equates to £6.04m (£4.58m) 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:

	31/3/24	31/3/23
Unique client numbers (people using the service one or more times in the year)	3,957	3,395
Issues	14,234	10,866
Percentage of clients using the service for the first time	54%	50%

	Client visits, phone calls, video calls, emails and letters		Non client phone calls, emails and letters		Total	
	31/3/24	31/3/23	31/3/24	31/3/23	31/3/24	31/3/23
Totals	15,923	11,824	5,905	5,383	21,828	17,207

**Staff and Volunteers**

At the year end we employed 29 part-time staff working 18 full-time equivalent roles. This is broken down as follows: Core advice, specialist casework and office support, 17 staff working 11.0 FTE roles; Frontline, 6 staff working 3.7 FTE roles; Macmillan welfare benefits casework, 6 staff working 3 FTE roles.

Paid roles cover the management and delivery of the service, the training and quality assurance of the advice provided, supervision of advice sessions, and specialist warm homes, debt and disability benefit work. At the end of March 2024, we had 67 volunteers working approximately 400 hours a week for the Charity (2023 77 volunteers working 398 hours a week). This was estimated to be valued at over £524,000 (2023 £402,000). Volunteers cover the delivery of generalist advice, assisted information provision, home visit work, fundraising, media work, governance, and financial and strategic control for the charity.

Continuing to strengthen our volunteer capacity to manage increased demand and provide the best possible service for our clients has remained a priority. Although we continued to struggle to recruit new volunteers for much of the year, we were pleased to note some renewed interest towards the end of the period; however limited space in the office and training resources provide their own constraints.

With interest in volunteering roles returning, we have reverted to running group training sessions, which provide the benefit of peer support for trainees. Our summer intern program for students welcomed two young people into the office - providing them with invaluable experience, whilst helping us to cover a traditionally difficult period over the school summer holidays.

We remain sincerely grateful to our volunteers, for their continuing commitment and calm professionalism and to our staff, who are dedicated and resilient and continue to offer exemplary support to both our volunteers and clients, whilst balancing the need to maintain good quality advice and training.

**Report of the Trustees  
for the year ended 31st March 2024**

**OBJECTIVES AND ACTIVITIES**

**Quality of Advice Audit**

We continue to work hard to provide good quality, holistic advice despite the challenges of supervising, training and supporting many new volunteers in an environment of growing demand.

We are audited annually by the National Association of Citizens Advice on the quality of advice we provide, as well as a range of other issues such as, Governance, Strategic Business Planning, Risk Management, Financial Management, People Management, Equality Leadership, Operation Performance Management, Partnership Working and Research and Campaigns.

Between April 2023 and March 2024 we consistently scored highly in case administration but we were picked up on a number of cases where auditors felt that full exploration wasn't evident in case write-ups. Although we are confident that this is a reflection of advisers writing up salient advice details whilst dealing with unprecedented demand rather than failing to appropriately explore a problem with a client, we have now introduced the use of advice templates to better support staff and volunteers to better evidence exploration.

**Client profile in Uttlesford**

We work hard to ensure that we are accessible to all parts of our community. 1,529 clients agreed to give their ethnic origin, as follows:

<b>Ethnic Origin Grouping</b>	<b>31/3/24</b>	<b>31/3/23</b>
White	91.6	94.8
Mixed Race	1.0	0.9
Asian or Asian British	2.6	1.4
Black or Black British	3.4	2.2
Other	1.4	0.7

When asked the question, 'do you feel you have a disability?' 62% of the 2,376 clients who responded stated that they did have a disability or long-term health condition (2023- 60% of 1,914). 59% of our clients were female, 41% were male (2023 - 61% female, 39% male).

<b>Age profile group</b>	<b>31/3/24</b>	<b>31/3/23</b>
0 - 14	1.2%	1.3%
15 - 24	3.5%	4.1%
25 - 34	12.0%	13.4%
35 - 49	23.6%	24.5%
50 - 64	26.3%	27.8%
65 - 74	14.9%	13.7%
75 - 84	13.1%	10.0%
85+	5.4%	5.2%

**FINANCIAL REVIEW**

**Financial position**

Incoming resources in the year were £536,323 (2022/23: £329,246). Of this £303,996 (2022/23: £128,097) related to project restricted activities.

A surplus of £26,820 was made in the year on the General Fund (2022/23: deficit £15,571) and a surplus of £35,553 was made on restricted activities (2022/23: £12,820 surplus) before transfers between funds. As at 31 March 2024 total reserves were £364,057 (31 March 2023: £301,684) of which £343,544 represented unrestricted funds (31 March 2023 £276,338).

**Report of the Trustees  
for the year ended 31st March 2024**

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**FINANCIAL REVIEW**

**Reserves policy**

It is the policy of the Charity to hold reserves sufficient to cover at least six months day-to-day operating costs 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.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

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 2024 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 and appointment of new 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. Day-to-day operation of the Charity is delegated to the Chief Executive. During the financial year, the Trustee Board met a total of 8 times, including an AGM. A strategy session took place in May 2023, at which Dr John Ford, a Senior Clinical Lecturer in Health Equity spoke to us about 'Building more Equitable Communities.'

**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 a 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 to 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

**Report of the Trustees  
for the year ended 31st March 2024**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Thanks**

The Trustees wish to thank all those people and organisations that have supported the Charity throughout the 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 is invaluable and very much appreciated.

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, Rotary Club of Saffron Walden, Felsted United Charities, The Religious Society of Friends Saffron Walden Meeting, and many of Uttlesford's parish councils.

Targeted funding from Essex County Council, Macmillan Cancer Support, Trussell Trust, Uttlesford District Council, NHS, Herts and West Essex ICB, VCFSE Alliance, Essex Community Foundation, Uk Power Networks, Energy Redress Fund and Cadent enable us to undertake specific projects and target support to the most disadvantaged sections of the community.

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.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03771142 (England and Wales)

**Registered Charity number**

1078222

**Registered office**

Barnards Yard  
Saffron Walden  
Essex  
CB11 4EB

**Trustees**

R A Armitage  
K M Barton  
Ms S C Batty (resigned 12/4/2023)  
M Benfold  
Ms L Bird  
Ms C Fiddy  
Ms J S Garner  
A T Pooley (resigned 1/10/2024)  
J D Starr  
Ms M T Stenson  
Ms K Hanks (appointed 11/4/2023)  
B Conry (appointed 1/10/2024)

**Company Secretary**

B Conry

**Report of the Trustees  
for the year ended 31st March 2024**

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**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent Examiner**

Attenboroughs (Accountants) Limited

Chartered Certified Accountants

1 Tower House

Tower Centre

Hoddesdon

Hertfordshire

EN11 8UR

Approved by order of the board of trustees on 26th November 2024 and signed on its behalf by:

K M Barton - Trustee

**Independent Examiner's Report to the Trustees of  
Uttlesford Citizens Advice Bureau**

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**Independent examiner's 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 31st March 2024.

**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 examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, 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.

David Roger Pattman FCCA  
The Association of Chartered Certified Accountants

Attenboroughs (Accountants) Limited  
Chartered Certified Accountants  
1 Tower House  
Tower Centre  
Hoddesdon  
Hertfordshire  
EN11 8UR

6th December 2024

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Statement of Financial Activities  
for the year ended 31st March 2024**

	Notes	Unrestricted fund £	Restricted fund £	31/3/24 Total funds £	31/3/23 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Grants, donations and legacies	2	219,669	303,996	523,665	326,556
Investment income	3	<u>12,658</u>	-	<u>12,658</u>	<u>2,690</u>
<b>Total</b>		<u>232,327</u>	<u>303,996</u>	<u>536,323</u>	<u>329,246</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Charitable activities	4	<u>205,507</u>	<u>268,443</u>	<u>473,950</u>	<u>331,997</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	15	26,820	35,553	62,373	(2,751)
Net movement in funds		<u>40,386</u>	<u>(40,386)</u>	<u>-</u>	<u>-</u>
		67,206	(4,833)	62,373	(2,751)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		276,338	25,346	301,684	304,435
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>343,544</u>	<u>20,513</u>	<u>364,057</u>	<u>301,684</u>

The notes form part of these financial statements

**UTTLESFORD CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03771142)**

**Balance Sheet  
31st March 2024**

	Notes	Unrestricted fund £	Restricted fund £	31/3/24 Total funds £	31/3/23 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	9	261,091	-	261,091	261,639
<b>CURRENT ASSETS</b>					
Debtors	10	28,938	-	28,938	24,049
Cash at bank and in hand		<u>259,648</u>	<u>20,513</u>	<u>280,161</u>	<u>225,565</u>
		288,586	20,513	309,099	249,614
<b>CREDITORS</b>					
Amounts falling due within one year	11	(206,133)	-	(206,133)	(61,872)
<b>NET CURRENT ASSETS</b>		<u>82,453</u>	<u>20,513</u>	<u>102,966</u>	<u>187,742</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		343,544	20,513	364,057	449,381
<b>CREDITORS</b>					
Amounts falling due after more than one year	12	-	-	-	(147,697)
<b>NET ASSETS FUNDS</b>	15	<u>343,544</u>	<u>20,513</u>	<u>364,057</u>	<u>301,684</u>
Unrestricted funds				343,544	276,338
Restricted funds				<u>20,513</u>	<u>25,346</u>
<b>TOTAL FUNDS</b>				<u>364,057</u>	<u>301,684</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**Balance Sheet - continued**  
**31st March 2024**

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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 26th November 2024 and were signed on its behalf by:

K M Barton - Trustee

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Cash Flow Statement  
for the year ended 31st March 2024**

	Notes	31/3/24 £	31/3/23 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	64,860	18,932
Interest paid		<u>(11,410)</u>	<u>(7,674)</u>
Net cash provided by operating activities		<u>53,450</u>	<u>11,258</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(8,094)	(495)
Interest received		<u>12,658</u>	<u>2,690</u>
Net cash provided by investing activities		<u>4,564</u>	<u>2,195</u>
<b>Cash flows from financing activities</b>			
Loan repayments in year		<u>(3,418)</u>	<u>(4,816)</u>
Net cash used in financing activities		<u>(3,418)</u>	<u>(4,816)</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
		54,596	8,637
<b>Cash and cash equivalents at the beginning of the reporting period</b>			
		<u>225,565</u>	<u>216,928</u>
<b>Cash and cash equivalents at the end of the reporting period</b>			
		<u>280,161</u>	<u>225,565</u>

The notes form part of these financial statements

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Cash Flow Statement  
for the year ended 31st March 2024

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31/3/24 £	31/3/23 £
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	62,373	(2,751)
<b>Adjustments for:</b>		
Depreciation charges	8,642	9,086
Interest received	(12,658)	(2,690)
Interest paid	11,410	7,674
Increase in debtors	(4,889)	(23,208)
(Decrease)/increase in creditors	(18)	30,821
<b>Net cash provided by operations</b>	<u>64,860</u>	<u>18,932</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/23 £	Cash flow £	At 31/3/24 £
<b>Net cash</b>			
Cash at bank and in hand	<u>225,565</u>	<u>54,596</u>	<u>280,161</u>
	<u>225,565</u>	<u>54,596</u>	<u>280,161</u>
<b>Debt</b>			
Debts falling due within 1 year	(6,367)	(144,279)	(150,646)
Debts falling due after 1 year	<u>(147,697)</u>	<u>147,697</u>	<u>-</u>
	<u>(154,064)</u>	<u>3,418</u>	<u>(150,646)</u>
<b>Total</b>	<u>71,501</u>	<u>58,014</u>	<u>129,515</u>

The notes form part of these financial statements

**Notes to the Financial Statements  
for the year ended 31st March 2024**

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**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- 25% on reducing balance
Computer equipment	- 33% on cost

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2024**

**2. GRANTS, DONATIONS AND LEGACIES**

	31/3/24	31/3/23
	£	£
Donations and legacies	13,843	23,170
Grants	503,141	301,258
Management fees	6,681	2,128
	<u>523,665</u>	<u>326,556</u>

**3. INVESTMENT INCOME**

	31/3/24	31/3/23
	£	£
Deposit account interest	<u>12,658</u>	<u>2,690</u>

**4. CHARITABLE ACTIVITIES COSTS**

		Direct Costs £
Charitable activities		<u>473,950</u>

**5. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	31/3/24	31/3/23
	£	£
Depreciation - owned assets	8,642	9,086
Hire of plant and machinery	<u>131</u>	<u>731</u>

**6. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31st March 2024 nor for the year ended 31st March 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31st March 2024 nor for the year ended 31st March 2023.

**UTTLESFORD CITIZENS ADVICE BUREAU**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2024**

**7. STAFF COSTS**

	31/3/24	31/3/23
	£	£
Wages and salaries	349,478	244,208
Social security costs	26,201	18,582
Other pension costs	25,315	14,410
	<u>400,994</u>	<u>277,200</u>

The average monthly number of employees during the year was as follows:

	31/3/24	31/3/23
Office and management	<u>18</u>	<u>11</u>

No employees received emoluments in excess of £60,000.

**8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Grants, donations and legacies	198,459	128,097	326,556
Investment income	2,690	-	2,690
<b>Total</b>	<u>201,149</u>	<u>128,097</u>	<u>329,246</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable activities	<u>216,720</u>	<u>115,277</u>	<u>331,997</u>
<b>NET INCOME/(EXPENDITURE)</b>	(15,571)	12,820	(2,751)
<b>Transfers between funds</b>	19,283	<u>(19,283)</u>	-
<b>Net movement in funds</b>	3,712	(6,463)	(2,751)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	272,626	31,809	304,435
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>276,338</u>	<u>25,346</u>	<u>301,684</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued  
for the year ended 31st March 2024

9. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1st April 2023	294,806	31,944	11,782	338,532
Additions	-	2,571	5,523	8,094
At 31st March 2024	<u>294,806</u>	<u>34,515</u>	<u>17,305</u>	<u>346,626</u>
<b>DEPRECIATION</b>				
At 1st April 2023	36,272	30,029	10,592	76,893
Charge for year	4,400	1,121	3,121	8,642
At 31st March 2024	<u>40,672</u>	<u>31,150</u>	<u>13,713</u>	<u>85,535</u>
<b>NET BOOK VALUE</b>				
At 31st March 2024	<u>254,134</u>	<u>3,365</u>	<u>3,592</u>	<u>261,091</u>
At 31st March 2023	<u>258,534</u>	<u>1,915</u>	<u>1,190</u>	<u>261,639</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/24 £	31/3/23 £
Trade debtors	7,024	11,964
Other debtors	-	2,006
Accrued income	21,914	10,079
	<u>28,938</u>	<u>24,049</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/24 £	31/3/23 £
Bank loans and overdrafts (see note 13)	150,646	6,367
Trade creditors	2,543	347
Social security and other taxes	8,243	5,351
Other creditors	2,186	-
Deferred income	33,363	47,276
Accrued expenses	9,152	2,531
	<u>206,133</u>	<u>61,872</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued  
for the year ended 31st March 2024

**12. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	31/3/24	31/3/23
	£	£
Bank loans (see note 13)	<u>-</u>	<u>147,697</u>

**13. LOANS**

An analysis of the maturity of loans is given below:

	31/3/24	31/3/23
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>150,646</u>	<u>6,367</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>-</u>	<u>147,697</u>

**14. SECURED DEBTS**

The following secured debts are included within creditors:

	31/3/24	31/3/23
	£	£
Bank loans	<u>150,646</u>	<u>154,064</u>

The above loan is secured by way of a legal charge over the charity's freehold property.

**15. MOVEMENT IN FUNDS**

	At 1/4/23	Net movement in funds	Transfers between funds	At 31/3/24
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	276,338	26,820	40,386	343,544
<b>Restricted funds</b>				
Restricted funds	25,346	35,553	(40,386)	20,513
<b>TOTAL FUNDS</b>	<u>301,684</u>	<u>62,373</u>	<u>-</u>	<u>364,057</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued  
for the year ended 31st March 2024

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	232,327	(205,507)	26,820
<b>Restricted funds</b>			
Restricted funds	303,996	(268,443)	35,553
<b>TOTAL FUNDS</b>	<u>536,323</u>	<u>(473,950)</u>	<u>62,373</u>

Comparatives for movement in funds

	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
<b>Unrestricted funds</b>				
General fund	272,626	(15,571)	19,283	276,338
<b>Restricted funds</b>				
Restricted funds	31,809	12,820	(19,283)	25,346
<b>TOTAL FUNDS</b>	<u>304,435</u>	<u>(2,751)</u>	<u>-</u>	<u>301,684</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	201,149	(216,720)	(15,571)
<b>Restricted funds</b>			
Restricted funds	128,097	(115,277)	12,820
<b>TOTAL FUNDS</b>	<u>329,246</u>	<u>(331,997)</u>	<u>(2,751)</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statements - continued  
for the year ended 31st March 2024

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
<b>Unrestricted funds</b>				
General fund	272,626	11,249	59,669	343,544
<b>Restricted funds</b>				
Restricted funds	31,809	48,373	(59,669)	20,513
<b>TOTAL FUNDS</b>	<u>304,435</u>	<u>59,622</u>	<u>-</u>	<u>364,057</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	433,476	(422,227)	11,249
<b>Restricted funds</b>			
Restricted funds	432,093	(383,720)	48,373
<b>TOTAL FUNDS</b>	<u>865,569</u>	<u>(805,947)</u>	<u>59,622</u>

16. RELATED PARTY DISCLOSURES

During the year the charity received management fees of £6,681 (2023 £2,128) from Frontline Referrals Ltd, a company that is a wholly owned subsidiary of the charity.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.