

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.

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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

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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.

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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-imburement 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.

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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.

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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
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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).

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(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.

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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)	-	-
	£ (5,613)	£ 659,403	£ (659,147)	£ 6,767	£ 1,410
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
	£ 25,209	£ 811,915	£ (785,310)	£ Nil	£ 51,814

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>