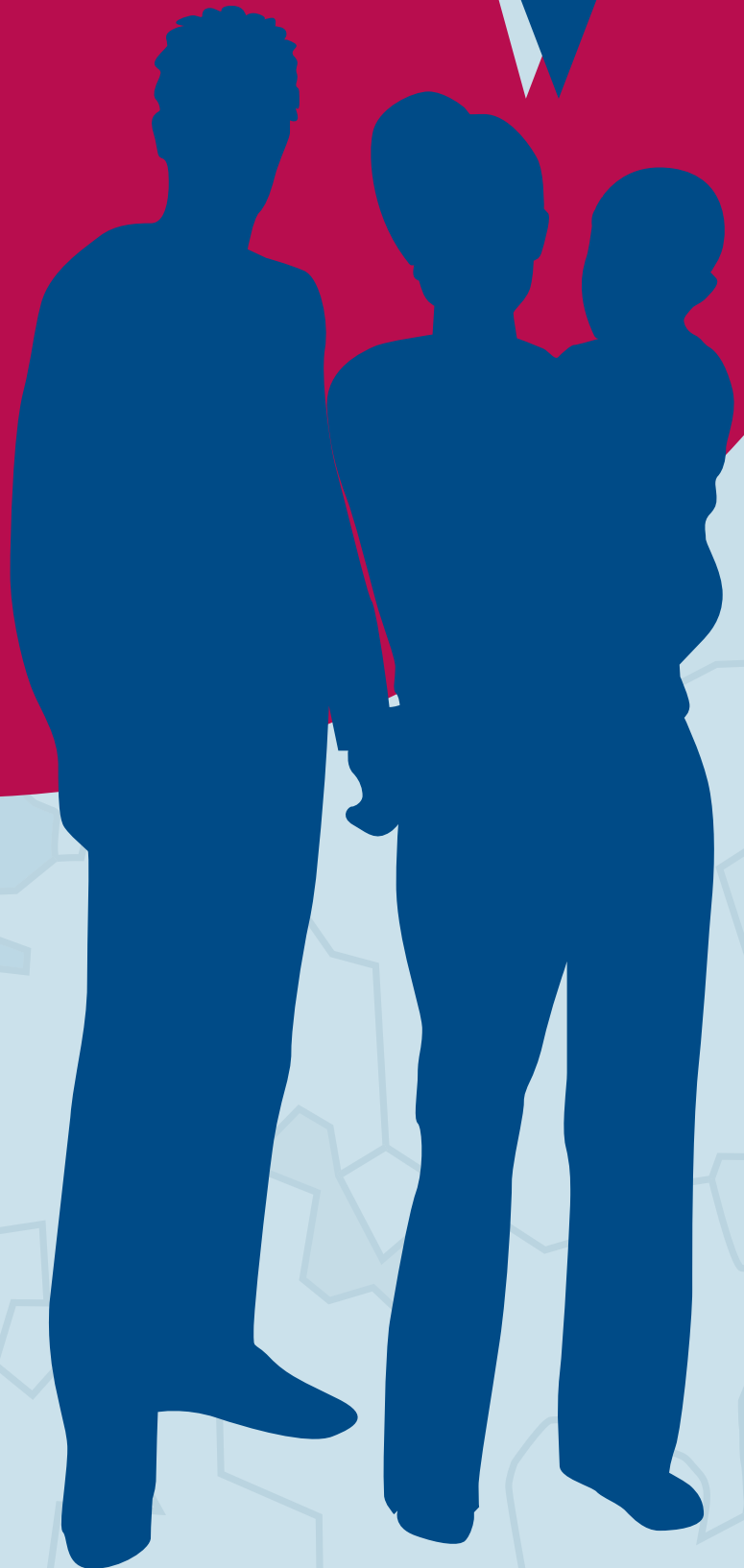


Annual Report and
Unaudited Financial Statements
2018 / 2019

For
everyone,
for 80
years



**citizens
advice**

Uttlesford

www.uttlesfordcab.org.uk

UTTLESFORD CITIZENS ADVICE BUREAU

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

Annual Report and Unaudited Financial Statements 2018/2019

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 2019. 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:	David Bagley
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 current Trustees are:

Richard Armitage *Chair*
David Bagley *Company Secretary*
Malcolm Jessop *Treasurer*
Sarah Machale
John Starr
Paul Fuller
Mark Benfold
Chloe Fiddy
Lucy Bird
Michelle Strauss

Those who additionally served during the financial year, with their dates of appointment, retirement or resignation, were: Jean Burnham and Michael Nelson (*resigned 16 September 2019*)

In accordance with the Articles of Association Richard Armitage, Malcolm Jessop, Sarah Machale and David Bagley will retire by rotation at the Annual General Meeting and, being eligible, will seek re-election. Lucy Bird and Michelle Strauss having been co-opted as Trustees since the last Annual General Meeting, will seek election at the Annual General Meeting.

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 2019 there were 39 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 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 Volunteer Centre, newspapers and 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 Community Engagement Committee, again appointed by 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, Vice-Chair (if any) and Treasurer are elected annually 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 8 times. The Board meetings included a full day strategy and planning meeting in April 2018. A further full day strategy meeting was held after the year end in April 2019.

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

Achievements

- The Quality of Advice audit mechanism introduced last year is bedding down allowing the office to better target office training needs in a more responsive manner. Although refinement is still needed in the progress, overall we are really pleased with our performance both in the quality of advice we are delivering and the support we are giving clients whilst using the service.
- Client feedback, collected independently on behalf of the national body of Citizens Advice remains very positive.
- We took action to address our difficulties in recruiting experienced paid staff by recruiting a trainee debt caseworker – with the stated aim to ensure that they should become a fully trained debt caseworker in 24 months.
- We invested in upgrading electrics at the Saffron Walden office, replaced a boiler and improved door security.
- We transferred our main banking from CAF to Barclays and upgraded our bookkeeping to a cloud based system.
- We fully reviewed and revised information assurance practices and policies to ensure GDPR compliance for May.
- We increased the home visit team from 10 to 13 volunteers to reflect the demand on the service.
- We managed the resignation of an experienced supervisor by placing a trainee into the position – this has bedded down well.
- We managed the resignation of member of the Frontline and Citizens Advice Admin team by separating the role and recruiting a member of staff to develop Frontline and increasing the hours of a member of staff to take the responsibility of management of the volunteer rota. These changes worked well.
- Four volunteer Advisers and nine volunteer Gatewayers completed their training in the period.
- We increased work around 'Keeping Warm in Uttlesford' support – working closely with Uttlesford District Council's Environmental Health Team.
- The referral and signposting system 'Frontline' continued to perform well across the three districts in west Essex.

Performance and Service Provision

New volunteers and staff in the year helped to support the continued pressure on the service – demand was particularly acute in our disability benefit team, the capacity of our debt team to take on more clients and the need for more emergency support related to problems around Universal Credit.

In the year, 'Frontline', a project to deliver a multi-agency signpost and referral service to the three districts in west Essex, supported 86 organizations with 1,358 secure referrals (an increase of 26% from the previous year) and 4,780 signposts (an 8% increase from the previous year) to 227 different health and wellbeing services.

We continue to use social media to try and proactively support people to avoid problems wherever possible, whilst also promoting the work we do. A recent recruitment article for new adviser training opportunities on Facebook reached 6,200 people in two weeks. We currently have 1,600 followers on Twitter and our Facebook page had 396 'likes'.

The benefit take up project is overwhelmed with appeal work, due to continued poor decision making by the DWP. We delivered 250 home visits, supported 267 benefit applications, 110 reconsiderations, 82 appeals and 13 tribunals. Additional annualized income for clients totaled over £850k.

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

	2018/19	2017/18
Unique client numbers (people using the service one or more times in the year)	2,537	2,618
Issues	8,840	11,595

Issue data not directly comparable between 2017/18 and 2018/19 due to the introduction of a new case management system, 'Casebook' in October 2017

Throughout the year we continued to offer generalist advice appointments in Saffron Walden on Mondays, Tuesdays, Thursdays and Fridays; in Great Dunmow on Tuesdays and Thursdays; in Stansted one afternoon a week and in Thaxted one afternoon a fortnight. We also support the Multi Agency Centre based at Uttlesford District Council offices on a fortnightly basis. Debt appointments were offered in Saffron Walden on Mondays, Tuesdays and Thursdays, and in Great Dunmow on Wednesdays. Our home visit team continued to provide visits across the district and neighbouring villages.

	Client visits, phone calls, emails and letters	Non client phone calls, emails and letters	Total
Totals	8,191	2,611	10,802

Staff and Volunteers

We currently employ 13 part-time staff working 6.6 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 and cleaning. 72 volunteers work approximately 392 hours a week for the charity which is estimated to be valued at over £345,000. (*Figures at March 2019*) 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.

Quality of Advice Audit

From April 2017 we have been auditing cases on a monthly basis – with our self-assessment then benchmarked nationally on a quarterly basis and adjusted if necessary. The Audit results are measured in three ways – Quality of Advice, Customer Service and Consistency of Scoring. In the year under review we are pleased to report that we consistently have achieved the best ‘Green’ classification for Quality and Customer Service over the full year. Our Consistency of Scoring against national benchmarking has also been classified as ‘Green’ for the period under-review.

Client profile in Uttlesford

We work hard to ensure that we are accessible to all parts of our community. 1,570 clients agreed to give their ethnic origin, as follows:

Ethnic Origin Grouping	2018/19	2017/18 %
White	95.4	95.2
Mixed Race	0.9	1.0
Asian or Asian British	1.8	1.7
Black or Black British	1.1	0.8
Other	0.8	1.3
Total	100.0%	100.0%

When asked the question, ‘do you feel you have a disability?’ 48% of the 1,797 clients who responded stated that they did have a disability or long term health condition. 62% of our clients were female, 38% were male.

Age profile group	2018/19	2017/18
0 – 14	0.2%	0.2%
15 – 24	7.2%	5.9%
25 – 34	15.3%	15.8%
35 – 49	28.3%	27.7%
50 – 64	26.6%	28.1%
65 – 74	11.5%	11.6%
75 – 84	7.3%	7.4%
85+	3.5%	3.3%
Total	100.0%	100.0%

5. Financial Review

Financial Position

Incoming resources in the year were £264,250 (2017/18: £240,555). Of this £77,770 (2017/18: £53,378) related to project restricted activities.

A deficit of £466 was made in the year on the General Fund (2017/18: £14 surplus) and a surplus of £16,012 was made on restricted activities (2017/18: £3,170 surplus) before transfers between funds. At 31 March 2019 total reserves were £268,290 (31 March 2018: £252,724) of which £241,525 represented unrestricted funds (31 March 2018: £242,181).

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 current level of cash reserves less current liabilities would 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 body 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 to enable them to ensure that the financial statements comply with the Companies Act 2006.

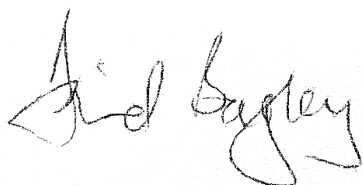
The directors are responsible for ensuring that the Charity maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

7. 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 support for fundraising activities, donations, and their efforts to bring the Charity to the notice of the wider community. The support of other individuals and organisations has enabled the Charity to undertake specific projects that have benefited disadvantaged sections 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, Hastoe Housing Association, and many of Uttlesford's parish councils. The Trustees would also like to thank the unpaid volunteers and the paid staff, without whose contributions the Charity could not function.

Approved by the Trustees (Board of Directors) at their meeting on 21st October 2019 and signed on their behalf.

A handwritten signature in black ink, appearing to read 'David Bagley', written in a cursive style.

David Bagley

Company Secretary
Uttlesford Citizens Advice Bureau

21 October 2019

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 2019.

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 2019 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 Limited
Chartered Accountants
Sandhills Farm
Wethersfield
Essex CM7 4AG

21 October 2019

UTTLESFORD CITIZENS ADVICE BUREAU

Statement of Financial Activities for the year ending 31 March 2019

	Notes	Unrestricted funds £	Restricted funds £	Total £	Total funds 2018 £
Income					
Donations and legacies		4,462	-	4,462	6,878
Income from investments		1,003	-	1,003	464
Income from charitable activities	3	180,965	77,770	258,735	233,093
Other income		<u>50</u>	<u>-</u>	<u>50</u>	<u>120</u>
Total income		<u>186,480</u>	<u>77,770</u>	<u>264,250</u>	<u>240,555</u>
Expenditure on raising funds		26	-	26	727
Expenditure on charitable activities	4	<u>186,900</u>	<u>61,758</u>	<u>248,658</u>	<u>236,644</u>
Total Expenditure		<u>186,926</u>	<u>61,758</u>	<u>248,684</u>	<u>237,371</u>
Net income/(deficit)		(446)	16,012	15,566	3,184
Transfers		(210)	210	-	-
Total funds brought forward		<u>242,181</u>	<u>10,543</u>	<u>252,724</u>	<u>249,540</u>
Total funds carried forward		<u>241,525</u>	<u>26,765</u>	<u>268,290</u>	<u>252,724</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Balance Sheet at 31 March 2019

	Notes	£	2019 £	£	2018 £
Fixed assets					
Tangible assets	6		280,705		285,251
Current assets					
Debtors and prepayments	7	472		478	
Cash at bank and in hand		<u>170,092</u>		<u>186,738</u>	
		170,564		187,216	
Creditors					
Amounts falling due within one year	8	<u>(12,116)</u>		<u>(43,299)</u>	
Net current assets			<u>158,448</u>		<u>143,917</u>
Total assets less current liabilities			439,153		429,168
Creditors – amounts falling due after more than one year	10		<u>(170,863)</u>		<u>(176,444)</u>
Net assets	15		<u>268,290</u>		<u>252,724</u>
Capital funds					
Income funds					
Restricted funds			26,765		10,543
Unrestricted funds			<u>241,525</u>		<u>242,181</u>
			<u>268,290</u>		<u>252,724</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

21 October 2019

UTTLESFORD CITIZENS ADVICE BUREAU

Statement of Cash Flows for the year ending 31 March 2019

	Notes	2019 £	2018 £
Cash used in operating activities	16	(10,903)	18,724
Cash flows from investing activities			
Interest income		1,003	464
Purchase of tangible fixed assets		<u>(1,380)</u>	<u>-</u>
Cash provided by/(used in) investing activities		<u>(377)</u>	<u>464</u>
Cash flows from financing activities			
Borrowing/(Repayment of borrowing)		<u>(5,366)</u>	<u>(5,156)</u>
Cash used in financing activities		<u>(5,366)</u>	<u>(5,156)</u>
Increase/(decrease) in cash and cash equivalents in the year		(16,646)	14,032
Cash and cash equivalents at the beginning of the year		<u>186,738</u>	<u>172,706</u>
Total cash and cash equivalents at the end of the year		<u>170,092</u>	<u>186,738</u>

UTTLESFORD CITIZENS ADVICE BUREAU

Notes to the Financial Statement for the year ending 31 March 2019

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.
- 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 2019 £	Restricted funds 2019 £	Total 2019 £	Total 2018 £
Uttlesford District Council	145,000	9,203	154,203	150,000
South Cambs District Council	5,950	-	5,950	5,950
Saffron Walden Town Council	12,500	-	12,500	10,000
Great Dunmow Town council	5,000	-	5,000	-
Parish Councils	3,065	-	3,065	3,090
Essex County Council	6,864	-	6,864	9,392
ECC (ICCF)	-	15,000	15,000	18,500
CITA	586	13,318	13,904	10,000
Hastoe Housing Trust	2,000	-	2,000	2,000
WECCG	-	15,000	15,000	10,000
Essex Community Foundation	-	10,000	10,000	7,000
Sundry grants	-	15,249	15,249	7,161
Total	180,965	77,770	258,735	233,093

4. Expenditure on charitable activities

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £	Total 2018 £
Amortisation and depreciation	5,926	-	5,926	5,975
Cleaning	2,628	-	2,628	3,036
Equipment rental	1,065	-	1,065	1,039
Grants awarded	1,456	-	1,456	-
Heat, light and water	2,766	-	2,766	3,094
Information technology	754	9,964	10,718	10,884
Insurance	1,469	-	1,469	2,266
Membership fees	5,173	-	5,173	4,065
Miscellaneous expenses	232	-	232	1,320
Mortgage interest	7,124	-	7,124	7,334
Postage, printing, stationery and office sundries	6,957	72	7,029	6,049
Professional Fees	1,808	-	1,808	1,835
Project admin and overheads	-	12,512	12,512	9,507
Publicity	-	374	374	747
Rent and rates	5,856	-	5,856	6,085
Repairs and renewals	3,850	-	3,850	6,852
Salaries, NI and pensions (Note 5)	130,437	35,876	166,313	152,626
Telephone	4,081	40	4,121	5,036
Training and recruitment	393	-	393	626
Travel expenses	4,925	2,920	7,845	8,268
TOTAL	<u>186,900</u>	<u>61,758</u>	<u>248,658</u>	<u>236,644</u>

5. Staff Costs

	2019 £	2018 £
Salaries	151,219	140,268
Social security costs	6,584	4,701
Pension contributions	<u>8,510</u>	<u>7,657</u>
	<u>166,313</u>	<u>152,626</u>

Average number of staff employed during the year was: 12 11

The above numbers do not include Directors.

There were no employees with remuneration in excess of £60,000. (2018: Nil)

Directors' emoluments

	2019 £	2018 £
The Directors' emoluments were:	Nil	Nil

No Director received any reimbursement for expenses (2018 – One Director £16) in the year.

6. Tangible fixed assets

	Freehold land £	Freehold Buildings £	Furniture and Equipment £	Total £
Cost:				
At 1 April 2018	75,000	219,806	28,806	323,612
Additions	-	-	1,380	-
Disposals	-	-	-	-
At 31 March 2019	<u>75,000</u>	<u>219,806</u>	<u>30,186</u>	<u>324,992</u>
Depreciation:				
At 1 April 2018	-	14,289	24,072	38,361
Charge for the year	-	4,396	1,530	5,926
Disposals	-	-	-	-
At 31 March 2019	-	<u>18,685</u>	<u>25,602</u>	<u>44,287</u>
Net book value:				
At 31 March 2019	<u>75,000</u>	<u>201,121</u>	<u>4,584</u>	<u>280,705</u>
At 31 March 2018	<u>75,000</u>	<u>205,517</u>	<u>4,734</u>	<u>285,251</u>

7. Debtors

	2019 £	2018 £
Due within one year:		
VAT recoverable	<u>472</u>	<u>478</u>
	<u>472</u>	<u>478</u>

8. Creditors

	2019 £	2018 £
Creditors	848	4,200
PAYE and national insurance contributions	2,021	2,058
Accrued expenses	2,809	2,818
Grant income received in advance	1,000	29,000
Short term element of mortgage	<u>5,438</u>	<u>5,223</u>
	<u>12,116</u>	<u>43,299</u>

9. Commitments under operating leases

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

	2019 £	2018 £
Operating leases which expire within 5 years	<u>6,229</u>	<u>6,229</u>
Operating leases which expire after five years	<u>Nil</u>	<u>Nil</u>

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

A 25 year mortgage was entered into in December 2014 in order to partially fund the purchase of the freehold premises at Barnards Yard.

	2019	2018
	£	£
Creditors – amounts falling due after more than one year	<u>170,863</u>	<u>176,444</u>
Total mortgage outstanding	<u>176,301</u>	<u>181,667</u>

11. Secured loans

	2019	2018
	£	£
Creditors – amounts falling due after more than 5 years	<u>146,847</u>	<u>153,376</u>
Total secured loans	<u>176,301</u>	<u>181,667</u>

12. Capital commitments

There were no capital commitments at 31 March 2019 (2018 – 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	Incoming	Expenses	Transfers	Balance
	1 April 2018	resources		from general	31 March 2019
	£	£	£	£	£
ICCF Frontline	494	35,600	(36,304)	210	-
Benefit Take Up	-	19,000	(17,613)	-	1,387
Client Benefits	-	5,649	(2,890)	-	2,759
Universal Credit	-	2,818	(699)	-	2,119
Winter Resilience	<u>10,049</u>	<u>14,703</u>	<u>(4,252)</u>	<u>-</u>	<u>20,500</u>
	<u>10,543</u>	<u>77,770</u>	<u>(61,758)</u>	<u>210</u>	<u>26,765</u>

Purposes of restricted funds:

ICCF Frontline – ICCF stands for Independent Choice and Control Fund and is an IT project to provide a simple, joined up referral system, to enable citizens and professionals to find their way to support appropriate for their needs.

Benefit Take Up – Fund promotes awareness of the benefits available to disabled persons and to assist in claiming.

Client Benefits – Fund to assist Clients with debt problems.

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

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

14. General funds

	Balance 1 April 2018	Incoming resources	Expenses	Transfers	Balance 31 March 2019
	£	£	£	£	£
General fund	217,181	186,480	(186,926)	(210)	216,525
Designated fund to research the possible development of the loft space	<u>25,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>25,000</u>
Total	<u>242,181</u>	<u>186,480</u>	<u>(186,926)</u>	<u>(210)</u>	<u>241,525</u>

15. Analysis of net assets

	General funds	Restricted funds	Total funds
	£	£	£
Tangible fixed assets	280,705	-	280,705
Current assets	143,799	26,765	170,564
Current liabilities	(12,116)	-	(12,116)
Long term liabilities	<u>(170,863)</u>	<u>-</u>	<u>(170,863)</u>
	<u>241,525</u>	<u>26,765</u>	<u>268,290</u>

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

	2019	2018
	£	£
Net movement in funds	15,566	3,184
Add back depreciation charge	5,926	5,975
Deduct interest income shown in investing activities	(1,003)	(464)
Decrease/(increase) in debtors	6	168
Increase/(decrease) in creditors	<u>(31,398)</u>	<u>9,861</u>
	<u>(10,903)</u>	<u>18,724</u>