

HAVERING CITIZENS ADVICE BUREAUX

England & Wales · Charity number 1002593

Details

Status	Registered
Legal form	Charitable company
Company number	02577502
Registered	1991-04-18
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Havering First Floor Romford Central Library St Edwards Way Romford Essex RM1 3AR
Phone	01708763531
Website	www.citizensadvicehavering.org.uk

Activities

Objects: THE PROMOTION OF ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY IN THE LONDON BOROUGH OF HAVERING AND SURROUNDING AREAS BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: Provides an independant, free, impartial and confidential advice service to everybody regardless of race, sex, disability, sexuality, nationality or religion.Provides training in advice work and in administration for volunteers to externally accredited standards

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Accommodation/housing, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** LONDON BOROUGH OF HAVERING
- Essex
- Havering

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,064,353	£1,042,531	£147,980	34
2024-03-31	£910,868	£836,524	£126,158	24
2023-03-31	£811,915	£785,310	£51,814	24
2022-03-31	£406,852	£464,522	-	-
2021-03-31	£524,911	£377,947	£82,879	16

Trustees

Name	Role	Appointed
Billy Jones		2022-07-22
Kenny King		2013-12-12
Michael Hepworth		2024-02-07
Nekita Okafor		2022-12-07
Sheila Clarke		2015-11-19
Sue Dix		2015-11-19

Accounts

Report of the Trustees and

Audited Financial Statements for the Year Ended 31 March 2025

for

Havering Citizens Advice Bureaux
(A Company Limited by Guarantee)
Trading as Citizens Advice Havering

Contents of the Financial Statements
for the Year Ended 31 March 2025

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TRUSTEES	Ms S Clarke Ms S Dix Mr M R Hepworth Chair Mr B Jones Mr K King Vice Chair Ms N Okafor Vice Chair Mr T J Winter Treasurer
COMPANY SECRETARY	Ms S B Rauprich
REGISTERED OFFICE	Central Library Romford St. Edwards Way Romford RM1 3AR
REGISTERED COMPANY NUMBER	02577502 (England and Wales)
REGISTERED CHARITY NUMBER	1002593
AUDITORS	Nordens Audit Limited Statutory Auditors The Retreat 406 Roding Lane South Woodford Green Essex IG8 8EY
BANKERS	The Co-operative Bank PLC PO Box 250 Skelmersdale WN8 6WT

Report of the Trustees
for the Year Ended 31 March 2025

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 31 March 2025. 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 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 Help to Claim and 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.

The period under review continued to be affected by the impact of the cost-of-living crisis and increasing demand for our services. We advise people remotely first and in person at our outreach locations in our base at the Romford Central Library. We have a presence in six outreach locations in Havering (Harold Hill Community Hub, Harold Hill Library, Hornchurch Library, Rainham Community Hub, Rainham Foodbank 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 continues to be delivered remotely via phone and email, with the occasional client interview in person.

The Help to Claim project has expanded in the year to support the managed migration of ESA recipients to Universal Credit. This is a temporary expansion that is due to end in December 2025.

We began to deliver a debt and benefits project, which allowed us to train five advisers as debt caseworkers. This project supported 205 Havering residents with in-depth benefit and debt support.

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.

Information Assurance Statement

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.

Report of the Trustees
for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Volunteers

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

In 2024/25, there were 36 trained volunteers, contributing an estimated £160,550 worth of time to the local community. Volunteers are integral to our success, ensuring that Havering residents receive quality advice and compassionate support.

STRATEGIC REPORT

Achievements and performance

Review of Activities for the year

Citizens Advice Havering has proudly serviced the borough for 86 years, as the only generalist advice service offering free, quality-assured support from signposting to specialist casework.

In 2024/25, we helped:

- 10,811 clients, with an additional 1,268 quick client contacts
- A total of 46,646 individual cases
- Across 19,632 recorded activities and 10,803 detailed case records.

Top enquiry areas:

- Benefits and tax credits - 38,525 issues (including 32,804 relating to Universal Credit)
- Debt and financial capability - 1,145 issues
- Housing - 2,225 issues
- Employment - 643 issues
- Charitable support and food bank access - 485 issues

Financial outcomes achieved:

- £9,744,204 in income gains for clients
- £1,832,639 recorded as other financial outcomes
- £18,313 through reimbursements, debt write-offs and repayment rescheduling

Client profile:

- 59% women, 41% men
- 43% reported a disability or long-term health condition
- 72% White, 11% Black, 11% Asian, 4% Mixed/Other

We assisted numerous residents facing or at risk of homelessness and provided crisis support - mainly food and energy vouchers - to over 700 households.

Top benefit issues included initial Universal Credit claims (16,631), managed migration (4,458), housing elements (2,680), and PIP-related queries (1,174). Debt issues were dominated by council tax arrears, fuel debt, and private rent arrears.

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 continue our collaboration and partnership with the London cluster group.

STRATEGIC REPORT

Achievements and performance

Partnerships and collaborative working

Citizens Advice Havering is a member of the 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 to fulfil its charitable objects and comply with the national membership requirements. We also co-operate and liaise with several 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. We actively support LB Havering's poverty reduction strategy, a partnership initiative coordinated by the local authority to bring help to residents most severely affected by the Cost of Living crisis. 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.

We continue to deliver the Help to Claim contract funded by the Department for Work and Pensions, coordinated nationally by Citizens Advice. This project supported thousands of claimants, including many from outside Havering, as part of a regional delivery hub.

We maintain strong working relationships with London Borough of Havering, Trust for London, Trussell Trust, and local community organisations. We also play an active role in LBH's Poverty Reduction Strategy and NELFT's Place Based Partnership, helping to coordinate voluntary and statutory sector responses to cost-of-living challenges and wider health agendas.

Our partnership with Citizens Advice Redbridge deepened further this year, with shared leadership and a joint development plan aimed at increasing efficiency and resilience. A merger is being actively explored for completion in 2026, to strengthen governance and ensure sustainable services across both boroughs.

Financial review

Financial position

The statement of Financial Activities shows income of £1,064,353 (2024 - £910,870), an increase of £153,483. Total expenditure amounted to £1,042,181 (2024 - £836,525), an increase of £205,656. Net income for the year was £22,172 (2024 - net income of £74,345).

This growth in income and expenditure in the year is largely thanks to an increase in the funding provided by the London Borough of Havering through the Household Support Fund and the expansion of the Help to Claim service. This has enabled the organisation to strengthen risk management processes with an updated risk register and increased scrutiny of financial resilience. It has also enabled additional investment into staff training, particularly around safeguarding, debt advice and digital skills.

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. We continue to work in partnership with the Rainham Foodbank, funded by the Trussell Trust. This year, we expanded our outreach advice services further, using library advice desks in Hornchurch and Harold Hill, and spaces within the Harold Hill and Rainham hubs, and Havering Association for People with Disabilities. We are grateful to the LBH library service for maintaining their commitment and support of the charity. The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

STRATEGIC REPORT

Financial review

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 arrangements, 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 £260,545.

The actual reserves as at 31 March 2025 were £148,205. This is lower than the required level and the trustees are working to bring the reserves up to the required level.

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.

Future plans

The future of our advice service will continue to be shaped by the cost-of-living crisis as demand for our services rises steadily. 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. We are pleased that we could work in partnership with Rainham Foodbank, with two part-time advisers providing general advice to Foodbank users.

Our partnership with Citizens Advice Redbridge will continue to grow based on our Partnership Strategy and Business Development Plan. Given the increase in combining projects and support functions, we are currently looking into ways to merge together to provide a more seamless approach to operations. We are continuing to explore this with a view to making a final decision on this in early 2026.

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.

Citizens Advice Havering is a registered charity and a company limited by guarantee, as defined by the Companies Act 2006. 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.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment, appointment and induction of new trustees

When it is necessary to appoint new trustees, due to either a trustee stepping down or when a gap in expertise in the board is identified, recruitment will be done via volunteer and trustee recruitment websites and services such as Reach Volunteering or the local volunteer centre. Applicants will have the opportunity to meet the Chair informally, and then undergo a formal interview process during which their application will be assessed against a trustee role description and person specification agreed by the board of trustees. If successful, they will be invited to attend a board meeting at which they will be co-opted with the view of being elected by members at the following AGM.

No other person or external body is entitled to appoint any trustees of the charity. The Trustees who served during the period and after the year-end are shown on page 1.

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

Organisational structure

Citizens Advice Havering is governed by its Trustee Board, which is responsible for setting the organisation's strategic direction and the Charity's policies. The Trustees are responsible for the conduct of Citizens Advice Havering and ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the organisation's day-to-day operations 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.

Key management remuneration

In line with our pay policy, the pay of the charity's Chief Executive is reviewed annually along with that of all staff, and normally increased in accordance with London local government pay rates, depending on affordability. The trustees also draw on their knowledge of the sector and common practice in other charities of similar size to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

Related parties

The charity has considered the disclosure requirements of the SORP for related party relationships. 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 in order to fulfil its charitable objectives and comply with the national membership requirements.

The trustees and their close connections are related parties. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 7 to the accounts.

A register of members' interests is maintained at the registered office, and is available to the public.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity, they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

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 register and ensuring action plans are in place to mitigate the key risks.

Report of the Trustees
for the Year Ended 31 March 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Havering Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable 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. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Nordens Audit Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on and signed on the board's behalf by:

.....
Mr M R Hepworth - Trustee

Opinion

We have audited the financial statements of Havering Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity and determined that the most significant are those that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These include but are not limited to the Companies Act 2006, GDPR, employment and Health & Safety legislation and tax legislation, and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate or to avoid a material penalty. These include operational and employment laws and regulations including health and safety regulations, environmental regulations and GDPR.

We obtained an understanding of how the company are complying with those legal and regulatory frameworks by making enquiries with management and those responsible for legal and compliance frameworks. We corroborated our enquiries through review of correspondence with regulatory bodies and gaining an understanding of the entity level controls of the company in respect of these areas and the controls in place to reduce opportunity for fraudulent transactions.

We discussed among the audit engagement team including relevant internal tax specialists, regarding the opportunities and incentives, including management override of controls, that may exist within the organisation for fraud and how and where fraud might occur in the financial statements. We also communicated the applicable laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

The risk of management override of controls is the area where the financial statements were most susceptible to material misstatement due to fraud. In addition, the key principal risks related to the existence of inappropriate journal entries to impact the profit for the year and management bias in accounting estimates.

Procedures performed to address these were as follows:

- Walkthrough testing was carried out to identify and assess the design effectiveness of controls, management have in place to prevent and detect fraud, including known or suspected instances or non-compliance with laws and regulations and fraud,
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process,
- Using analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatements due to fraud,
- Assessing the appropriateness of accounting estimates and challenging any significant assumptions or judgements made by management,
- Incorporating testing of manual journal entries that were posted throughout the year. In particular, we focused on material journal entries, journal entries posted with unusual account combinations, and journal entries crediting revenue or cash. These were scrutinised for evidence of unusual entries,

- Selecting specific revenue transactions based on risk criteria and obtaining supporting documentation including sales invoice and corresponding purchase documentations to ensure revenue was appropriately recorded,
- Reviewing specific cost of sale transactions based on risk criteria and reviewing invoice documentation to ensure the expense was appropriately recorded,
- Evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Lorraine Curtis (Senior Statutory Auditor)
for and on behalf of Nordens Audit Limited
Statutory Auditors
The Retreat
406 Roding Lane South
Woodford Green
Essex
IG8 8EY

Date:

Statement of Financial Activities
for the Year Ended 31 March 2025

		Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and Grants	2	160,190	105,310	265,500	274,779
Charitable activities	3				
Help to Claim		-	798,853	798,853	603,851
Other income		-	-	-	32,240
Total		160,190	904,163	1,064,353	910,870
EXPENDITURE ON					
Charitable activities	4				
Help to Claim		-	798,853	798,853	603,852
General Advice		136,133	-	136,133	62,909
Housing		-	50,000	50,000	50,000
Pathways		-	-	-	65,854
Employment Law		-	40,635	40,635	37,350
Food Bank		-	16,560	16,560	16,560
Other		350	-	350	-
Total		136,483	906,048	1,042,531	836,525
NET INCOME/(EXPENDITURE)		23,707	(1,885)	21,822	74,345
RECONCILIATION OF FUNDS					
Total funds brought forward		124,273	1,885	126,158	51,813
TOTAL FUNDS CARRIED FORWARD		147,980	-	147,980	126,158

The notes form part of these financial statements

Balance Sheet
31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	10	1,127	-	1,127	6,742
CURRENT ASSETS					
Debtors	11	225,955	-	225,955	97,402
Cash at bank		135,225	-	135,225	216,932
		<u>361,180</u>	<u>-</u>	<u>361,180</u>	<u>314,334</u>
CREDITORS					
Amounts falling due within one year	12	(148,429)	-	(148,429)	(107,140)
		<u>212,751</u>	<u>-</u>	<u>212,751</u>	<u>207,194</u>
NET CURRENT ASSETS					
		<u>212,751</u>	<u>-</u>	<u>212,751</u>	<u>207,194</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		213,878	-	213,878	213,936
CREDITORS					
Amounts falling due after more than one year	13	(72,178)	-	(72,178)	(87,778)
PROVISIONS FOR LIABILITIES	15	6,280	-	6,280	-
		<u>147,980</u>	<u>-</u>	<u>147,980</u>	<u>126,158</u>
NET ASSETS					
		<u>147,980</u>	<u>-</u>	<u>147,980</u>	<u>126,158</u>
FUNDS	16				
Unrestricted funds				147,980	124,273
Restricted funds				-	1,885
TOTAL FUNDS				<u>147,980</u>	<u>126,158</u>

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

.....
Mr M R Hepworth - Trustee

Cash Flow Statement
for the Year Ended 31 March 2025

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(97,307)</u>	<u>16,173</u>
Net cash (used in)/provided by operating activities		<u>(97,307)</u>	<u>16,173</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(2,395)
Decrease/(increase) in long term credit		<u>15,600</u>	<u>(15,600)</u>
Net cash provided by/(used in) investing activities		<u>15,600</u>	<u>(17,995)</u>
Change in cash and cash equivalents in the reporting period		<u>(81,707)</u>	<u>(1,822)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>216,932</u>	<u>218,754</u>
Cash and cash equivalents at the end of the reporting period		<u><u>135,225</u></u>	<u><u>216,932</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.25 £	31.3.24 £
Net income for the reporting period (as per the Statement of Financial Activities)	21,822	74,345
Adjustments for:		
Depreciation charges	5,616	5,616
Trade Debtors provision	(6,280)	-
Increase in debtors	(128,553)	(44,328)
Increase/(decrease) in creditors	10,088	(19,460)
Net cash (used in)/provided by operations	(97,307)	16,173

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank	216,932	(81,707)	135,225
	216,932	(81,707)	135,225
Total	216,932	(81,707)	135,225

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.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102. The company's registered office is Central Library Romford, St. Edwards Way, Romford, England, RM1 3AR

Income

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

Income is only deferred when: The donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

Expenditure

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. Expenditure is considered all to relate to Charitable activities and includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Tangible fixed assets

Tangible fixed assets (excluding investments) are stated at cost less depreciation. Fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

Taxation

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

Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES - continued

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

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.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2. DONATIONS AND GRANTS

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Donations	990	-	990	2,132
Grants				
Citizens Advice (Adviceline)	-	-	-	22,406
L B Havering	159,200	50,000	209,200	130,000
Trust for London (Employment Project)	-	38,750	38,750	37,825
Rainham Foodbank	-	16,560	16,560	16,560
National Lottery Community Fund	-	-	-	5,854
	<u>160,190</u>	<u>105,310</u>	<u>265,500</u>	<u>274,779</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Fees				
DWP via Citizens Advice:				
Help to Claim Project	-	798,853	798,853	603,851
	-	798,853	798,853	603,851

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

4. CHARITABLE ACTIVITIES COSTS

	Staff/ Consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2025 £	Total 2024 £
Charitable activities						
Employment						
Law	37,843	144	-	2,648	40,635	37,350
Food Bank	15,562	-	-	998	16,560	16,560
Help to Claim	657,961	14,377	5,761	120,754	798,853	603,851
Specialist						
Advice	-	-	-	-	-	-
General						
Advice	102,018	1,612	4,600	27,903	136,133	62,909
Housing	44,449	-	-	5,551	50,000	50,000
Pathways	-	-	-	-	-	65,854
	857,833	16,133	10,361	157,854	1,042,181	836,525
Governance costs		10,361	(10,361)	-	-	-
Support costs	81,310	76,543	-	(157,854)	-	-
	939,143	103,037	Nil	Nil	1,042,181	836,525

2024

	Staff/ Consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2024 £
Charitable activities					
Employment Law	34,444	-	663	2,243	37,350
Food Bank	14,493	-	-	2,067	16,560
Help to Claim	481,499	489	2,511	119,352	603,851
Specialist Advice	-	-	-	-	-
General Advice	32,438	17,385	(360)	13,446	62,909
Housing	43,187	-	-	6,813	50,000
Pathways	53,295	-	-	12,559	65,854
	659,356	17,874	2,814	156,480	836,524
Governance costs	-	2,814	(2,814)	-	-
Support costs	82,164	74,316	-	(156,480)	-
	741,520	95,004	Nil	Nil	836,524

Of the total expenditure of £1,042,181 £136,133 (2024: £62,909) was unrestricted expenditure, and £906,048 (2024: £773,615) was restricted expenditure.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

5. SUPPORT COSTS

The amounts included in support costs, representing expenses of a general nature in support of the charity's activities and included in total expenses above, were as follows:-

	2025 £	2024 £
Staff support costs	81,310	82,164
Other staffing & volunteer costs	-	-
Office costs	45,840	44,274
Premises costs	30,704	30,042
Other	-	-
	<u>157,854</u>	<u>156,480</u>

Support and governance costs are allocated to a particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on the basis of staff time, to include the amount attributable to each activity.

6. NET INCOME/(EXPENDITURE)

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

	31.3.25 £	31.3.24 £
Auditors' remuneration	10,314	1,440
Depreciation - owned assets	<u>5,615</u>	<u>5,616</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

8. STAFF COSTS

	31.3.25	31.3.24
	£	£
Wages and salaries	848,908	672,479
Social security costs	77,125	58,055
Other pension costs	13,110	10,986
	939,143	741,520

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

	31.3.25	31.3.24
	32	24
Weekly staff		

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

The charity shares its Chief Executive with Citizens Advice Redbridge. During the year, the charity was charged £32,010 (2024: £32,243) to Citizens Advice Redbridge as a contribution to employment costs.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and Grants	104,539	170,240	274,779
Charitable activities			
Help to Claim	-	603,851	603,851
Other income	32,240	-	32,240
Total	136,779	774,091	910,870
EXPENDITURE ON			
Charitable activities			
Help to Claim	-	603,852	603,852
General Advice	62,909	-	62,909
Housing	-	50,000	50,000
Pathways	-	65,854	65,854
Employment Law	-	37,350	37,350
Food Bank	-	16,560	16,560
Total	62,909	773,616	836,525
NET INCOME	73,870	475	74,345
RECONCILIATION OF FUNDS			
Total funds brought forward	50,403	1,410	51,813

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	124,273	1,885	126,158

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2024 and 31 March 2025	15,454	57,380	72,834
DEPRECIATION			
At 1 April 2024	15,454	50,638	66,092
Charge for year	-	5,615	5,615
At 31 March 2025	15,454	56,253	71,707
NET BOOK VALUE			
At 31 March 2025	-	1,127	1,127
At 31 March 2024	-	6,742	6,742

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Trade debtors	40,682	75,267
Prepayments and accrued income	185,273	22,135
	225,955	97,402

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	79,042	129
Social security and other taxes	10,880	24,770
Defined benefit pension liability	13,203	13,203
Defined benefit pension deficit	9,600	9,600
Dilapidation 9 Victoria Rd	6,000	6,000
Accrued expenses	29,704	53,438
	148,429	107,140

13. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.25	31.3.24
	£	£
Dilapidation 9 Victoria Rd	7,000	13,000
Defined benefit pension deficit - due in 2-5yrs	28,800	38,400
Defined benefit pension deficit - due after 5yrs	36,378	36,378
	72,178	87,778

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 total liability at 31 March 2025 was £13,000 (2024 - £19,000), of which £6,000 was due in one year (2024 - £6,000), and £7,000 was due in more than one year (2024 - £13,000) as shown above.

Pension liability

Citizens Advice Havering 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 charity entered into an arrangement with the London Borough of Havering 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.

Pension Fund Deficit

Overall, the London Borough of Havering Pension Fund has a deficit liability. Along with many other participating organisations, part of the fund deficit falls on CAH. When the last contributing member of the scheme left CAH employment, an agreement was reached with LB Havering and CAH's share of the fund deficit was fixed at £160,375 in September 2015. The charity is paying this off at £800 per month.

As at 31 March 2025, the total liability in relation to the defined benefit pension fund deficit was £74,778 (2024 - £84,378), of which £9,600 was due in one year (2024 - £9,600) and £65,178 was due in more than one year (2024 - £74,778) as shown above.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

14. LEASING AGREEMENTS

The charity has an operating lease for its office premises, with an annual charge of £28,600. There is a 6-month break clause in the lease, therefore, the minimum committed amount on the lease at the year-end was £14,300.

15. PROVISIONS FOR LIABILITIES

	31.3.25	31.3.24
	£	£
Provisions	(6,280)	-

16. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	124,273	23,707	147,980
Restricted funds			
Trust for London	1,885	(1,885)	-
TOTAL FUNDS	126,158	21,822	147,980

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	160,190	(136,483)	23,707
Restricted funds			
Trust for London	38,750	(40,635)	(1,885)
Citizens Advice (via subgrant from DWP)	798,853	(798,853)	-
Rainham Foodbank	16,560	(16,560)	-
London Borough of Havering	50,000	(50,000)	-
	904,163	(906,048)	(1,885)
TOTAL FUNDS	1,064,353	(1,042,531)	21,822

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	50,403	73,870	124,273
Restricted funds			
Trust for London	1,410	475	1,885
TOTAL FUNDS	<u>51,813</u>	<u>74,345</u>	<u>126,158</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	136,779	(62,909)	73,870
Restricted funds			
Trust for London	37,825	(37,350)	475
Citizens Advice (via subgrant from DWP)	603,852	(603,852)	-
Rainham Foodbank	16,560	(16,560)	-
London Borough of Havering	50,000	(50,000)	-
National Lottery Community Fund	65,854	(65,854)	-
	774,091	(773,616)	475
TOTAL FUNDS	<u>910,870</u>	<u>(836,525)</u>	<u>74,345</u>

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

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	50,403	97,577	147,980
Restricted funds			
Trust for London	1,410	(1,410)	-
TOTAL FUNDS	<u>51,813</u>	<u>96,167</u>	<u>147,980</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

16. MOVEMENT IN FUNDS - continued

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 £
Unrestricted funds			
General fund	296,969	(199,392)	97,577
Restricted funds			
Trust for London	76,575	(77,985)	(1,410)
Citizens Advice (via subgrant from DWP)	1,402,705	(1,402,705)	-
Rainham Foodbank	33,120	(33,120)	-
London Borough of Havering	100,000	(100,000)	-
National Lottery Community Fund	65,854	(65,854)	-
	<u>1,678,254</u>	<u>(1,679,664)</u>	<u>(1,410)</u>
TOTAL FUNDS	<u>1,975,223</u>	<u>(1,879,056)</u>	<u>96,167</u>

17. RELATED PARTY DISCLOSURES

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2025 (2024 - none).

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and Grants		
Gifts	-	2
Donations	990	2,132
Grants	264,510	272,645
	265,500	274,779
Charitable activities		
Grants	798,853	603,851
Other income		
Other income	-	32,240
Total incoming resources	1,064,353	910,870
EXPENDITURE		
Charitable activities		
Wages	848,908	672,479
Social security	77,125	58,055
Pensions	13,110	10,986
	939,143	741,520
Other		
Write off	350	-
Support costs		
Management		
Rates and water	30,779	45,050
Insurance	1,624	1,680
Telephone	7,206	10,093
Postage and stationery	13,103	9,883
Computer equipment	5,616	5,616
	58,328	72,322
Finance		
computer expenses	19,462	5,845
Other		
Staff & Volunteer	2,597	2,867
Governance costs		
Auditors' remuneration	10,314	1,440
Carried forward	10,314	1,440

This page does not form part of the statutory financial statements

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
Governance costs		
Brought forward	10,314	1,440
Accountancy and legal fees	47	1,374
Accountancy fees	12,290	11,157
	22,651	13,971
Total resources expended	1,042,531	836,525
Net income	21,822	74,345

Accounts

Company number: 02577502
Charity number: 1002593

HAVERING CITIZENS ADVICE BUREAUX

(Operating as Citizens Advice Havering)
(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

HAVERING CITIZENS ADVICE BUREAUX

(Operating as Citizens Advice Havering)

(Company limited by guarantee no. 02577502, registered charity no. 1002593)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2024

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HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY,

ITS TRUSTEES AND ADVISERS
For the year ended 31 March 2024

Trustees	Michael Hepworth (Chair, appointed 7 February 2024) Susan Dix (Chair to 23 November 2023, continues to serve as trustee) Kenny King (joint Vice Chair, acting as Chair 23 November 2023 to 7 February 2024) Nekita Okafor (appointed as joint Vice Chair on 7 February 2024) Sheila Clarke (Treasurer to 23 November 2023, continues to serve as trustee) Trevor Winter (appointed to the board and as Treasurer on 23 November 2023) Michelle Cohen Kate Basi (resigned 12 May 2024) Jeanette Hopkins Billy Jones Tariq Malik (died February 2024)
Chief executive	Susanne Rauprich
Company Secretary	Susanne Rauprich
Registered name	Havering Citizens Advice Bureaux
Operating name	Citizens Advice Havering
Charity reg. no.	1002593
Company reg. no.	02577502
Registered office	Central Library Romford St. Edwards Way Romford RM1 3AR
Bankers	The Co-operative Bank PLC PO Box 250 Skelmersdale WN8 6WT
Independent Examiner	Charles Ssempijja, FCA NFP Accountants Ltd 3rd Floor, 86-90 Paul Street London EC2A 4NE

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2024. Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's governing document, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution and 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 organisation's strategic direction and the charity's policies. The Trustees are responsible for the conduct of Citizens Advice Havering and ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the organisation's day-to-day operation 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

When it is necessary to appoint new trustees, due to either a trustee stepping down or when a gap in expertise in the board is identified, recruitment will be done via volunteer and trustee recruitment websites and services such as Reach Volunteering or the local volunteer centre. Applicants will have the opportunity to meet the Chair informally, and then undergo a formal interview process during which their application will be assessed against a trustee role description and person specification agreed by the board of trustees. If successful, they will be invited to attend a board meeting at which they will be co-opted with the view of being elected by members at the following AGM.

No other person or external body is entitled to appoint any trustees of the charity. The Trustees who served during the period and after the yearend are shown on page 1.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

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

Related party relationships

The Charity has considered the disclosure requirements of the SORP for related party relationships. 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 in order to fulfil its charitable objects and comply with the national membership requirements.

The trustees and their close connections are related parties. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 6 to the accounts.

A register of members' interests is maintained at the registered office, and is available to the public.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Remuneration policy for key management personnel

In line with our pay policy, the pay of the charity's Chief Executive is reviewed annually along with that of all staff, and normally increased in accordance with London local government pay rates, depending on affordability. The trustees also draw on their knowledge of the sector and common practice in other charities of similar size to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

Risk management

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.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

Purposes and aims

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 Help to Claim and Adviceline), resulting in a greater offer of advice services for Havering residents.

Principal 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.

The period under review continued to be affected by the impact of the cost-of-living crisis and increasing demand for our services. We advise people remotely first and in person at our outreach locations and our base at the Romford Central Library. We have a presence in six outreach locations in Havering (Harold Hill Community Hub, Harold Hill Library, Hornchurch Library, Rainham Community Hub, Rainham Foodbank 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 continues to be delivered remotely via phone and email, with the occasional client interview in person.

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.

In 2023/24, there were 34 trained volunteers, contributing over £243,323 to the local community.

HAVERING CITIZENS ADVICE BUREAUX

(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

INFORMATION ASSURANCE STATEMENT

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.

ACHIEVEMENTS AND PERFORMANCE: REVIEW OF ACTIVITIES FOR THE YEAR

Citizens Advice Havering has a strong history of 85 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 community of Havering reached out to Citizens Advice for help with 4,800 problems. 56% wanted help with welfare benefits and tax credits (including claims for Universal Credit), and 13.5% needed support with debt and financial capability issues. Other enquiries related to employment (11%) and housing (28%) – a sharp increase from last year. We helped 66 residents who were homeless and a further 94 who were threatened with homelessness. We also provided crisis support to 8% of our clients, mainly by issuing foodbank or energy vouchers.

The statistics in the previous paragraph show the need for help. During the year we gained income of £298,487 for clients in Havering, which included benefits gained, debts being written off and reimbursement of consumer services.

We continued our membership of Adviceline, the national Citizens Advice telephone service. Havering residents dial a designated number connecting them to a Havering-based phone adviser when 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 monthly calls and emails/chats.

With effect from 1 April 2022, we benefited from a larger contract to deliver the Help to Claim contract with funding from the Department for Work and Pensions. This contract is coordinated by Citizens Advice and delivered locally but in 2022 we saw the consolidation of delivery partners with fewer local Citizens Advice. For us it meant expanding the team with advisers joining us from the Citizens Advice services in Barking & Dagenham, East End, Redbridge and Waltham Forest. Our expanded service helped 6,986 clients make a claim for Universal Credit and recorded over £12 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 (Havering residents received advice with a total of 2,967 Universal Credit issues, including 1,489 issues relating to Help to Claim).

Of all the people we helped, 34% of the people stated they had a disability or long-term health condition. 28% came from a minoritised ethnic background.

HAVERING CITIZENS ADVICE BUREAUX

(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

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.

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 to fulfil its charitable objects and comply with the national membership requirements. We also co-operate and liaise with several 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. We actively support LB Havering's poverty reduction strategy, a partnership initiative coordinated by the local authority to bring help to residents most severely affected by the Cost of Living crisis. 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. In October 2020 an arrangement was put in place whereby 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. We now work on the basis of a shared partnership strategy and business development plan.

FUTURE PLANS

The future of our advice service will continue to be shaped by the cost-of-living crisis as demand for our services rises steadily. 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. We are pleased that we could work in partnership with Rainham Foodbank, with two part-time advisers providing general advice to Foodbank users.

Our partnership with Citizens Advice Redbridge will continue to grow based on our Partnership Strategy and Business Development Plan. We are increasingly combining projects and support functions, so that both organisations can benefit from enhanced capacity and learn from established practice.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

FINANCIAL REVIEW

Summary

The statement of Financial Activities shows income of £910,868 (2023 - £811,915), an increase of £98,953. Total expenditure amounted to £836,524 (2023 - £785,310), an increase of £51,214. Net income for the year was £74,344 (2023 - net income of £26,605).

This growth in income and expenditure in the year is largely thanks to a £65,854 grant from the National Lottery Community Fund, awarded under the Community Organisations Cost of Living grant programme. This grant enabled the organisation to invest in volunteer training and support and helped to meet additional demand created by the cost of living crisis.

Reserves

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 £209,131.

The actual reserves as at 31 March 2024 were £124,273. This is lower than the required level the trustees are working to bring reserves to the required level.

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.

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. We continue to work in partnership with the Rainham Foodbank, funded by the Trussell Trust. This year we expanded our outreach advice services further using library advice desks in Hornchurch and Harold Hill, and spaces within the Harold Hill and Rainham hubs, and Havering Association for People with Disabilities. We are grateful to the LBH library service for maintaining their commitment and support of the charity. The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

TRUSTEES RESPONSIBILITIES

The charity trustees (who are also the directors of Citizens Advice Havering for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In doing so the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Follow the methods and principles of the Charity SORP; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

PREPARATION OF THE REPORT

In preparing this report, the Board of Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

APPROVAL

This report was approved by the Trustees on 6 November 2024 and signed on its behalf by:

.....
Michael Hepworth
Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2024

I report on the accounts of the charity for the year ended 31 March 2024 set out on pages 11 to 23.

Respective responsibilities of the Trustees and examiner

As the trustees of the charitable 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'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

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 the Company's accounts 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 can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW 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 that in any material respect:

1. accounting records were not kept 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).

/Continued...

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2024

.../Continued

Departure from the 2008 Regulations

I understand that the financial statements have been prepared to give a 'true and fair' view, and have departed from the Charities (Accounts and Reports) Regulations 2008, only to the extent required to provide a 'true and fair view'. This departure has involved following SORP 2015 FRS102, rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 (SORP 2005), which is referred to in the extant regulations, but has since been withdrawn.

Conclusion

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.

Charles Ssempijja, FCA
NfP Accountants Ltd
Chartered Accountants
3rd Floor, 86-90 Paul Street
London
EC2A 4NE

Date:

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and Expenditure Account & Statement of Total Realised Gains and Losses)
For the year ended 31 March 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
INCOME FROM							
Donations, grants and legacies	2	104,538	170,239	274,777	150,319	47,200	197,519
Charitable activities	3	-	603,851	603,851	-	612,203	612,203
Other income		32,240	-	32,240	2,193	-	2,193
TOTAL INCOME		136,778	774,090	910,868	152,512	659,403	811,915
EXPENDITURE ON:							
Charitable activities	4						
Employment Law		-	37,350	37,350	-	35,200	35,200
Food Bank		-	16,560	16,560	-	12,000	12,000
Help to Claim		-	603,851	603,851	-	611,947	611,947
Specialist Advice		-	-	-	19,768	-	19,768
General Advice		62,909	-	62,909	106,395	-	106,395
Housing		-	50,000	50,000	-	-	-
Pathways		-	65,854	65,854	-	-	-
		62,909	773,615	836,524	126,163	659,147	785,310
TOTAL EXPENDITURE		62,909	773,615	836,524	126,163	659,147	785,310
Net income / (expenditure)		73,869	475	74,344	26,349	256	26,605
Transfer between funds	16	-	-	-	(6,767)	6,767	-
NET MOVEMENT IN FUNDS		73,869	475	74,344	19,582	7,023	26,605
RECONCILIATION OF FUNDS							
TOTAL FUNDS AT 1 APRIL 2023		50,404	1,410	51,814	30,822	(5,613)	25,209
TOTAL FUNDS AT 31 MARCH 2024		£ 124,273	£ 1,885	£ 126,158	£ 50,404	£ 1,410	£ 51,814

The annexed notes form part of these financial statements

HAVERING CITIZENS ADVICE BUREAUX**(Operating as Citizens Advice Havering)****(Registered charity number 1002593, Registered company number 02577502)****STATEMENT OF FINANCIAL POSITION****As at 31 March 2024**

	Notes	£	2024 £	£	2023 £
FIXED ASSETS					
Tangible assets	11		6,743		9,963
CURRENT ASSETS					
Debtors	13	97,402		53,074	
Cash at bank and in hand	12	216,932		218,754	
			314,334	271,828	
CREDITORS: amounts falling due within one year	14	(107,141)		(126,599)	
NET CURRENT ASSETS			207,193		145,229
TOTAL ASSETS LESS CURRENT LIABILITIES			213,936		155,192
CREDITORS: amounts falling due after one year	15		(87,778)		(103,378)
NET ASSETS			£ 126,158		£ 51,814
FUNDS					
Restricted funds	16		1,885		1,410
Unrestricted funds: General	16		124,273		50,404
TOTAL CHARITY FUNDS			£ 126,158		£ 51,814

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.

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 financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), taking advantage of the small entities provisions of Section 1A, and the Charities Act 2011.

The financial statements were approved, and authorised for issue, by the Trustees on 6 November 2024 and signed on their behalf by:-

Michael Hepworth, Chair

The annexed notes form part of these financial statements

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

STATEMENT OF CASH FLOWS
For the year ended 31 March 2024

	2024		2023	
	£	£	£	£
Cash flows from operating activities				
Net income / (expenditure) for the year	74,344		<i>26,605</i>	
Add back depreciation	5,616		<i>5,144</i>	
		79,960		<i>31,749</i>
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	(44,329)		<i>(4,300)</i>	
Increase/(decrease) in creditors	(19,458)		<i>68,505</i>	
		(63,787)		<i>64,205</i>
Cash flows from investing activities				
Purchase of fixed assets	(2,395)		-	
(Increase)/decrease in long term liabilities	(15,600)		<i>(15,596)</i>	
		(17,995)		<i>(15,596)</i>
Cash flows from financing activities		-		-
Change in cash and cash equivalents in the year		(1,822)		<i>80,358</i>
Cash and cash equivalents at the beginning of the year		218,754		<i>138,396</i>
Cash and cash equivalents at the year end		216,932		<i>218,754</i>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Reconciliation with previously Generally Accepted Accounting Practice (GAAP)

The trustees have not identified any opening balances or amounts in comparative income and expenditure that require to be restated in accordance with the requirements of FRS 102, on reconciliation of opening balances and net income / (expenditure), under FRS 102 compared to the balances, and net income / (expenditure) under previous GAAP. The transition date was 1 April 2014.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102. The company's registered office is Central Library Romford, St. Edwards Way, Romford, England, RM1 3AR.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Key judgements that the charity has made which have a significant effect on the accounts include estimating income and expenditure for the next 12 months.

Income

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

Income is only deferred when: The donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

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. Expenditure is considered all to relate to Charitable activities and includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity. The allocation of support and governance costs is analysed in note 4.

Tangible fixed assets and depreciation

Tangible fixed assets (excluding investments) are stated at cost less depreciation. Fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	<i>Total Funds 2023 £</i>
Donations	2,132	-	2,132	<i>1,751</i>
Grants				
Citizens Advice (Adviceline)	22,406	-	22,406	<i>-</i>
LB Havering	80,000	50,000	130,000	<i>120,481</i>
DWP (kickstart scheme)	-	-	-	<i>8,415</i>
Trust for London (Employment Project)	-	37,825	37,825	<i>35,200</i>
Wates Family	-	-	-	<i>5,000</i>
Access to Justice	-	-	-	<i>14,672</i>
Rainham Foodbank	-	16,560	16,560	<i>12,000</i>
National Lottery Community Fund	-	65,854	65,854	<i>-</i>
	£ 104,538	£ 170,239	£ 274,777	<i>£ 197,519</i>
	<i>Unrestricted Funds 2023 £</i>	<i>Restricted Funds 2023 £</i>	<i>Total Funds 2023 £</i>	
<i>Donations</i>	<i>1,751</i>	<i>-</i>	<i>1,751</i>	
<i>Grants</i>				
<i>LB Havering</i>	<i>120,481</i>	<i>-</i>	<i>120,481</i>	
<i>DWP (kickstart scheme)</i>	<i>8,415</i>	<i>-</i>	<i>8,415</i>	
<i>Trust for London (Employment Project)</i>	<i>-</i>	<i>35,200</i>	<i>35,200</i>	
<i>Wates Family</i>	<i>5,000</i>	<i>-</i>	<i>5,000</i>	
<i>Access to Justice</i>	<i>14,672</i>	<i>-</i>	<i>14,672</i>	
<i>Rainham Foodbank</i>	<i>-</i>	<i>12,000</i>	<i>12,000</i>	
	£ 150,319	£ 47,200	£ 197,519	

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	<i>Total Funds 2023 £</i>
Fees				
DWP via Citizens Advice:				
Help to Claim Project	-	603,851	603,851	612,203
	<u>£ Nil</u>	<u>£ 603,851</u>	<u>£ 603,851</u>	<u>£ 612,203</u>
	<i>Unrestricted Funds 2023 £</i>	<i>Restricted Funds 2023 £</i>	<i>Total Funds 2023 £</i>	
<i>Fees</i>				
<i>Citizens Advice:</i>				
<i>Help to Claim Project</i>	-	612,203	612,203	
	<u>£ Nil</u>	<u>£ 612,203</u>	<u>£ 612,203</u>	

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

4. ANALYSIS OF EXPENDITURE

	Staff / consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2024 £	Total 2023 £
Charitable activities						
Employment Law	34,444	-	663	2,243	37,350	35,200
Food Bank	14,493	-	-	2,067	16,560	12,000
Help to Claim	481,499	489	2,511	119,352	603,851	611,947
Specialist Advice	-	-	-	-	-	19,768
General Advice	32,438	17,385	(360)	13,446	62,909	106,395
Housing	43,187	-	-	6,813	50,000	-
Pathways	53,295	-	-	12,559	65,854	-
	659,356	17,874	2,814	156,480	836,524	785,310
Governance costs	-	2,814	(2,814)	-	-	-
Support costs	82,164	74,316	-	(156,480)	-	-
	£ 741,520	£ 95,004	£ Nil	£ Nil	£ 836,524	£ 785,310

2023

	Staff / consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2023 £
Charitable activities					
Employment Law	32,402	594	150	2,054	35,200
Food Bank	12,000	-	-	-	12,000
Help to Claim	467,607	10,187	7,843	126,310	611,947
Specialist Advice	19,768	-	-	-	19,768
General Advice	72,897	4,527	650	28,321	106,395
	604,674	15,308	8,643	156,685	785,310
Fundraising costs	-	-	-	-	-
Governance costs	-	8,643	(8,643)	-	-
Support costs	86,698	69,987	-	(156,685)	-
	£ 691,372	£ 93,938	£ Nil	£ Nil	£ 785,310

Of the total expenditure of £836,524, £62,909 (2023 - £126,163) was unrestricted expenditure, and £773,615 (2023 - £659,147) was restricted expenditure.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

5. NET INCOME / (EXPENDITURE)	2024	2023
	£	£
Net income / (expenditure) is stated after charging:-		
Independent Examination	1,440	1,800
Depreciation - on owned assets	5,616	5,144

6. TRUSTEES' REMUNERATION AND EXPENSES

During the year, no trustees were remunerated for their work as trustees or for any other work undertaken for the charity (2023 - the same). In addition, no trustees were reimbursed for out of pocket expenses incurred on behalf of the charity (2023 - the same).

7. RELATED PARTY TRANSACTIONS

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2024 (2023 - none).

8. STAFF COSTS AND NUMBERS

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2024	2024	2024	2023
	£	£	£	£
Salary costs				
Wages and salaries	98,856	573,623	672,479	633,504
Social security costs	58,055	-	58,055	48,911
Pension costs	10,986	-	10,986	8,957
	£ 167,897	£ 573,623	£ 741,520	£ 691,372

The average weekly number of staff on a head count basis was 24 (2023 - 20).

The charity shares its Chief Executive with Citizens Advice Redbridge. During the year the charity was charged £32,243 (2023 - £29,872) to Citizens Advice Redbridge as a contribution to the employment costs.

No employee earned more than £60,000, including benefits, during the year (2023 - the same).

9. GOVERNANCE COSTS

	2024	2023
	£	£
Independent Examination	1,440	1,800
Legal and professional costs	1,027	6,673
Other governance costs	347	170
	£ 2,814	£ 8,643

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

10. ANALYSIS OF SUPPORT COSTS

The amounts included in support costs, representing expenses of a general nature in support of the charity's activities and included in total expenses above, were as follows:-

	2024 £	2023 £
Staff support costs	82,164	86,698
Other staffing & volunteer costs	-	43
Office costs	44,274	44,371
Premises costs	30,042	25,000
Other	-	573
	<u>£ 156,480</u>	<u>£ 156,685</u>

Support and governance costs are allocated to a particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity.

11. TANGIBLE FIXED ASSETS

	Computer equipment £	Fixtures & fittings £	Total £
Cost			
At 1 April 2023	54,985	15,454	70,439
Additions	2,395	-	2,395
At 31 March 2024	<u>57,380</u>	<u>15,454</u>	<u>72,834</u>
Depreciation			
At 1 April 2023	45,022	15,454	60,476
Charge for the year	5,615	-	5,615
At 31 March 2024	<u>50,637</u>	<u>15,454</u>	<u>66,091</u>
Net book value			
At 31 March 2023	£ 9,963	£ Nil	£ 9,963
At 31 March 2024	<u>£ 6,743</u>	<u>£ Nil</u>	<u>£ 6,743</u>

12. CASH AT BANK AND IN HAND

	2024 £	2023 £
Cash at bank	216,895	218,717
Petty cash	37	37
	<u>£ 216,932</u>	<u>£ 218,754</u>

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

13. DEBTORS

	2024	2023
	£	£
Due within one year		
Trade debtors	75,267	25,267
Prepayments	50	-
Accrued income	22,085	12,800
Other debtors	-	15,007
	£ 97,402	£ 53,074

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	129	3,625
Social security and other taxes	17,699	42,925
Net wages control	(929)	925
Defined contribution pension liability	8,001	7,210
Accruals	53,438	28,111
Dilapidation 9 Victoria Rd	6,000	6,000
Defined benefit pension liability	13,203	13,203
Defined benefit pension fund deficit	9,600	9,600
Deferred grant income	-	15,000
	£ 107,141	£ 126,599
<u>Deferred income</u>		
Balance at 01 April	15,000	-
Amount released to incoming resources	(15,000)	-
Amount deferred in the year: grant for next financial year received in advance	-	15,000
Balance at 31 March	£ Nil	£ 15,000

15. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2024	2023
	£	£
Dilapidation liability		
- Due in 2-5 years	13,000	19,000
- Due in more than 5 years	-	-
	13,000	19,000
Defined Benefit Pension Deficit		
- Due in 2-5 years	38,400	48,000
- Due in more than 5 years	36,378	36,378
	74,778	84,378
	£ 87,778	£ 103,378

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

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 total liability at 31 March 2024 was £19,000 (2023 - £25,000), of which £6,000 was due in one year (2023 - £6,000), and £13,000 was due in more than one year (2023 - £19,000) as shown above.

Pension liability

Citizens Advice Havering 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 charity entered into an arrangement with the London Borough of Havering 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.

Pension fund deficit

Overall, the London Borough of Havering Pension Fund has a deficit liability. Along with many other participating organisations, part of the fund deficit falls on CAH. When the last contributing member of the scheme left CAH employment, an agreement was reached with LB Havering and CAH's share of the fund deficit was fixed at £160,375 in September 2015. The charity is paying this off at £800 per month.

As at 31 March 2024, the total liability in relation to the defined benefit pension fund deficit was £84,378 (2023 - £93,978), of which £9,600 was due in one year (2023 - £9,600) and £74,778 was due in more than one year (2023 - £84,378) as shown above.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

16. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains/(losses) £	Carried Forward £
RESTRICTED FUNDS					
Trust for London					
Employment Project	1,410	37,825	(37,350)	-	1,885
Citizens Advice (via subgrant from DWP)					
Help to Claim Project	-	603,851	(603,851)	-	-
Rainham Foodbank					
Foodbank Advice Project	-	16,560	(16,560)	-	-
London Borough of Havering					
Housing Project	-	50,000	(50,000)	-	-
National Lottery Community Fund					
Pathways Project	-	65,854	(65,854)	-	-
	<u>£ 1,410</u>	<u>£ 774,090</u>	<u>£ (773,615)</u>	<u>£ Nil</u>	<u>£ 1,885</u>
SUMMARY OF FUNDS					
Unrestricted funds: General	50,404	136,778	(62,909)	-	124,273
Restricted Funds	1,410	774,090	(773,615)	-	1,885
	<u>£ 51,814</u>	<u>£ 910,868</u>	<u>£ (836,524)</u>	<u>£ Nil</u>	<u>£ 126,158</u>

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds £	General Funds £	£	£
Tangible fixed assets	-	6,743	-	6,743
Net current assets	-	205,308	1,885	207,193
Creditors due in more than one year	-	(87,778)	-	(87,778)
	<u>£ Nil</u>	<u>£ 124,273</u>	<u>£ 1,885</u>	<u>£ 126,158</u>

18. OPERATING LEASE COMMITMENTS

The charity has an operating lease for its office premises, with an annual charge of £25,000, increasing to £28,600, from 2023-24. There is a 6-month break clause in the lease, therefore the minimum committed amount on the lease at the yearend was £14,300.

Havering Citizens Advice Bureaux
(Operating as Citizens Advice Havering)

Detailed statement of financial activities
For the year ended 31 March 2024

The following information does not form part of the statutory accounts.

HAVERING CITIZENS ADVICE BUREAUX (company limited by guarantee number 02577502)
(Operating as Citizens Advice Havering)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2024

	Total Funds 2024 £	<i>Total Funds 2023 £</i>
INCOME FROM		
Grants and donations		
Grants		
LB Havering	130,000	<i>120,481</i>
DWP (kickstart scheme)	-	<i>8,415</i>
Trust for London (Employment Project)	37,825	<i>35,200</i>
National Lottery Community Fund	65,854	-
Wates Family	-	<i>5,000</i>
Access to Justice	-	<i>14,672</i>
Rainham Foodbank	16,560	<i>12,000</i>
Citizens Advice (Adviceline)	22,406	-
Donations		
General donations	2,132	<i>1,751</i>
	274,777	<i>197,519</i>
Charitable activities		
DWP via Citizens Advice: Help to Claim Project	603,851	<i>612,203</i>
	603,851	<i>612,203</i>
Bank interest received	-	-
Contract income	-	-
Other income	32,240	<i>2,193</i>
TOTAL INCOME	910,868	<i>811,915</i>

HAVERING CITIZENS ADVICE BUREAUX (company limited by guarantee number 02577502)
(Operating as Citizens Advice Havering)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2024

	Total Funds 2024 £	<i>Total Funds 2023 £</i>
EXPENDITURE ON		
Wages, NI & Pension	741,520	<i>691,372</i>
Recruitment	560	<i>223</i>
Subsistence/Refreshments	1,290	<i>830</i>
Training	-	<i>882</i>
Travel	249	<i>440</i>
Volunteer - Training	278	<i>-</i>
Volunteer expenses	-	<i>534</i>
Other staff & volunteer costs	490	<i>245</i>
Equipment maintenance, repairs, and renewals	5,845	<i>10,301</i>
Office equipment expense	-	<i>-</i>
Depreciation	5,616	<i>5,144</i>
Insurance	1,680	<i>1,518</i>
Accounting and payroll service	11,157	<i>7,690</i>
Postage	203	<i>497</i>
Printing & stationery	700	<i>841</i>
Reference materials and subscriptions	8,894	<i>8,354</i>
Telephone & comms	10,093	<i>18,929</i>
General and office costs	86	<i>913</i>
Rent and rates	43,607	<i>25,000</i>
Other premises costs	1,442	<i>-</i>
Publicity and promotion	-	<i>1,961</i>
Sundry expenses	-	<i>993</i>
Independent examination	1,440	<i>1,800</i>
Legal and professional fees	1,027	<i>6,673</i>
Other governance costs	347	<i>170</i>
TOTAL EXPENDITURE	836,524	<i>785,310</i>

Accounts

Company number: 02577502
Charity number: 1002593

HAVERING CITIZENS ADVICE BUREAUX

(Operating as Citizens Advice Havering)
(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

HAVERING CITIZENS ADVICE BUREAUX

(Operating as Citizens Advice Havering)

(Company limited by guarantee no. 02577502, registered charity no. 1002593)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2023

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HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY,

ITS TRUSTEES AND ADVISERS
For the year ended 31 March 2023

Trustees	Susan Dix (Chair, appointed 14 February 2023) Sheila Clarke Michelle Cohen Kenny King Tariq Malik Jeanette Hopkins (appointed 07 December 2022) Billy Jones (appointed 22 July 2022) Kate Basi (appointed 07 December 2022) Nekita Okafor (appointed 07 December 2022) Atinuke Lamai (resigned 07 December 2022) Huma Sodher (resigned 07 December 2022) Umar Lone (resigned 31 July 2022)
Chief executive	Susanne Rauprich
Company Secretary	Susanne Rauprich
Registered name	Havering Citizens Advice Bureaux
Operating name	Citizens Advice Havering
Charity reg. no.	1002593
Company reg. no.	02577502
Registered office	Central Library Romford St. Edwards Way Romford RM1 3AR
Bankers	The Co-operative Bank PLC PO Box 250 Skelmersdale WN8 6WT
Independent Examiner	Charles Ssempijja, FCA NFP Accountants Ltd 3rd Floor, 86-90 Paul Street London EC2A 4NE

HAVERING CITIZENS ADVICE BUREAUX

(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2023. Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's governing document, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution and 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.

When it is necessary to appoint new trustees, due to either a trustee stepping down or a gap in expertise in the board is identified, recruitment will be done via volunteer and trustee recruitment websites and services such as Reach Volunteering or the local volunteer bureau. Applicants will have the opportunity to meet the chair informally, and then undergo a formal interview process during which their application will be assessed against a trustee role description and person specification agreed by the board of trustees. If successful, they will be invited to attend a board meeting at which they will be co-opted with the view of being elected at the following AGM by members.

No other person or external body is entitled to appoint any trustees of the charity. The Trustees who served during the period and after the yearend are shown on page 1.

HAVERING CITIZENS ADVICE BUREAUX

(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

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

Related party relationships

The Charity has considered the disclosure requirements of the SORP for related party relationships. 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 in order to fulfil its charitable objects and comply with the national membership requirements. The trustees and their close connections are also related parties. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 6 to the accounts.

A register of members' interests is maintained at the registered office, and is available to the public.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Remuneration policy for key management personnel

In line with our pay policy, the pay of the charity's Chief Executive is reviewed annually along with that of all staff, and normally increased in accordance with London local government pay rates, depending on affordability. The trustees also draw on their knowledge of the sector and common practice in other charities of similar size to ensure that the remuneration set is fair and not out of line with that generally paid for similar

Risk management

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. During the year under review, the London Borough of Havering consulted residents on the grant it gives to Citizens Advice Havering with an option of withdrawing grant funding completely. Thanks to a coordinated campaign and the support of local residents, this option was not realised. At the same time the financial situation of the local authority will continue to pose a major risk as the charity depends on annual grant renewal to be able to

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

Purposes and aims

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.

Principal 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.

The period under review was affected significantly by the impact of the cost-of-living crisis and increasing demand for our services. We continue to advise people remotely first and in person at our outreach locations and our base at the Romford Central Library. We now have a presence in six outreach locations in Havering (Harold Hill Community Hub, Harold Hill Library, Hornchurch Library, Rainham Community Hub, Rainham Foodbank 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 continues to be delivered remotely via phone and email, with the occasional client interview in person.

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.

In 2022/23, there were 41 trained volunteers, giving 7,170 hours to the community.

HAVERING CITIZENS ADVICE BUREAUX

(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

INFORMATION ASSURANCE STATEMENT

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.

ACHIEVEMENTS AND PERFORMANCE: REVIEW OF ACTIVITIES FOR THE YEAR

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

During the last financial year, the community of Havering reached out to Citizens Advice for help with 11,000 problems – an increase of 10% over last year. 43% wanted help with welfare benefits and tax credits (including claims for Universal Credit), and 22.65% needed support with debt and financial capability issues, which reflects an increase of 3% over last year. Other enquiries related to employment (5%) and housing (8.25%) – we helped 99 residents that were homeless and a further 59 that were threatened with

The statistics in the previous paragraph show the need for help. During the year we gained income of £476,421 for clients in Havering, which included benefits gained, 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

With effect from 1 April 2022, we benefited from a larger contract to deliver the Help to Claim contract with funding from the Department for Work and Pensions. This contract is coordinated by Citizens Advice and delivered locally but in 2022 we saw the consolidation of delivery partners with fewer local Citizens Advice. For us it meant the expansion of the team with advisers joining us from the Citizens Advice services in Barking & Dagenham, East End, Redbridge and Waltham Forest. In total our expanded service helped 10,497 clients make a claim for Universal Credit and recorded over £22 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 (Havering residents received advice with a total of 2,591 Universal Credit issues, including 1,279 issues relating to Help to Claim).

Of all the people we helped, 35% of the people stated they had a disability or long-term health condition. 26% came from a minoritised ethnic background.

HAVERING CITIZENS ADVICE BUREAUX

(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

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.

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. We actively support Havering Helps, a partnership initiative coordinated by the local authority to bring help to residents most severely affected by the Cost of Living crisis. 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. In October 2020 an arrangement was put in place whereby 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. We now work on the basis of a shared partnership strategy and business development plan.

FUTURE PLANS

The future of our advice service will continue to be shaped by the cost-of-living crisis as demand for our services rises steadily. 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. We are pleased that we could work 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 gave us a small grant to support our outreach work.

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.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

FINANCIAL REVIEW

Summary

The statement of Financial Activities shows income of £811,915 (2022 - £406,852), an increase of £405,063. Total expenditure amounted to £785,310 (2022 - £464,522), an increase of £320,788. Net income for the year was £26,605 (2022 - net expenditure of £57,670).

This growth in income and expenditure in the year is largely thanks to a £612,203 grant from the DWP, with the potential of another year's extension, in relation to the Help to Claim project.

Reserves

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 £197,421.

The actual reserves as at 31 March 2023 were £50,404. This is lower than the required level the trustees are working to bring reserves to the required level.

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.

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. We began a partnership project with the Rainham Foodbank, funded by the Trussell Trust. A short-term grant was received from the Access to Justice Foundation and from the Wates Family Trust. This year we returned to providing services using library advice desks in Hornchurch and Harold Hill. We are grateful to the LBH library service for maintaining their commitment and support of the charity. The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

TRUSTEES RESPONSIBILITIES

The charity trustees (who are also the directors of Citizens Advice Havering for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In doing so the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Follow the methods and principles of the Charity SORP; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

PREPARATION OF THE REPORT

In preparing this report, the Board of Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

APPROVAL

This report was approved by the Trustees on 8 November 2023 and signed on its behalf by:

.....
Susan Dix
Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2023

I report on the accounts of the charity for the year ended 31 March 2023 set out on pages 11 to 23.

Respective responsibilities of the Trustees and examiner

As the trustees of the charitable 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'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

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 the Company's accounts 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 can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW 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 that in any material respect:

1. accounting records were not kept 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).

/Continued...

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2023

.../Continued

Departure from the 2008 Regulations

I understand that the financial statements have been prepared to give a 'true and fair' view, and have departed from the Charities (Accounts and Reports) Regulations 2008, only to the extent required to provide a 'true and fair view'. This departure has involved following SORP 2015 FRS102, rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 (SORP 2005), which is referred to in the extant regulations, but has since been withdrawn.

Conclusion

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.

Charles Ssempijja, FCA
NfP Accountants Ltd
Chartered Accountants
3rd Floor, 86-90 Paul Street
London
EC2A 4NE

Date:

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating Income and Expenditure Account & Statement of Total Realised Gains and Losses)

For the year ended 31 March 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
INCOME FROM							
Donations, grants and legacies	2	150,319	47,200	197,519	155,408	107,534	262,942
Charitable activities	3	-	612,203	612,203	10,076	132,752	142,828
Other trading activities		-	-	-	1,082	-	1,082
Investment income: bank interest		-	-	-	-	-	-
Other income		2,193	-	2,193	-	-	-
TOTAL INCOME		152,512	659,403	811,915	166,566	240,286	406,852
EXPENDITURE ON:							
Charitable activities	4						
Employment Law		-	35,200	35,200	-	29,467	29,467
Food Bank		-	12,000	12,000	-	-	-
Help to Claim		-	611,947	611,947	-	137,633	137,633
Specialist Advice		19,768	-	19,768	-	55,070	55,070
General Advice		106,395	-	106,395	208,420	-	208,420
Community Justice project		-	-	-	-	6,626	6,626
Safe Return Project		-	-	-	-	16,624	16,624
Advice Line		-	-	-	-	10,667	10,667
		126,163	659,147	785,310	208,420	256,087	464,507
Fundraising costs		-	-	-	15	-	15
TOTAL EXPENDITURE		126,163	659,147	785,310	208,435	256,087	464,522
Net income / (expenditure)		26,349	256	26,605	(41,869)	(15,801)	(57,670)
Transfer between funds	16	(6,767)	6,767	-	(5,618)	5,618	-
NET MOVEMENT IN FUNDS		19,582	7,023	26,605	(47,487)	(10,183)	(57,670)
RECONCILIATION OF FUNDS							
TOTAL FUNDS AT 1 APRIL 2022		30,822	(5,613)	25,209	78,309	4,570	82,879
TOTAL FUNDS AT 31 MARCH 2023		£ 50,404	£ 1,410	£ 51,814	£ 30,822	£ (5,613)	£ 25,209

The annexed notes form part of these financial statements

HAVERING CITIZENS ADVICE BUREAUX

(Operating as Citizens Advice Havering)

(Registered charity number 1002593, Registered company number 02577502)

STATEMENT OF FINANCIAL POSITION**As at 31 March 2023**

	Notes	£	2023 £	£	2022 £
FIXED ASSETS					
Tangible assets	11		9,963		15,107
CURRENT ASSETS					
Debtors	13	53,074		48,774	
Cash at bank and in hand		218,754		138,396	
			271,828	187,170	
CREDITORS: amounts falling due within one year	14	(126,599)		(58,094)	
NET CURRENT ASSETS			145,229		129,076
TOTAL ASSETS LESS CURRENT LIABILITIES			155,192		144,183
CREDITORS: amounts falling due after one year	15		(103,378)		(118,974)
NET ASSETS			£ 51,814		£ 25,209
FUNDS					
Restricted funds	16		1,410		(5,613)
Unrestricted funds: General	16		50,404		30,822
TOTAL CHARITY FUNDS			£ 51,814		£ 25,209

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.

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 financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), taking advantage of the small entities provisions of Section 1A, and the Charities Act 2011.

The financial statements were approved, and authorised for issue, by the Trustees on 8 November 2023 and signed on their behalf by:-

Susan Dix, Chair

The annexed notes form part of these financial statements

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

STATEMENT OF CASH FLOWS
For the year ended 31 March 2023

	2023		2022	
	£	£	£	£
Cash flows from operating activities				
Net income / (expenditure) for the year	26,605		<i>(57,670)</i>	
Add back depreciation	5,144		<i>7,956</i>	
		31,749		<i>(49,714)</i>
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	(4,300)		<i>(32,400)</i>	
Increase/(decrease) in creditors	68,505		<i>(21,195)</i>	
		64,205		<i>(53,595)</i>
Cash flows from investing activities				
Purchase of fixed assets	-		<i>(6,594)</i>	
(Increase)/decrease in long term liabilities	(15,596)		<i>(17,200)</i>	
		(15,596)		<i>(23,794)</i>
Cash flows from financing activities		-		-
Change in cash and cash equivalents in the year		80,358		<i>(127,103)</i>
Cash and cash equivalents at the beginning of the year		138,396		<i>265,499</i>
Cash and cash equivalents at the year end		218,754		<i>138,396</i>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Reconciliation with previously Generally Accepted Accounting Practice (GAAP)

The trustees have not identified any opening balances or amounts in comparative income and expenditure that require to be restated in accordance with the requirements of FRS 102, on reconciliation of opening balances and net income / (expenditure), under FRS 102 compared to the balances, and net income / (expenditure) under previous GAAP. The transition date was 1 April 2014.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Key judgements that the charity has made which have a significant effect on the accounts include estimating income and expenditure for the next 12 months.

Income

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

Income is only deferred when: The donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

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. Expenditure is considered all to relate to Charitable activities and includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity. The allocation of support and governance costs is analysed in note 4.

Tangible fixed assets and depreciation

Tangible fixed assets (excluding investments) are stated at cost less depreciation. Fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	<i>Total Funds 2022 £</i>
Donations	1,751	-	1,751	<i>2,165</i>
Grants				
Citizens Advice (Adviceline)	-	-	-	<i>10,667</i>
LB Havering	120,481	-	120,481	<i>129,196</i>
DWP (kickstart scheme)	8,415	-	8,415	<i>24,047</i>
The Fore (RAFT Transition Fund 1)	-	-	-	<i>14,984</i>
Trust for London (Employment Project)	-	35,200	35,200	<i>32,049</i>
Trust for London (LCRF Wave 5)	-	-	-	<i>49,834</i>
Wates Family	5,000	-	5,000	-
Access to Justice	14,672	-	14,672	-
Rainham Foodbank	-	12,000	12,000	-
	£ 150,319	£ 47,200	£ 197,519	<i>£ 262,942</i>
	<i>Unrestricted Funds 2023 £</i>	<i>Restricted Funds 2023 £</i>	<i>Total Funds 2023 £</i>	
<i>Donations</i>	<i>2,165</i>	<i>-</i>	<i>2,165</i>	
<i>Grants</i>				
<i>LB Havering</i>	<i>129,196</i>	<i>-</i>	<i>129,196</i>	
<i>DWP (kickstart scheme)</i>	<i>24,047</i>	<i>-</i>	<i>24,047</i>	
<i>The Fore (RAFT Transition Fund 1)</i>	<i>-</i>	<i>14,984</i>	<i>14,984</i>	
<i>Trust for London (Employment Project)</i>	<i>-</i>	<i>32,049</i>	<i>32,049</i>	
<i>Trust for London (LCRF Wave 5)</i>	<i>-</i>	<i>49,834</i>	<i>49,834</i>	
<i>Citizens Advice (Adviceline)</i>	<i>-</i>	<i>10,667</i>	<i>10,667</i>	
	£ 155,408	£ 107,534	£ 262,942	

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	<i>Total Funds 2022 £</i>
Fees	-	-	-	10,076
DWP via Citizens Advice:				
Help to Claim Project	-	612,203	612,203	132,752
	£ Nil	£ 612,203	£ 612,203	£ 142,828
	<i>Unrestricted Funds 2022 £</i>	<i>Restricted Funds 2022 £</i>	<i>Total Funds 2022 £</i>	
<i>Fees</i>	10,076	-	10,076	
<i>Citizens Advice:</i>				
<i>Help to Claim Project</i>	-	132,752	132,752	
	£ 10,076	£ 132,752	£ 142,828	

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

4. ANALYSIS OF EXPENDITURE

	Staff / consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2023 £	Total 2022 £
Charitable activities						
Employment Law	32,402	594	150	2,054	35,200	29,467
Food Bank	12,000	-	-	-	12,000	-
Help to Claim	467,607	10,187	7,843	126,310	611,947	137,633
Specialist Advice	19,768	-	-	-	19,768	55,070
General Advice	72,897	4,527	650	28,321	106,395	208,420
Community Justice project	-	-	-	-	-	6,626
Safe Return Project	-	-	-	-	-	16,624
Advice Line	-	-	-	-	-	10,667
	604,674	15,308	8,643	156,685	785,310	464,507
Fundraising costs	-	-	-	-	-	15
Governance costs	-	8,643	(8,643)	-	-	-
Support costs	86,698	69,987	-	(156,685)	-	-
	£ 691,372	£ 93,938	£ Nil	£ Nil	£ 785,310	£ 464,522

Of the total expenditure of £785,310, £126,163 (2022 - £208,435) was unrestricted expenditure, and £659,147 (2022 - £256,087) was restricted expenditure.

5. NET INCOME / (EXPENDITURE)

	2023 £	2022 £
Net income / (expenditure) is stated after charging:-		
Independent Examination	1,800	2,400
Depreciation - on owned assets	5,144	7,956

6. TRUSTEES' REMUNERATION AND EXPENSES

During the year, no trustees were remunerated for their work as trustees or for any other work undertaken for the charity (2022 - the same). In addition, no trustees were reimbursed for out of pocket expenses incurred on behalf of the charity (2022 - the same).

7. RELATED PARTY TRANSACTIONS

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2023 (2022 - none).

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

8. STAFF COSTS AND NUMBERS

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Salary costs				
Wages and salaries	165,897	467,607	633,504	372,724
Social security costs	48,911	-	48,911	21,223
Pension costs	8,957	-	8,957	6,050
	<u>£ 223,765</u>	<u>£ 467,607</u>	<u>£ 691,372</u>	<u>£ 399,997</u>

The average weekly number of staff on a head count basis was 24 (2022 - 20).

The charity shares its Chief Executive with Citizens Advice Redbridge. During the year the charity was charged £32,243 (2022 - £29,872) to Citizens Advice Redbridge as a contribution to the employment costs.

No employee earned more than £60,000, including benefits, during the year (2022 - the same).

9. GOVERNANCE COSTS

	2023 £	2022 £
Independent Examination	1,800	2,400
Legal and professional costs	6,673	-
Other governance costs	170	13
	<u>£ 8,643</u>	<u>£ 2,413</u>

10. ANALYSIS OF SUPPORT COSTS

The amounts included in support costs, representing expenses of a general nature in support of the charity's activities and included in total expenses above, were as follows:-

	2023 £	2022 £
Staff support costs	86,698	-
Other staffing & volunteer costs	43	-
Office costs	44,371	755
Premises costs	25,000	-
Other	573	740
	<u>£ 156,685</u>	<u>£ 1,495</u>

Support and governance costs are allocated to a particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

11. TANGIBLE FIXED ASSETS

	Computer equipment £	Fixtures & fittings £	Total £
Cost			
At 1 April 2022 and 31 March 2023	<u>54,985</u>	<u>15,454</u>	<u>70,439</u>
Depreciation			
At 1 April 2022	39,878	15,454	55,332
Charge for the year	5,144	-	5,144
At 31 March 2023	<u>45,022</u>	<u>15,454</u>	<u>60,476</u>
Net book value			
At 31 March 2022	£ 15,107	£ Nil	£ 15,107
At 31 March 2023	<u>£ 9,963</u>	<u>£ Nil</u>	<u>£ 9,963</u>

12. CASH AT BANK AND IN HAND

	2023 £	2022 £
Cash at bank	218,717	138,360
Petty cash	37	36
	<u>£ 218,754</u>	<u>£ 138,396</u>

13. DEBTORS

	2023 £	2022 £
Due within one year		
Trade debtors	25,267	24,917
Prepayments	-	50
Accrued income	12,800	-
Other debtors	15,007	23,807
	<u>£ 53,074</u>	<u>£ 48,774</u>

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade creditors	3,625	1,862
Social security and other taxes	42,925	17,048
Net wages control	925	(2,802)
Defined contribution pension liability	7,210	4,376
Accruals	28,111	8,807
Dilapidation 9 Victoria Rd	6,000	6,000
Defined benefit pension liability	13,203	13,203
Defined benefit pension fund deficit	9,600	9,600
Deferred grant income	15,000	-
	£ 126,599	£ 58,094
<u>Deferred income</u>		
Balance at 01 April	-	-
Amount released to incoming resources	-	-
Amount deferred in the year: grant for next financial year received in advance	15,000	-
Balance at 31 March	£ 15,000	£ Nil

15. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2023 £	2022 £
Dilapidation liability		
- Due in 2-5 years	19,000	25,000
- Due in more than 5 years	-	-
	19,000	25,000
Defined Benefit Pension Deficit		
- Due in 2-5 years	48,000	48,000
- Due in more than 5 years	36,378	45,974
	84,378	93,974
	£ 103,378	£ 118,974

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 total liability at 31 March 2023 was £25,000 (2022 - £31,000), of which £6,000 was due in one year (2022 - £6,000), and £19,000 was due in more than one year (2022 - £25,000) as shown above.

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

Pension liability

Citizens Advice Havering 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 into 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.

Pension fund deficit

Overall, the London Borough of Havering Pension Fund has a deficit liability. Along with many other participating organisations, part of the fund deficit falls on CAH. When the last contributing member of the scheme left CAH employment, an agreement was reached with LB Havering and CAH's share of the fund deficit was fixed at £160,375 in September 2015. The charity is paying this off at £800 per month.

As at 31 March 2023, the total liability in relation to the defined benefit pension fund deficit was £93,978 (2022 - £103,574), of which £9,600 was due in one year (2022 - £9,600) and £84,378 was due in more than one year (2022 - £93,974) as shown above.

16. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains/(losses) £	Carried Forward £
RESTRICTED FUNDS					
Trust for London					
Employment Project	1,410	35,200	(35,200)	-	1,410
Citizens Advice (via subgrant from DWP)					
Help to Claim Project	(7,023)	612,203	(611,947)	6,767	-
Rainham Foodbank					
Foodbank Advice Project	-	12,000	(12,000)	-	-
	<u>£ (5,613)</u>	<u>£ 659,403</u>	<u>£ (659,147)</u>	<u>£ 6,767</u>	<u>£ 1,410</u>
SUMMARY OF FUNDS					
Unrestricted funds: General	30,822	152,512	(126,163)	(6,767)	50,404
Restricted Funds	(5,613)	659,403	(659,147)	6,767	1,410
	<u>£ 25,209</u>	<u>£ 811,915</u>	<u>£ (785,310)</u>	<u>£ Nil</u>	<u>£ 51,814</u>

HAVERING CITIZENS ADVICE BUREAUX
(Operating as Citizens Advice Havering)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Tangible fixed assets	-	9,963	-	9,963
Net current assets	-	143,819	1,410	145,229
Creditors due in more than one year	-	(103,378)	-	(103,378)
	<u>£ Nil</u>	<u>£ 50,404</u>	<u>£ 1,410</u>	<u>£ 51,814</u>

18. OPERATING LEASE COMMITMENTS

The charity has an operating lease for its office premises, with an annual charge of £25,000, increasing to £28,600, from 2023-24. There is a 6-month break clause in the lease, therefore the minimum committed amount on the lease at the yearend was £14,300.

Havering Citizens Advice Bureaux
(Operating as Citizens Advice Havering)

Detailed statement of financial activities
For the year ended 31 March 2023

The following information does not form part of the statutory accounts.

HAVERING CITIZENS ADVICE BUREAUX (company limited by guarantee number 02577502)**(Operating as Citizens Advice Havering)****DETAILED STATEMENT OF FINANCIAL ACTIVITIES****For the year ended 31 March 2023**

	Total Funds 2023 £	<i>Total Funds 2022 £</i>
INCOME FROM		
Grants and donations		
Grants		
LB Havering	120,481	<i>129,196</i>
DWP (kickstart scheme)	8,415	<i>24,047</i>
The Fore (RAFT Transition Fund 1)	-	<i>14,984</i>
Trust for London (Employment Project)	35,200	<i>32,049</i>
Trust for London (LCRF Wave 5)	-	<i>49,834</i>
Wates Family	5,000	-
Access to Justice	14,672	-
Rainham Foodbank	12,000	-
Citizens Advice (Adviceline)	-	<i>10,667</i>
Donations		
General donations	1,751	<i>2,165</i>
	197,519	<i>262,942</i>
Charitable activities		
DWP via Citizens Advice:		
Help to Claim Project	612,203	<i>132,752</i>
Fees	-	<i>10,076</i>
	612,203	<i>142,828</i>
Bank interest received	-	-
Contract income	-	<i>1,082</i>
Other income	2,193	-
TOTAL INCOME	811,915	<i>406,852</i>

HAVERING CITIZENS ADVICE BUREAUX (company limited by guarantee number 02577502)**(Operating as Citizens Advice Havering)****DETAILED STATEMENT OF FINANCIAL ACTIVITIES****For the year ended 31 March 2023**

	Total Funds 2023 £	<i>Total Funds 2022 £</i>
EXPENDITURE ON		
Wages, NI & Pension	691,372	<i>399,997</i>
Recruitment	223	<i>-</i>
Subsistence/Refreshments	830	<i>140</i>
Training	882	<i>1,489</i>
Travel	440	<i>117</i>
Volunteer expenses	534	<i>-</i>
Other staff & volunteer costs	245	<i>4,404</i>
Equipment maintenance, repairs, and renewals	10,301	<i>7,893</i>
Office equipment expense	-	<i>202</i>
Depreciation	5,144	<i>7,956</i>
Insurance	1,518	<i>1,976</i>
Accounting and payroll service	7,690	<i>17,145</i>
Postage	497	<i>612</i>
Printing & stationery	841	<i>694</i>
Reference materials and subscriptions	8,354	<i>6,911</i>
Telephone & comms	18,929	<i>6,959</i>
General and office costs	913	<i>4,771</i>
Rent and rates	25,000	<i>(2,507)</i>
Publicity and promotion	1,961	<i>2,730</i>
Sundry expenses	993	<i>85</i>
Independent examination	1,800	<i>2,400</i>
Legal and professional fees	6,673	<i>548</i>
Other governance costs	170	<i>-</i>
TOTAL EXPENDITURE	785,310	<i>464,522</i>

Accounts

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**

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**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 BUREAUX
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	Restricted	Total	Unrestricted	Restricted	Total
	Note	Funds	Funds	2022	Funds	Funds	2021
		£	£	£	£	£	£
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

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

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		(6,594)	(20,067)
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		265,499	139,985
Cash and cash equivalents at the end of the reporting period		£ 138,397	£ 265,499

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

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	<u>£ -</u>	<u>£ 15,107</u>	<u>£ 15,107</u>
At 31 March 2021	<u>£ -</u>	<u>£ 16,468</u>	<u>£ 16,468</u>

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
	£ 118,974	£ 136,174

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)	-	-
	4,570	240,286	(256,087)	5,618	(5,613)
Unrestricted funds	78,309	166,566	(208,435)	(5,618)	30,822
	<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
	(801)	338,845	(333,474)	-	4,570
Unrestricted funds	(63,284)	186,066	(44,473)	-	78,309
	<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.

Accounts

REGISTERED COMPANY NUMBER: 02577502 (England and Wales)
REGISTERED CHARITY NUMBER: 1002593

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021
FOR
HAVERING CITIZENS ADVICE BUREAUX

Stephen Farra Associates Limited
98 Hornchurch Road
Hornchurch
Essex
RM11 1JS

HAVERING CITIZENS ADVICE BUREAUX

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HAVERING CITIZENS ADVICE BUREAUX

REPORT OF THE TRUSTEES for the Year Ended 31 March 2021

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 31 March 2021. 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).

Full name Havering Citizens Advice Bureaux
Referred to in this document as Citizens Advice Havering

Registered charity number 1002593
Registered company number 02577502

OBJECTIVES AND ACTIVITIES

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.

At the beginning of the year, the UK entered the first national lockdown due to the Covid-19 pandemic. As a result, Citizens Advice Havering had to move its face-to-face services to be delivered from the homes of our advisers, using phone and email as the main advice channels. This presented logistical challenges that were met successfully because of the flexibility of staff, volunteers and stakeholders, and with the help of additional grant funding from different sources.

HAVERING CITIZENS ADVICE BUREAUX

REPORT OF THE TRUSTEES for the Year Ended 31 March 2021

OBJECTIVES AND ACTIVITIES

Public benefit

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

The principal activity of Citizens Advice Havering remained the provision of free, confidential, independent and impartial advice, information and casework for members of the public. In the year under review, this was provided exclusively via telephone, email and webchat because of Government restrictions as a result of the Covid-19 pandemic.

We are grateful to our funders for providing a number of crisis grants that allowed for the purchase of additional equipment to facilitate the smooth transition to home working. We also received additional funding to help us meet exceptional demand for our services.

In addition to generalist advice the following specialist advisory services were provided:

- i) Employment Advice
- ii) Debt Advice
- iii) Benefit Advice
- iv) Housing Advice
- v) Advice to claimants of Universal Credit.

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.

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 - almost 60% of the work was on welfare benefits and tax credits (including claims for Universal Credit), 9.3% was employment related, 8.3% related to housing and 4.3% to debt issues.

The statistics in the previous paragraph show the need for help. During the year we gained income of £137,928 for our clients, which included debts being written off and re-imbursement of consumer services.

Fundraising activities

Total income for the year was £539,896 (2019/2020 £381,578)

Expenditure incurred in fundraising activities during the year was £0 (2019/20 £0).

Investment performance

Citizens Advice Havering does not currently hold material investments.

HAVERING CITIZENS ADVICE BUREAUX

REPORT OF THE TRUSTEES for the Year Ended 31 March 2021

ACHIEVEMENT AND PERFORMANCE

Internal and external factors

Citizens Advice Havering is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to control expenditure and to seek additional sources of funding for its services. Whilst we have been able to benefit from short-term funding during the pandemic, we know there are challenging times ahead for the advice sector in Havering, and the initiative by funders to reduce their costs and commission individual services, may have implications for the provision of a free general advice service open to all.

FINANCIAL REVIEW

Reserves policy

Citizens Advice Havering is required to ensure that unrestricted funds are available in each financial year to meet any reasonable foreseeable contingency. The service will try to maintain funds equating three months of expenditure, and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to try to ensure that at no time would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed in order to continue to provide a best value advice service.

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

REPORT OF THE TRUSTEES for the Year Ended 31 March 2021

FINANCIAL REVIEW

Investment policy and objectives

As set out in its Memorandum, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

Defined benefits pension scheme net liability

Citizens Advice Havering is committed to good governance and transparency in the publication of its accounts.

Citizens Advice Havering 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 CAH employment 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. This amount due to be paid was £40,624.76p. The London Borough of Havering entered in to an arrangement with Citizens Advice Havering to repay this amount over 3 years, and the final instalment of this was due on 31 March 2018 but has not yet been invoiced.

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 Citizens Advice Havering liability of £160,375. An agreement has been reached that the amount of £160,375 has been fixed as at September 2015, and continues to be repaid at £800 per month.

Dilapidation Liability

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

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. Where one of the trustees holds the position of trustee or director of another charity, they may be involved in any discussion regarding that other charity but not in the ultimate decision-making process.

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 its corporate risk register and ensuring action plans are in place to mitigate the key risks.

HAVERING CITIZENS ADVICE BUREAUX

REPORT OF THE TRUSTEES for the Year Ended 31 March 2021

FINANCIAL REVIEW

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks continue to be minimised by our implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of CAH.

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 as amended in July 2017.

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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

02577502 (England and Wales)

Registered Charity number

1002593

Registered office

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

HAVERING CITIZENS ADVICE BUREAUX

REPORT OF THE TRUSTEES for the Year Ended 31 March 2021

Trustees

Mr U Lone
Mrs M Cohen
Mr K King
Mrs T Lamai
Miss S Clarke
Mrs S Dix
Mr T Malik
Mr C Mbata
Mr J L Stevens (appointed 22.7.20)
Cllr M D Burton (appointed 20.10.20)

Company Secretary

Ms S B Rauprich

Independent Examiner

Stephen Farra Associates Limited
98 Hornchurch Road
Hornchurch
Essex
RM11 1JS

Bankers

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

Approved by order of the board of trustees on and signed on its behalf by:

.....

Mrs S Dix - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HAVERING CITIZENS ADVICE BUREAUX

Independent examiner's report to the trustees of Havering Citizens Advice Bureaux ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

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 registered 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.

Stephen Farra Associates Ltd
ACCA
Stephen Farra Associates Limited
98 Hornchurch Road
Hornchurch
Essex
RM11 1JS

Date:

HAVERING CITIZENS ADVICE BUREAUX

STATEMENT OF FINANCIAL ACTIVITIES for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	186,066	338,845	524,911	358,346
Other income		<u>-</u>	<u>-</u>	<u>-</u>	<u>23,232</u>
Total		186,066	338,845	524,911	381,578
EXPENDITURE ON					
Charitable activities					
Wages		12,343	271,579	283,922	248,559
Travel		4	14	18	1,094
Training		201	1,659	1,860	2,301
Other staff and volunteer costs		855	4,120	4,975	2,506
Insurance		406	578	984	972
Rent		16,496	15,504	32,000	24,880
Premises maintenance		1,545	2,198	3,743	3,743
Computer hardware and software		2,757	18,382	21,139	6,304
Professional fees		2,659	3,781	6,440	6,468
Stationery, printing & copying		338	2,979	3,317	3,595
Books and publications		104	148	252	1,241
Communications		3,384	4,851	8,235	7,249
Recruitment		-	1,540	1,540	-
Depreciation		2,489	4,873	7,362	2,346
Accountancy and Audit fees		892	1,268	2,160	2,160
Management Charges		-	-	-	23,232
Parking		-	-	-	1,188
Total		44,473	333,474	377,947	337,838
NET INCOME		141,593	5,371	146,964	43,740
RECONCILIATION OF FUNDS					
Total funds brought forward		(63,284)	(801)	(64,085)	(107,825)
TOTAL FUNDS CARRIED FORWARD		<u>78,309</u>	<u>4,570</u>	<u>82,879</u>	<u>(64,085)</u>

The notes form part of these financial statements

HAVERING CITIZENS ADVICE BUREAUX

BALANCE SHEET

31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	7	15,647	821	16,468	3,764
CURRENT ASSETS					
Debtors	8	16,375	-	16,375	1,530
Cash at bank and in hand		<u>261,750</u>	<u>3,749</u>	<u>265,499</u>	<u>139,985</u>
		278,125	3,749	281,874	141,515
CREDITORS					
Amounts falling due within one year	9	(79,289)	-	(79,289)	(57,590)
		<u>198,836</u>	<u>3,749</u>	<u>202,585</u>	<u>83,925</u>
NET CURRENT ASSETS					
		214,483	4,570	219,053	87,689
TOTAL ASSETS LESS CURRENT LIABILITIES					
CREDITORS					
Amounts falling due after more than one year	10	(31,000)	-	(31,000)	(37,000)
PENSION LIABILITY	12	(105,174)	-	(105,174)	(114,774)
		<u>78,309</u>	<u>4,570</u>	<u>82,879</u>	<u>(64,085)</u>
NET ASSETS/(LIABILITIES)					
FUNDS	11				
Unrestricted funds				78,309	(63,284)
Restricted funds				<u>4,570</u>	<u>(801)</u>
TOTAL FUNDS				<u>82,879</u>	<u>(64,085)</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The notes form part of these financial statements

HAVERING CITIZENS ADVICE BUREAUX

BALANCE SHEET - continued

31 March 2021

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.

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 and were signed on its behalf by:

.....
Mrs S Dix - Trustee

The notes form part of these financial statements

HAVERING CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 March 2021

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.

Financial reporting standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

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.

Fixtures and fittings	- 25% on cost
Computer equipment	- 25% 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.

HAVERING CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 March 2021

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Gifts	938	4,213
Grants	<u>523,973</u>	<u>354,133</u>
	<u>524,911</u>	<u>358,346</u>

3. NET INCOME/(EXPENDITURE)

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

	2021	2020
	£	£
Depreciation - owned assets	<u>7,362</u>	<u>2,346</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

5. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	<u>283,922</u>	<u>248,559</u>
	<u>283,922</u>	<u>248,559</u>

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

	2021	2020
Staff	<u>16</u>	<u>15</u>

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

HAVERING CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 March 2021

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	207,524	150,822	358,346
Other income	<u>20,645</u>	<u>2,587</u>	<u>23,232</u>
Total	228,169	153,409	381,578
EXPENDITURE ON			
Charitable activities			
Wages	128,773	119,786	248,559
Travel	1,070	24	1,094
Training	-	2,301	2,301
Other staff and volunteer costs	1,151	1,355	2,506
Insurance	972	-	972
Rent	18,880	6,000	24,880
Premises maintenance	3,743	-	3,743
Computer hardware and software	4,603	1,701	6,304
Professional fees	6,468	-	6,468
Stationery, printing & copying	1,911	1,684	3,595
Books and publications	931	310	1,241
Communications	5,907	1,342	7,249
Depreciation	1,654	692	2,346
Accountancy and Audit fees	2,160	-	2,160
Management Charges	2,587	20,645	23,232
Parking	1,188	-	1,188
Total	<u>181,998</u>	<u>155,840</u>	<u>337,838</u>
NET INCOME/(EXPENDITURE)	46,171	(2,431)	43,740
RECONCILIATION OF FUNDS			
Total funds brought forward	(109,455)	1,630	(107,825)
TOTAL FUNDS CARRIED FORWARD	<u>(63,284)</u>	<u>(801)</u>	<u>(64,085)</u>

HAVERING CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 March 2021

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2020	15,454	28,324	43,778
Additions	<u>-</u>	<u>20,067</u>	<u>20,067</u>
At 31 March 2021	<u>15,454</u>	<u>48,391</u>	<u>63,845</u>
DEPRECIATION			
At 1 April 2020	14,398	25,616	40,014
Charge for year	<u>1,056</u>	<u>6,307</u>	<u>7,363</u>
At 31 March 2021	<u>15,454</u>	<u>31,923</u>	<u>47,377</u>
NET BOOK VALUE			
At 31 March 2021	<u>-</u>	<u>16,468</u>	<u>16,468</u>
At 31 March 2020	<u>1,056</u>	<u>2,708</u>	<u>3,764</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	15,800	955
Prepayments	<u>575</u>	<u>575</u>
	<u>16,375</u>	<u>1,530</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	26,905	32,239
Social security and other taxes	1,224	91
Pension Liability (see note 12)	9,600	9,600
Dilapidation Liability (see note 14)	6,000	6,000
Accruals and deferred income	33,400	7,500
Accrued expenses	<u>2,160</u>	<u>2,160</u>
	<u>79,289</u>	<u>57,590</u>

HAVERING CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 March 2021

10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

		2021	2020
		£	£
Dilapidation Liability	(see note 14)	<u>31,000</u>	<u>37,000</u>

11. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	61,090	131,993	193,083
Pension fund	<u>(124,374)</u>	<u>9,600</u>	<u>(114,774)</u>
	(63,284)	141,593	78,309
Restricted funds			
Trust for London (Employment Project)	-	(1,172)	(1,172)
Citizens Advice (Help to Claim Project)	(801)	(1,341)	(2,142)
Community Justice Fund	-	6,626	6,626
National Lottery Community Fund	-	(382)	(382)
Trust for London (Safe Return Project)	-	<u>1,640</u>	<u>1,640</u>
	<u>(801)</u>	<u>5,371</u>	<u>4,570</u>
TOTAL FUNDS	<u>(64,085)</u>	<u>146,964</u>	<u>82,879</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	186,066	(34,873)	141,593
Pension fund		<u>(9,600)</u>	
	186,066	(44,473)	141,593
Restricted funds			
Trust for London (Employment Project)	30,251	(31,423)	(1,172)
Citizens Advice (Help to Claim Project)	133,506	(134,847)	(1,341)
Community Justice Fund	74,635	(68,009)	6,626
National Lottery Community Fund	95,921	(96,303)	(382)
Trust for London (Safe Return Project)	<u>4,532</u>	<u>(2,892)</u>	<u>1,640</u>
	<u>338,845</u>	<u>(333,474)</u>	<u>5,371</u>
TOTAL FUNDS	<u>524,911</u>	<u>(377,947)</u>	<u>146,964</u>

HAVERING CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 March 2021

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	24,519	36,571	61,490
Pension fund	<u>(133,974)</u>	<u>9,600</u>	<u>(124,374)</u>
	(109,455)	46,171	(63,284)
Restricted funds			
DWP (Job Club Project)	599	(599)	-
Trust for London (Employment Project)	(925)	925	-
Citizens Advice (Help to Claim Project)	<u>1,956</u>	<u>(2,757)</u>	<u>(801)</u>
	<u>1,630</u>	<u>(2,431)</u>	<u>(801)</u>
TOTAL FUNDS	<u>(107,825)</u>	<u>43,740</u>	<u>(64,085)</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	228,169	(172,398)	55,771
Pension Fund	<u>-</u>	<u>(9,600)</u>	<u>(9,600)</u>
	228,169	(181,998)	46,171
Restricted funds			
DWP (Job Club Project)	-	(599)	(599)
Trust for London (Employment Project)	28,086	(27,161)	925
Citizens Advice (Help to Claim Project)	<u>125,323</u>	<u>(128,080)</u>	<u>(2,757)</u>
	<u>153,409</u>	<u>(155,840)</u>	<u>(2,431)</u>
TOTAL FUNDS	<u>381,578</u>	<u>(337,838)</u>	<u>43,740</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021**

12. EMPLOYEE BENEFIT OBLIGATIONS

CAH 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 £40,624.76p. The London Borough of Havering entered in to an arrangement with CAH to repay this amount over 3 years, and the final installment of this was due in March 2018 but has not yet been invoiced so remains a creditor.

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 has been reached that the amount of £160,375 has been fixed as at September 2015, and is being repaid at £800 per month.

The total pension liability at the year end was £114,774 of which £105,174 is a long term creditor.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

14. 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 has been fixed and is being paid at £500 per month from 2018/19.

The liability at the year end was £37,000 of which £31,000 is a long term creditor.