

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		-	-	-	23,232
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.

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
	<hr/>	<hr/>	<hr/>
Total	181,998	155,840	337,838
	<hr/>	<hr/>	<hr/>
NET INCOME/(EXPENDITURE)	46,171	(2,431)	43,740
 RECONCILIATION OF FUNDS			
Total funds brought forward	(109,455)	1,630	(107,825)
	<hr/>	<hr/>	<hr/>
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	-	20,067	20,067
At 31 March 2021	15,454	48,391	63,845
DEPRECIATION			
At 1 April 2020	14,398	25,616	40,014
Charge for year	1,056	6,307	7,363
At 31 March 2021	15,454	31,923	47,377
NET BOOK VALUE			
At 31 March 2021	-	16,468	16,468
At 31 March 2020	1,056	2,708	3,764

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	15,800	955
Prepayments	575	575
	16,375	1,530

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	2,160	2,160
	79,289	57,590

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.