

Company No. 02577502 (England & Wales)
Charity No. 1002593

HAVERING CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022



ALISON WARD ACCOUNTANTS
CHARTERED CERTIFIED ACCOUNTANTS

28 HILLS ROAD
BUCKHURST HILL
ESSEX IG9 5RS

**HAVERING CITIZENS' ADVICE BUREAUX
FINANCIAL STATEMENTS AND THE TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022**

CONTENTS

Pages	1	Trustees' Report
	10	Independent Examiner's Report
	11	Statement of Financial Activities
	12	Balance Sheet
	13	Statement of Cashflows
	14	Notes to the Financial Statements
		The following do not form part of the financial statements:
	19	Supplementary note

**HAVERING CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT - STATUTORY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2022**

DIRECTORS/TRUSTEES

Cllr M D Burton
Miss S Clarke
Mrs M Cohen
Mrs S Dix
Mr B Jones
Mr K King
Mrs T Lamai
Mr T Malik
Dr H Sodher

SECRETARY

Ms S B Rauprich

REGISTERED OFFICE

Central Library Romford
St. Edwards Way
Romford
Essex
RM1 3AR

COMPANY NUMBER

02577502

CHARITY NUMBER

1002593

BANKERS

The Co-operative Bank PLC
PO Box 250
Skelmersdale
WN8 6WT

**HAVERING CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT - STATUTORY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2022**

INDEPENDENT EXAMINER

Alison Ward Accountants
Chartered Certified Accountants
28 Hills Road
Buckhurst Hill
Essex IG9 5RS

**HAVERING CITIZENS ADVICE BUREAU
TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022**

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report and the independently examined financial statements of the company for the year ended 31 March 2022. The statutory information is shown on Page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Havering is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. Citizens Advice Havering is governed by its Memorandum and Articles of Association. At the AGM 2021, Citizens Advice Havering adopted the Citizens Advice 2021 Model Articles of Association.

Organisational structure

Citizens Advice Havering is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice Havering and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

Recruitment, appointment and induction of new trustees

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Havering through the provision of training courses and mentoring by established trustees.

OBJECTIVES AND ACTIVITIES FOR PUBLIC BENEFIT

Aims and organisation

The charity's objectives are to promote any charitable purpose for the benefit of the community in Havering, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Citizens Advice Havering is part of the national network, sharing an identity and services with independent local Citizens Advice charities across England and Wales. We contribute to the delivery of services rolled out nationally (such as Adviceline), resulting in a greater offer of advice services for Havering residents.

Significant activities

Citizens Advice Havering provides free, confidential, impartial and independent advice and information for the benefit of the local community. Citizens Advice Havering provides the advice people need for the problems they face, and campaigns to improve the policies and practices that affect people's lives.

**HAVERING CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

The period under review was once again shaped by the impact of the Covid-19 pandemic. Although lockdown restrictions were lifted in the summer of 2021, the charity took the view that a return to face-to-face services should be gradual to protect the health of clients, volunteers and staff. Accordingly, we opened our base at the Romford Central Library from September 2021, followed by a gradually increasing presence in five outreach locations in Havering (Harold Hill Community Hub, Harold Hill Library, Hornchurch Library, Rainham Community Hub and H.A.D.).

Phone and email advice remained steady and was provided for our core service utilising Adviceline, and the Help to Claim Service for claimants of Universal Credit. Specialist advice covering benefits and debt, employment advice and housing advice was also delivered remotely via phone and email.

Public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by Havering Citizens Advice during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

Volunteers

Citizens Advice Havering receives help and support in the form of voluntary assistance in advising the public and administering the charity.

There are three volunteers for every paid member of staff at Citizens Advice Havering, contributing over £372,000 to the local community.

**HAVERING CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Citizens Advice Havering has a strong history of over 80 years in the borough - it is the only generalist advice service which provides quality assured services from signposting to casework for service users without charge.

During the last financial year, the staff and volunteers dealt with over 10,000 problems raised by the community - just over 50% (52.34%) of the work was on welfare benefits and tax credits (including claims for Universal Credit), 7.9% were employment related, 13.04% related to housing and 4.7% to debt issues.

The statistics in the previous paragraph show the need for help. During the year we gained income of £1,515,061 for our clients, which included debts being written off and re-imbursement of consumer services.

We continued our membership of Adviceline, the national Citizens Advice telephone service. Havering residents dial a designated number which connects them to a Havering based phone adviser when they are available. At other times, calls are answered by a national response team. We also contributed to the Adviceline Overflow service, enhancing national capacity by taking additional calls and emails/chats every month.

With continuing funding from the Department for Work and Pensions, we supported the national Help to Claim project coordinated by Citizens Advice and delivered locally. In Havering we helped 867 clients make a claim for Universal Credit and recorded £1.2 million as financial outcomes for claimants. Assistance was provided over the telephone and via webchat.

As the Help to Claim project provides a national service, most of our project clients came from outside of Havering. At the same time, there were many Havering clients helped by phone by other local Citizens Advice (a total of 1,302 Havering residents received Help to Claim advice).

Of all the people we helped, 45% of the people stated they had a disability or long-term health condition. 29% came from a minoritised ethnic background.

Our Research and Campaigns activity continued to raise local issues to our MPs and elected members, highlighting how Havering residents are affected by the rising cost of living and other issues. We provided regular briefings to decision makers, which strengthened our relationships. We built our collaboration with Citizens Advice Redbridge, as we combined and complemented our contribution to national campaigns and local initiatives to improve policies and practices adversely affecting our residents. We continued our collaboration and partnership with the London cluster group.

**HAVERING CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Work with other organisations

Citizens Advice Havering is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the trustee board of CAH in order to fulfil its charitable objects and comply with the national membership requirements. We also co-operate and liaise with a number of other advisory services, local charities and social services departments on behalf of clients. We play an active part in the local Compact Forum, a partnership arrangement that coordinates public and voluntary sector activity. During the year under review, we were instrumental in setting up the Havering Strategic Health Alliance and feed into the newly established Integrated Care System in North East London. We contribute to the London partnership of Citizens Advice, which includes a financial contribution towards the salary of the London Development Manager who provides coordination and support to the network.

Citizens Advice Havering has entered into a partnership with neighbouring Citizens Advice Redbridge. As of October 2020, both organisations share the chief executive and a working group of both trustee boards is looking to achieve greater efficiency and effectiveness by combining resources. Towards the end of the year under review, a first partnership strategy had begun to be developed.

Major risks

Citizens Advice Havering has worked on a risk management exercise and a risk management strategy and a risk register was agreed by the trustee board. The trustees recognise that any major risks to which Citizens Advice Havering is exposed needs to be reviewed and systems put in place to mitigate those risks. To that end, Citizens Advice Havering is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate the key risks.

The trustee board of Citizens Advice Havering oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Havering holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

FUTURE PLANS

The future of our advice service will be shaped by the cost-of-living crisis. Already, we are seeing an increased level of demand for our services. To respond adequately, we will build on our outreach services and our partnership with communities and provide advice as local to the needs of our clients as we can. For example, we are starting a new service in partnership with Rainham Foodbank, with two part-time advisers providing general advice to Foodbank users. Partnership will also extend to partnering with businesses and we are pleased that the Wates Family Foundation has agreed to support our outreach work.

**HAVERING CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Thanks to the DWP, 2022/23 will see an expansion of our Help to Claim service as Citizens Advice Havering has been awarded a new and greater volume contract. This means an expansion of our staff team as advisers from neighbouring Citizens Advice join the team.

Our partnership with Citizens Advice Redbridge will continue to grow on the basis of our first Partnership Strategy and Business Development Plan. We are hoping to bring together our training and support functions, so that both organisations can benefit from enhanced capacity.

FINANCIAL REVIEW

Summary

The statement of Financial Activities shows income of £406,852 for the year (2021 - £524,911). This year, the charity had net expenditure of £57,670 (2021 - net income of £146,964).

At 31 March 2022, total reserves were £25,209 of which £30,822 represented unrestricted funds (2021 - £78,309). All of the charity expenditure is spent on its charitable activities.

Reserves Policy

The trustees believe that Citizens Advice Havering (CAH) should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen circumstances and financial risk.

Trustees have taken into account the reliability and continuance of future funding, timing of cash flows and working capital requirements, cover for unplanned emergency works and potential liabilities to staff in the event of the closure of a particular activity.

Given the growth in income and expenditure, and to secure the future of services, trustees decided to set aside three months operating expenditure, equating £131,000.

The actual free reserves as at 31 March 2021 were £30,822. This amount is below the required level. The trustees continue to work to secure further funding and to ensure the continued financial health of the charity.

**HAVERING CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charitable company will have adequate resources to continue in operational existence for the foreseeable future.

Arrangements have been made with long-term creditors to repay liabilities monthly (see note 11 of the accounts).

In 2020/21 the charity was able to record a surplus in unrestricted funds of £141,593 because of the generosity of funders in response to enhanced advice needs because of the Covid19 pandemic. This year, trustees decided to spend unrestricted reserves to continue the employment of specialist advisers to meet the enhanced advice as Havering residents continue to be affected by an adverse economic environment.

Looking ahead, the charitable company has secured a grant from DWP (via Citizens Advice) of £619,432 for 2022/23 with the potential of another year's extension. The London Borough of Havering has committed to funding the charity for another year, as has Trust for London. These commitments ensure the charity's future.

Principal funding sources

Citizens Advice Havering extend their gratitude to the London Borough of Havering who continued to support its core operating capacity. Project-specific funding was received from the Department for Work and Pensions via subgrant from Citizens Advice nationally to operate the Universal Credit Help to Claim service. Trust for London continue to fund our employment project, and short-term crisis funding was received from the Community Justice Fund, the National Lottery Community Fund, the Fore and Trust for London. Whilst we have not been able to take advantage of the library advice desks in Hornchurch and Harold Hill because of the pandemic, we are grateful to the LBH library service for maintaining their commitment and support of the charity.

CAH did not have any borrowings from either providers of funding or other sources at the balance sheet date.

**HAVERING CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

TRUSTEES

The trustees who served during the year are shown below:

Cllr M D Burton
Miss S Clarke
Mrs M Cohen
Mrs S Dix
Mr B Jones (appointed 27 July 2022)
Mr K King
Mrs T Lamai
Mr U Lone (resigned 27 July 2022)
Mr T Malik
Dr H Sodher (appointed 27 July 2022)
Mr C Mbata (resigned 31 October 2021)
Mr J L Stevens (resigned 31 March 2022)

TRUSTEES RESPONSIBILITIES

Company and charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:-

- 1) select suitable accounting policies and then apply them consistently.
- 2) make judgements and estimates that are reasonable and prudent.
- 3) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charities Act 2011. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SMALL COMPANY EXEMPTIONS

This report has been prepared and delivered in accordance with the provisions in Part 15 of Companies Act 2006 applicable to companies subject to the small companies' regime.

This report was approved by the board on 7 December 2022 and signed on their behalf.



Mrs S Dix - Trustee

**HAVERING CITIZENS ADVICE BUREAUX
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2022**

I report on 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 examiner's statement

Since the Company's gross income exceeded £250,000 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 ACCA, 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.



Alison Ward FCCA

7 December 2022

Alison Ward Accountants
28 Hills Road
Buckhurst Hill
Essex IG9 5RS

HAVERING CITIZENS ADVICE BUREAUX
STATEMENT OF FINANCIAL ACTIVITIES (including the Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2022

		Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	Note	£	£	£	£	£	£
Income and endowments from:							
Donations and legacies	3	155,408	107,534	262,942	186,066	130,704	316,770
Charitable activities	4	10,076	132,752	142,828	-	208,141	208,141
Other trading activities		1,082	-	1,082	-	-	-
Total		166,566	240,286	406,852	186,066	338,845	524,911
Expenditure on:							
Raising funds	5	15	-	15	-	-	-
Charitable activities	6	208,420	256,087	464,507	44,473	333,474	377,947
Total		208,435	256,087	464,522	44,473	333,474	377,947
Net (expenditure) income		(41,869)	(15,801)	(57,670)	141,593	5,371	146,964
Transfer between funds		(5,618)	5,618	-	-	-	-
Net movement in funds		(47,487)	(10,183)	(57,670)	141,593	5,371	146,964
Reconciliation of Funds							
Total funds brought forward		78,309	4,570	82,879	(63,284)	(801)	(64,085)
Total funds carried forward		£ 30,822	£ (5,613)	£ 25,209	£ 78,309	£ 4,570	£ 82,879

The company made no recognised gains and losses other than those reported in the income and expenditure account.

All income and expenditure derive from continuing activities.

The notes on pages 14 to 24 form part of these financial statements

HAVERING CITIZENS ADVICE BUREAUX

Company registered number: 02577502

BALANCE SHEET AT 31 MARCH 2022

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible assets	8	15,107	16,468
CURRENT ASSETS			
Debtors	9	48,774	16,375
Cash at bank and in hand		138,396	265,499
		187,170	281,874
CREDITORS: Amounts falling due within one year	10	(58,094)	(79,289)
NET CURRENT ASSETS		129,076	202,585
TOTAL ASSETS LESS CURRENT LIABILITIES		144,183	219,053
CREDITORS: Amounts falling due after more than one year	11	(118,974)	(136,174)
NET ASSETS		£ 25,209	£ 82,879
RESERVES			
Unrestricted funds	12 & 13	30,822	78,309
Restricted funds	12 & 13	(5,613)	4,570
		£ 25,209	£ 82,879

In approving these financial statements as trustees/directors of the charitable company we hereby confirm that:

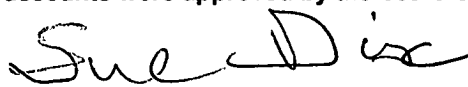
For the year ending 31 March 2022 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The accounts were approved by the board of trustees/directors on 7 December 2022

 7.12.22

Mrs S Dix - Trustee

The notes on pages 14 to 24 form part of these financial statements

**HAVERING CITIZENS ADVICE BUREAUX
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022**

	Note	2022 £	2021 £
Cashflows from operating activities			
Net cash provided by (used in) operating activities	14	-	145,581
Cash flows from investing activities:			
Purchase of tangible fixed assets		<u>(6,594)</u>	<u>(20,067)</u>
Change in cash and cash equivalents in the reporting period		(6,594)	125,514
Cash and cash equivalents at the beginning of the reporting period		<u>265,499</u>	<u>139,985</u>
Cash and cash equivalents at the end of the reporting period		<u>£ 138,397</u>	<u>£ 265,499</u>

The notes on pages 14 to 24 form part of these financial statements

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022**

1. ACCOUNTING POLICIES

1a. Basis of preparation

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 and Republic of Ireland (FRS 102), (Charities SORP FRS 102) and the Companies Act 2006.

Havering Citizens Advice Bureaux meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1b. Preparation of the accounts on a going concern basis

Havering Citizens Advice Bureaux has reported a deficit of £57,670 for the year.

In 2020/21 the charity was able to record a surplus in unrestricted funds of £141,593 because of the generosity of funders in response to enhanced advice needs because of the Covid19 pandemic. This year, trustees decided to spend unrestricted reserves to continue the employment of specialist advisers to meet the enhanced advice as Havering residents continue to be affected by an adverse economic environment.

Looking ahead, the charitable company has secured a grant from DWP (via Citizens Advice) of £619,432 for 2022/23 with the potential of another year's extension. The London Borough of Havering has committed to funding the charity for another year, as has Trust for London. These commitments ensure the charity's future.

Havering Citizens Advice Bureaux is able to meet its debts as they fall due and arrangements have been made with long-term creditors to repay liabilities monthly (see note 11 of the accounts).

In light of the above the trustees are of the view that the charity is a going concern.

1c. Tangible fixed assets

Capital items costing in excess of £500 are capitalised. Fixed assets are shown at historical cost.

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

	%
Fixtures and fittings	25
Computer equipment	25

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

1. ACCOUNTING POLICIES (CONTINUED)

1d. Taxation

The charitable company is exempt from taxation under sections 466 to 493 of the Corporation Tax Act 2010.

1e. Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of a specified service is deferred until the criteria for income recognition are met.

1f. Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

1. ACCOUNTING POLICIES (CONTINUED)

1g. Funds

The Restricted Funds are restricted income funds given to the charity for specific purposes. They are expendable by the trustees in furtherance of particular projects within the charity objects.

The Unrestricted Funds are funds expendable at the discretion of the trustees in furtherance of the objects of the charity.

1h. Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in the year.

2. OPERATING (DEFICIT)/SURPLUS

	2022	2021
	£	£
(Deficit)/Surplus is stated after charging:		
Independent examiner's fees	2,400	2,160
Depreciation	7,955	7,362
Staff costs (note 15)	398,397	283,922

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

3. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Donations	2,165	-	2,165	938	-	938
Grants						
L B Havering	129,196	-	129,196	129,198	-	129,198
DWP (Kickstart scheme)	24,047	-	24,047	-	-	-
The Fore (RAFT Transition Fund 1)	-	14,984	14,984	-	-	-
Trust for London (Employment Project)	-	32,049	32,049	-	30,251	30,251
Trust for London (LCRF Wave 5)	-	49,834	49,834	-	-	-
Trust for London (Covid response)	-	-	-	-	4,532	4,532
National Lottery Community Fund (Specialist Support Project)	-	-	-	-	95,921	95,921
Citizens Advice (Adviceline)	-	10,667	10,667	12,810	-	12,810
Other grants	-	-	-	43,120	-	43,120
	<u>£ 155,408</u>	<u>£ 107,534</u>	<u>£ 262,942</u>	<u>£ 186,066</u>	<u>£ 130,704</u>	<u>£ 316,770</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Fees	10,076	-	10,076	-
Access to Justice Foundation (Community Justice Fund project)	-	-	-	74,635
Citizens Advice (Help to Claim Project)	-	132,752	132,752	133,506
	<u>£ 10,076</u>	<u>£ 132,752</u>	<u>£ 142,828</u>	<u>£ 208,141</u>

All the income in 2021 was restricted.

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

5. COST OF GENERATING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Fundraising costs	15	-	15	-
	<u>£ 15</u>	<u>£ -</u>	<u>£ 15</u>	<u>£ -</u>

6. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Employment project	-	29,467	29,467	-	31,423	31,423
Help to Claim	-	137,633	137,633	-	133,579	133,579
Community Justice project	-	6,626	6,626	-	68,009	68,009
Specialist Support project	-	-	-	-	96,303	96,303
Specialist advice and practical support	-	55,070	55,070	-	-	-
Safe Return	-	16,624	16,624	-	2,892	2,892
Adviceline	-	10,667	10,667	-	-	-
General advice	206,007	-	206,007	43,581	-	43,581
Governance costs	2,413	-	2,413	892	1,268	2,160
	<u>£ 208,420</u>	<u>£ 256,087</u>	<u>£ 464,507</u>	<u>£ 44,473</u>	<u>£ 333,474</u>	<u>£ 377,947</u>

7. GOVERNANCE COSTS

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Independent examiner's fees	2,400	-	2,400	892	1,268	2,160
Companies House filing fee	13	-	13	-	-	-
	<u>£ 2,413</u>	<u>£ -</u>	<u>£ 2,413</u>	<u>£ 892</u>	<u>£ 1,268</u>	<u>£ 2,160</u>

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

8. TANGIBLE FIXED ASSETS

	Fixtures & fittings £	Computer equipment £	Total £
Cost			
At 1 April 2021	15,454	48,391	63,845
Additions	-	6,594	6,594
At 31 March 2022	<u>15,454</u>	<u>54,985</u>	<u>70,439</u>
Depreciation			
At 1 April 2021	15,454	31,923	47,377
For the year	-	7,955	7,955
At 31 March 2022	<u>15,454</u>	<u>39,878</u>	<u>55,332</u>
Net Book Amounts			
At 31 March 2022	£ -	£ 15,107	£ 15,107
At 31 March 2021	£ -	£ 16,468	£ 16,468

9. DEBTORS

	2022 £	2021 £
Trade debtors	24,917	15,800
Other debtors	23,807	-
Prepayments	50	575
	<u>£ 48,774</u>	<u>£ 16,375</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	15,065	26,905
Other creditors including taxation and social security	34,222	16,824
Accruals and deferred income	8,807	35,560
	<u>£ 58,094</u>	<u>£ 79,289</u>

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

11. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2022	2021
	£	£
Dilapidation liability	25,000	31,000
Pension liability	93,974	105,174
	<u>£ 118,974</u>	<u>£ 136,174</u>

Dilapidation liability

Following the move to Romford Central Library a dilapidation claim was received from the former landlord. The amount of the liability was agreed to be £51,000, and a repayment plan for this was fixed and has been paid at £500 per month since 2018/19.

The liability at 31 March 2022 was £31,000 (2021 - £37,000) of which £25,000 is a long term creditor (2021 - £31,000).

Pension liability

Havering Citizens Advice Bureaux was a member, under 'admitted body status' of the London Borough of Havering Pension Fund, part of the Local Government Pension Scheme, which provides defined benefits based on members' final pensionable salaries.

The final contributing member of the scheme left the service in September 2015. This triggered a liability to the Pension Fund of the cost of that member receiving their scheme benefits earlier than at pension age. The amount due was £40,625. The London Borough of Havering entered in to an arrangement with CAH to repay this amount over 3 years. £27,422 was repaid in the period to 31 March 2017. The final installment of £13,203 has yet to be invoiced and is included in trade creditors.

Overall the London Borough of Havering Pension Fund has a deficit liability. Along with many other organisations which currently have a pension liability, CAH had been taking the appropriate steps to address this issue. When the last contributing member of the scheme left CAH employment, negotiations commenced about a repayment plan for the CAH liability of £160,375. An agreement was reached and the amount of £160,375 fixed as at September 2015. The liability continues to be repaid at £800 per month.

During the year ended 31 March 2021 only 10 repayments were assigned to the liability. The other two had been charged to salaries. An adjustment has been made in the year ended 31 March 2022 to correct this.

The pension liability at 31 March 2022 was £103,574 (2021 - £114,774) of which £93,974 (2021 - £105,174) is a long term creditor.

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total £
Fund Balances at 31 March 2022 are represented by			
Tangible fixed assets	15,107	-	15,107
Current assets	185,760	1,410	187,170
Current liabilities	(51,071)	(7,023)	(58,094)
Long term liabilities	(118,974)	-	(118,974)
Total Net Assets	£ 30,822	£ (5,613)	£ 25,209
Fund Balances at 31 March 2021 are represented by			
Tangible fixed assets	16,468	-	16,468
Current assets	277,304	4,570	281,874
Current liabilities	(79,289)	-	(79,289)
Long term liabilities	(136,174)	-	(136,174)
Total Net Assets	£ 78,309	£ 4,570	£ 82,879

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

13. MOVEMENT OF FUNDS

	Opening Balances £	Income £	Expenditure £	Transfer between funds £	Closing Balances £
2022					
Restricted funds					
Trust for London (Employment Project)	(1,172)	32,049	(29,467)	-	1,410
Citizens Advice (Help to Claim Project)	(2,142)	132,752	(137,633)	-	(7,023)
Access to Justice Foundation (Community Justice Fund project)	6,626	-	(6,626)	-	-
National Lottery Community Fund (Specialist Support Project)	(382)	-	-	382	-
The Fore (RAFT Transition Fund 1)	-	14,984	(14,984)	-	-
Trust for London (Safe Return Project)	1,640	-	(1,640)	-	-
Trust for London (LCRF Wave 5)	-	49,834	(55,070)	5,236	-
Citizens Advice (Adviceline)	-	10,667	(10,667)	-	-
	<u>4,570</u>	<u>240,286</u>	<u>(256,087)</u>	<u>5,618</u>	<u>(5,613)</u>
Unrestricted funds	<u>78,309</u>	<u>166,566</u>	<u>(208,435)</u>	<u>(5,618)</u>	<u>30,822</u>
	<u>£ 82,879</u>	<u>£ 406,852</u>	<u>£ (464,522)</u>	<u>£ -</u>	<u>£ 25,209</u>
2021					
Restricted funds					
Trust for London (Employment Project)	-	30,251	(31,423)	-	(1,172)
Citizens Advice (Help to Claim Project)	(801)	133,506	(134,847)	-	(2,142)
Access to Justice Foundation (Community Justice Fund project)	-	74,635	(68,009)	-	6,626
National Lottery Community Fund (Specialist Support Project)	-	95,921	(96,303)	-	(382)
Trust for London (Safe Return Project)	-	4,532	(2,892)	-	1,640
	<u>(801)</u>	<u>338,845</u>	<u>(333,474)</u>	<u>-</u>	<u>4,570</u>
Unrestricted funds	<u>(63,284)</u>	<u>186,066</u>	<u>(44,473)</u>	<u>-</u>	<u>78,309</u>
	<u>(64,085)</u>	<u>524,911</u>	<u>(377,947)</u>	<u>-</u>	<u>82,879</u>

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

14. RECONCILIATION OF OPERATING (LOSS)/PROFIT TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022	2021
	£	£
Operating (loss)/profit	(57,669)	146,964
Depreciation	7,955	7,363
Increase in debtors	(32,399)	(14,845)
(Decrease)/Increase in creditors	(38,395)	6,099
Net cash (outflow)/inflow from operating activities	<u>£ (120,508)</u>	<u>£ 145,581</u>

15. STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES, AND THE COST OF KEY MANAGEMENT PERSONNEL

The charity considers its Key Management Personnel to be the trustees and the Chief Executive.

Employee costs during the year amounted to:	2022	2021
	£	£
Wages and salaries	346,599	282,322
Social security costs	21,223	-
Pension costs	6,050	-
	<u>373,872</u>	<u>282,322</u>
Correction in 2022 to treatment in 2021 of pension repayments	(1,600)	1,600
Paid to Redbridge Citizens Advice Bureau for CEO costs	26,125	-
	<u>£ 398,397</u>	<u>£ 283,922</u>

The average monthly numbers of employees during the year was 20 (2021 - 16).

The charity shares its Chief Executive with Redbridge Citizens Advice Bureau. During the year the charity paid £26,125 to Redbridge Citizens Advice Bureau as a contribution to the employment costs.

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2021 - £nil). No charity trustee received payment for professional or other services supplied to the charity (2021 - £nil).

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

16. RELATED PARTIES

Trustee expenses are disclosed in Note 15.

There are no donations from related parties which are outside the normal course of operations and no restricted donations from related parties.

**HAVERING CITIZENS ADVICE BUREAUX
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

This note is for internal use only.

17. EXPENDITURE BY TYPE

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Fundraising costs	15	-	15	-	-	-
Salaries	182,867	217,130	399,997	12,343	271,579	283,922
Staff costs	3,254	2,142	5,396	4	14	18
Training	813	676	1,489	201	1,659	1,860
Recruitment	-	-	-	-	1,540	1,540
Volunteer costs	-	-	-	855	4,120	4,975
Insurance	1,976	-	1,976	406	578	984
Rent	(2,507)	-	(2,507)	16,496	15,504	32,000
Premises maintenance	-	-	-	1,545	2,198	3,743
Computer hardware and software	7,893	-	7,893	2,757	18,382	21,139
Small items of equipment	193	9	202	-	-	-
Professional fees	17,645	-	17,645	2,659	3,781	6,440
Stationery, printing & copying	1,306	-	1,306	338	2,979	3,317
Books and publications	6,964	-	6,964	104	148	252
Publicity and promotion	2,730	-	2,730	-	-	-
Communications	10,610	-	10,610	3,384	4,851	8,235
Sundry expenses	438	-	438	-	-	-
Depreciation of equipment	7,955	-	7,955	2,489	4,873	7,362
Contribution to overheads	(19,506)	19,506	-	-	-	-
Governance costs	2,413	-	2,413	892	1,268	2,160
	<u>£ 225,059</u>	<u>£ 239,463</u>	<u>£ 464,522</u>	<u>£ 44,473</u>	<u>£ 333,474</u>	<u>£ 377,947</u>

During 2020/21 LB Havering charged for 3 quarters rent at £6,250 per quarter. The 2020/21 accounts include a provision for the full year's rent of £25,000 which created an overprovision of £6,250.

In addition, the charity made a payment of £12,500 against one outstanding for £3,743 for costs other than rent thus overpaying by £8,757.

The total overpayment of £15,007 is reflected in 2021/22 and is shown in other debtors at 31 March 2021.