

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.

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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

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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).

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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)	-	-
	£ 1,410	£ 774,090	£ (773,615)	£ Nil	£ 1,885
SUMMARY OF FUNDS					
Unrestricted funds: General	50,404	136,778	(62,909)	-	124,273
Restricted Funds	1,410	774,090	(773,615)	-	1,885
	£ 51,814	£ 910,868	£ (836,524)	£ Nil	£ 126,158

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)
	£ Nil	£ 124,273	£ 1,885	£ 126,158

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>