

THE RCJ AND ISLINGTON CITIZENS ADVICE BUREAUX

England & Wales · Charity number 1050358

Details

Other names	RCJ ADVICE BUREAU, THE RCJ CITIZENS ADVICE BUREA, THE RCJ CITIZENS ADVICE BUREAU, RCJ Advice – Citizens Advice & Law Centre
Status	Registered
Legal form	Charitable company
Company number	03110908
Registered	1995-11-03
Register	View on the Charity Commission register

Contact

Address	Royal Courts Of Justice Strand London WC2A 2LL
Phone	020 3475 4373
Email	feedback@rcjadvic.org.uk
Website	www.rcjadvic.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THOSE HAVING BUSINESS AT THE ROYAL COURTS OF JUSTICE AND OTHERS LIVING OR WORKING THROUGHOUT ENGLAND AND WALES, IN PARTICULAR IN THE LONDON BOROUGH OF ISLINGTON AND SURROUNDING AREAS.

Activities: PROMOTING ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND RELIEF OF POVERTY, SICKNESS & DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THOSE HAVING BUSINESS AT ROYAL COURTS OF JUSTICE AND OTHERS LIVING OR WORKING THROUGHOUT ENGLAND & WALES , IN PARTICULAR IN THE LB OF ISLINGTON AND SURROUNDING AREAS.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** IN PARTICULAR BUT WITHOUT LIMITATION LONDON
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£3,304,295	£3,593,472	£1,082,642	52
2024-03-31	£4,097,981	£4,066,411	£1,501,299	57
2023-03-31	£4,092,345	£3,468,165	£1,469,729	57
2022-03-31	£3,316,822	£3,241,071	£845,549	62
2021-03-31	£3,387,048	£3,555,829	£769,798	61

Trustees

Name	Role	Appointed
The Right Hon Lord Justice Peter Jackson	Chair	2018-11-06
ALEXANDER STEVENS CARRUTHERS		2012-01-26
ALI SALLAWAY		
Amber Louise Andrade ACA		2025-07-30
Andrew Laurence Denny		2020-02-03
Damien Byrne Hill		2024-07-30
GRAHAM PAUL KINGSBY HUNTLEY		
Guy Jeffrey Pendell		2019-07-24
Holly Ware		2019-05-01
Jon Gale		2018-11-06
Lara Adel Nassif		2026-03-18
NICHOLAS MARK ATKINS		2003-10-21
Olivia Jane Loxley		2024-11-06
Patrick William Robinson		2016-11-09
Saaman Pourghadiri-Esfahani		2020-10-28
Samuel Francis Brown		2025-05-07
Susan Leonora Labinjoh		2024-11-06

THE RCJ AND ISLINGTON CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1050358

Accounts

Company number: 03110908

Charity number: 1050358

The RCJ and Islington Citizens Advice Bureaux

Report and financial statements
For the year ended 31 March 2025



The RCJ and Islington Citizens Advice Bureaux

Contents

For the year ended 31 March 2025

Reference and administrative information	1
Trustees' annual report.....	2
Independent auditor's report	23
Statement of financial activities (incorporating an income and expenditure account).....	27
Balance sheet.....	28
Statement of cash flows	29
Notes to the financial statements	30

The RCJ and Islington Citizens Advice Bureaux

Reference and administrative information

For the year ended 31 March 2025

Company number	03110908
Country of incorporation	United Kingdom
Charity number	1050358
Country of registration	England & Wales
Registered office address	Suite 2.06, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG
Operational address	Royal Courts of Justice Strand LONDON, WC2A 2LL Central London Family Courts 4th Floor, First Avenue House 42-49 High Holborn LONDON, WC1V 6NP Islington Council 222 Upper Street LONDON, N1 8JH
Directors	The Directors, who are also trustees under charity law, who served during the year and up to the date of this report are detailed within the directors' report.
Company secretary	Bridgehouse Company Secretaries Suite 2.06, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG
Bankers	C Hoare & Co Limited 37 Fleet Street LONDON, EC4P 4DQ
Solicitors	Linklaters One Silk St, London LONDON, EC2Y 8HQ
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditor 110 Golden Lane LONDON, EC1Y 0TG

The directors present their report and the audited financial statements for the year ended 31 March 2025.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Charity's Objects

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice and others living or working throughout England and Wales, in particular in the London Borough of Islington and surrounding areas.

Our Vision and Mission

Our vision is a world where people are able to access justice to resolve the problems and challenges they face.

To achieve this, our mission is to: –

- Empower people to assert their individual rights, by giving them information, advice, and support
- Help people access justice through the legal and court systems
- Improve services and impact through evidence and influence

Strategic Aims

As part of our current Strategic Plan during this financial year, the four main aims of the organisation were as follows. Our new aims are under review and are reported later in this report.

Aim 1 – Help more litigants in person across England and Wales to access civil and family legal advice through a variety of channels which meets and matches their needs and enables them to have access to justice.

Aim 2 – Ensure vulnerable people are able to have access to justice through advice, information and complementary support; and we will draw attention to the barriers they face.

Aim 3 – Citizens Advice Islington will enhance access to quality advice by working collaboratively in the community to ensure local residents receive the holistic support packages they need.

Aim 4 – To be a stronger, more efficient organisation where staff and volunteers receive the resources they need to do a good job and we are recognised as providing responsive, quality-assured service to clients.

Our Services

The Charity is based where it first began, out of the Royal Courts of Justice, with additional offices at the Central Family Court in London, and in Islington. As well as in-person services, we provide services by email, telephone and online both in London and across England & Wales. We are a unique Citizens Advice and Law Centre, providing a diverse range of services to people who can't afford a lawyer or who are being impacted by the court system.

The organisation provides the following main services: –

1. **Civil Legal Advice** to litigants in person who can't afford a lawyer, either for people coming into the Royal Courts of Justice, or by telephone to people facing court action across England & Wales.
2. **Housing Legal Advice**, including to people eligible for funding under Legal Aid in Westminster and Islington, and to people facing possession hearings at the Central London County Court as part of the Housing Loss Prevention Advice Service (HLPAS).
3. **Family Legal Advice** to litigants in person who can't afford a lawyer, either for people coming into the Central Family Court in London, or by telephone or online to people facing court action across England & Wales.
4. **Legal Advice to survivors of domestic abuse** across England & Wales as part of our FLOWS initiative (Finding Legal Options for Women Survivors). The service helps survivors work out their best legal option, provides legal advice directly to people who can't afford a lawyer, and connects people directly and quickly to Legal Aid services provided by a network of firms across England & Wales.
5. **CourtNav**, our award-winning online tool www.courtnav.org.uk which helps people get a court order to provide legal protection from domestic abuse, backed up with support from an expert team of solicitors and paralegals, and our information website www.supportnav.org.uk.
6. **Family Legal Aid** to people in central London with complex family matters.
7. **Support to victims of miscarriages of justice** across England & Wales whose criminal convictions have been quashed by the Court of Appeal in England or Wales, or who are awaiting a hearing following a referral from the Criminal Cases Review Commission (CCRC).
8. **Time Together**, the only child contact centre based within a court which offers supported and supervised child contact to separating parents from within the Central Family Court in London.
9. **Citizens Advice Islington**, delivering social welfare advice to Islington residents including running the Advice Line as a first point of access; generalist advice appointments; specialist advice in welfare benefits, housing and debt; and outreach advice across Islington.

10. **Immigration Legal Advice** consultancy advice to staff and volunteers in local Citizens Advice across England & Wales, so they can better advise their local clients.

Achievements and Impact

We are a unique organisation. We are the only free legal advice service based in the Royal Courts of Justice; we are the main national charity providing free emergency legal advice to people experiencing domestic abuse; we are the only organisation providing a broad range of support to victims of miscarriages of justice; we run the only court-based child contact centre in the country; whilst also running our core legal advice services for people who can't afford a lawyer or for people who need advice and information to exert their individual rights.

Civil Legal Advice

Our Civil Legal Advice service has been running since RCJ Advice began and is supported by an incredible group of solicitors from a wide range of law firms, all who provide their legal advice services pro bono. Our service can be in-person at the Royal Courts of Justice in London, or we provide telephone appointments for people with a court case anywhere in England & Wales.

Across the year, 4,290 people contacted us seeking advice about their civil matter, who we either provided legal advice to or signposted to relevant services depending on the matters of their case. Through our team of employed and pro bono solicitors, we provided free civil legal advice to 2,199 people.

"Who would have thought it will take 6 months to get here! But we did and thank you so much for your help, I really don't think we would have done it without you." (Civil Law client)

"Hello and thank you very much. The service I received was very useful and supportive. It is with a great sense of relief that I am writing to you to say that the settlement payment was finally made... Thank you again for your help, the empathy and the time you offered me on this matter." (Civil Law client)

We collect feedback from clients and from our most recent survey, 90% were either very positive or positive in terms of the advice they received.

Housing Legal Aid

We have a small Housing Legal Aid contract and provided legal advice to 179 people across the year, principally residents of Islington & Westminster in London.

In September 2024 we started a new contract with the Legal Aid Agency to run the Housing Loss Prevention Advice Service at the Central London County Court, where we either provide on-the-day legal advice to people facing eviction through a court duty scheme or provide legal advice to people in advance of their court case. We work with several charitable Law Centres who assist us in the running of the contract by providing advice to a proportion of the clients needing legal advice.

Family Legal Advice

Our Family Legal Advice service is one of our core services, supported by 52 highly experienced solicitors from law firms, who all provide their legal advice services pro bono. Our service can be in-person at the Central Family Court in London, or we provide telephone appointments for people with a court case anywhere in England & Wales. We also offer Legal Aid to some of our clients with complex cases.

Across the year, 5,415 people contacted us seeking advice about their family matter, who we either provided legal advice to or signposted to relevant service depending on the matters of their case. Through our team of employed and pro bono solicitors, we provided free family legal advice to 904 people.

"I was so anxious about the...process and feeling very intimidated by the tactics of the legal representatives of the other party in the case. I was also not able to afford to hire in legal assistance to help with sorting out my finances. The nature of domestic abuse also meant I felt very isolated in the situation – it is sometimes hard to reach out and ask for help. Speaking with RCJ Advice helped me to put the process into some kind of perspective and to see a way to get through... It is not easy dealing with domestic abuse – no one wants to be in such a situation. Once again, thank you... Your advice, help and support made such a positive difference and is very much appreciated." (Family Law client)

FLAWS – Finding Legal options for Women Survivors

Our leading domestic abuse legal advice service provides an essential service to women from across England & Wales who are who are survivors of domestic abuse and need access to urgent free legal advice. Our initial focus is to help people work out the best legal solution, then help them take that forward, in particular where they need an emergency court order.

We received 17,626 contacts from people through our national helpline, from people seeking advice for themselves, or from staff and volunteers on behalf of survivors whom they are advocating for. This then leads to either legal advice, a referral to a service that best supports the course of action they need to take next, or helps them understand what their options are when they are ready to take the next step.

In addition to our helpline, we run an online information website which also helps guide people of any gender experiencing domestic abuse as to what steps they need to take next based on their own unique situation.

We work with a wide range of partners to run this service, including students of various university schools of law who help us run our triage telephone line; law firms from across England and Wales; and in particular, Rights of Women, who, as part of FLAWS, run the online community for legal professionals and frontline domestic abuse service professionals and the online survivor's forum.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

This year we have also been working with the Ministry of Justice to help them review their pilot for a new Domestic Abuse Protection Order, a new court order to protect people legally from domestic abuse.

"I am writing to express my heartfelt thanks for your support and dedication throughout the process of obtaining the orders. Your professionalism, empathy, and clear guidance made a very difficult time much more manageable. I truly appreciate the time and effort you put into my case, and I felt reassured knowing I had someone so knowledgeable and supportive on my side. Thank you again for everything you've done. Your help has made a meaningful difference in my life, and I'm truly grateful." (FLOWS client)

CourtNav – Supporting Survivors of Domestic Abuse to apply for Urgent Court Orders

We run a unique, award-winning online service called CourtNav, which supports people of any gender to complete an application for a court order to protect them legally from the domestic abuse they are experiencing.

Across the year 10,865 applications from people experiencing domestic abuse were submitted via CourtNav for a non-molestation order and/or an occupation order.

This year we started working with HM Courts and Tribunals Service to integrate CourtNav with their online portal My HMCTS, so that survivors of domestic abuse can more easily submit their application for a court order directly into the court system. This is being trialed in a small number of courts before being rolled out across England & Wales.

"Thank you for your help and support, I am grateful. I have been granted both orders " (CourtNav client)

"I cannot begin to tell you how appreciative I am for the help you have given me up to this point, really feel like I have broken through what felt like an unbreakable barrier " (CourtNav client)

Time Together – Child Contact Centre

Our child contact centre is unique in that it is the only one in England & Wales that is based within a court, at the Central Family Court in London. We have a great space – one that is safe and incredibly welcoming to families and their children, with different rooms for children of different ages. Many of the cases we deal with are referrals from judges from various courts.

Across the year we facilitated 186 sessions where children could see the other parent, during an often very difficult period of legal dispute between the separating parents.

"It has helped me to gain a relationship with my son. Everything in the centre is perfect. You lot are very kind" – Visiting parent

"Very helpful from start to finish. Always accommodating. I couldn't ask for more as I am overwhelmed with

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

the service provided" (Visiting parent)

"Very accommodating and helpful with supporting the transition to a new contact centre" (Visiting parent)

Immigration Advice

RCJ Advice runs an important service to other local Citizens Advice across England & Wales. Immigration is a complex matter, with constantly changing laws and rules, which can be difficult for locally based volunteers and staff to know what to advise their clients. Our team runs a national helpline for those local staff and volunteers to get advice on what to advise their clients. We also take on a small number of cases ourselves.

In the last year we received 2,733 calls from staff and volunteers to be able to then advise their clients. Areas of advice included around E-visas, spouse/partner visas, No Recourse to Public Funds advice, EUSS applications, and assisting people to identify their immigration status.

"Dear RCJ Advice, I would like to say thank you so much for the help you have given me in my applications. Thank you and all members of your staff for excellent service that you offered to me when I needed legal support." (Immigration advice client)

Employment Legal Advice

Our Employment legal advice service unfortunately ended in 2024 following the ending of several grant funds, and despite an effort to raise additional funds to keep it going.

In the 6-month period we did run the service we received enquiries from 250 people who we either advised or signposted to a service that best met their needs; and provided specialist employment advice directly to 91 people.

Miscarriage of Justice Support

We worked with 39 very vulnerable clients throughout the year. Contact consisted of 3,487 phone calls, texts and letters; 28 in person visits (prison and community); and 12 hearings.

Our holistic support addressed 1069 issues including a broad range of social welfare advice resulting in increased benefit entitlement, rehousing and grants obtained; advice and support on debts, family, transport, education, and employment; and a high level of emotional and wellbeing support.

We have extensive contact with other agencies such as the DWP, Local Authorities, charities, energy providers, and health services – including GPs, dentists and mental health services. There were 3,896 contacts made.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

"MJSS do a fantastic job — thank you. My lifeline." (MJSS client)

"Thank you for all your support. Without it, I could not cope." (MJSS client)

"The support provided for x has been incredible. Without it, their release and resettlement would have been incredibly difficult—if not impossible. We are deeply grateful for the work being done." (Prison Probation Officer)

Citizens Advice Islington

Our Islington service provides essential Citizens Advice social welfare advice to residents of Islington, from our office on Upper Street, from outreach locations across the borough, and remotely. This year we increased debt outreach community advice to three new locations.

In December 2024 our Debt Advice Team won the Debt Team of the Year 2024 at the Toynbee Hall Debt Free Advice Awards Ceremony.

We received 15,482 enquiries across the year, helping 6351 unique people.

Included in the enquiries and advice given, our service supported people with 1974 welfare benefits matters, 1092 universal credit matters, 2413 housing matters, 1216 debt matters (outside of our Debt Free Advice contract, see below), 634 employment matters, and 176 charitable support and food bank matters.

Our specialist debt advice service, part of the Debt Free Advice partnership, dealt with 1,027 debt matters.

"I was facing a debt issue, which was highly distressing and overwhelming. During our assessment call, your adviser was so kind and supportive, and I left it feeling calmer about my situation than I had in weeks. Debt issues are so stressful and really affect a person's self-worth and confidence. And having someone as non-judgmental and reassuring as your adviser to speak to makes all the difference. So I wanted to share this to raise awareness of the wonderful way she approaches her work".

Quality Marks and Memberships

As an organisation we have hold independent quality standards which help ensure we are providing the best service possible, and are members of key national bodies, all for the benefit of our clients.

- We were successfully re-awarded the Lexcel Practice Management Standard, the quality standard given by the Law Society for client care, compliance and practice management.
- We were successfully re-awarded Cyber Essentials Plus, a government-backed certification scheme which helps keep organisations and clients' data safe from cyber attacks. This is the highest standard, involving rigorous and independent testing of our IT security.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

- We were successfully re-awarded the Advice Quality Standard (AQS) which is awarded to organisations that give advice to members of the public on legal issues.
- We are registered with the Immigration Advice Authority (IAA) which is a government body that protects seekers of immigration advice through regulation, enforcement and promoting best practice.
- We are unique members of the national Citizens Advice service. We are assessed annually to ensure we meet with the national Citizens Advice standards.
- We are members of the Law Centre Network, working together with other Law Centres in the UK to help people get justice.

Plans for the future

RCJ Advice has been reviewing its Strategic Plan and is almost ready to put in place this new strategy for 2025–2028/9.

Access to justice continues to be much needed, and therefore supporting people to access justice through our services remains as important as ever:–

- Despite the principle of justice being a cornerstone of society, fair and equitable access in the form of free legal advice is in decline, the biggest impact being cuts to legal aid.
- Providing advice, and earlier interventions, saves money in the longer term.
- There has been an increase in demand for services.
- There had been a shift in the economic status of those accessing their services with a notable increase in people who previously would have paid for legal services now needing free legal advice.
- There is an increase in demand for support for those contending with domestic abuse.
- Those accessing advice services can be in incredibly vulnerable positions and present with multiple legal issues.

Our proposed new Strategic Aims are as follows:–

Strategic Aim 1 – Ensure that litigants in person who can't afford a lawyer are able to access free civil and family legal advice in order to navigate the often complex legal and court systems.

Strategic Aim 2 – Empower people to assert their individual rights through appropriate information, advice, and support.

Strategic Aim 3 – Use evidence from our work to influence and shape policy and practice in order to ensure people in the future are better able to access and achieve justice and be regarded as a leader in the work we do.

Strategic Objective 4 – Be a resilient charity to be able to do all that we need to do support the people who use our services

A period of consultation will take place during 2025, with the final Strategic Plan 2025–28/9 being approved from autumn 2025.

Public benefit

The directors have considered the guidance contained in the Charity Commission's general guidance on public benefit in reviewing the Charity's aims and objectives and in planning its future activities.

The directors confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit.'

The directors confirm the following in relation to the two key principles of public benefit:

Principle 1: There must be an identifiable benefit or benefits

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice or living, visiting or working in the London area.

The directors review the activities of the Charity against its aims on an on-going basis and are satisfied that all activities continue to be related to its aims. No detriment or harm arising from the activities undertaken by RCJ Advice, including Islington Citizens Advice, has been identified.

Principle 2: Benefit must be to the public or a section of the public

The beneficiaries are individuals from across England and Wales having business at the Royal Courts of Justice. Our debt work is under a London-wide contract for those or living, visiting or working in the London area. A number of clients who suffered a miscarriage of justice live outside London, as do a proportion of our Litigant in Person clients.

We charge a nominal fee for reports from our child contact centre supervised sessions. No fees are charged to individuals for our advice services to ensure maximum access. We promote our services widely in order to reach vulnerable sections of the community.

A number of private benefits arise from the activities of the Charity. Individual clients may benefit as a result of obtaining legal advice from the Charity. The Charity also employs and remunerates staff. These are incidental benefits arising from carrying out the Charity's aims.

Structure, governance & management

Governing document

RCJ Advice was formed in November 1978. We became a charitable company limited by guarantee, incorporated on 6 October 1995 and registered as a charity on 3 November 1995. The Charity commenced its operations on 7 November 1995. The company was established under a

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

All directors 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.

Appointment of directors

As vacancies arise the Board appoints new Trustees. A skills audit is regularly completed to assess gaps on the Board. The Chief Executive is responsible for delivering an induction programme to all new directors. Training opportunities are offered to all directors and a skills audit is conducted biannually.

Organisational structure

The directors of the company are also trustees for the purposes of charity law and under the company's Articles. The Charity is a company limited by guarantee and has no share capital. The Board of Directors ("the Board") meets quarterly and is responsible for the strategic direction and policy of the Charity. At present the Board has 18 members from professional backgrounds relevant to the work of the Charity. A scheme of delegation is in place and day to day responsibility for the operation of our services rests with the Chief Executive. Client services and delivery are the responsibility of the Director of Legal Services, Director of Family Services, Head of FLOWS, and the Chief Operating Officer of Citizens Advice Islington. Personnel, ICT and finance matters are the responsibility of the Director of Finance.

The Charity carries out an annual review of salary levels across London Citizens Advice charities and other relevant organisations including key management posts. Any proposed amendments to salary scales or remuneration of key staff are taken to the Employment & Finance Sub-Committee meeting for initial consideration. Any decision to change salary scales or remuneration levels is then taken to the Board for final decision.

Connected organisations

The Charity is a member of Citizens Advice. Citizens Advice agencies delivering advice services are all individual charities and Citizens Advice itself is also a registered charity, as well as being the membership organisation. The Charity is also now a member of the Law Centres Network. Law Centres delivering advice services are all individual charities and the Law Centres Network itself is also a registered charity, as well as being the membership organisation.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

Directors

The following people were directors of the Charity on the date of approval of the report or had been directors during the course of the year.

The Right Honourable Lord Justice Peter Jackson	(Chair)
Patrick Robinson	Deputy Chair
Nick Atkins	(Treasurer)
Alex Carruthers	
Jon Gale	
James Gilbey (resigned 1 st August 2024)	
John Hine (resigned 30 th September 2024)	
Paula Hodges KC (resigned 30 th April 2024)	
Christine Howard (resigned 30 th April 2024)	
Graham Huntley	
Roger Leese (resigned 27 th June 2025)	
Guy Pendell	
Andrew Denny	
Saaman Pourghadiri	
Ali Sallaway	
Paul Thwaite (resigned 1 st August 2024)	
Holly Ware	
Damien Byrne Hill (Appointed 30 th July 2024)	
Susan Leonora Labinjoh (Appointed 6 th November 2024)	
Olivia Jane Loxley (Appointed 6 th November 2024)	
Sam Brown (Appointed 7 th May 2025)	

Senior Management Team

Mark Allan	Chief Executive
Jeanette Daly Mathias	Chief Operating Officer Citizens Advice Islington
Rebecca Scott	Director of Civil Legal Services
Rita Suglani	Director of Family Services
Alex Lowry	Director of Domestic Abuse Legal Services
Janice Massingham	Director of Finance

Financial review

Summary

We are pleased to report an increase in our unrestricted funds of £132,069 in the year bringing total unrestricted funds held to £936,332 at 31st March 2025. This gives us a good foundation to face future funding challenges expected in the short to medium term and enables us to continue to develop and deliver our much needed legal advice services. We have continued to work on our fundraising strategy with trustee and supporting firms securing ongoing annual donation commitments to provide longer term annual funding. We are extremely grateful for the very generous support of firms which contributed a total of £157,308 in grants and donations in 2024/25.

Grants and Other Income

This year we have received ongoing funding for the civil and family legal advice teams from the Access to Justice Foundation from their Improving Outcomes Through Legal Support (IOTLS) funding stream (£171,922), and a contribution to core funding for our Chief Executive, Finance Director and Finance and Operations Manager costs from their Improving Lives Through Advice fund (ILTA) (£100,000).

The Legal Education Foundation (LEF) awarded funding of £200,000 tapered over three years from July 2023 in support of our change programme to strengthen the national reach of our legal advice. This year we received the second year of funding of £65,000, of which £45,000 contributed to the operational costs of the civil and family legal teams and £20,000 funded Cause 4 fundraising consultant costs to help us achieve our fundraising strategy.

London Legal Support Trust provided funding of £33,582 in the year for our employment advice project with the balance of the cost being met from our reserves. Sadly we were unable to source new funding for this project and it closed in November 2024.

Islington Citizens Advice (CA) service continued to be funded by Islington Council's Voluntary Community Sector grant programme with the second of four years grant of £450,000. This funding covers our core advice services at Islington CA and is supplemented by the Cripplegate Foundation grant (£36,627) for our Three Advice Project outreach advice; as well as other advice projects funded by Citizens Advice. We were grateful to Cloudesley Charitable Trust which committed to funding our Outreach Welfare Benefits work from 1st July 2024 for 21 months with a grant of £52,500 as well as continuing to provide a pot of funding for welfare grant payments to disabled and disadvantaged clients affected by the cost of living crisis. The Debt Free Advice project is based in the Islington Citizens Advice service. The debt advice project was funded by a Debt Free Advice grant of £182,592 with new funding from Islington Council of £22,000 meeting the costs of outreach debt advice in the London Borough of Islington.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

Funding for the FLOWS project, Miscarriage of Justice Support Service, and Immigration project in 2024/25 were met from grants already in place from the Ministry of Justice, HM Prisons Service and the Kessler Foundation respectively. We were delighted to be awarded continuing funding for the Immigration Advice project for three years to October 2028 during the year at a total value of £540,000.

We continued to host the London Citizens Advice Development Manager and a new London Citizens Advice Operations Manager, to 31st March 2025 funded by grants from 27 London Citizens Advice services and London Legal Support Trust, and the London Citizens Advice Cost of Living project funded by the Greater London Authority (GLA). At 31st March 2025 both employees transferred over to the new London Citizens Advice charity. The income and expenditure in the year reflects the grants received in the year and the costs of hosting the employees. For the London Citizens Advice Cost of Living project funded by the GLA the income and expenditure principally relates to the six months to 30th September 2024 when year 2 of the project ended. The majority of project expenditure related to grant payments to the local Citizens Advice charities in London which deliver the advice. RCJ & Islington Citizens Advice Bureaux employed a project manager part-time to support the GLA project, and received a contribution to management costs. At 31st March 2025 restricted funds held for the two London Citizens Advice projects totaled £129,480 and this amount was transferred to creditors in the balance sheet and was paid over to the new London Citizens Advice charity after the year end.

The Legal Aid housing team generated income of £138,510 (2023/24: £143,147); this included income from our new Housing Loss Prevention Duty Scheme (HLPAS) contract which we deliver with other Law Centre partners from September 2024. This income covers the costs of two FTE housing solicitors and the paralegal and billing clerk. We continue to see a high demand for this service.

Overall Position

The overall results for the year are a deficit of £289,177, comprising a net decrease in restricted funds held of £421,246 and a surplus on the general fund of £132,069. The detailed movement in the funds can be seen at Note 18.

Other Funding Matters

Our main funding risk continues to be securing longer term income for our civil and family legal advice services. Our two key funding streams from the Access to Justice Foundation (IOTLS for our civil and family legal advice services) and Ministry of Justice (for our FLOWS domestic abuse legal advice funding) have been extended for a further year but will end on 31st March 2026. We anticipate new grant funding going forward but as yet there is no indication of when or what value of funding streams may be available. We continue to work with Cause4 fundraising consultants on developing our longer-term funding strategy and supporting us in realizing longer term donations from supporting firms as well as targeting new sources of individual income.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

RCJ Advice & Islington Advice continues to monitor its supplier contracts and costs to ensure we achieve value for money and the most effective use of resources. We have benefited from access to an IT contract through being part of the Law Centres Network which we previously paid for separately. In August 2024 we moved our IT support contract to Aspira Cloud joining the Law Centre Network infrastructure and fully embracing a Microsoft cloud solution. We invested in new laptops to ensure all staff only work from RCJ Advice & Islington Citizens Advice owned laptops when homeworking. This change of provider and system has resulted in significant savings in IT costs and a more secure system. We successfully renewed our IASME cyber essentials accreditation on our new systems.

Income Summary

The Charity's income for the year was £ 3,304,295; a decrease of £793,687 compared to £4,097,982 in 2023/24. The net decrease in income mainly results from a decrease in income for the London Citizens Advice GLA cost of Living project of £896,217 as a result timing of the income in 2024/25 representing half a year to 30.09.2024; a small decrease in London Citizens Advice Development project funds of £3,298; a small decrease in housing legal aid income of £4,637; a decrease in FLOWS income of £22,746 due to a one off additional grant last year for CourtNav development costs not repeated; a net decrease in civil and family legal income £81,495 as the immigration consultancy grant included provision for payment of a sub grant in 23/24 to another local citizens advice service which ended in February 2024 (£27,976); pro bono services decreased by £40,733 due to fewer pro bono hours in 2024/25; the employment project ended in November 24 so only part year costs in 2024/25 (£8,584); and the LEF grant allocated to civil and family legal costs was £35,000 less than in 2023/24. There were increases in civil and family legal income from the family legal aid contract £28,842, and the IOTLS grant £9,908.

The total decreases in annual income were offset by increases in donations and legacy income of £137,702 mainly resulting from in-kind donations of human resources support from Herbert Smith by £106,875; an increase in income for debt advice of £28,384 due to the additional grant from Islington Council of £22,000 in the year to fund outreach work in LB Islington; an increase in Islington Advice funding of £ 33,274 resulting from new income from London Citizens Advice for the Food Roots project; the Cloudesley outreach funding for welfare benefits advice; and an increase in bank interest of 14,344.

In-Kind Support

Total services in kind this year from all donated services is valued at £394,234 (2023/24 £327,492) an increase of £66,742.

This change reflects an increased contribution of pro bono hours for human resources consultancy support provided by Herbert Smith Freehills LLP of £106,875 compared to 2023/24.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

Services in kind continue to represent a significant and important contribution to the work of the Charity in meeting client need. Total in-kind hours donated by Honorary Legal Advisers decreased this year from 1,205 to 1,044.

The civil legal advisers delivered 648 (2023/24: 791) sessions valued at 75 minutes per session. This reflects the additional time outside the appointment spent on preparation and follow-up work for clients. For the family pro bono service, advisers delivered 396 appointments at one hour per appointment (414: 2023/2024) at one hour per appointment). The reduction in the number of sessions delivered reflects a reduction in our client support staff in post during the year across both services. The hourly rate used to value the services in kind is based on the level of experience of solicitors volunteering – in the case of the civil service costed at the published solicitors hourly rates and for the family service, the hourly rate reflects the market value of volunteers donating their time.

We continue to have an ongoing programme to recruit and train Honorary Legal Advisers from City legal firms to meet the demand of the civil rota and from family practices to meet the significant demand for our family legal advice service.

The Charity continues to benefit from a significant donation of time from volunteers who provide general advice to members of the public at Islington Advice or who volunteer in administrative roles or as a trustee of the Charity. In accordance with the SORP, this time is not included in the accounts. We have a programme of continual recruitment and training of volunteers across the services as a significant number of our volunteers successfully move on to paid employment.

Overall Expenditure

The Charity's total expenditure in 2024/25 was £3,593,472, a decrease of £472,939 on the expenditure of £4,066,411, in 2023/24. The net decrease in total expenditure is mainly explained by: the decrease of £430,877 in expenditure for the Citizens Advice London GLA Cost of Living project which had a full year's operation in 2023/24 compared to a half year in 24/25 as year 2 of the project ended on 30th September 2024; a small decrease in spend on the FLOWS project of £11,342 due to recruitment gaps in salary costs and less spending on CourtNav development costs and partner costs compared to 2023/24; and a decrease in spend on civil and family legal services of £121,310 relating to the reduction in pro bono hours for HLA (£40,133) and a reduction in direct project costs not repeated from the one off costs of website and LipNav development in 2023/24. These decreases were offset by increases in the costs of raising funds – £22,081 for fundraising consultant costs funded by our Legal Education Foundation grant. Overall there was a net increase in allocated human resources pro bono costs of £106,875 which is spread across all services and reflects part of the increased costs in project spend. There was an increase of £23,294 in debt advice due to an increase in salary costs following a restructure of the debt advice team; an increase in spend in Islington Advice service of £26,539 reflecting increased salary costs and pro bono allocation; an increase in London Citizens Advice project costs due to the appointment of the London Citizens Advice Operations Manager in November 2024; and smaller increases across Housing and Miscarriage of Justice Support Service projects.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

Total expenditure includes the adjustment for the movement of the annual leave accrual within the salary costs expenditure line. The movement reflected a reduction in the accrual creditor balance of £14,692 in 2024/25 compared to £2,422 in 2023/24. The accrual accounts for staff annual leave entitlement at the year-end date accrued but not taken of £38,814 this year, compared to £53,506 at 31st March 2024.

Reserves

The Charity held total funds of £ 1,082,642 at 31st March 2025. Of this, £146,310 was restricted funds and £127,369 of this total relates to funds held for Islington Citizens Advice service future contingencies or emergency funding. Other restricted funds are detailed in note 18.

The balance of £936,332 relates to unrestricted funds. Of the unrestricted funds, £29,420 was tied up in fixed assets and £260,218 in work in progress on legal aid family and housing contract. The £100,000 designated fund earmarked for the Islington Citizens Advice separation fund has been released back to general funds as it is no longer needed following the trustees decision to remain as one organization.

Fundraising

The Chief Executive leads on the fundraising strategy and fundraising activities and submits all bids for contracts and grants. The impact of our fundraising work is highlighted in the sections above in terms of income for our grants, contracts and donations from firms. In April 2024 fundraising specialists were appointed to provide fundraising assistance to support the charity to realise its fundraising objectives. The charity does not cold call. The Board oversees a good practice approach to fundraising overall. The Charity has received no complaints in relation to fundraising.

Reserves Policy

The directors have reviewed the reserves of the Charity. The review encompassed an analysis of current and future income streams, the identification of the core services that are provided by the Charity and the likelihood of income continuing in the future. The directors have adopted a risk-based approach. An analysis was undertaken of our services alongside a review of committed expenditure for all service delivery areas, cash flow and consideration of the major risks to which the Charity is exposed.

Reserves levels have been reviewed based on future funding opportunities; the impact on funding in the charitable sector posed by the Government's spending review; available funding levels to support litigant in persons; the cost of living crisis and timing of grant payments which almost entirely lag about 6 weeks behind expenditure delivering the services funded. This has a significant impact on cashflow and our need to hold sufficient cash available reserves to meet liabilities.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

The directors consider that it would take a minimum of three to six months to replace funding for the Charity's core strategic services and/or to restructure or wind down the services in response to a reduction or complete loss of funding.

Accordingly, the reserve represents the expenditure that would be incurred during such period in continuing to deliver and/or in restructuring the affected services and meeting any closure costs associated with winding down areas of services and notice and redundancy of staff. At current levels of activity, the prudent level of reserves required is between £624,000 to £1,007,000 to protect key core purpose and essential legal advice services and infrastructure costs and if necessary transfer services to another provider.

The current level of free reserves is £646,694, the value of the general funds. Designated funds held of £289,638 are not included as they represent the fixed assets and Work in Progress reserve for Legal Aid for which are not easily realisable. Levels of Work in Progress are driven by the timing of cases and can vary significantly at different times.

With a new fundraising strategy in progress and allowance for varying levels of Work in Progress figures, Trustees consider current reserves are sufficient and target levels of reserves can be worked towards in the short to medium term.

Risk Management

The Board carries out an annual risk management review to update its risk register.

The Charity's risk register is reviewed, monitored and updated quarterly by the Employment & Finance Sub-Committee. It is reported to all directors on a quarterly basis at the full Board meetings. The Board has assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and is satisfied that systems are in place to manage our exposure to the major risks.

A summary of the major risks is set out below:

Principal risks / uncertainties	Actions in place to manage risk
Significant reduction or loss of income; delays in funding decisions and inability to replace funding for strategically important projects in the short term.	Regular liaison and meetings with funders and stakeholders. Ongoing programme of promotion of new strategically important and national services to raise the profile of project work and embed importance of services as part of the organisation's core offer. A fundraising plan to identify and establish new funding streams for the medium to longer term and diversify income to reduce the risk of dependency on individual high value funders. This plan is reviewed quarterly by the Employment & Finance Sub-Committee. Ongoing development of service delivery is reviewed and revised to meet changing client need.

Principal risks / uncertainties	Actions in place to manage risk
Phasing out or end of funding for FLOWS and Litigants in Person funding generally in the future.	<p>Maintain key contacts / communications re importance of FLOWS strategy, Litigant in person national strategy and what it is delivering.</p> <p>Ongoing relationship with HMCTS to embed FLOWS developments into the court service.</p> <p>Fundraising support in place to work on increased donations from law firms.</p> <p>Continue collection of data and case studies to show impact of work from staff and pro bono solicitors.</p>
System security and permissions compromised (virus, hackers, cyber-attack) Data compromised.	<p>All main systems are cloud based delivered by providers with appropriate accreditations and cyber security.</p> <p>Quarterly review meetings in place with IT support provider.</p> <p>Permission and set up /deletion of cloud accounts is restricted to nominated authorised staff only.</p> <p>Multifactor Authentication or two factor sign-in is in place for all key systems.</p> <p>Homeworking data protection and acceptable use policies are in place.</p> <p>Information Assurance Small Medium Enterprises (IASME) and Cyber Essentials Combined Scheme Self Assurance accreditation has been achieved and is renewed annually.</p>

Principal risks / uncertainties	Actions in place to manage risk
Data protection obligations not met resulting in loss of data	<p>Data protection and security policies are in place and form part of the office manual which is accessible to all staff and volunteers.</p> <p>Staff and volunteers undertake annual data protection training.</p> <p>R Mail encrypted e-mail is in place. Cyber insurance is in place.</p> <p>Home working policy is in place with restricted access to systems by mobile devices.</p> <p>A Microsoft environment is in place for all staff & volunteers only using charity owned and managed IT equipment when working from home. This ensures all access to our systems is secure, supported and managed.</p>

A detailed complaints procedure is in place and clients are advised of this when their case is taken on. A full complaints report is presented to the Service Delivery Sub-Committee and to all directors on a quarterly basis.

Health and Safety is within the remit of the Director of Finance and key health and safety risks are identified and monitored as part of the organisation's risk assessment process.

Statement of directors' responsibilities

The directors (who are also trustees of the Charity for the purposes of charity law) are responsible for preparing the directors' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities' SORP;

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2025

- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

So far as the directors are aware:

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

The directors 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.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The directors' annual report has been prepared in accordance with the special provisions applicable to companies' subject to the small companies' regime.

Approved by the directors on 07 August 2025 and signed on their behalf by

Nicholas Mark Atkins
Director

Opinion

We have audited the financial statements of The RCJ and Islington Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other Information

The other information comprises the information included in the directors' annual report, including the strategic report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the directors' annual report, including the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The directors annual report, including the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' annual report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of directors' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit
- The directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the Trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of directors

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Trustees' annual report

For the year ended 31 March 2025

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Farrah Kitabi (Senior statutory auditor)

18 August 2025

for and on behalf of

Sayer Vincent LLP, Statutory Auditor, 110 Golden Lane, LONDON, EC1Y 0TG

The RCJ and Islington Citizens Advice Bureaux

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2025

	Note	2025				2024			
		Unrestricted £	Continuing restricted £	Discontinued restricted £	Total £	Unrestricted £	Continuing restricted £	Discontinued restricted £	Total £
Income from:									
Donations and legacies	2	383,234	20,000	-	403,234	264,532	-	-	264,532
Charitable activities									
Bankruptcy & Debt	3a	14	204,592	-	204,606	7	176,215	-	176,222
Civil & family	3b	335,248	389,601	-	724,849	355,088	451,253	-	806,341
FLOWS	3c	-	800,000	-	800,000	-	822,746	-	822,746
Housing	3d	138,510	-	-	138,510	143,147	-	-	143,147
Islington Advice	3e	570	540,318	-	540,888	525	507,089	-	507,614
London Citizens Advice Development	3f	-	-	40,170	40,170	-	-	43,468	43,468
London Citizens Advice GLA Cost of Living Advice	3g	-	-	330,533	330,533	-	-	1,226,750	1,226,750
Miscarriage of Justice	3h	-	100,000	-	100,000	-	100,000	-	100,000
Investments		21,505	-	-	21,505	7,161	-	-	7,161
Total income		879,081	2,054,511	370,703	3,304,295	770,460	2,057,303	1,270,218	4,097,982
Expenditure on:									
Raising funds		2,590	20,000	-	22,590	509	-	-	509
Charitable activities									
Bankruptcy & Debt		10,274	204,592	-	214,866	2,791	188,781	-	191,572
Civil & family		520,346	398,855	-	919,201	599,476	441,035	-	1,040,511
FLOWS		34,425	800,123	-	834,548	6,702	839,188	-	845,890
Housing		150,365	-	-	150,365	146,024	-	-	146,024
Islington Advice		24,310	498,907	-	523,217	6,564	490,114	-	496,678
London Citizens Advice Development		1,526	-	57,912	59,438	(2,743)	-	48,916	46,173
London Citizens Advice GLA Cost of Living Advice		752	-	766,071	766,823	1,308	-	1,196,392	1,197,700
Miscarriage of Justice		2,424	100,000	-	102,424	1,354	100,000	-	101,354
Total expenditure	4a	747,012	2,022,476	823,983	3,593,472	761,986	2,059,118	1,245,308	4,066,411
Net income/(expenditure) for the year	6	132,069	32,034	(453,280)	(289,177)	8,474	(1,816)	24,909	31,570
Transfer of London Citizens Advice funds to new organisation		-	-	(129,480)	(129,480)	-	-	-	-
Transfers between funds		1,007	7,013	(8,020)	-	-	20,020	(20,020)	-
Net movement in funds		133,076	39,047	(590,780)	(418,657)	8,474	18,204	4,889	31,570
Reconciliation of funds:									
Total funds brought forward		803,256	107,263	590,780	1,501,299	794,782	89,057	585,890	1,469,729
Total funds carried forward		936,332	146,310	-	1,082,642	803,256	107,263	590,780	1,501,299

Discontinued activities relate to the GLA London Citizens Advice projects. All other activities are continuing. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 17 to the financial statements.

The RCJ and Islington Citizens Advice Bureaux

Balance sheet

Company no. 03110908

As at 31 March 2025

	Note	£	2025 £	£	2024 £
Fixed assets:					
Tangible assets	11		29,420		4,799
Current assets:					
Work in progress		260,218		215,391	
Debtors	12	343,139		398,608	
Cash at bank and in hand		1,042,758		1,275,774	
		1,646,116		1,889,774	
Liabilities:					
Creditors: amounts falling due within one year	13	(564,016)		(361,226)	
Net current assets			1,082,099		1,528,548
Total assets less current liabilities			1,111,520		1,533,346
Creditors: amounts falling due after more than one year	15		(28,877)		(32,048)
Total net assets	17a		1,082,642		1,501,299
The funds of the charity:	18a				
Restricted income funds			146,310		698,043
Unrestricted income funds:					
Designated funds		289,638		320,190	
General funds		646,694		483,066	
Total unrestricted funds			936,332		803,256
Total charity funds			1,082,642		1,501,299

Approved by the trustees on 07 August 2025 and signed on their behalf by

Nicholas Mark Atkins
Director

The RCJ and Islington Citizens Advice Bureaux

Statement of cash flows

For the year ended 31 March 2025

Reconciliation of net income to net cash flow from operating activities

	2025 £	2024 £
Net income for the reporting period (as per the statement of financial activities)	(289,177)	31,570
Depreciation charges	11,123	5,985
Loss on disposal fixed assets	1,099	-
Transfer of London Citizens Advice funds to new charity	(129,480)	
Dividends, interest and rent from investments	(21,505)	(7,161)
(Increase) in work in progress	(44,827)	(38,794)
(Increase)/decrease in debtors	55,468	53,431
(Decrease) / increase in creditors	202,791	123,109
Net cash provided by operating activities	(214,508)	168,140

	2025 £	£	2024 £	£
Cash flows from operating activities				
Net cash provided by operating activities		(214,508)		168,140
Cash flows from investing activities:				
Purchase of fixed assets	(36,843)		(3,868)	
Dividends, interest and rents from investments	21,505		7,161	
Net cash provided (used in) investing activities		(15,338)		3,293
Cash flows from financing activities:				
Net repayment of pensions deficit	(3,171)		(3,524)	
Net cash provided by / (used in) financing activities		(3,171)		3,524
Change in cash and cash equivalents in the year		(233,017)		174,957
Cash and cash equivalents at the beginning of the year		1,275,774		1,100,817
Cash and cash equivalents at the end of the year		1,042,758		1,275,774

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies

a) Statutory information

The RCJ and Islington Citizens Advice Bureaux is a charitable company limited by guarantee and is incorporated in England and Wales.

The registered office address is C/O Waterstone Company Secretaries Ltd, Suite LG 03, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

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

d) Going concern

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Sufficient funding is secured until 30 July 2026 with adequate reserves and cashflow in place to enable the organisation to continue operating for the foreseeable future.

Accordingly, the Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern and the going concern position is appropriate.

e) Income

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

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

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

For donated legal services the value of the donated services is an estimated figure based on the average value the civil lawyers firm places on their time and the external market salary rate in the case of family lawyers.

g) 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.

h) 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.

i) 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 classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services and other activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

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

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

j) 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, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time of the amount attributable to each activity

● Raising funds	0.1%
● Bankruptcy and Debt	6.5%
● Civil & Family	28.4%
● FLOWS	22.2%
● Housing	9.9%
● Islington Advice	16.8%
● Citizens Advice London Development Project	2.3%
● Citizens Advice London GLA Cost of Living Project	8.6%
● Miscarriage of Justice	5.3%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Fixtures and fittings & Computer equipment	4 years
--	---------

m) Work in progress

Work in progress represents the value of casework earned and due on open Legal Help escape fees and Legal Aid cases in housing and family matters. The cases are opened under the Legal Aid Agency Contract and are not completed at 31st March 2025.

Work in progress is valued on the basis of the spent on the matter multiplied by the relevant legal aid or interpartes rate. While some WIP will be recoverable within 12 months and some over 12 months, it is not possible to calculate this split with accuracy. The charity accounts for WIP as a current asset as it aims to recover WIP within the shortest possible timeframe; however, WIP is excluded from the free reserves of the charity and shown as a designated fund as the asset cannot easily be converted into cash.

n) 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.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

o) 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.

p) 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.

q) Financial instruments

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.

r) Pensions

The charity operates a defined contribution scheme for its employees and contributes to the personal pension plan of employees. Contributions are charged to the financial statements as they become payable.

The charity previously participated in a defined benefit pension scheme where its contributions are affected by any surplus or deficit in the scheme but is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

The scheme is now closed and deficit contributions amount to £3,000 per annum in respect of the one remaining member of this scheme.

s) Partner payments

Partner payments in the form of grants are made to third parties in furtherance of the charity's objects, specifically for the FLOWS project. Grants are accounted for quarterly on receipt of expenditure returns with supporting evidence of spend on the project.

t) Holiday pay accrual

Accruals for holiday pay are recognised at the year-end using the undiscounted costs of any unused paid annual leave expected to be settled wholly before 12 months after the end of the reporting period.

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

2 Income from donations and legacies

	2025 Total £	2024 Total £
Access to Work grants	-	15,962
Access to Justice Foundation –Community Fund		
. Improving lives through advice (ILTA)	100,000	8,333
Allen & Overy LLP	25,000	5,000
Ashhurst LLP	7,500	7,500
Carpenter Singh Solicitors	1,000	-
CMS Cameron McKenna Nabarro Olswang LLP	5,000	5,000
Clifford Chance LLP	-	10,000
Clyde & Co LLP	-	-
Dechert LLP	1,000	
Freshfields Bruckhaus Deringer LLP	25,000	25,000
Gowling WLG (UK) Charitable Trust	1,000	-
Herbert Smith Freehills LLP	15,000	25,000
Hogan Lovells LLP	10,000	25,000
Hughes, Fowler and Curruthers LLP	-	2,500
Kingsley Napley LLP	5,000	-
Latham and Watkins (London) LLP	10,000	
Linklaters LLP	-	45,000
London International Disputes Week (LIDW)	10,000	10,000
London Legal support Trust	10,000	10,000
London Legal walk	3,103	2,185
Mishon De Raya LLP	-	-
Morrison & Foerster LLP	-	-
Norton Rose	2,500	7,500
Peters and Peters LLP	5,000	-
Red Kite Law LLP	3,808	-
Signature Litigation LLP	5,000	5,000
Sills & Betteridge	500	-
Slaughter & May Charitable Trust	10,000	10,000
Stephenson Harwood LLP	10,000	10,000
Stewarts Law LLP	-	-
Weil, Gotshal & Manges LLP	-	25,000
White & Case	5,000	5,000
Other donations & gifts	2,400	2,004
Donated services – Human resources & consultancy **	110,423	3,548
Legal Education Foundation – towards fundraising consultancy support	20,000	-
	403,234	264,532

All income from donations and legacies is unrestricted, apart from the Legal Education Foundation income which is restricted.

** The pro bono human resources services represents support and advice provided by Herbert Smith Freehills LLP totalling £110,423 (2024: £3,548)

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

3 Income from charitable activities

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
3. Capitalise Money Advice Service (formally CitA Project grants Islington Council	- 14 -	182,592 - 22,000	182,592 14 22,000	- 7 -	176,215 - -	176,215 7 -
3a Sub-total for Bankruptcy & debt	14	204,592	204,606	7	176,215	176,222
Access to Justice Foundation – Employment Project	-	-	-	-	-	-
Access to Justice Foundation –Help Accessing Legal Support (HALS) & Improving Outcomes Through Legal Advice (IOTLS)	-	171,922	171,922	-	162,014	162,014
CAFCASS– Time Together	-	2,500	2,500	-	2,500	2,500
Kessler Foundation – Immigration Consultancy service	-	136,597	136,597	-	164,573	164,573
Legal Aid Agency	49,662	-	49,662	28,820	-	28,820
Legal Education Foundation –RCJ National – a change programme to strengthen the national reach of our legal advice	-	45,000	45,000	-	80,000	80,000
Pro Bono Legal Services*	283,811	-	283,811	323,944	-	323,944
Time Together Child Contact Centre fee	1,775	-	1,775	2,324	-	2,324
Trust for London Employment Advice	-	-	-	-	42,166	42,166
London Legal Support Trust – Employment Advice	-	33,582	33,582	-	-	-
3b Sub-total for civil & family	335,248	389,601	724,849	355,088	451,253	806,341

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

3 Income from charitable activities (continued)

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Ministry of Justice		800,000	800,000		822,746	822,746
Other income			-			-
3c Sub-total for FLOWS	-	800,000	800,000	-	822,746	822,746
Legal Aid Agency	138,510		138,510	143,147		143,147
3d Sub-total for Housing	138,510	-	138,510	143,147	-	143,147
Cloudesely Outreach Advice & client welfare		31,276	31,276		8,566	8,566
Citizens Advice services	150	11,600	11,750	525	7,665	8,190
Cripplegate Foundation		36,627	36,627		38,331	38,331
Citizens Advice GLA cost of living		10,815	10,815		2,527	2,527
Islington Council		450,000	450,000		450,000	450,000
Donations	420	-	420	-	-	-
	-	-	-	-	-	-
3e Sub-total for Islington Advice	570	540,318	540,888	525	507,089	507,849
London Citizens Advice services		6,650	6,650		38,468	38,468
London Legal Support Trust		33,520	33,520		5000	5000
Sub-total for London Citizens Advice		40,170	40,170		43,468	43,468
3f Development Project	-	40,170	40,170	-	43,468	43,468
London Legal Support Trust		5,533	5,533		11,750	11,750
London Citizens Advice – Cost of living project		325,000	325,000		1,215,000	1,215,000
3g Greater London Authority (GLA)		330,533	330,533		1,226,750	1,226,750
		330,533	330,533		-	960,000
Ministry of Justice		100,000	100,000		100,000	100,000
3g Sub-total for Miscarriage of Justice	-	100,000	100,000	-	-	98,544
Total income from charitable activities	474,342	2,405,214	2,879,556	691,962	3,185,892	3,877,854

* The pro bono legal services represents services provided by lawyers working in approximately 60 London law firms who provide free legal advice to people who do not have solicitors representing them. The value of the donated services is an estimated figure based on the solicitors guideline hourly rates of pay for civil lawyers and the market rate salary scale in the case of family lawyers. The valuation used for the hourly rate of pay for civil lawyers and family lawyers has been adjusted to reflect the average level of the post qualification status of solicitors volunteering on the civil and family rotas.

Government grants received during the year include: The Ministry of Justice grant funds administered through The Access to Justice Foundation for civil & family legal advice services – Improving Outcomes Through Legal Support (IOTLS); the National Offenders Management Service (NOMS) office of the Ministry of Justice funds the Miscarriage of Justice support service; and the Finding Legal Options for Women (FLOWS) project provides legal advice and support to agencies supporting victims of domestic abuse.

4a Analysis of expenditure (current year)

	Charitable activities											2025 Total £	2024Total £
	Cost of raising funds £	Bankruptcy & debt £	Civil & family £	FLAWS £	Housing £	Islington Advice £	Citizens Advice London Development Project – discontinued £	Citizens Advice London GLA Cost of Living Project – discontinued £	Miscarriage of Justice £	Governance costs £	Support costs £		
Staff costs (Note 6)	-	176,504	469,314	425,009	91,227	398,646	41,377	45,551	66,698	-	235,080	1,949,406	1,922,341
Pro bono services	1,638	10,918	312,289	28,721	5,459	27,241	2,232	2,463	3,272	-	-	394,234	327,492
Direct staff costs & volunteer expenses Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs	-	523	5,962	2,649	1,374	4,366	270	667	1,617	-	29,680	47,107	54,033
Client costs, consultant & professional fees, commissioned projects and other direct service costs	-	205	12,935	40,619	1,716	17,398	1,315	2,583	1,812	-	121,462	200,044	321,438
Grants payable	20,627	144	1,865	40,446	9,645	6,300	4,800	39,928	3,320	29,028	-	156,103	125,852
Partner payments	-	-	-	205,519	-	-	-	640,229	4,000	-	-	644,229	1,070,175
	22,265	188,295	802,366	742,963	109,421	453,951	49,995	731,420	80,718	29,028	386,221	3,596,643	4,066,410
Support costs	370	24,124	109,942	84,990	39,282	63,143	8,911	34,592	20,867	-	(386,221)	0	-
Governance costs	(45)	2,447	6,893	6,595	1,662	6,123	533	811	838	(29,028)	-	-	-
Total expenditure 2025	22,590	214,866	919,201	834,548	150,365	523,217	59,438	766,823	102,424	-	-	3,593,472	4,066,410
Total expenditure 2024	509	191,572	1,040,511	845,890	146,024	496,678	46,173	1,197,700	101,354	-	-	-	4,066,410

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and in 2024/25 our Immigration Consultancy service to local Citizens Advice within the civil legal team.

FLAWS partners are Rights of Women which deliver the FLOWS discussion forum and North East Law Centre where a FLOWS solicitor is in place. For the Immigration Consultancy service Bolton and Bury Citizens Advice service provided advice to clients in 2024/25.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community and grants to London Citizens Advice Services for delivering advice as part of the London Citizens Advice GLA Cost of Living Project.

Notes to the financial statements

For the year ended 31 March 2025

4b Analysis of expenditure (prior year)

	Charitable activities											2024 Total £
	Cost of raising funds £	Bankruptcy & debt £	Civil & family £	FLAWS £	Housing £	Islington Advice £	Citizens Advice London Development Project £	Citizens Advice London GLA Cost of Living Project £	Miscarriage of Justice £	Governance costs £	Support costs £	
Staff costs (Note 6)	-	151,911	469,199	441,503	91,968	388,503	36,259	60,049	76,091	-	206,857	1,922,341
Pro bono services	47	339	324,865	904	169	852	63	106	146	-	-	327,492
Direct staff costs & volunteer expenses		260	4,398	2,827	1,187	1,131	-	322	1,431		42,477	54,033
Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs	-	-	86,546	73,228	1,834	7,220	551	10	1,567		150,483	321,438
Client costs, consultant & professional fees, commissioned projects and other direct service costs	-	-	4,868	260	9,020	17,839	-	44,696	-	49,168	-	125,852
Grants payable	-	-	-	-	-	-	-	1,066,175	4,000	-	-	1,070,175
Partner payments	-	-	22,000	223,079	-	-	-	-	-	-	-	245,079
	47	152,510	911,877	741,801	104,178	415,546	36,874	1,171,358	83,235	49,168	399,816	4,066,410
Support costs	458	34,432	115,483	91,761	38,849	69,675	8,397	24,665	16,095		(399,816)	-
Governance costs	4	4,630	13,151	12,328	2,996	11,457	902	1,676	2,024	(49,168)		-
Total expenditure 2024	509	191,572	1,040,511	845,890	146,024	496,678	46,173	1,197,700	101,354	-	-	4,066,411

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and our Immigration Consultancy service to local Citizens Advice within the civil legal team.

FLAWS partners are Rights of Women which deliver the FLOWS discussion forum and North East Law Centre where a FLOWS solicitor is in place. For the Immigration Consultancy service Bolton and Bury Citizens Advice service provided advice to clients.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community and grant to London Citizens Advice Services for delivering advice as part of the London Citizens Advice GLA Cost of Living Project.

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2025

5. Grants payable & Partner payments	2025 £	2024 £
Rights of Women – FLOWS project	133,303	150,864
North East Law Centre – FLOWS project	72,216	72,215
Citizens Advice Bolton & Bury – Immigration Consultancy project	–	22,000
Local Citizens Advice Services – Miscarriage of Justice project	4,000	4,000
London Citizens Advice Services – London Citizens Advice GLA Cost of living project	640,229	1,066,175
	849,748	1,315,254

6 Net income resources for the year

This is stated after charging / crediting:

	2025 £	2024 £
Depreciation	11,123	5,985
Loss on disposal of fixed assets	1,099	–
Operating lease rentals:		
Other	4,926	4,963
Auditor's remuneration (excluding VAT):		
Audit (net of VAT)	10,300	9,900
Other services	265	–
	265	–

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	1,705,018	1,678,040
Redundancy and termination costs	8,050	–
Social security costs	152,658	164,040
Employer's contribution to defined contribution pension schemes	83,680	80,261
	1,949,406	1,922,341

The redundancy and termination costs were settled and paid at the balance sheet date .

One employee earned between £80,000 and £90,000 during the year (2024: 0).

The total employee benefits including pension contributions and employer's national insurance contributions of the key management personnel were £379,331 (2024: £344,767).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

8 Staff numbers

The full time equivalent and average number of employees (head count based on number of staff employed) during the year was as follows:

	2025 FTE	2024 FTE	2025 No.	2024 No.
Raising funds	1	0.6	0.6	0.6
Bankruptcy & debt	4	4.0	4.0	4.3
Civil & family	10	10.9	15.2	16.8
FLOWS	11	10.7	9.6	10.9
Housing	2	2.0	2.0	2.7
Islington CAB	10	10.1	13.8	13.1
Citizens Advice London Development Project	1	0.8	0.9	0.9
Citizens Advice London GLA Cost of Living Project	1	1.3	1.0	0.6
Miscarriage of Justice	1	1.7	1.3	1.5
Support	3	3.1	3.2	3.2
Governance	0.2	0.2	0.2	0.2
	43.9	45.2	51.8	56.7

Notes to the financial statements

For the year ended 31 March 2025

9 Related party transactions

There were no donations or other transactions with related parties during the year (2024: Nil)

10 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 Tangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total £
Cost			
At the start of the year	20,088	133,087	153,176
Additions in the year	-	36,843	36,843
Disposals in the year		(1,465)	(1,465)
At the end of the year	<u>20,088</u>	<u>168,465</u>	<u>188,553</u>
Depreciation			
At the start of the year	18,432	129,945	148,377
Charge for the year	667	10,455	11,123
Disposals in the year		(366)	(366)
At the end of the year	<u>19,099</u>	<u>140,034</u>	<u>159,133</u>
Net book value			
At the end of the year	<u>989</u>	<u>28,431</u>	<u>29,420</u>
At the start of the year	<u>1,657</u>	<u>3,142</u>	<u>4,799</u>

All of the above assets are used for charitable purposes.

12 Debtors

	2025 £	2024 £
Trade debtors	(2,074)	12,558
Other debtors	59,845	41,979
Prepayments	14,977	33,499
Accrued income	270,391	310,572
	<u>343,139</u>	<u>398,608</u>

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	25,512	82,247
Other creditors	186,658	19,767
Other taxes and social security costs	11,707	46,522
Accruals	126,668	91,177
Deferred income	213,471	121,513
	<u>564,016</u>	<u>361,226</u>

Notes to the financial statements

For the year ended 31 March 2025

14 Deferred income

Deferred income at 31st March 2025 comprises £15,970 relating to funding for the adviser costs for the Three Tap Advice outreach project in Islington for the period from 1st April 2023 to 20th September 2023. The balance of deferred income at 31st March 2024 of £121,513 relates to grants received in advance to cover project expenditure in 2023.24 as detailed below.

	2025 £	2024 £
Balance at the beginning of the year	121,513	15,970
Amount released to income in the year	(121,512)	(15,970)
Amount deferred in the year		
Access to Justice – Community Fund. Improving Lives Through Advice (ILTA)	91,667	91,667
Cripplegate Foundation re Three Advice Project	17,993	16,346
Cloudesley	8,750	
Kessler charitable Trust	95,060	
London Legal Support Trust re Employment Advice	–	13,500
Balance at the end of the year	<u>213,471</u>	<u>121,513</u>

15 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Pension creditor	28,877	32,048
	<u>28,877</u>	<u>32,048</u>

The pension creditor is calculated on the basis of the annual contribution made toward the deficit of £3,000 (2024: £3,000) discounted over a committed period of 16 years (2024: 17 years) .

16 Pension scheme

The RCJ and Islington Citizens Advice Bureaux participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a defined benefit arrangement. The pension charge for the year for the employees who are members of the scheme is £3,000 (2024: £3,000). An actuarial valuation of the Plan was carried out as at 31 March 2025 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The charity's contributions are affected by any surplus or deficit in the scheme but it is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

The major assumptions used by the actuary were (in nominal terms) as follows:

Assumptions	2025 %	2024 %
Discount Rate	5.80	4.90
Inflation (RPI)	3.10	3.20
Inflation (CPI)	2.75	2.80
Revaluation of deferred pensions in excess of GMP	2.75	2.80
Pension in payment increases of:		
– CPI or 5% p.a. if less	2.70	2.80
– CPI inflation since retirement or 5% p.a. compound if less	2.70	2.80
– CPI or 3% p.a. if less	2.30	2.50
Allowance for commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC Maximum

Notes to the financial statements

For the year ended 31 March 2025

16 Pension scheme (continued)

Assumed life expectancies on retirement at age 65 are:

	Life expectancy at age 65	
	(Years)	(Years)
Male retiring today	20.60	20.60
Female retiring today	23.40	23.40
Male retiring in twenty years time	21.90	21.80
Female retiring in twenty years time	24.60	24.50

The most recent formal actuarial valuation of the Plan was as at 31 March 2022 and revealed a funding deficit of £53,536,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,918,000 per annum with the view to eliminating the deficit by 30 September 2040.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 10 years.

The charity expects to contribute £3,000 per annum.

17a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	29,420	-	29,420
Net current assets	675,572	260,218	146,310	1,082,099
Long term liabilities	(28,877)	-	-	(28,877)
Net assets at 31 March 2025	646,695	289,638	146,310	1,082,643

17b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	4,799	-	4,799
Net current assets	615,117	215,391	698,043	1,528,551
Long term liabilities	(32,048)	-	-	(32,048)
Net assets at 31 March 2024	583,069	220,190	698,043	1,501,302

Notes to the financial statements

For the year ended 31 March 2025

18a Movements in funds (current year)

	At 1 April 2024	Income & gains	Expenditure & losses	Transfers	Amounts owed to London Citizen's Advice Bureau	At 31 March 2025
	£	£	£	£	£	£
Restricted funds:						
Cost of raising revenue						
Legal Education Foundation – towards fundraising	-	20,000	(20,000)	-	-	-
Bankruptcy & debt						
Debt Free London (formally Capitalise Money Advice Service)	-	204,592	(204,592)	-	-	-
Civil & family						
Access to Justice Foundation (HALS & IOTLS funded through Ministry of Justice)	-	171,922	(171,922)	-	-	-
CAFF CASS	-	2,500	(2,500)	-	-	-
Kessler Foundation – Immigration Consultancy service	14,500	136,597	(144,980)	-	-	6,117
Legal Education Foundation	-	45,000	(45,000)	-	-	-
Ministry of Justice – Time Together Interpreting fund	6,088	-	(871)	-	-	5,217
Trust for London Employment Advice	-	33,582	(33,582)	-	-	-
Flows						
CourtNav – Freshfields Bruckhaus Deringer LLP	8,737	-	(1,130)	-	-	7,607
Ministry of Justice	0	800,000	(798,993)	(1,007)	-	0
Islington Advice						
Cloudesley	-	31,276	(31,276)	-	-	-
Citizens Advice Service cost of living advice	-	10,815	(18,835)	8,020	-	-
Cripplegate Foundation	-	36,627	(36,627)	-	-	-
Islington Council	77,938	450,000	(400,569)	-	-	127,369
Citizens Advice Food Routes project	-	11,600	(11,600)	-	-	-
London Citizens Advice Development Service						
Local Citizens Advice Services – London	31,127	40,170	(57,912)	2,480	-	15,865
Transfer of London Citizens Advice funds to new organisation – other creditors	-	-	-	-	(15,865)	(15,865)
London Citizens Advice – Cost of living project						
London Legal Support trust	-	5,533	(5,533)	-	-	-
Greater London Authority	559,653	325,000	(760,538)	(10,500)	-	113,615
Transfer of London Citizens Advice funds to new organisation – other creditors	-	-	-	-	(113,615)	(113,615)
Ministry of Justice	-	100,000	(100,000)	-	-	-
Total restricted funds	698,043	2,425,214	(2,846,460)	(1,007)	(129,480)	146,310
Unrestricted funds:						
Designated funds:						
Designated funds – Fixed Assets	4,799	-	-	24,621	-	29,420
Designated funds – Work in progress	215,391	-	-	44,827	-	260,218
Designated funds – Islington separation fund transfer	100,000	-	-	(100,000)	-	-
Total designated funds	320,190	-	-	(30,552)	-	289,638
General funds	483,066	879,081	(747,012)	31,559	-	646,694
Total unrestricted funds	803,256	879,081	(747,012)	1,007	-	936,332
Total funds	1,501,299	3,304,296	(3,593,472)	-	(129,480)	1,082,642

Notes to the financial statements

For the year ended 31 March 2025

18b Movements in funds (prior year)

	At 1 April 2023	Income & gains	Expenditure & losses	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted funds:					
Bankruptcy & debt					
Debt Free London (formally Capitalise Money Advice Service)	-	176,215	(188,781)	12,566	-
Civil & family					
Access to Justice Foundation (HALS & IOTLS funded through Ministry of Justice)	-	162,014	(162,014)	-	-
CAFF CASS	-	2,500	(2,500)	-	-
Kessler Foundation – Immigration Consultancy	8,486	164,573	(158,559)	-	14,500
Legal Education Foundation	-	80,000	(80,000)	-	-
Ministry of Justice – Time Together Interpreting fund	7,430	-	(1,342)	-	6,088
Trust for London Employment Advice	(5,546)	42,166	(36,620)	-	-
FLOWS					
CourtNav – Freshfields Bruckhaus Deringer LLP	25,178	-	-	(16,441)	8,737
Ministry of Justice	-	822,746	(839,188)	16,441	0
Islington Advice					
Cloudesley	-	8,566	(8,566)	-	-
Citizens Advice Service cost of living advice	13,750	-	(13,750)	-	-
Citizens Advice Energy project	-	7,665	(7,665)	-	-
Cripplegate Foundation	-	38,331	(38,331)	-	-
Islington Council	39,759	450,000	(396,775)	(15,046)	77,938
Citizens Advice GLA cost of living project	-	2,527	(25,027)	22,500	-
London Citizens Advice Development Service					
Local Citizens Advice Services – London	28,200	43,468	(48,916)	8,375	31,127
London Citizens Advice – Cost of living project					
Greater London Authority	557,689	1,226,750	(1,196,392)	(28,395)	559,653
Ministry of Justice	-	100,000	(100,000)	-	-
Total restricted funds	674,947	3,227,522	(3,304,425)	-	698,043
Unrestricted funds:					
Designated funds:					
Designated funds – Fixed Assets	6,916	-	-	(2,117)	4,799
Designated funds – Work in progress	176,597	-	-	38,794	215,391
Designated funds – Islington separation fund transfer	-	-	-	100,000	100,000
Total designated funds	183,513	-	-	136,677	320,190
General funds	611,269	770,460	(761,986)	(136,677)	483,066
Total unrestricted funds	794,782	770,460	(761,986)	-	803,256
Total funds	1,469,729	4,097,982	(4,066,411)	-	1,501,299

Notes to the financial statements

For the year ended 31 March 2025

18 Movements in funds (continued)

Purposes of restricted funds

Cost of raising revenue

The Legal Education Foundation grant in support of our change programme to strengthen the national reach of our legal advice agreed and allocation of £20,000 from the year 2 funds to meet the cost of fundraising consultants fees to assist us with diversifying our income streams and establish longer term annual donations from supporting firms.

Bankruptcy and Debt

The Debt Advice Project funded by the Debt Free Advice is a London-wide partnership which aims to reduce debt and exclusion by improving peoples' capacity to manage their debts, help people to take control of their finances and make informed choices in the future.

Civil and Family

Legal advice to litigants in person in civil and family law matters in the High Court, the Central London Family Courts, the Court of Appeal was funded through the Access to Justice Foundation grants – Help Accessing Legal Support (HALS) in 2023/24 and Improving Outcomes through Legal Support (IOTLS) in 2024/25 and 2023/24. The first year of three years funding from Legal Education Foundation was received in 2023/24 to support RCJ national the change programme to strengthen national reach of legal advice. The Employment project was part funded by London Legal Support Trust in 2024/25 and previously by Trust for London. In 2024/25 and 2023/24 CafCass contributed to the costs of salary costs of the coordinators in the Time Together child contact centre. The Kessler Foundation have funded the Immigraiton Consultancy project since December 22.

Finding Legal Options for Women Survivors – FLOWS & CourtNav

FLOWs is delivered in partnership with Rights of Women and Newcastle Law Centre and provides legal advice and tools to front line agencies across England to increase their confidence in ensuring women experiencing domestic abuse are aware of legal remedies. FLOWs further expands the modules available on CourtNav with the development of the FL401 non-molestation order and a new module called Support Nav to assist clients to navigate the legal procedures and direct them to the appropriate advice. FLOWs received three years funding from 1st April 2022 from the Ministry of Justice to support victims of domestic abuse and ongoing funding until 31st March 2026. CourtNav is a unique and innovative online application to support Litigants in Person to complete court forms. This has been developed through a working partnership with Freshfields Bruckhaus Deringer LLP as well as funding from the Ministry of Justice.

Islington Advice

Islington Council funds the costs of running the Islington Citizens Advice service. Cripplegate Foundation fund outreach generalist advice work in the London Borough of Islington and in 2023/24 gave £5,000 for emergency grants to clients affected by the cost of living crisis. Cloudesley charitable trust provide an ongoing grant of up to £6,000 per year to fund client welfare benefit payments and translation costs of advice sessions for vulnerable clients and from 1st July 2024 funded the welfare benefits outreach worker in Islington. Islington CA participates in the London Citizens Advice Development Project delivering as part of the GLA funded Cost of Living Advice project and Food Roots project.

London Citizens Advice Development Service

Twenty seven London Citizens Advice Services contributed to the ongoing costs of the London Citizens Advice Development project during the year which was set up to promote the London Citizens Advice services and work collaboratively to bid for funding for London wide delivery of advice. In addition the project received grant funding from the London Legal Support Trust towards the salary costs of the Development Manager.

London Citizens Advice Cost of Living project

The Greater London Authority (GLA) Cost of Living Crisis Prevention project is a pan London project homed by RCJ Advice and delivered by local citizens advice across London. The project delivers preventative advice to those communities who are most severely impacted by the cost of living crisis. The project was homed by RCJ Advice for its first two years operation to 30th September 2024. The contract for year 3 of the project sits with the new London Citizens Advice charity.

Miscarriage of Justice

The Ministry of Justice funded support and advice to victims of miscarriages of justice whose cases are referred to the Court of Appeal by the Criminal Cases Review Commission.

Purposes of designated funds

Fixed assets

The fixed asset fund represents the net book value of assets held in the Charity for everyday use and is set aside to reflect the proportion of unrestricted funds which are not freely available to spend.

Transfer between funds

The transfer from Islington Advice to the Bankruptcy and Debt project of £12,566 in 2023/24 was to cover the shortfall in income from the debt free advice grant which did not fully meet the costs of the project. The transfers of £16,441 in 2023/24 and £nil in 2024/25 from the CourtNav fund to the FLOWs fund represents a subsidy to cover costs not met by the Ministry of Justice grant. The transfer of £1,130 in 2024/25 from the FLOWs fund to the general fund reflects the remaining net book value of a fixed asset, laptops, purchased for the FLOWs paralegals. This will be written off in future years. The transfer from the Citizens Advice GLA Cost of Living project of £8,020 (£22,500 in 2023/24) to Islington Advice relates to the net amount for grants payable for the cost of living adviser employed by Islington Advice to deliver the cost of living advice project and the contribution of £2,480 in 2024/2025 and 2023/24 and for the annual donation payable by Citizens Advice Islington to fund the London Citizens Advice Development Manager. The fund balance due to be transferred to the newly formed London Citizens Advice Bureau is shown as a transfer out of the restricted funds totalling £129,480 (2024: nil)

Trustees have agreed to transfer the £100,000 for the designated fund for the Islington separation back to the general fund as this is now no longer needed.

19 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Equipment	
	2025	2024
	£	£
Less than one year	4,894	4,067
One to five years	5,765	2,268
	<u>10,659</u>	<u>6,335</u>

20 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

THE RCJ AND ISLINGTON CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1050358

Accounts

Company number: 03110908

Charity number: 1050358

The RCJ and Islington Citizens Advice Bureaux

Report and financial statements
For the year ended 31 March 2024



The RCJ and Islington Citizens Advice Bureaux

Contents

For the year ended 31 March 2024

Reference and administrative information	1
Trustees' annual report.....	2
Independent auditor's report	20
Statement of financial activities (incorporating an income and expenditure account).....	24
Balance sheet.....	25
Statement of cash flows	26
Notes to the financial statements	27

The RCJ and Islington Citizens Advice Bureaux

Reference and administrative information

For the year ended 31 March 2024

Company number	03110908
Country of incorporation	United Kingdom
Charity number	1050358
Country of registration	England & Wales
Registered office address	Suite 2.06, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG
Operational address	Royal Courts of Justice Strand LONDON, WC2A 2LL Central London Family Courts 4th Floor, First Avenue House 42-49 High Holborn LONDON, WC1V 6NP Islington Council 222 Upper Street LONDON, N1 8JH
Directors	The Directors, who are also trustees under charity law, who served during the year and up to the date of this report are detailed within the directors' report.
Company secretary	Bridgehouse Company Secretaries Suite 2.06, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG
Bankers	C Hoare & Co Limited 37 Fleet Street LONDON, EC4P 4DQ
Solicitors	Linklaters One Silk St, London LONDON, EC2Y 8HQ
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditor 110 Golden Lane LONDON, EC1Y 0TG

Trustees' annual report

For the year ended 31 March 2024

The directors present their report and the audited financial statements 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 Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Charity's Objects

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice and others living or working throughout England and Wales, in particular in the London Borough of Islington and surrounding areas.

Our Mission

We exist to tackle inequality and poverty through the delivery of national and local legal advice, support and information, that ensures people resolve the issues that affect their lives.

Strategic Aims

In the final year of our strategic plan, these were the four main aims of the organisation: –

Aim 1 – Help more litigants in person across England and Wales to access civil and family legal advice through a variety of channels which meets and matches their needs and enables them to have access to justice.

Aim 2 – Ensure vulnerable people are able to have access to justice through advice, information and complementary support; and we will draw attention to the barriers they face.

Aim 3 – Citizens Advice Islington will enhance access to quality advice by working collaboratively in the community to ensure local residents receive the holistic support packages they need.

Aim 4 – To be a stronger, more efficient organisation where staff and volunteers receive the resources they need to do a good job and we are recognised as providing responsive, quality-assured service to clients.

Our Main Services

The Charity is uniquely based out of the Royal Courts of Justice and Central Family Court, although we now provide services by email, telephone and online both in London and nationally. We are the only Citizens Advice of its kind, being based out of the courts, and we are now a Law Centre, part of the Law Centres Network. The organisation provides the following main services:

–

Trustees' annual report

For the year ended 31 March 2024

1. Civil legal advice, including consumer, contracts, housing and debt, to people seeking to represent themselves in court (litigants in person). This service is based out of the Royal Courts of Justice in London.
2. Housing legal advice, including to people eligible for funding under Legal Aid.
3. Employment legal advice to people living in London.
4. Support to victims of miscarriages of justice – a national service.
5. Family legal advice for people representing themselves at court (litigants in person), based at the Central Family Court in High Holborn. This includes Legal Aid to people with complex cases.
6. Time Together, the only child contact centre based within a court which offers supported and supervised child contact from within the Central London Family Court.
7. Support and legal advice to survivors of domestic abuse. This includes providing legal advice directly to people; running FLOWS (Finding Legal Options for Women Survivors), which supports people to get court orders with the help of legal firms across England and Wales who offer legal aid; and running our award-winning CourtNav online court tool which helps people complete the relevant court forms.
8. Citizens Advice Islington, delivering social welfare advice to Islington residents including running the Advice Line as a first point of access; generalist advice appointments; specialist advice in welfare benefits, housing and debt; and outreach advice across Islington.
9. Immigration legal advice consultancy advice to local Citizens Advice nationally.

In addition, as part of the network of London Citizens Advice organisations, we host the London Development Manager and contractually manage a London-wide cost-of-living advice project funded from the Greater London Authority.

Achievements and Impact

Civil Legal Advice

- Civil law relates to issues around contracts, consumer, debt, housing and other matters typically involving a dispute.
- We received 5617 enquiries across the year, and provided legal advice to 3002 people.
- An example of positive client feedback during the year – “Who would have thought it will take 6 months to get here! But we did and thank you so much for your help, I really don't think we would have done it without you.”

Trustees' annual report

For the year ended 31 March 2024

Housing Legal Advice

- We provided housing legal advice to 233 people across the year, which included to people who were entitled to Legal Aid and people who weren't but to whom we were able to provide free advice.
- An example of positive client feedback during the year – “Finally I received the court order that will give me the right to have the sole tenancy of my flat. I don't know where to start but I can't thank you enough or express how much strength your support and professionalism has given me during my difficult times, I appreciate all your hard work.”

Family Legal Advice

- Our family legal advice covers matters including divorce, separation, domestic abuse, child contact, child maintenance and finances.
- We received 5011 enquiries across the year, and provided advice to 988 people.
- An example of positive client feedback during the year – “I just want to also take this opportunity again to say thank you to the team at RCJ Advice for all your help. Honestly, I cannot thank you enough, you do an amazing job. I am so grateful that this journey gave me the opportunity to meet you, you are phenomenal at what you do, I am truly grateful for all the help and support in making sense of what we went through. Thank you so much.”

FLAWS – Finding Legal options for Women Survivors

- This important service is provided across England and Wales for people, mainly women but not exclusively, who are survivors of domestic abuse who need access to legal advice. While we provide a broad range of legal advice and support, in particular we help people access a non-molestation order and/or occupation order (injunction).
- We received 24,735 enquiries across the year from people seeking advice for themselves and from staff/volunteers supporting people in need of advice.
- Overall, legal advice was provided to 5856 people.
- We continued to manage SupportNav, an online tool to help guide people experiencing domestic abuse what steps they need to take next based on their own unique situation.
- We continue to work with our partners to run this service, including students of various university schools of law who help us run our triage telephone line; law firms from across England and Wales; and in particular, Rights of Women, who run the online community for legal professionals and frontline domestic abuse service professionals to share expertise and seek advice on family and criminal law issues; and run the online survivor's forum.

CourtNav

- As part of our FLOWS services, we run a unique on-line tool called CourtNav. Across the year 11,552 applications from people experiencing domestic abuse were submitted via CourtNav for a non-molestation order and/or an occupation order.

Trustees' annual report

For the year ended 31 March 2024

- 1686 people were supported by our team, and 9866 people were supported by firms who are part of the FLOWS network that we run.
- An example of positive example of feedback from a client about our FLOWS team and CourtNav – “I submitted my application today in person and was successful in getting my emergency non-molestation order put in place. Just want to say a huge thank you, you have no idea how much it means to me and how much of a relief it is, so thank you! You’ve been a huge help guiding me through! I should get my court date through for in a few weeks’ time where I’ll find out if it will get put officially in place for an extended amount of time, but at least I have the emergency one for the time being.”

Time Together – Child Contact Centre

- Our unique court-based child contact centre received 699 enquiries, and supervised 168 visits to the centre.
- An example of positive client feedback during the year – “The centre has become a safe space for my son to have contact: staff always make sure I am comfortable and happy with anything before going ahead. Staff have been extremely accommodating and non-judgmental. It has helped me build a better rapport with my son and having time by ourselves.”

Immigration consultancy

- We employ three immigration legal specialists who provide advice to local Citizens Advice organisations across England and Wales in dealing with often complex immigration cases. This year the service supported 2526 people with their immigration matter.
- An example of positive client feedback during the year – “Thank you so much for your continued support and solidarity; we are forever in your debt and hugely appreciative.”

Employment Legal Advice

- Our Employment legal advice service, which typically supports people in low paid or unstable work, received 478 queries, and provided advice to 383 people.
- An example of positive client feedback during the year – “I’d like to thank you for your help. You have been great at supporting me with legal information and advice in a very professional and realistic way. You never promised any result as you could never do but always looked to inform me of legal principles and grounds with which I could support my case. And you have done this very patiently even when I was going through an emotional rollercoaster during these past months. I don’t think I would have pursued this if it weren't for your help and advice.”

Miscarriage of Justice Support

- We worked with 39 very vulnerable clients throughout the year.
- Contact consisted of 6,397 phone calls, texts and letters; 23 in person visits; and 13

Trustees' annual report

For the year ended 31 March 2024

court visits.

- Our holistic support addressed 2644 issues including a broad range of social welfare advice resulting in increased benefit entitlement, rehousing and grants obtained; advice and support on debts, family, transport, education, and employment; and a high level of emotional and wellbeing support.
- We have extensive contact with other agencies such as the DWP, Local Authorities, charities, energy providers, and health services – including GPs, dentists and mental health services. There were 5,321 contacts made.
- An example of positive client feedback during the year – “I wish there could be a greater word than thank you that I could use to thank you because with MJSS I can't imagine what could have happened to me. When I left prison in November 2012. Life was nothing to me after being wrongly imprisoned for almost six years. However, MJSS help to believe that is not the end of the world.... MJSS supported me in all that matters to make me come back to life.... I appreciate everything that you've done to support me. Thanks once again! I believe without the MJSS I could have ????. I wouldn't be here today to write this. THANK YOU VERY MUCH!!!”

Volunteers

- Our work would not be possible without the incredible support of our volunteers, enabling us to give advice to many people in need of help.
- Across the year we were supported by 187 voluntary Honorary Legal Advisers and 20 Citizens Advice Islington volunteers.

Citizens Advice Islington

- Our Islington service provides essential Citizens Advice services to residents of Islington, from our office on Upper Street, from outreach locations across the borough, and remotely.
- We received 12,907 enquiries across the year, helping 7,035 people.
- Included in the enquiries and advice given, our service supported people with 2,158 welfare benefits matters, 753 universal credit matters, 2210 housing matters, 1070 debt matters (outside of our Debt Free Advice contract, see below), 855 employment matters, 302 charitable support and food bank matters.
- Our specialist debt advice service, part of the Debt Free Advice partnership, dealt with 846 debt matters.
- An example of positive client feedback during the year – your adviser has been amazing and she supported me through all the hard times that I had with my debts. She eased my stress by giving me advice and encouragement to pay off my debt. I am so grateful of the great experience I had with Islington advisers.

Law Centre Membership and other achievements

- Given the nature of our work, we decided that it was important that we became a Law Centre, part of the Law Centres Network, which will help strengthen our relationships with other charities providing legal advice.
- We continue to hold the Lexcel accreditation for our legal services.
- We continue to be a London Legal Services Trust Centre of Excellence.
- We have retained our 'Cyber Essentials' accreditation.
- We meet the requirements, and receive high scores for, every component of our Citizens Advice membership scheme.

Plans for the future

Alison Lamb

During the year our long-serving and wonderful Chief Executive, Alison Lamb, passed away after a courageous struggle with a debilitating illness. Alison's achievements as Chief Executive are legion and her extraordinary impact on the organization has been profound and transformational. Everyone connected with RCJ Advice misses Alison greatly. Accordingly in March 2024, the Charity appointed a new Chief Executive.

While free legal advice services continue to face funding and capacity challenges, the Charity will continue to evolve existing services and develop new services to best meet the needs of the people who need our help. Becoming a Law Centre, as well as continuing to be part of Citizens Advice, enables us to expand our network and open us up to greater funding and partnership opportunities.

During the 2024–25 financial year, we decided the Islington Citizens Advice service that we run should separate and become its own legal entity now that it has 4-year committed funding from the local authority. The intention is for this to take effect by 31st March 2025. In addition, the London-wide GLA contract we manage on behalf of the London consortium of Citizens Advice charities service should move to the newly established London Citizens Advice charity being set up.

For RCJ Advice, 2024 will see the organisation putting together its new strategic plan. Our plans will include: –

- Continuing our unique free legal advice and support services based from the Royal Courts of Justice and Central London Family Court, covering in particular, Family, Civil, Housing and Employment law, provided by legally qualified staff and volunteers.
- Continuing our specialist projects, including support people who have had a serious miscarriage of justice; providing immigration consultancy to Citizens Advice organisations nationally; and running the only court-based child contact centre, Time Together,
- Continuing to support survivors of domestic abuse through our FLOWS legal advice and consultancy services.

Trustees' annual report

For the year ended 31 March 2024

- Continuing to run SupportNav, and CourtNav in partnership with HM Courts and Tribunal Services, to ensure survivors of domestic abuse have access to justice as soon as they need it.
- Developing new services based our evidence, our learning, the needs of our clients, and our relationships with our many partner organisations.

Public benefit

The directors have considered the guidance contained in the Charity Commission's general guidance on public benefit in reviewing the Charity's aims and objectives and in planning its future activities.

The directors confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit.'

The directors confirm the following in relation to the two key principles of public benefit:

Principle 1: There must be an identifiable benefit or benefits

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice or living, visiting or working in the London area.

The directors review the activities of the Charity against its aims on an on-going basis and are satisfied that all activities continue to be related to its aims. No detriment or harm arising from the activities undertaken by RCJ Advice, including Islington Citizens Advice, has been identified.

Principle 2: Benefit must be to the public or a section of the public

The beneficiaries are individuals from across England and Wales having business at the Royal Courts of Justice. Our debt work is under a London-wide contract for those or living, visiting or working in the London area. A number of clients who suffered a miscarriage of justice live outside London, as do a proportion of our Litigant in Person clients.

We charge a nominal fee for reports from our child contact centre supervised sessions. No fees are charged to individuals for our advice services to ensure maximum access. We promote our services widely in order to reach vulnerable sections of the community.

A number of private benefits arise from the activities of the Charity. Individual clients may benefit as a result of obtaining legal advice from the Charity. The Charity also employs and remunerates staff. These are incidental benefits arising from carrying out the Charity's aims.

Structure, governance & management

Governing document

RCJ Advice was formed in November 1978. We became a charitable company limited by guarantee, incorporated on 6 October 1995 and registered as a charity on 3 November 1995. The Charity commenced its operations on 7 November 1995. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

All directors 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.

Appointment of directors

As vacancies arise the Board appoints new Trustees. A skills audit is regularly completed to assess gaps on the Board. The Chief Executive is responsible for delivering an induction programme to all new directors. Training opportunities are offered to all directors and a skills audit is conducted biannually.

Organisational structure

The directors of the company are also trustees for the purposes of charity law and under the company's Articles. The Charity is a company limited by guarantee and has no share capital. The Board of Directors ("the Board") meets quarterly and is responsible for the strategic direction and policy of the Charity. At present the Board has 18 members from professional backgrounds relevant to the work of the Charity. A scheme of delegation is in place and day to day responsibility for the operation of our services rests with the Chief Executive. Client services and delivery are the responsibility of the Director of Legal Services, Director of Family Services and the Director of Citizens Advice Islington. Personnel, ICT and finance matters are the responsibility of the Director of Finance.

The Charity carries out an annual review of salary levels across London Citizens Advice and other relevant organisations including key management posts. Any proposed amendments to salary scales or remuneration of key staff are taken to the Employment & Finance Sub-Committee meeting for initial consideration. Any decision to change salary scales or remuneration levels is then taken to the Board for final decision.

Connected organisations

The Charity is a member of Citizens Advice. Citizens Advice agencies delivering advice services are all individual charities and Citizens Advice itself is also a registered charity, as well as being the membership organisation. The Charity is also now a member of the Law Centres Network. Law Centres delivering advice services are all individual charities and the Law Centres Network itself is also a registered charity, as well as being the membership organisation.

Directors

The following people were directors of the Charity on the date of approval of the report or had been directors during the course of the year.

The Right Honourable Lord Justice Peter Jackson (Chair)

Patrick Robinson
Nick Atkins
Alex Carruthers
Jon Gale
James Gilbey
John Hine
Paula Hodges KC
Christine Howard
Graham Huntley

Deputy Chair
(Treasurer)

Trustees' annual report

For the year ended 31 March 2024

Roger Leese
Guy Pendell
Andrew Denny
Saaman Pourghadiri
Ali Sallaway
Paul Thwaite
Holly Ware

Senior Management Team

Alison Lamb	Chief Executive– Retired 7 th March 2024
Mark Allan	Chief Executive– from 18 th March 2024
Jeanette Daly Mathias	Chief Operating Officer Citizens Advice Islington
Rebecca Scott	Director of Legal Services
Rita Suglani	Director of Family Services
Alex Lowry	Head of FLOWS
Janice Massingham	Director of Finance

Financial review

Summary

2023/24 has been another year in which we have continued to face funding challenges. We progressed work on our fundraising strategy of diversifying income streams to secure new government and trust funding and, with our trustee firms, to secure a commitment from them to provide longer term annual funding. We are pleased to report that we achieved a positive result for the year with a small surplus on our general unrestricted funds of £8,474 enabling us to enter the new financial year with our general unrestricted reserves at a healthy £803,256. This has been achieved thanks to the prudent management of the organisation and the very generous donations from our supporting law firms totaling £222,500.

Grants and Other Income

This year we have been successful in securing new grant funding towards the civil and family legal advice teams from the Ministry of Justice– Improving Outcomes Through Legal Support (IOTLS) funding stream and a contribution to core funding for five years from 1st March 2024 from Improving Lives Through Advice fund (ILTA).

The Legal Education Foundation (LEF) awarded funding of £200,000 tapered over three years from July 2023 in support of our change programme to strengthen the national reach of our legal advice. As well as contributing to the operational costs of the restructured civil and family legal teams, which have more

Trustees' annual report

For the year ended 31 March 2024

front desk support staff, the LEF grant is funding development costs including a new website, support in becoming a member of the Law Centres' Network and fundraising consultant costs to help us achieve our fundraising strategy.

London Legal Support Trust has provided funding for the first half of 2024/25 for our employment advice project whilst we seek new longer-term funding.

We are delighted to have been successful in our bid for ongoing funding for our Islington Citizens Advice (CA) service for the next four years, from Islington Council Voluntary Community Sector grant programme. This funding will continue to secure our core advice services at Islington CA and will be supplemented by the Cripplegate Foundation grant for our Three Advice Project outreach advice; as well as other advice projects funded by Citizens Advice. Cloudesley charitable trust continue to provide welfare payments to disabled and disadvantaged clients affected by the cost of living crisis and will provide new funding for outreach advice work in 2024/25, The Debt Free Advice project is based in the Islington Citizens Advice service. The debt grant funding in 2023/24 did not meet the full costs of the service and the shortfall of £12,566 was funded from Islington Advice reserves. We expect the service to cover its cost in 24/25 from the Debt Free Advice grant which includes an inflationary increase and new grant from Islington Council of £22,000 to fund the costs of outreach debt advice in the borough.

Funding for the FLOWS project, Miscarriage of Justice Support Service, and Immigration project in 2023/24 were met from grants already in place from the Ministry of Justice, HM Prisons Service and the Kessler Foundation respectively; all grants which continue into 2024/25.

We continue to host the London Citizens Advice Development Manager, funded by 27 London Citizens Advice services, and the London Citizens Advice cost of living project funded by the Greater London Authority which had renewed funding of £1.3million for a second year to 30th September 2024. The majority of project expenditure relates to grant payments to the London Citizens Advice services which deliver the advice. RCJ & Islington Citizens Advice Bureaux employ the project manager and receive a contribution to management costs.

The Legal Aid housing team achieved a very good result for the year generating income of £143,147 compared to last year's income of £87,328 ; covering the costs of two FTE housing solicitors and the paralegal and billing clerk who, in the previous year, was partly grant funded. We continue to see a high demand for this service.

Overall Position

The overall results for the year are a surplus of £31,570, comprising a net increase in restricted funds held of £23,096 and a surplus on the general fund of £8,474. The detailed movement in the funds can be seen at Note 18.

Other Funding Matters

Our main funding risk continues to be securing longer term income for our core civil and family services. Two of our key grant funding streams IOTLS and FLOWS will end on 31st March 2025. We anticipate new grant funding to bid for and have appointed Cause4 as fundraising consultants to work with us on developing our longer-term funding strategy and supporting us in realizing longer term donations from supporting firms as well as targeting new sources of income.

RCJ Advice & Islington Advice continues to monitor its supplier contracts and costs to ensure we achieve value for money and the most effective use of resources. Our largest non-salary spend continues to be IT Support. We have developed a new IT strategy which is being implemented and in August 2024 will move to fully embrace a Microsoft cloud solution, resulting in significant savings in IT costs going forward. We are very pleased to have appointed a new contractor who already provides support to the majority of Law Centres, as our IT support provider.

Income Summary

The Charity's income for the year was £ 4,097,981; a small net increase of £5,636 compared to £4,092,345 in 2022/23. The net increase in income mainly results from an increase in income for the London Citizens Advice GLA cost of Living project of £266,750 as a result of a full years income and timing of the grants from the GLA; an increase in housing legal aid income of £55,819; the additional grant from the Ministry of Justice for the CourtNav development costs in the year of £22,746 and an increase in donations of £52,695 which offset a reduction in grant income for the civil and family legal services of £176,355; the end of income for the SPIPS project on 31st March 2023 not replaced of £212,889 and small changes in funding streams across other established services which are not material. Also, we realised an increase in bank interest.

In-Kind Support

Total services in kind this year from all donated services is valued at £327,492 (2022/23 £376,939) a decrease of £49,447.

This change reflects the reduced need for pro bono hours for human resources consultancy support of £3,548 compared to £35,311 in 2022/23 provided by Herbert Smith Freehills LLP. This support is based on need and reflects the work during the year on routine advice on HR matters.

Services in kind continue to represent a significant and important contribution to the work of the Charity in meeting client need.

Total in-kind hours donated by Honorary Legal Advisers decreased this year from 1,638 to 1,205

Trustees' annual report

For the year ended 31 March 2024

The civil legal advisers delivered 791 (2022/23:816) sessions valued at 75 minutes per session. This reflects the additional time outside the appointment spend on preparation and follow-up work for clients. The number of sessions delivered has been maintained despite a reduction in our civil solicitor staff time by one FTE member of staff from July 2023. For the family rota, HLAs delivered 414 appointments at one hour per appointment (822: 2022/23 at one hour per appointment). The reduction in hours delivered reflects a loss of regular family HLA solicitors as well as a reduction in the number of sessions they were each able to fill during the year. The hourly rate used to value the services in kind is based on the level of experience of solicitors volunteering in the case of the civil rota costed at the published solicitors hourly rates and for the family rota the hourly rate reflects the market value of volunteers donating their time. The published hourly rate for civil solicitors increased in January 2024, hence the increase in monetary value of services in kind despite the number of hours decreasing year to year.

We continue to have an ongoing programme to recruit and train Honorary Legal Advisers from City legal firms to meet the demand of the civil rota and from family practices to meet the significant demand for our family legal advice service.

The Charity continues to benefit from a significant donation of time from volunteers who provide general advice to members of the public at Islington Advice or who volunteer in administrative roles or as a trustee of the Charity. In accordance with the SORP, this time is not included in the accounts. We have a programme of continual recruitment and training of volunteers across the services as a significant number of our volunteers successfully move on to paid employment.

Overall Expenditure

The Charity's total expenditure in 2023/24 was £4,066,411 an increase of £598,246 on the expenditure of £3,468,165 in 2022/23. The net increase in expenditure is mainly explained by: the increase of £802,307 in expenditure for the Citizens Advice London GLA Cost of Living project which had a full year's operation in 2023/24 compared to a half year in 22/23; an increase in spend on the FLOWS project of £36,938 on salary costs and CourtNav development costs; and an increase in spend on the housing legal aid project of £21,253 on the billing and paralegal full year costs. These increases were offset by a reduction in expenditure in the civil and family legal teams of £60,265 as result of a staffing restructure from 1st July 2023 which resulted in the loss of one full time civil solicitor's post - this was needed to meet a shortfall in funding for the services and transfer of support to front line support staff posts; the Separated Parents Information Project(SPIP) project which ended on 31st March 2023 with annual expenditure of of £176,251 which was not replaced and a decrease of £20,258 in the London Citizens Advice development project expenditure in the year due to the one -off website costs in 2022/23 and an increased proportion of the Development Manager costs being met from the cost of living project in 23/24. The balance of the movement relates to small reductions in other projects and services across the year which were not significant.

Total expenditure includes the adjustment for the movement of the annual leave accrual within the

Trustees' annual report

For the year ended 31 March 2024

salary costs expenditure line and was minimal this year at £2,422. This accrual accounts for staff annual leave entitlement at the year-end date accrued but not taken of £53,506 this year, compared to £55,929 at 31st March 2023.

Reserves

The Charity held total funds of £1,501,299 at 31st March 2024, Of this, £698,043 was restricted funds, with £559,653 held for the GLA London Citizens Advice Cost of Living project and will be spent in 2024/25. Other restricted funds are detailed in note 18.

The balance of £803,256 relates to unrestricted funds. Of the unrestricted funds, £4,799 was tied up in fixed assets, £215,391 in work in progress on legal aid family and housing contracts and £100,000 is set aside for the future transfer of funds to Islington Citizens Advice on the planned separation to a separate charity.

Fundraising

The Chief Executive leads on the fundraising strategy and fundraising activities and submits all bids for contracts and grants. In April 2024 fundraising specialists were appointed to provide fundraising assistance to support the charity to realise its fundraising objectives. The charity does not cold call. The Board oversees a good practice approach to fundraising overall. The Charity has received no complaints in relation to fundraising.

Reserves Policy

The directors have reviewed the reserves of the Charity. The review encompassed an analysis of current and future income streams, the identification of the core services that are provided by the Charity and the likelihood of income continuing in the future. The directors have adopted a risk-based approach. An analysis was undertaken of our services alongside a review of committed expenditure for all service delivery areas, cash flow and consideration of the major risks to which the Charity is exposed.

Reserves levels have been reviewed based on future funding opportunities, the impact on funding in the charitable sector posed by the change in government and available funding levels to support litigant in persons, the cost of living crisis and timing of grant payments which almost entirely lag about 6 weeks behind expenditure delivering the services funded. This has a significant impact on cashflow and our need to hold sufficient cash available reserves to meet liabilities.

The directors consider that it would take a minimum of three months to replace funding for the Charity's core strategic services and/or to restructure or wind down the services in response to a reduction or complete loss of funding. Accordingly, the reserve should represent the expenditure that would be incurred during such period in continuing to deliver and/or in restructuring the affected services and meeting any closure costs associated with

Trustees' annual report

For the year ended 31 March 2024

winding down areas of services and notice and redundancy of staff. At current levels of activity, the prudent level of reserves required is between £557,000 to £617,000 to protect key core purpose and essential legal advice services and infrastructure costs and if necessary transfer services to another provider.

The current level of free reserves is £483,066 the value of the general funds. Designated funds held of £ 320,190 are not included as they represent the fixed assets and work in progress reserve which are not easily realisable and the reserves set aside for the potential separation of Islington Advice. Levels of work in progress are driven by the timing of cases and can vary significantly at different times. With a new fundraising strategy in progress and allowance for varying levels of work in progress figures trustees consider current reserves are sufficient.

Risk Management

The Board carries out an annual risk management review to update its risk register.

The Charity's risk register is reviewed, monitored and updated quarterly by the Employment & Finance Sub-Committee. It is reported to all directors on a quarterly basis at the full Board meetings. The Board has assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and is satisfied that systems are in place to manage our exposure to the major risks.

A summary of the major risks is set out below:

Principal risks / uncertainties	Actions in place to manage risk
Significant reduction or loss of income; delays in funding decisions and inability to replace funding for strategically important projects in the short term.	Regular liaison and meetings with funders and stakeholders. Ongoing programme of promotion of new strategically important and national services to raise the profile of project work and embed importance of services as part of the organisation's core offer. A fundraising plan is in place to identify and establish new funding streams for the medium to longer term and diversify income to reduce the risk of dependency on individual high value funders. This plan is reviewed quarterly by the Employment & Finance Sub-Committee. Ongoing development of service delivery is reviewed and revised to meet changing client need.

Phasing out or end of funding for FLOWS and Litigants in Person funding generally in the future.

Maintain key contacts / communications re importance of FLOWS strategy, Litigant in person national strategy and what it is delivering.

Ongoing relationship with HMCTS to embed FLOWS developments into the court service.

Fundraising support in place to work on increased donations from law firms.

Continue collection of data and case studies to show impact of work from staff and pro bono solicitors.

System security and permissions compromised (virus, hackers, cyber-attack) Data compromised.

All main systems are cloud based delivered by providers with appropriate accreditations and cyber security.

Quarterly review meetings in place with IT support provider.

Permission and set up /deletion of cloud accounts is restricted to nominated authorised staff only.

Multifactor Authentication or two factor sign-in is in place for all key systems.

Homeworking data protection and acceptable use policies are in place.

Information Assurance Small Medium Enterprises (IASME) and Cyber Essentials Combined Scheme Self Assurance accreditation has been achieved and is renewed annually.

Data protection obligations not met resulting in loss of data

Data protection and security policies are in place and form part of the office manual which is accessible to all staff and volunteers.

Staff and volunteers undertake annual data protection training.

R Mail encrypted e-mail is in place. Cyber insurance is in place.

Home working policy is in place with restricted access to systems by mobile devices.

Planned move to Microsoft environment which includes all staff & volunteers only using charity owned and managed IT equipment when working from home. This will ensure all access to our systems is secure, supported and managed.

A detailed complaints procedure is in place and clients are advised of this when their case is taken on. A full complaints report is presented to the Service Delivery Sub-Committee and to all directors on a quarterly basis.

Health and Safety is within the remit of the Director of Finance and key health and safety risks are identified and monitored as part of the organisation's risk assessment process.

Statement of directors' responsibilities

The directors (who are also trustees of the Charity for the purposes of charity law) are responsible for preparing the directors' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

Trustees' annual report

For the year ended 31 March 2024

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities' SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

So far as the directors are aware:

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

The directors 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.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The directors' annual report has been prepared in accordance with the special provisions applicable to companies' subject to the small companies' regime.

Approved by the directors on 30 July 2024 and signed on their behalf by

Nicholas Mark Atkins
Director

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

Opinion

We have audited the financial statements of The RCJ and Islington Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2024 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

Other Information

The other information comprises the information included in the directors' annual report, including the strategic report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the directors' annual report, including the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The directors annual report, including the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' annual report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of directors' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit
- The directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the Trustees' annual report and from the requirement to prepare a strategic report.

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

Responsibilities of directors

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Joanna Pittman (Senior statutory auditor)
23 August 2024
for and on behalf of
Sayer Vincent LLP, Statutory Auditor,
110 Golden Lane, LONDON, EC1Y 0TG

The RCJ and Islington Citizens Advice Bureaux

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2024

	Note	Unrestricted £	Restricted £	2024 Total £	Unrestricted £	Restricted £	2023 Total £
Income from:							
Donations and legacies	2	264,532	–	264,532	211,837	–	211,837
Charitable activities							
Bankruptcy & Debt	3a	7	176,215	176,222	13	178,091	178,104
Civil & family	3b	355,088	451,253	806,341	387,757	594,939	982,696
FLAWS	3c	–	822,746	822,746	100	800,000	800,100
Housing	3d	143,147	–	143,147	87,328	–	87,328
Islington Advice	3e	525	507,089	507,614	3,875	503,974	507,849
London Citizens Advice Development	3f	–	43,468	43,468	–	50,344	50,344
London Citizens Advice GLA Cost of Living Advice	3g	–	1,226,750	1,226,750	–	960,000	960,000
Miscarriage of Justice	3h	–	100,000	100,000	–	98,544	98,544
SPIPS	3i	–	–	–	212,889	–	212,889
Investments		7,161	–	7,161	2,654	–	2,654
Total income		770,460	3,327,521	4,097,981	906,453	3,185,892	4,092,345
Expenditure on:							
Raising funds		509	–	509	737	–	737
Charitable activities							
Bankruptcy & Debt		2,791	188,781	191,572	13,496	178,091	191,587
Civil & family		599,476	441,035	1,040,511	499,939	600,837	1,100,776
FLAWS		6,702	839,188	845,890	4,589	804,363	808,952
Housing		146,024	–	146,024	124,771	–	124,771
Islington Advice		6,564	490,114	496,678	15,609	484,209	499,818
London Citizens Advice Development		(2,743)	48,916	46,173	4,401	62,030	66,431
London Citizens Advice GLA Cost of Living Advice		1,308	1,196,392	1,197,700	2,135	393,258	395,393
Miscarriage of Justice		1,354	100,000	101,354	4,905	98,544	103,449
SPIPS		–	–	–	176,251	–	176,251
Total expenditure	4a	761,986	3,304,425	4,066,411	846,833	2,621,332	3,468,165
Net income/(expenditure) for the year	6	8,474	23,096	31,570	59,620	564,560	624,180
Transfers between funds		–	–	–	1,053	(1,053)	–
Net movement in funds		8,474	23,096	31,570	60,673	563,507	624,180
Reconciliation of funds:							
Total funds brought forward		794,782	674,947	1,469,729	734,109	111,440	845,549
Total funds carried forward		803,256	698,043	1,501,299	794,782	674,947	1,469,729

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 17 to the financial statements.

The RCJ and Islington Citizens Advice Bureaux

Balance sheet

Company no. 03110908

As at 31 March 2024

	Note	£	2024 £	£	2023 £
Fixed assets:					
Tangible assets	11		<u>4,799</u>		<u>6,916</u>
Current assets:					
Work in progress		215,391		176,597	
Debtors	12	398,608		452,039	
Cash at bank and in hand		<u>1,275,774</u>		<u>1,100,817</u>	
			<u>1,889,774</u>		<u>1,729,453</u>
Liabilities:					
Creditors: amounts falling due within one year	13	<u>(361,226)</u>		<u>(238,117)</u>	
Net current assets			<u>1,528,548</u>		<u>1,491,336</u>
Total assets less current liabilities			<u>1,533,346</u>		<u>1,498,252</u>
Creditors: amounts falling due after more than one year	15		<u>(32,048)</u>		<u>(28,523)</u>
Total net assets	17a		<u><u>1,501,299</u></u>		<u><u>1,469,729</u></u>
The funds of the charity:	18a				
Restricted income funds			698,043		674,947
Unrestricted income funds:					
Designated funds		320,190		183,513	
General funds		<u>483,066</u>		<u>611,269</u>	
Total unrestricted funds			<u>803,256</u>		<u>794,782</u>
Total charity funds			<u><u>1,501,299</u></u>		<u><u>1,469,729</u></u>

Approved by the trustees on 30 July 2024 and signed on their behalf by

Nicholas Mark Atkins
Director

The RCJ and Islington Citizens Advice Bureaux

Statement of cash flows

For the year ended 31 March 2024

Reconciliation of net income to net cash flow from operating activities

	2024 £	2023 £
Net income for the reporting period (as per the statement of financial activities)	31,570	624,180
Depreciation charges	5,985	26,960
Loss on disposal fixed assets	-	-
Dividends, interest and rent from investments	(7,161)	(2,654)
(Increase) in work in progress	(38,794)	(30,320)
(Increase)/decrease in debtors	53,431	108,335
(Decrease) / increase in creditors	123,109	(26,869)
Net cash provided by operating activities	168,140	699,632

	2024 £	£	2023 £	£
Cash flows from operating activities				
Net cash provided by operating activities		168,140		699,632
Cash flows from investing activities:				
Purchase of fixed assets	(3,868)		(3,793)	
Dividends, interest and rents from investments	7,161		2,654	
Net cash provided (used in) investing activities		3,293		(1,139)
Cash flows from financing activities:				
Net repayment of pensions deficit	(3,524)		5,833	
Receipt of endowment	-		-	
Net cash provided by / (used in) financing activities		3,524		(5,833)
Change in cash and cash equivalents in the year		174,957		692,660
Cash and cash equivalents at the beginning of the year		1,100,817		408,157
Cash and cash equivalents at the end of the year		1,275,774		1,100,817

1 Accounting policies

a) Statutory information

The RCJ and Islington Citizens Advice Bureaux is a charitable company limited by guarantee and is incorporated in England and Wales.

The registered office address is C/O Waterstone Company Secretaries Ltd, Suite LG 03, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

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

d) Going concern

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Sufficient funding is secured until 30 July 2025 with adequate reserves and cashflow in place to enable the organisation to continue operating for the foreseeable future.

Accordingly, the Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern and the going concern position is appropriate.

e) Income

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

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

1 Accounting policies

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

For donated legal services the value of the donated services is an estimated figure based on the average value the civil lawyers firm places on their time and the external market salary rate in the case of family lawyers.

g) 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.

h) 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.

i) 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 classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services and other activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

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

Notes to the financial statements

For the year ended 31 March 2024

1 Accounting policies (continued)

j) 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, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time of the amount attributable to each activity

● Raising funds	0.10%
● Bankruptcy and Debt	8.70%
● Civil & Family	28.65%
● FLOWS	23.18%
● Housing	9.32%
● Islington Advice	18.07%
● Citizens Advice London Development Project	2.07%
● Citizens Advice London GLA Cost of Living Project	5.87%
● Miscarriage of Justice	4.04%
● SPIPS	0.00%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Fixtures and fittings & Computer equipment	4 years
--	---------

m) Work in progress

Work in progress represents the value of casework earned and due on open Legal Help escape fees and Legal Aid cases in housing and family matters. The cases are opened under the Legal Aid Agency Contract and are not completed at 31st March 2024.

Work in progress is valued on the basis of the spent on the matter multiplied by the relevant legal aid or interpartes rate. While some WIP will be recoverable within 12 months and some over 12 months, it is not possible to calculate this split with accuracy. The charity accounts for WIP as a current asset as it aims to recover WIP within the shortest possible timeframe; however, WIP is excluded from the free reserves of the charity and shown as a designated fund as the asset cannot easily be converted into cash.

n) 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.

1 Accounting policies (continued)

o) 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.

p) 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.

q) Financial instruments

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.

r) Pensions

The charity operates a defined contribution scheme for its employees and contributes to the personal pension plan of employees. Contributions are charged to the financial statements as they become payable.

The charity previously participated in a defined benefit pension scheme where its contributions are affected by any surplus or deficit in the scheme but is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

The scheme is now closed and deficit contributions amount to £3,000 per annum in respect of the one remaining member of this scheme.

s) Partner payments

Partner payments in the form of grants are made to third parties in furtherance of the charity's objects, specifically for the FLOWS project. Grants are accounted for quarterly on receipt of expenditure returns with supporting evidence of spend on the project.

t) Holiday pay accrual

Accruals for holiday pay are recognised at the year-end using the undiscounted costs of any unused paid annual leave expected to be settled wholly before 12 months after the end of the reporting period.

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2024

2 Income from donations and legacies

	2024 Total £	2023 Total £
Access to Work grants	15,962	-
Access to Justice Foundation –Community Fund		
. Improving lives through advice (ILTA)	8,333	-
Allen & Overy LLP	5,000	10,000
Ashhurst LLP	7,500	10,000
CMS Cameron McKenna Nabarro Olswang LLP	5,000	-
Clifford Chance LLP	10,000	-
Clyde & Co LLP	-	10,000
Freshfields Bruckhaus Deringer LLP	25,000	25,000
Gowling WLG (UK) Charitable Trust	-	1,000
Herbert Smith Freehills LLP	25,000	10,000
Hogan Lovells LLP	25,000	10,000
Hughes, Fowler and Curruthers LLP	2,500	-
Kingsley Napley LLP	-	5,000
Linklaters LLP	45,000	10,000
London International Disputes Week (LIDW)	10,000	
London Legal support Trust	10,000	10,000
London Legal walk	2,185	2,468
Mishon De Raya LLP	-	10,000
Morrison & Foerster LLP	-	5,000
Norton Rose	7,500	-
Signature Litigation LLP	5,000	5,000
Slaughter & May Charitable Trust	10,000	18,000
Stephenson Harwood LLP	10,000	10,000
Stewarts Law LLP	-	10,000
Weil, Gotshal & Manges LLP	25,000	10,000
White & Case	5,000	
Other donations & gifts	2,004	5,058
Donated services – Human resources & consultancy **	3,548	35,311
	264,532	211,837

All income from donations and legacies is unrestricted.

** The pro bono human resources services represents support and advice provided by Herbert Smith Freehills LLP totalling £3,548 (2023: £35,311)

3 Income from charitable activities

	Unrestricted £	Restricted £	2024 Total £	Unrestricted £	Restricted £	2023 Total £
Capitalise Money Advice Service (formally BIS)		176,215	176,215	-	178,091	178,091
CitA Project grants	7		7	13	-	13
3a Sub-total for Bankruptcy & debt	7	176,215	176,222	13	178,091	178,104
Access to Justice Foundation – Employment Project			-	-	14,672	14,672
Access to Justice Foundation –Help Accessing Legal Support (HALS) & Improving Outcomes Through Legal Advice (IOTLS)		162,014	162,014			
CAFCASS– Time Together		2,500	2,500	-	2,500	2,500
Citizens Advice – Immigration Consultancy Enfield Council			-	-	105,034	105,034
Kessler Foundation – Immigration Consultancy service		164,573	164,573		55,524	55,524
Kickstart placement – Charity Works			-	5,426		5,426
Legal Aid Agency	28,820		28,820	38,938	-	38,938
Legal Education Foundation –RCJ National – a change programme to strengthen the national reach of our legal advice		80,000	80,000	-	-	-
Legal Education Foundation – Justice First Fellowship Trainee solitor			-		39,048	39,048
London Metropolitan University placement fees			-	420		420
Ministry of Justice (Litigant in Person and HALS)			-	-	298,988	298,988
Pro Bono Legal Services*	323,944		323,944	341,628	-	341,628
Support through Court			-		31,566	31,566
Time Together Child Contact Centre fee	2,324		2,324	1,345	-	1,345
Trust for London Employment Advice		42,166	42,166	-	47,607	47,607
3b Sub-total for civil & family	355,088	451,253	806,341	387,757	594,939	982,696

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2024

3 Income from charitable activities (continued)

	Unrestricted £	Restricted £	2024 Total £	Unrestricted £	Restricted £	2023 Total £
Legal Education Foundation			-	-	-	-
Ministry of Justice		822,746	822,746	-	800,000	800,000
Other income			-	100	0	100
3c Sub-total for FLOWS	-	822,746	822,746	100	800,000	800,100
Legal Aid Agency	143,147		143,147	87,328	-	87,328
3d Sub-total for Housing	143,147	-	143,147	87,328	-	87,328
Cloudesely		8,566	8,566		2,368	2,368
Citizens Advice services	525	7,665	8,190	145	15,000	15,145
Cripplegate Foundation		38,331	38,331	-	36,606	36,606
Citizens Advice GLA cost of living		2,527	2,527			
Islington Council		450,000	450,000	-	450,000	450,000
Kickstart – Richmond Citizens Advice	-	-	-	3,730	-	3,730
3e Sub-total for Islington Advice	525	507,089	507,614	3,875	503,974	507,849
London Citizens Advice services		38,468	38,468		-	-
London Legal Support Trust		5,000	5,000			
Sub-total for London Citizens Advice		43,468	43,468			
3f Development Project	-	43,468	43,468	-	50,344	50,344
London Legal Support Trust		11,750	11,750		-	-
London Citizens Advice – Cost of living project		1,215,000	1,215,000	-	960,000	960,000
3g Greater London Authority (GLA)		1,226,750	1,226,750		960,000	960,000
		1,226,750	1,226,750		960,000	960,000
Ministry of Justice		100,000	100,000	-	98,544	98,544
3g Sub-total for Miscarriage of Justice	-	100,000	100,000	-	98,544	98,544
CafCASS			-	208,656		208,656
SPIPS fees individually funded			-	4,233		4,233
3h Sub-total for SPIPS	-	-	-	212,889	-	212,889
Total income from charitable activities			-	691,962	3,185,892	3,877,854

* The pro bono legal services represents services provided by lawyers working in approximately 60 London law firms who provide free legal advice to people who do not have solicitors representing them. The value of the donated services is an estimated figure based on the solicitors guideline hourly rates of pay for civil lawyers and the market rate salary scale in the case of family lawyers. The valuation used for the hourly rate of pay for civil lawyers and family lawyers has been adjusted to reflect the average level of the post qualification status of solicitors volunteering on the civil and family rotas.

Government grants received during the year include: The Ministry of Justice grant funds administered through The Access to Justice Foundation for civil & family legal advice services to Litigants In Person Strategy Help Accessing Legal Support (HALS) & Improving Outcomes Through Legal Support (IOTLS); the National Offenders Management Service (NOMS) office of the Ministry of Justice funds the Miscarriage of Justice support service; and the Finding Legal Options for Women (FLOWS) project provides legal advice and support to agencies supporting victims of domestic abuse.

4a Analysis of expenditure (current year)

	Charitable activities											2024 Total £	2023 Total £	
	Cost of raising funds £	Bankruptcy & debt £	Civil & family £	FLAWS £	Housing £	Islington Advice £	Citizens Advice London Development Project £	Citizens Advice London GLA Cost of Living Project £	Miscarriage of Justice £	SPIPS £	Governance costs £			Support costs £
Staff costs (Note 6)	-	151,911	469,199	441,503	91,968	388,503	36,259	60,049	76,091	-	-	206,857	1,922,341	2,080,276
Pro bono services	47	339	324,865	904	169	852	63	106	146	-	-	-	327,492	376,939
Direct staff costs & volunteer expenses Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs	-	260	4,398	2,827	1,187	1,131	-	322	1,431	-	-	42,477	54,033	47,474
Client costs, consultant & professional fees, commissioned projects and other direct service costs	-	-	86,546	73,228	1,834	7,220	551	10	1,567	-	-	150,483	321,438	273,199
Grants payable	-	-	4,868	260	9,020	17,839	-	44,696	-	-	49,168	-	125,852	123,944
Partner payments	-	-	22,000	223,079	-	-	-	1,066,175	4,000	-	-	-	1,070,175	343,200
	-	-	-	-	-	-	-	-	-	-	-	-	245,079	223,133
	47	152,510	911,877	741,801	104,178	415,546	36,874	1,171,358	83,235	-	49,168	399,816	4,066,410	3,468,165
Support costs	458	34,432	115,483	91,761	38,849	69,675	8,397	24,665	16,095	-	-	(399,816)	-	-
Governance costs	4	4,630	13,151	12,328	2,996	11,457	902	1,676	2,024	-	(49,168)	-	-	-
Total expenditure 2024	509	191,572	1,040,511	845,890	146,024	496,678	46,173	1,197,700	101,354	-	-	-	4,066,411	3,468,165
Total expenditure 2023	737	191,587	1,100,776	808,952	124,771	499,818	66,431	395,393	103,449	176,251	-	-	-	3,468,165

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and our Immigration Consultancy service to local Citizens Advice within the civil legal team.

FLOWS partners are Rights of Women which deliver the FLOWS discussion forum and North East Law Centre where a FLOWS solicitor is in place. For the Immigration Consultancy service Bolton and Bury Citizens Advice service provided advice to clients.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community and grant to London Citizens Advice Services for delivering advice as part of the London Citizens Advice GLA Cost of Living Project.

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2023

4b Analysis of expenditure (prior year)

	Charitable activities												2023 Total £
	Cost of raising funds £	Bankruptcy & debt £	Civil & family £	FLAWS & Courtnav £	Housing £	Islington Advice £	Citizens Advice London Development Project £	Citizens Advice London GLA Cost of Living Project £	Miscarriage of Justice £	SPIPS £	Governance costs £	Support costs £	
Staff costs (Note 6)	-	154,292	572,574	419,054	87,146	399,407	51,921	29,871	67,342	83,802	-	214,867	2,080,276
Pro bono services	409	2,819	350,705	7,729	1,303	10,825	630	411	1,018	1,090	-	-	376,939
Direct staff costs & volunteer expenses Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs	-	-	4,553	3,829	1,081	2,415	-	364	2,072	509	-	32,651	47,474
Client costs, consultant & professional fees, commissioned projects and other direct service costs	-	1,065	13,731	79,931	2,614	13,382	4,551	479	2,007	1,260	-	154,179	273,199
Grants payable	-	-	6,916	1,203	6,518	3,511	-	5,677	6,074	72,885	21,161	-	123,944
Partner payments	-	-	20,000	203,133	-	-	-	-	-	-	-	-	223,133
	409	158,176	968,479	714,879	98,662	429,540	57,102	378,002	80,513	159,546	21,161	401,697	3,468,165
Support costs	326	31,526	125,974	88,888	25,108	65,814	8,894	17,026	22,192	15,948		(401,697)	-
Governance costs	2	1,885	6,324	5,184	1,000	4,465	434	365	744	756	(21,161)		
Total expenditure 2023	737	191,587	1,100,776	808,952	124,771	499,818	66,431	395,393	103,449	176,251	-	-	3,468,165

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and our Immigration Consultancy service to local Citizens Advice within the civil legal team.

FLOWS partners are Rights of Women which deliver the FLOWS discussion forum and North East Law Centre where a FLOWS solicitor is in place. For the Immigration Consultancy service Bolton and Bury Citizens Advice service provided advice to clients.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community and grant to London Citizens Advice Services for delivering advice as part of the London Citizens Advice GLA Cost of Living Project.

Notes to the financial statements

For the year ended 31 March 2024

5. Grants payable & Partner payments

	2024 £	2023 £
Rights of Women – FLOWS project	150,864	132,883
North East Law Centre – FLOWS project	72,215	70,250
Citizens Advice Bolton & Bury – Immigration Consultancy project	22,000	20,000
Local Citizens Advice Services – Miscarriage of Justice project	4,000	2,000
London Citizens Advice Services – London Citizens Advice GLA Cost of living project	1,066,175	341,200
	1,315,254	566,333

6 Net income resources for the year

This is stated after charging / crediting:

	2024 £	2023 £
Depreciation	5,985	26,960
Loss on disposal of fixed assets	-	-
Operating lease rentals:		
Other	4,963	4,200
Auditor's remuneration (excluding VAT):		
Audit (net of VAT)	9,900	9,300
Other services	-	-
	-	-

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2024 £	2023 £
Salaries and wages	1,678,040	1,802,573
Redundancy and termination costs	-	6,738
Social security costs	164,040	182,980
Employer's contribution to defined contribution pension schemes	80,261	87,985
	1,922,341	2,080,276

The redundancy and termination costs were settled and paid at the prior year balance sheet date .

No employee earned between £60,000 and £70,000 during the year (2023: 1).

The total employee benefits including pension contributions and employer's national insurance contributions of the key management personnel were **£344,767** (2023: £302,060).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

8 Staff numbers

The full time equivalent and average number of employees (head count based on number of staff employed) during the year was as follows:

	2024 FTE	2023 FTE	2024 No.	2023 No.
Raising funds	0.6	0.6	0.6	0.6
Bankruptcy & debt	4.0	4.1	4.3	4.3
Civil & family	10.9	13.3	16.8	16.8
FLOWS	10.7	11.3	10.9	10.9
Housing	2.0	1.9	2.7	2.7
Islington CAB	10.1	9.9	13.1	13.1
Citizens Advice London Development Project	0.8	0.9	0.9	0.9
Citizens Advice London GLA Cost of Living Project	1.3	0.6	0.6	0.6
Miscarriage of Justice	1.7	1.5	1.5	1.5
SPIPS	0.0	1.6	2.0	2.0
Support	3.1	3.2	3.2	3.2
Governance	0.2	0.2	0.2	0.2
	45.2	49.1	56.7	56.8

Notes to the financial statements

For the year ended 31 March 2024

9 Related party transactions

There were no donations or other transactions with related parties during the year (2023: Nil)

10 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 Tangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total £
Cost			
At the start of the year	18,798	130,509	149,308
Additions in the year	1,290	2,578	3,868
Disposals in the year			
At the end of the year	<u>20,088</u>	<u>133,087</u>	<u>153,176</u>
Depreciation			
At the start of the year	16,062	126,330	142,392
Charge for the year	2,369	3,616	5,985
Disposals in the year			
At the end of the year	<u>18,432</u>	<u>129,945</u>	<u>148,377</u>
Net book value			
At the end of the year	<u>1,657</u>	<u>3,142</u>	<u>4,799</u>
At the start of the year	<u>2,736</u>	<u>4,180</u>	<u>6,916</u>

All of the above assets are used for charitable purposes.

12 Debtors

	2024 £	2023 £
Trade debtors	12,558	26,958
Other debtors	41,979	21,262
Prepayments	33,499	37,086
Accrued income	310,572	366,733
	<u>398,608</u>	<u>452,039</u>

13 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	82,247	55,258
Other creditors	19,767	27,279
Other taxes and social security costs	46,522	3,817
Accruals	91,177	135,793
Deferred income	121,513	15,970
	<u>361,226</u>	<u>238,117</u>

Notes to the financial statements

For the year ended 31 March 2024

14 Deferred income

Deferred income at 31st March 2023 comprises £15,970 relating to funding for the adviser costs for the Three Tap Advice outreach project in Islington for the period from 1st April 2023 to 20th September 2023. The balance of deferred income at 31st March 2024 of £121,513 relates to grants received in advance to cover project expenditure in 2023.24 as detailed below.

	2024 £	2023 £
Balance at the beginning of the year	15,970	–
Amount released to income in the year	(15,970)	–
Amount deferred in the year		15,970
Access to Justice – Community Fund. Improving Lives Through Advice (ILTA)	91,667	
Cripplegate Foundation re Three Advice Project	16,346	–
London Legal Support Trust re Employment Advice	13,500	
Balance at the end of the year	<u>121,513</u>	<u>15,970</u>

15 Creditors: amounts falling due after more than one year

	2024 £	2023 £
Pension creditor	<u>32,048</u>	<u>28,523</u>
	<u>32,048</u>	<u>28,523</u>

The pension creditor is calculated on the basis of the annual contribution made toward the deficit of £3,000 (2023: £3,000) discounted over a committed period of 13 years (2023: 14 years) .

16 Pension scheme

The RCJ and Islington Citizens Advice Bureaux participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a defined benefit arrangement. The pension charge for the year for the employees who are members of the scheme is £3,000 (2023: £3,000). An actuarial valuation of the Plan was carried out as at 31 March 2024 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The charity's contributions are affected by any surplus or deficit in the scheme but it is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

The major assumptions used by the actuary were (in nominal terms) as follows:

Assumptions

	2024 %	2023 %
Discount Rate	4.90%	4.80%
Inflation (RPI)	3.20%	3.30%
Inflation (CPI)	2.80%	2.85%
Revaluation of deferred pensions in excess of GMP	2.80%	2.85%
Allowance for pension in payment increases of RPI or 5% p.a. if less	2.80%	2.85%
Allowance for pension in payment increases of CPI or 5% p.a. if less	2.80%	2.85%
Allowance for pension in payment increases of CPI inflation since retirement or 5% p.a. compound if less	2.50%	2.50%
Allowance for pension in payment increases of – CPI or 3% p.a. if less		
Allowance for commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC Maximum

Notes to the financial statements

For the year ended 31 March 2024

16 Pension scheme (continued)

Assumed life expectancies on retirement at age 65 are:

	Life expectancy at age 65	
	(Years)	(Years)
Male retiring today	20.6	20.8
Female retiring today	23.4	23.6
Male retiring in twenty years time	21.8	22.0
Female retiring in twenty years time	24.5	24.7

The most recent formal actuarial valuation of the Plan was as at 31 March 2022 and revealed a funding deficit of £53,536,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,918,000 per annum with the view to eliminating the deficit by 30 September 2040.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 11 years.

The charity expects to contribute £3,000 per annum.

17a Analysis of net assets between funds (current year)

	General unrestricted	Designated	Restricted	Total funds
	£	£	£	£
Tangible fixed assets	-	4,799	-	4,799
Net current assets	615,117	215,391	698,043	1,528,551
Long term liabilities	(32,048)	-	-	(32,048)
Net assets at 31 March 2024	583,069	220,190	698,043	1,501,302

17b Analysis of net assets between funds (prior year)

	General unrestricted	Designated	Restricted	Total funds
	£	£	£	£
Tangible fixed assets	-	6,916	-	6,916
Net current assets	632,939	176,597	681,800	1,491,336
Long term liabilities	(28,523)	-	-	(28,523)
Net assets at 1 April 2023	604,416	183,513	681,800	1,469,729

Notes to the financial statements

For the year ended 31 March 2024

18a Movements in funds (current year)

	At 1 April 2023	Income & gains	Expenditure & losses	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted funds:					
Bankruptcy & debt					
Debt Free London (formally Capitalise Money Advice Service)	-	176,215	(188,781)	12,566	-
Civil & family					
Access to Justice Foundation (HALS & IOTLS funded through Ministry of Justice)	-	162,014	(162,014)		-
CAFF CASS	-	2,500	(2,500)		-
Kessler Foundation – Immigration Consultancy service	8,486	164,573	(158,559)		14,500
Legal Education Foundation		80,000	(80,000)		-
Ministry of Justice – Time Together Interpreting fund	7,430	0	(1,342)		6,088
Trust for London Employment Advice	(5,546)	42,166	(36,620)		-
FLAWS					
CourtNav – Freshfields Bruckhaus Deringer LLP Ministry of Justice	25,178	-		(16,441)	8,737
		822,746	(839,188)	16,441	-
Islington Advice					
Cloudesley	-	8,566	(8,566)		-
Citizens Advice Service cost of living advice	13,750		(13,750)		-
Citizens Advice Energy project		7,665	(7,665)		-
Cripplegate Foundation	-	38,331	(38,331)		-
Islington Council	39,759	450,000	(396,775)	(15,046)	77,938
Citizens Advice GLA cost of living project	-	2,527	(25,027)	22,500	-
London Citizens Advice Development Service					
Local Citizens Advice Services – London	28,200	43,468	(48,916)	8,375	31,127
London Citizens Advice – Cost of living project					
Greater London Authority	557,689	1,226,750	(1,196,392)	(28,395)	559,653
Ministry of Justice	()	100,000	(100,000)		-
Total restricted funds	674,947	3,327,522	(3,304,425)	-	698,043
Unrestricted funds:					
Designated funds:					
Designated funds – Fixed Assets	6,916	-		(2,117)	4,799
Designated funds – Work in progress	176,597	-	-	38,794	215,391
Designated funds – Islington separation fund transfer	-	-	-	100,000	100,000
Total designated funds	183,513	-	-	136,677	320,190
General funds	611,269	770,460	(761,986)	(136,677)	483,066
Total unrestricted funds	794,782	770,460	(761,986)	-	803,256
Total funds	1,469,729	4,097,982	(4,066,411)	-	1,501,299

Notes to the financial statements

For the year ended 31 March 2024

18b Movements in funds (prior year)

	At 1 April 2022	Income & gains	Expenditure & losses	Transfers	At 1 April 2023
	£	£	£	£	£
Restricted funds:					
Bankruptcy & debt					
Debt Free London (formally Capitalise Money Advice Service)	-	178,091	(178,091)	-	-
Civil & family					
Access to Justice Foundation	-	14,672	(14,672)	-	-
CAFF CASS	-	2,500	(2,500)	-	-
Citizens Advice – Immigration Consultancy	-	105,034	(105,034)	-	-
Kessler Foundation – Immigration Consultancy service	-	55,524	(47,038)	-	8,486
Legal Education Foundation – Justice First Fellowship	4,241	39,048	(43,289)	-	-
Ministry of Justice (Litigant in Person and HALS)	-	298,988	(298,988)	-	-
Ministry of Justice – Time Together Interpreting fund	9,416	0	(1,986)	-	7,430
Support through Court	2,612	31,566	(34,178)	-	-
Trust for London Employment Advice	-	47,607	(53,153)	-	(5,546)
CourtNav					
Freshfields Bruckhaus Deringer LLP	29,541	-	(4,363)	-	25,178
FLAWS					
Ministry of Justice	-	800,000	(800,000)	-	-
Islington Advice					
Cloudesley	-	2,368	(2,368)	-	-
Citizens Advice Service cost of living advice	-	15,000	(1,250)	-	13,750
Cripplegate Foundation	-	36,606	(36,606)	-	-
Islington Council	28,224	450,000	(435,985)	(2,480)	39,759
Citizens Advice GLA cost of living project	-	-	(8,000)	8,000	-
London Citizens Advice Development Service					
Local Citizens Advice Services – London	37,406	50,344	(62,030)	2,480	28,200
London Citizens Advice – Cost of living project					
Greater London Authority	-	960,000	(393,258)	(9,053)	557,689
Ministry of Justice	-	98,544	(98,544)	-	0
Total restricted funds	111,440	3,185,892	(2,621,331)	(1,053)	674,947
Unrestricted funds:					
Designated funds:					
Designated funds – Fixed Assets	30,083	-	-	(23,167)	6,916
Designated funds – Work in progress	-	-	-	176,597	176,597
Total designated funds	30,083	-	-	153,430	183,513
General funds	704,026	906,453	(846,833)	(152,377)	611,269
Total unrestricted funds	734,109	906,453	(846,833)	1,053	794,782
Total funds	845,549	4,092,344	(3,468,164)	-	1,469,729

Notes to the financial statements

For the year ended 31 March 2024

18 Movements in funds (continued)

Purposes of restricted funds

Bankruptcy and Debt

The Debt Advice Project funded by the Debt Free Advice is a London-wide partnership which aims to reduce debt and exclusion by improving peoples' capacity to manage their debts, help people to take control of their finances and make informed choices in the future.

Civil and Family

Legal advice to litigants in person in civil and family law matters in the High Court, the Central London Family Courts, the Court of Appeal was funded by the Ministry of Justice Litigant in Person grants until September 22 after which is has been funded through the Access to Justice Foundatin grants – Help Accessing Legal Support (HALS) in 2023/24 and 2022/23 and Improving Outcomes through Legal Support (IOTLS) in 2023/24 . The first year of three years funding from Legal Education Foundation was received in 2023.24 to support RCJ national the change programme to strengthen national reach of legal advice. In 2022/23 LEF funded the Justice First Fellowship trainee. The Employment project was part funded by Trust for London until October 2023 and in 2022/23 partly by the Access to Justice funding from the Community Justice Fund. In 2023/24 and 2022/23 CafCass contributed to the costs of salary costs of the coordinators in the Time Together child contact centre. Citizens Advice funded the EU Settlement Immigration advice service until November 22 Since when Kessler Foundation have funded the project. Support through Court funded a family solicitor who advises clients referred in from its service until 30.09.22.

Finding Legal Options for Women Survivors – FLOWS & CourtNav

FLAWS is delivered in partnership with Rights of Women and Newcastle Law Centre and provides legal advice and tools to front line agencies across England to increase their confidence in ensuring women experiencing domestic abuse are aware of legal remedies. FLOWS further expands the modules available on CourtNav with the development of the FL401 non- molestation order and a new module called Support Nav to assist clients to navigate the legal procedures and direct them to the appropriate advice. FLOWS received three years funding from 1st April 2022 from the Ministry of Justice to support victims of domestic abuse.

CourtNav is a unique and innovative online application to support Litigants in Person to complete court forms. This has been developed through a working partnership with Freshfields Bruckhaus Deringer LLP as well as funding from the Ministry of Justice.

Islington Advice

Islington Council funds the costs of running the Islington Citizens Advice service . Citizens Advice funded a cost of living advice assistant from March 2023 to 28th February 2024 as well as the Energy Advice project. Cripplegate Foundation fund outreach generalist advice work in the London Borough of Islington and in 2023/24 gave £5,000 for emergency grants to clients affected by the cost of living crisis. Cloudesley charitable trust provide an ongoing grant of £6,000 per year (£3,000 in 2022/23) to fund client welfare benefit payments and translation costs of advice sessions for vulnerable clients. Islington CA participates in the London Citizens Advice Development Project sharing an advice post with Camden Citizens Advice.

London Citizens Advice Development Service

Twenty seven London Citizens Advice Services contributed to the ongoing costs of the London Citizens Advice Development project during the year which was set up to promote the London **Citizens Advice** services and work collaboratively to bid for funding for London wide delivery of advice.

London Citizens Advice Cost of Living project

The Greater London Authority (GLA) Cost of Living Crisis Prevention project is a pan London project homed by RCJ Advice and delivered by local citizens advice across London. The project delivers preventative advice to those communities who are most severely impacted by the cost of living crisis.

Miscarriage of Justice

The Ministry of Justice funded support and advice to victims of miscarriages of justice whose cases are referred to the Court of Appeal by the Criminal Cases Review Commission.

Purposes of designated funds

Fixed assets

The fixed asset fund represents the net book value of assets held in the Charity for everyday use and is set aside to reflect the proportion of unrestricted funds which are not freely available to spend.

Transfer between funds

The transfer from Islington Advice to the Bankruptcy and Debt project of £12,566 in 2023/24 was to cover the shortfall in income from the debt free advice grant which did not fully meet the costs of the project. The transfers of £16,441 in 2023/24 and £4,243 in 2022/23 from the CourtNav fund to the FLOWS fund represents a subsidy to cover costs not met by the Ministry of Justice grant. The transfer from the Citizens Advice GLA Cost of Living project of £22,500 (£8,000 in 2022/23) to Islington Advice relates to the grants payable for the cost of living adviser employed by Islington Advice to deliver the cost of living advice project. The transfer of £2,480 in 2023/24 and 2022/23 relates to the annual donation payable by Citizens Advice Islington to fund the London Citizens Advice Development Manager. The transfer from the London Citizens Advice GLA Cost of living project fund to the London Citizens Advice Development Manager fund of £5,895 reflects an adjustment for the actual time spend on the project by the Development Manager in 22.23 year not reflected in the 22.23 years cost allocations.

The transfer of £1,053 in 2022/23 from the London Citizens Advice GLA Cost of Living project to the general fund reflects the remaining net book value of a fixed asset laptop purchased for the project manager. This will be written off in future years.

Trustees have agreed to transfer £100,000 of general funds to a designated fund in anticipation of the transfer of these funds to the new independent Islington Citizens Advice charity when it separates from RCJ Advice.

Notes to the financial statements

For the year ended 31 March 2024

19 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Equipment 2024 £	2023 £
Less than one year	4,067	3,995
One to five years	2,268	2,482
	<u>6,335</u>	<u>6,477</u>

20 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

THE RCJ AND ISLINGTON CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1050358

Accounts

Company number: 03110908
Charity number: 1050358

The RCJ and Islington Citizens Advice Bureaux

Report and financial statements
For the year ended 31 March 2023



The RCJ and Islington Citizens Advice Bureaux

Contents

For the year ended 31 March 2023

Reference and administrative information	1
Trustees' annual report.....	2
Independent auditor's report	23
Statement of financial activities (incorporating an income and expenditure account).....	27
Balance sheet.....	28
Statement of cash flows	29
Notes to the financial statements.....	30

The RCJ and Islington Citizens Advice Bureaux

Reference and administrative information

For the year ended 31 March 2023

Company number	03110908	
Country of incorporation	United Kingdom	
Charity number	1050358	
Country of registration	England & Wales	
Registered office address	Suite LG 03, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG	
Operational address	Royal Courts of Justice Strand LONDON, WC2A 2LL Central London Family Courts 4th Floor, First Avenue House 42-49 High Holborn LONDON, WC1V 6NP Islington Council 222 Upper Street LONDON, N1 8JH	
Directors	The Directors, who are also trustees under charity law, who served during the year and up to the date of this report are detailed within the directors' report.	
Company secretary	Bridgehouse Company Secretaries Suite LG 03, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG	
Bankers	C Hoare & Co Limited 37 Fleet Street LONDON, EC4P 4DQ	
Solicitors	Linklaters One Silk St, London LONDON, EC2Y 8HQ	Clifford Chance 10 Upper Bank Street LONDON, EC2V 7JD
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditor Invicta House 108-114 Golden Lane LONDON, EC1Y 0TL	

Trustees' annual report

For the year ended 31 March 2023

The directors present their report and the audited financial statements 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 Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice and others living or working throughout England and Wales, in particular in the London Borough of Islington and surrounding areas.

The principal activities of the Charity are:

- Legal advice to litigants in person in civil law funded by the Ministry of Justice Litigant in Person (LIP) strategy until 30th September 2022 then through a Helping Access Legal Support (HALS) Grant and donations from law firms. Other services include:
 - Immigration consultancy advice to Local Citizens Advice through a grant from national Citizens Advice, the Legal Education Foundation and the Kessler Charitable Trust
 - Housing advice to individuals facing or threatened with homelessness, possession of their home, disrepairs or matters relating to anti-social behaviour who are eligible for funding under Legal Aid Agency Contracts in Westminster and Islington.
 - Employment Legal Advice Service (ELAS) funded by Trust for London and the Community Justice fund.
 - Advice and support to victims of miscarriages of justice funded by Her Majesty's Prison and Probation Service (HMPPS).
 - Specialist bankruptcy and debt at the Central London County Court up to 31st August 2022 funded through additional funding from the Ministry of Justice Litigant in Person funding .
- Legal advice to litigants in person in family law (including Time Together child contact centre) primarily funded by the Ministry of Justice through its Litigant in Person funding to 30th September 2022; HALS Grant; by donations from law firms and income from our family legal aid contract. Other services include:
 - A legal aid contract in family law which is confined to complex domestic abuse cases

- A national consultancy service FLOWS (Finding Legal Options for Women Survivors), a domestic abuse legal advice service targeted at front line workers and individual women, including the award winning CourtNav FL401, funded by the Ministry of Justice
- The only child contact centre based within a court, Time Together, which offers supported and supervised child contact from within the Central London Family Court
- Delivering a course that help parents understand how they can put their children first whilst separating through a contract from CAFCASS to deliver Separated Parent Information Programmes (SPIP) across London
- **Citizens Advice Islington** funded by Islington Council and delivering social welfare advice to Islington residents. Services provided by Citizens Advice Islington include:
 - Advice line delivery as a first point of access
 - Generalist advice appointments
 - Specialist advice in welfare benefits, housing and debt
 - Our debt team (funded as part of the Debt Free Advice London partnership) is based in Islington
 - Outreach services across the borough funded through Cripplegate Foundation.

We continued to host the Development Manager for London Local Citizens Advice (LCA), funded through donations from LCAs, overseen by a Steering Group and reporting to the London LCA Chief Officers Group. During this year London LCA were successful in securing £1.2 million from the Greater London Authority for a London-wide Cost of Living Project, which we host and distribute the funds for.

Achievements and Performance

This year, following the HALS funding decision, we have had to move away from a funding model where the Ministry of Justice covers the cost of our core civil and family legal services. Trustees and our Senior Management Team (SMT) spent time devising our long term strategy whilst staff and volunteers continued to deliver against performance targets and respond to the cost of living crisis.

Our mission remains:

We exist to tackle inequality and poverty through the delivery of national and local legal advice, support and information, that ensures people resolve the issues that affect their lives.

We set the following aims in a strategic plan for this current financial year:

Aim 1: Help more Litigants in Person across England & Wales to access civil and family legal advice through a variety of channels which meets and matches their needs and enables them to have access to justice;

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2023

Aim 2: We will ensure vulnerable people are able to have access to justice through advice, information and complementary support, and we will draw attention to the barriers they face;

Aim 3: Citizens Advice Islington will enhance access to quality advice by working collaboratively in the community to ensure local residents receive the holistic support packages they need;

Aim 4: We will be a stronger, more efficient organisation where staff and

volunteers receive the resources they need to do a good job and we are recognised as providing responsive, quality-assured service to clients

Under the “access civil and family legal advice” aim:

- We delivered legal advice, support and representation to 5,399 (3,872 21/22) individuals through our civil and family rotas with pro bono volunteers delivering advice by phone, Zoom and email, addressing 15,309 (14,112 21/22) enquiries across England and Wales.

Civil legal advice

- Our civil legal rota assisted 3,180 people with 6,350 enquiries (2,995 people with 5,728 enquiries 2021/22).

Immigration consultancy

Our immigration legal advice assisted with 3,049 queries from Local Citizens Advice across England and Wales through a consultancy phone line which reached all LCAs (3,017 queries 2021/22). Alongside this service, our immigration solicitor takes on complex OISC level 2 and 3 cases. At the 2022 National Citizens Advice Conference our team won the Most Outstanding Achievement award for the consultancy line.

Housing legal aid

Our Housing and Debt contract from the Legal Aid Agency has responded to housing queries through contacts based in Westminster and Islington. Our team has worked on 36 Legal Help case and 43 Certification cases. Our team have continued to assist people by working on non-legal aid cases for 190 people. The total number of clients helped during the year was 269.

Employment Legal Advice

Our Employment Legal Advice Service (ELAS) reduced to one worker in September 2022. This year they assisted 479 people. ELAS has successfully reached people in low paid work, living in deprived communities. 34% of our clients are white British, 66% represent very diverse ethnicities and 31% are disabled.

Miscarriage of Justice Support Scheme (MCJSS)

For over 20 years, we have delivered advice and support to individuals referred by the Criminal Cases Review Commission to the Court of Appeal resulting in a miscarriage of justice.

Our achievements this year have included:

- The Miscarriage of Justice Support Service has delivered the project in London, East Midlands, West Midlands, North East, North West, Yorkshire and Humber, East of England, South Central, Wales and Northern Ireland Probation Areas
- We worked with 36 very vulnerable clients throughout the year: an increase from 22 in 2021/22. Contact was regular and consisted of 5,976 phone calls, texts and letters providing social welfare advice resulting in increased benefit entitlement, rehousing and grants obtained (2,645 contacts 2021/22) The service delivers a high level of emotional support and provides social welfare casework for clients (96 in 2022:23). Additionally, four of our Local Citizens Advice partners continued to remain in contact with clients during this year.
- We have extensive contact with other agencies such as the DWP, Local Authorities, health services (including GPs, dentists and mental health services) as well as charities, energy providers and local services.

Bankruptcy and debt advice

- A further 73 enquiries were dealt with by our London County Court desk which includes bankruptcy and debt advice. This service was only funded up to the end of August 2022.

Family Legal Advice

- Our family legal rota gave advice to 2,219 clients (2,877 2021/22) and responded to 8,959 enquires (8,384 enquiries 2021/22)
- Our family legal aid contract helped 14 clients during the year with 15 legal help matters and 9 clients were assisted with Legal Aid Certificate funding under the Legal Aid Contract

FLAWS

- FLOWS continue to experience an exceptional increase in demand for their services and assisted 7,238 women with legal advice (7,247 women 2021/22) through our phone and email service and responded to 15,803 enquiries (14,567 2021/22) enquiries which cover domestic abuse, child cases, divorce and finances, and housing and immigration.
- FLOWS worked with University Law Clinics to enhance our phone resources

Volunteers

- We maintained our volunteer workforce of 170 voluntary Honorary Legal Advisers and 30 CAB volunteers who all moved to phone appointments. We found:
 - Pro bono volunteers remain positive about the move to phone appointments
 - Our civil and family front line teams responded by producing processes and tools to aid remote working such as online rota booking, reviewing documents in advance of appointments and having encrypted document sharing
 - Service users responded well, and non-attendance was rare
 - We increased the geographical reach

Under the “achieve justice through advice, information and complementary support” aim

The Charity responded to an increased need for people to access advice through different channels. We designed in-person and digital support packages to complement our legal advice and meet the needs of our clients.

Time Together Contact Centre

Court referrals to Time Together, our child contact service, have increased from 11 the previous year to 20. This year, 152 contact visits took place and the team also responded to 608 enquiries regarding contact. Time Together excels at encouraging positive contact in what are often very challenging situations.

CourtNav

CourtNav FL401 is the award-winning FLOWS tool which supports survivors to complete a domestic abuse injunction application and have this checked by a legal aid provider. During the financial year 10,353 survivors were made safer through CourtNav preparing non molestation and occupation orders, and the initial statement (8,758 2021/22). Solicitors from 125 legal aid firms across England & Wales reviewed 9,214 applications and submitted successful applications (7,768 2021/22). For some women they produced a warning letter. Anyone not wanting to access legal aid is referred back to our RCJ Advice FLOWS team – this team assisted 1,139 women with domestic abuse injunction applications (990 2021/22)

SupportNav

SupportNav, a web resource that delivers information on all areas of advice affecting domestic abuse survivors including housing and immigration. Frontline practitioners are currently the main users of SupportNav. They report they are using SupportNav:

- To guide a survivor through information and advice that enhances the support they give

- To signpost survivors to other organisations that can assist them
- To check their own knowledge of a subject area

Separated Parent Information Programme (SPIPS)

Our SPIPS team delivered 507 SPIP sessions over Zoom (485 zoom SPIP sessions 2021/22) to 1,965 separated parents (1,836 separated parents 2021/22). CAFCASS revised the SPIP to a Planning Together for Children programme starting on 3rd April 2023. We were unsuccessful in the tender process and Action for Children deliver the new programme.

Under the “fairer and more accessible Islington” aim

- Adviceline remained the main point of access into Citizens Advice Islington (we have 16 new Adviceline volunteers since 2021/22) with referrals in from our LBI partners, Help on Your Doorstep, Tap, GLA community-based referrals from IBAA IFF, Brickworks, Choices & others) with all volunteers delivering advice safely from our office.
- Citizens Advice Islington continued to deliver generalist advice and casework in person in our office, remotely and by outreach across the Borough.
- We work closely with partners including Islington law Centre (TAP) and Help on Your Doorstep in delivering advice services to vulnerable clients including BSL in person and Zoom and Language Line interpretation.
- Our Citizens Advice Islington services assisted 5,910 people (6,914 people 2021/22) with 14,572 enquiries (14,142 enquiries 2021/22).
- Welfare benefits remains the most frequent type of enquiry and enquiries greatly increased due to Universal Credit. We helped 2,368 with (1,910 2021/22) welfare benefits enquiries and 873 Universal Credit enquiries (including help to claim) queries (3,666 2021/22) making a total of 3,241 welfare benefit enquiries. Our Debt team dealt with 2,327 enquires (2,370 21/22), Housing responded to 2,215 enquiries (21,691 2021/22) and 1,469 employment enquiries (1,176 2021/22)
- Our team secured in total £326,142 income gain for clients, including £82,942 of Universal Credit entitlement (£81,985 of Universal Credit entitlement for clients in 2021/22) plus. £3,900 re-imburements and £65,647 other gains.

Our overall achievements

- Across our legal advice and Citizens Advice services we have assisted 31,775 people with 62,480 enquiries (30,510 people with 57,921 enquiries 2021/22).
- We have increased our use of Language Line and British Sign Language interpreters to ensure that our service is widely accessible but know that face to face services are required by a lot of people.

Trustees' annual report

For the year ended 31 March 2023

- We are seeing an increasing number of people experiencing mental health issues and we are ensuring all staff and volunteers receive support in responding to the stressful situations that are encountered in delivering our services.
- We continue actively to seek client feedback to inform service developments.

Under the “strong and sustainable” aim

- We have held “Blue Sky” planning meetings with Trustees to inform developments.
- We continue to explore flexible working options and have introduced wellbeing support packages for staff and volunteers.
- We have achieved Lexcel accreditation for our legal services and are a London Legal Services Trust Centre of Excellence.
- We have retained our ‘Cyber Essentials’ accreditation. All staff and volunteers achieve GDPR awareness accreditation.
- We comply with, and receive high scores for, every component of our Citizens Advice membership scheme.
- We are providing a range of services to local Citizens Advice Services and advice agencies. Both our Citizens Advice Islington service and Miscarriages of Justice Support Service work with other Citizens Advice services.
- We generated a small amount of unrestricted income through fees for supervised child contact and private SPIP sessions.
- We have successfully maintained Casebook for our Citizens Advice Islington Services, Cross Data for our legal advice services, and Advicepro for our legal aid contract services.
- We maintain ‘Twitter’ accounts for RCJ Advice and Citizens Advice Islington.
- We continue to work actively on policy issues

Plans for the future

Our advice services face a perfect storm of increased demands and funding challenges.

In response to changes and challenges to our funding we continue to review and revise our service delivery specifically:

- To ensure our civil and family services retain the national reach we have achieved and build on this in collaboration with others, including Citizens Advice, national Litigant in Person partners, national networks.
- To expand our FLOWS reach through SupportNav and CourtNav and work more closely with our partner, Rights of Women, to respond to the changes arising from the Domestic Abuse Act 2021.
- We will build on our hybrid services (including face to face as well as other channels such as digital) in responding to the ongoing global economic challenges.

Public benefit

The directors have considered the guidance contained in the Charity Commission's general guidance on public benefit in reviewing the Charity's aims and objectives and in planning its future activities.

The directors confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit.'

The directors confirm the following in relation to the two key principles of public benefit:

Principle 1: There must be an identifiable benefit or benefits

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice or living, visiting or working in the London area.

The directors review the activities of the Charity against its aims on an on-going basis and are satisfied that all activities continue to be related to its aims.

No detriment or harm arising from the activities undertaken by RCJ Advice, including Islington Citizens Advice, has been identified.

Principle 2: Benefit must be to the public or a section of the public

The beneficiaries are individuals from across England and Wales having business at the Royal Courts of Justice. Our debt work is under a London-wide contract for those or living, visiting or working in the London area. A number of clients who suffered a miscarriage of justice live outside London, as do a proportion of our Litigant in Person clients.

We charge a nominal fee for reports from our child contact centre supervised sessions and a small fee for private SPIP sessions. No fees are charged to individuals for our advice services to ensure maximum access. We promote our services widely in order to reach vulnerable sections of the community.

A number of private benefits arise from the activities of the Charity. Individual clients may benefit as a result of obtaining legal advice from the Charity. The Charity also employs and remunerates staff. These are incidental benefits arising from carrying out the Charity's aims.

Structure, governance & management

Governing document

RCJ Advice was formed in November 1978. We became a charitable company limited by guarantee, incorporated on 6 October 1995 and registered as a charity on 3 November 1995. The Charity commenced its operations on 7 November 1995. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

All directors 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.

Appointment of directors

A number of the directors have historically been recruited from the law firms that were involved in the major reorganisation of service delivery of the Charity in the 1990s. The Chief Executive is responsible for delivering an induction programme to all new directors. Training opportunities are offered to all directors and a skills audit is conducted biannually.

Organisational structure

The directors of the company are also trustees for the purposes of charity law and under the company's Articles. The Charity is a company limited by guarantee and has no share capital. The Board of Directors ("the Board") meets quarterly and is responsible for the strategic direction and policy of the Charity. At present the Board has 18 members from professional backgrounds relevant to the work of the Charity. A scheme of delegation is in place and day to day responsibility for the operation of our services rests with the Chief Executive. Client services and delivery are the responsibility of the Director of Legal Services, Director of Family Services and the Director of Citizens Advice Islington. Personnel, ICT and finance matters are the responsibility of the Director of Finance.

The Charity carries out an annual review of salary levels across London Citizens Advice and other relevant organisations including key management posts. Any proposed amendments to salary scales or remuneration of key staff are taken to the Employment & Finance Sub-Committee meeting for initial consideration. Any decision to change salary scales or remuneration levels is then taken to the Board for final decision.

Connected organisations

The Charity is a member of Citizens Advice. Citizens Advice agencies delivering advice services are all individual charities and Citizens Advice itself is also a registered charity, as well as being the membership organisation.

Directors

The following people were directors of the Charity on the date of approval of the report or had been directors during the course of the year.

The Right Honourable Lord Justice Peter Jackson	(Chair)
Mona Vaswani	(Deputy Chair until 31 st January 2023 and resigned on 9 th March 2023)
Patrick Robinson	(Deputy Chair from 1st February 2023)
Nick Atkins	(Treasurer)
Alex Carruthers	
Jon Gale	
James Gilbey	
John Hine	
Paula Hodges KC	
Christine Howard	
Graham Huntley	
Mr Justice Robin Knowles CBE (resigned 28 th January 2023)	

Trustees' annual report

For the year ended 31 March 2023

Roger Leese

Guy Pendell Andrew Denny

Saaman Pourghadiri

Ali Sallaway

Paul Thwaite

Holly Ware

Senior Management Team

Alison Lamb	Chief Executive
Jeanette Daly Mathias	Chief Operating Officer Citizens Advice Islington
Rebecca Scott	Director of Legal Services
Rita Suglani	Director of Family Services
Alex Lowry	Head of FLOWS
Janice Massingham	Director of Finance

Financial review

2022/23 has seen us face funding challenges. Hand in hand with this we continue to see an increase in demand for our services as clients grapple with the ongoing cost of living crisis and reduction in the availability of assistance across the legal advice sector. Our staff and volunteers have continued to deliver support and deliver outcomes for our clients under difficult circumstances, whilst they themselves are faced with the impact of the rising cost of living.

This year we saw a reduction in our main funding stream from the Ministry of Justice Litigant in Person funding which was replaced from the 1st October 2022 by the Help Accessing Legal Support (HALS) funding. Our annual grant of £422,976 from the Litigant in person funding stream reduced to an equivalent grant value of £150,000 per annum from HALS (£75,000 for the half year to 31st March 2023). We had already anticipated a potential reduction and delay in ongoing funding and in May 2022 launched an appeal to the City law firms which work with, and support, us to raise funds to cover a potential funding gap. The appeal was supported by the Master of the Rolls and the Chancellor of the High Court. We are extremely grateful to the firms which donated a total of £126,100 to the emergency appeal as well as those which continued to provide ongoing annual donations. This funding ensured we could continue to provide our core civil and family legal team services for the second half of the year, albeit with a reduced staff infrastructure, whilst we continued to work on plans to diversify our future income to continue to deliver and put planned developments of these services in place.

Despite the extremely challenging circumstances, we are pleased to report a good result for the year. We have managed to achieve a small surplus without having to draw on our reserves. The total surplus for the year was £624,180, with an increase in our unrestricted general reserves of £60,673 after transfers between funds. The net surplus on restricted reserves in the year is

£563,507 which relates almost entirely to the surplus on the London Citizens Cost of Living Project funded by the Greater London Authority (GLA). This surplus relates to a timing difference due to the delay in getting the project, which is delivered by 20 local citizens advice

services across London through grant payments, fully mobilised by the start date of August 2022.

During the year we secured: new funding of £166,573 per annum for two years from 1st December 2022 from the Kessler Foundation to fund the continuation of our successful 2nd tier immigration consultancy service supporting local citizens advice with immigration advice; £14,672 from Access to Justice Foundation to support employment advice during the cost of living crisis; HALS grant of £75,000 for our civil and family legal teams; £15,000 from Citizens Advice for a cost of living advice assistant for Islington Advice services; and a Cafcass grant of £2,500 to support costs of delivering the Time Together Child Contact Centre. In addition, the London Citizens Advice GLA cost of living project started in July 2022, which is hosted by RCJ Advice and received income of £960,000 in the year – most of which has or will be distributed as grants to other London Citizens Advice services delivering the project.

We have continued to be successful in retendering and securing ongoing funding from current funders for our established services including: renewal of Miscarriage of Justice funding totalling £300,000 for three years to 31st March 2026 for the Miscarriage of Justice Support service; renewal of our Debt Free Advice grant to 31st March 2024 from Toynbee Hall; FLOWS continues to be funded by the Ministry of Justice until 31st March 2025; Islington Advice is funded until 31st March 2024, with funding in place from Cripplegate Foundation for outreach advice services in Islington until October 2025; and renewal of funding for the London Citizens Advice Development project hosted by RCJ Advice which continued to be funded by 27 local citizens services.

The Legal Aid agency housing contract has performed well this year with a significant increase in income of £43,492 (after excluding an exceptional write-off of £19,382 for an old inter partes debt which was unrecoverable). This increase was achieved despite our second housing solicitor only joining in May 2022 and inevitably taking some time to build up a caseload.

Sadly, the SPIPS contract has now come to an end and the staff who worked on the project have been transferred by TUPE to the new provider. The SPIPS contract has been a considerable success both operationally and financially.

As we move forward our key funding risk continues to be securing longer term income for our core civil and family services as well as bridging gaps from the impact of standstill funding year on year in the current climate of a cost of living crisis where costs continue to rise without income keeping pace. Our Trustee Board held a Blue Sky planning meeting in November 2022 to firm up plans for future funding for our core legal services. We are currently working with firms to establish a committed funding stream to support our civil and family teams going forward alongside income from trusts and new earned income.

The Islington Advice service is funded by the Islington Council Voluntary Sector grant. This grant is being retendered in the summer of 2023 with new three year funding to be in place from 1st April 2024. We are optimistic a securing ongoing funding for our services. The grant from the Cripplegate Foundation to provide the three advice project outreach services in the borough, along with other Islington specific funding, complement the core service.

RCJ Advice & Islington Advice continues to monitor its supplier contracts and costs to ensure we achieve value for money and the most effective use of resources. Our largest non-salary spend continues to be IT Support both for our core systems as well as support and development of Courtnav and Supportnav. We have successfully completed and renewed our Information Assurance Small and Medium Enterprises and Cyber security accreditation.

We are sad to lose the services of Electric Putty, which is closing and which has been instrumental in working with us on the development and support of our award winning Courtnav module and Supportnav. Electric Putty have assisted us with finding a new provider Studio Republic who are well placed to carry on this work and provide a smooth transition of services.

The Charity's income for the year was £4,092,345 (compared to £3,316,822 in 2021/22). The net increase of £775,523 in income results from the net changes in funding streams across established service offset by new London Citizens Advice GLA Cost of Living Project and an increase in donation income of £122,229 relating principally to the emergency funding appeal.

Other specific project income changes are as follows:

- A decrease in Bankruptcy and Debt income of £58,874 compared to 2021/22 due to no performance bonus being payable on this year's contract.
- Civil and family legal services income decreased by a total of £193,560 compared to 2021/22 due to changes in different income streams starting or finishing during the year:
Reductions in income year on year relate to: the immigration project £33,425 as the average number of staff employed on the project in 2022/23 was less; a reduction in funding for the civil and family legal services Litigant in Person funding (£143,987); the end of the Support Through Court family solicitor funding at 30th September 2022 (£34,870) from LIPS; the Justice First Fellowship funding ended on 31st December 2022 (£14,015); and movement from funding streams which have ceased before or during this year including Enfield council housing (£11,545), and Kickstart placements (£3,069). Increases in income from 2021/22 relate to: family legal aid income (£4,206); Trust for London grant drawn down for the employment advice project in the year (£16,380 more); new income from the Access to Justice fund for employment advice £14,672; a one off grant of £2,500 for Time Together in 2022/23 and other income from Time Together fees; and student placement (£1,460).
- Income for the FLOWS project decreased by £14,900 due to a one off grant having been received in 2021/22.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2023

- Housing legal aid income increased by £24,110 an increase in performance which we anticipate continuing in 2023/24.
- Islington Advice net income decreased by £69,809 reflecting changes in funding for additional services outside the core advice services funded by London Borough of Islington.
- Funding for the London Citizens Advice Development project decreased by £14,656 as a new payment structure for grants was introduced with higher contributions from larger Citizens Advice.
- Income from the GLA for the new London Citizens Advice Cost of Living project totalled £960,000 representing 80% of the total annual funding of £1.2million. Expenditure is lagging as a result of delays in mobilising the project and difficulties across citizens advice services in recruiting to the advice posts.
- The Separated Parents Information Service (SPIPS) income increased by £14,513 in 2022/23 due to an increased number of clients attending sessions in the year (1,974 in 2022/23 and 1,840 2020/21 after write off of unrecoverable fees).

We are enormously grateful for the continuing support of donors who have made donations to the annual appeal, as well as regular annual donations of funds and pro bono support.

Total services in kind this year from all donated services is valued at £376,939 (2021/22: £348,545) an increase of £28,394.

This change reflects:

- The pro bono hours for human resources consultancy support of £35,311 compared to £19,241 in 2021/22 provided by Herbert Smith Freehills LLP. This support is based on need and reflects the continuing work during the year on the review of our Staff Handbook and contracts of employment as well as routine advice on HR matters.

Total in-kind hours donated by Honorary Legal Advisers decreased slightly this year from 1,795 to 1,638 with sessions mainly delivered remotely by telephone and Zoom. Where requested or needed for vulnerable clients appointments are in person. The civil legal advisers delivered 863 (2021/22:863) sessions valued at 75 minutes per session. This reflects the additional time outside the appointment spend on preparation and follow-upwork for clients. For the family rota, HLAs delivered 822 appointments at one hour per appointment (932: 2021/22 at 45 minutes per appointment). The hourly rate used to value the services in kind is based on the level of experience of solicitors volunteering in the case of the civil rota costed at the published solicitors hourly rates and for the family rota the hourly rate reflects the market value of volunteers donating their time. The hourly rate for

Trustees' annual report

For the year ended 31 March 2023

civil solicitors changed in October 2021 and the family solicitors average time spent has increased to one hour compared to 45 minutes, hence the increase in monetary value of services in kind despite the number of hours decreasing year to year.

We continue to have an ongoing programme to recruit and train Honorary Legal Advisers from City legal firms to meet the demand of the civil rota and from family practices to meet the significant demand for our family legal advice service.

Services in kind continue to represent a significant and important contribution to the work of the Charity in meeting client need.

The Charity continues to benefit from a significant donation of time from volunteers who provide general advice to members of the public at Islington Advice or who volunteer in administrative roles or as a trustee of the Charity. In accordance with the SORP, this time is not included in the accounts, but the value of the contribution has remained unchanged and is estimated at £123,311(2022/23: £123,311).. We have a programme of continual recruitment and training of volunteers across the services as a significant number of our volunteers successfully move on to paid employment.

The Charity's total expenditure in 2022/23 was £3,468,165 (compared to £3,241,071 in 2021/22), a total increase of £227,094. Of this increase, £395,393 relates to the costs of the new London Citizens Advice GLA Cost of Living project and £34,952 to the increased costs of the London Citizens Advice Development project which had a full year of operation in 2022/23 compared to six months in 2021/22. The adjustment in the 2022/23 accounts for the movement of the annual leave accrual (£11,095) which accounts for staff annual leave entitlement at the year-end date accrued but not taken was £49,151 lower than in the 2021/22 accounts (£60,245). The movement was materially higher in 2021/22 as we held a high level of accrued leave from the Covid lockdown period 2020/2021, when staff had accumulated large balances of untaken annual leave that was reversed in 2021.

After accounting for these changes the balance of the net decrease in expenditure of £252,402 reflects the operational changes associated with the changing income streams across established projects. The significant changes in expenditure is related to:

- A net increase of £8,664 in bankruptcy and debt total spend. Of this increase, £12,408 relates to the increase in salary costs of which £6,347 is the reduction in the annual leave accrual; £3,606 one off costs of a debt advice assistant for four months and £1,904 annual leave costs for specialist debt adviser on leaving. The balance of the variance is explained by a

reduction in the support costs recharge as the project management moved from the Chief Executive to the Chief Operating Officer Islington Advice.

- Civil and family legal team costs reduced by £133,377 in 2022/23. The net change reflects: a reduction in costs for the civil and family legal team as a support worker vacancy was put on hold due to funding uncertainties; the specialist employment caseworker left in August 2023 and was not replaced due to funding constraints; the Support Through Court family solicitor project ended on 30th September 2022; and the Justice First Fellowship trainee solicitor qualified and moved to a new post in December 2022. The immigration team staff reduced in 2022/23 compared to 2021/22 due to a reduction in the staff numbers in the team from July 2022 and the reduction in the annual leave accrual in 2022/23 was £24,321 less than in 2021/22.
- Expenditure on the FLOWS project decreased by £33,054 in 2022/2023. Of this £8,525 relates to the decrease in the annual leave accrual adjustment. There was no additional funding for the project this year above the core grant of £800,000 from the Ministry of Justice meaning we had to make savings in salary and direct project costs, including marketing and development costs, to ensure the project spend did not exceed the funding available.
- An increase in housing expenditure of £14,877 in 2022/23 compared to 2021/22. This change is due to the increased support costs of the Billing Clerk and Paralegal post which was partly covered by the Litigant in Person grant until 30th September 2022 but in the second half year was self-financing from income from the legal aid contracts.
- A net decrease in Islington Advice spend by £79,423 which mainly relates to the cessation of the Citizens Advice Universal Credit project at the end of 2021/22. The new cost of living project spend compensated for only a small amount of this change in expenditure. In August 2022 an advice session supervisor post which had supported outreach work for the Universal Credit project was redundant resulting in further savings.
- Expenditure on the Miscarriage of Justice project increased by £6,799 compared to 2020/21. Salary costs increased by £2,793 which relates to the increase in the annual leave accrual adjustment of £6,597 less savings on salary costs due to a two month recruitment gap for the Well-Being coordinator and caseworker. Support costs increased in 2022/23 compared to 2021/22 due to more time spent on the project strategy and management by the Chief Executive.
- A small increase of £7,622 expenditure on the SPIPS projects compared to 2021/22 which is mainly related to the increase in staff costs of £2,819 as a result of payment of accrued annual leave paid to staff when the project was transferred and an increase in trainer fees due to more sessions being delivered in 2021/22.

Restricted reserves carried forward at 31st March 2023 include:

- In civil and family: £7,430 funding for the translation and interpreting costs for families attending the Time Together Child Contact Centre; £4,246 funding for the Immigration consultancy service in 2023/24; £(5,546) spend relating to the employment project which will be met from grants received in 2023/24 year.
- £25,178 towards the continuing development of the CourtNav and SupportNav online tools.
- £39,759 of Islington Council funding and £13,750 of an annual grant for the cost of living advice funded by Citizens Advice .
- £28,200 of funds provided by London Citizens Advice Services for the costs of the London Citizens Advice Development Manager in 2023/24
- £557,689 of funds for the GLA London Citizens Advice Cost of Living project to be spent in 2023/24.

The Charity held funds of £1,469,729 at 31st March 2023 of which £674,947 related to restricted funds (set out above) and £794,782 to unrestricted funds. Of the unrestricted funds, £6,916 was tied up in fixed assets and £176,597 in work in progress on legal aid family and housing contracts.

Fundraising

The Chief Executive leads on all fundraising activities and submits all bids for contracts and grants. RCJ Advice does not use professional fundraisers or commercial participators. We do not seek donations from individuals or use third parties to undertake fundraising activities on our behalf. The Charity has received no complaints in relation to fundraising.

Reserves Policy

The directors have reviewed the reserves of the Charity. The review encompassed an analysis of current and future income streams, the identification of the core services that are provided by the Charity and the likelihood of income continuing in the future. The directors have adopted a risk-based approach. An analysis was undertaken of our services alongside a review of committed expenditure for all service delivery areas, cash flow and consideration of the major risks to which the Charity is exposed.

Reserves levels have been reviewed based on the impact on funding in the charitable sector posed by the change in available funding levels to support litigant in persons, the cost of living crisis and the risk of a global economic downturn together with our current experience of a reduced funding available and delays in the agreement and receipt of established core funding grants. The directors consider that it would take at least three months to replace

funding for the Charity's core strategic services and/or to restructure or wind down the services

Trustees' annual report

For the year ended 31 March 2023

in response to a reduction or complete loss of funding. Accordingly, the reserve should represent the expenditure that would be incurred during such period in continuing to deliver and/or in restructuring the affected services and meeting any closure costs associated with winding down areas of services and notice and redundancy of staff. At current levels of activity, the prudent level of reserves required is £575,000 to protect key core purpose and essential legal advice services and infrastructure costs and if necessary transfer services to another provider.

The current level of free reserves is £611,269 the value of the general funds. Designated funds held of £183,513 are not included as they represent the fixed assets and work in progress reserve which are not easily realisable.

Risk Management

The Board carries out an annual risk management review to update its risk register.

The Charity's risk register is reviewed, monitored and updated quarterly by the Employment & Finance Sub-Committee. It is reported to all directors on a quarterly basis at the full Board meetings. The Board has assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and is satisfied that systems are in place to manage our exposure to the major risks.

A summary of the major risks is set out below:

Principal risks / uncertainties	Actions in place to manage risk
Significant reduction or loss of income; delays in funding decisions and inability to replace funding for strategically important projects in the short term.	Regular liaison and meetings with funders and stakeholders. Ongoing programme of promotion of new strategically important and national services to raise the profile of project work and embed importance of services as part of the organisations core offer. A fundraising plan is in place to identify and establish new funding streams for the medium to longer term and diversify income to reduce the risk of dependency on individual high value funders. This plan is reviewed quarterly by the Employment & Finance Sub-Committee. Ongoing development of service delivery is launched to meet changing client need.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

Phasing out or end of funding for FLOWS and Litigants in Person funding generally in the future.

Maintain key contacts / communications re importance of FLOWS strategy, Litigant in person national strategy and what it is delivering.

Ongoing relationship with HMCTS to embed FLOWS developments into the court service.

Risk of terrorist attack at main office sites – Royal Courts of Justice, Family Legal Centre & Islington council.

Staff and volunteers are consulted and advised on procedure in the event of terrorist attack.

Provision is put in place to implement the procedure

Lack of time / resources to effectively plan and implement processes and procedures needed for SMART working including new projects.

Recruit skilled and experienced staff.

Ensure budgets for new projects include appropriate costs to fully support the project and any extra resource implications for the whole organisation on full cost recovery basis.

Behaviour beliefs are embedded and applied in recruitment and induction process for new staff. Introducing and enforcing processes with timely reviews.

Impact of operating with skeleton staff structure in an environment of uncertainty in respect of sustainable funding going forward.

Regular communication with staff on funding and finance

Regular review of resources and procedures to ensure most effective use of budgets / funding.

System security and permissions compromised (virus, hackers, cyber-attack)
Data compromised.

All main systems are cloud based delivered by providers with appropriate accreditations and cyber security.

Quarterly review meetings in place with IT support provider.

Permission and set up /deletion of cloud accounts is restricted to nominated authorised staff only.

Multifactor Authentication or two factor sign is in place for all key systems.

Homeworking data protection and acceptable use policies are in place.

Information Assurance Small Medium Enterprises (IASME) and Cyber Essentials Combined Scheme Self

Assurance accreditation has been achieved and is renewed annually.

Data protection obligations not met resulting in loss of data

Data protection and security policies are in place and form part of the office manual which is accessible to all staff and volunteers.

Staff and volunteers undertake annual data protection training.

R Mail encrypted e-mail is in place. Cyber insurance is in place.

Home working policy is in place with restricted access to systems by mobile devices.

Audit of personal equipment used by staff for home working is carried out annually and as part of induction for new staff and volunteers.

A detailed complaints procedure is in place and clients are advised of this when their case is taken on. A full complaints report is presented to the Service Delivery Sub-Committee and to all directors on a quarterly basis.

Health and Safety is within the remit of the Director of Finance and key health and safety risks are identified and monitored as part of the organisation's risk assessment process.

Statement of directors' responsibilities

The directors (who are also trustees of the Charity for the purposes of charity law) are responsible for preparing the directors' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

- observe the methods and principles in the Charities' SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

So far as the directors are aware:

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

The directors 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.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The directors' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

Approved by the directors on 26 July 2023 and signed on their behalf by

Nicholas Mark Atkins
Director

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

Opinion

We have audited the financial statements of The RCJ and Islington Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2023 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

Other Information

The other information comprises the information included in the directors' annual report, including the strategic report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the directors' annual report, including the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The directors annual report, including the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' annual report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of directors' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit
- The directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' annual report and from the requirement to prepare a strategic report.

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

Responsibilities of directors

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Joanna Pittman (Senior statutory auditor)

31 July 2023

for and on behalf of Sayer Vincent LLP, Statutory Auditor Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

The RCJ and Islington Citizens Advice Bureaux

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2023

	Note	Unrestricted £	Restricted £	2023 Total £	Unrestricted £	Restricted £	2022 Total £
Income from:							
Donations and legacies	2	211,837	–	211,837	89,608	–	89,608
Charitable activities							
Bankruptcy & Debt	3a	13	178,091	178,104	58,385	178,593	236,978
Civil & family	3b	387,757	594,939	982,696	375,761	796,304	1,172,065
FLAWS	3c	100	800,000	800,100	–	815,000	815,000
Housing	3d	87,328	–	87,328	63,218	–	63,218
Islington Advice	3e	3,875	503,974	507,849	7,207	570,451	577,658
London Citizens Advice							
Development	3f	–	50,344	50,344	–	65,000	65,000
London Citizens Advice GLA Cost							
of Living Advice	3g	–	960,000	960,000	–	–	–
Miscarriage of Justice	3h	–	98,544	98,544	–	98,854	98,854
SPIPS	3i	212,889	–	212,889	198,376	–	198,376
Investments		2,654	–	2,654	65	–	65
Total income		906,453	3,185,892	4,092,345	792,620	2,524,202	3,316,822
Expenditure on:							
Raising funds		737	–	737	356	–	356
Charitable activities							
Bankruptcy & Debt		13,496	178,091	191,587	4,330	178,593	182,923
Civil & family		499,939	600,837	1,100,776	381,610	852,543	1,234,153
Courtnav		–	4,363	4,363	–	103	103
FLAWS		4,589	800,000	804,589	8,734	828,909	837,643
Housing		124,771	–	124,771	109,894	–	109,894
Islington Advice		15,609	484,209	499,818	8,790	570,451	579,241
London Citizens Advice							
Development		4,401	62,030	66,431	1,385	30,094	31,479
London Citizens Advice GLA Cost							
of Living Advice		2,135	393,258	395,393	–	–	–
Miscarriage of Justice		4,905	98,544	103,449	(2,204)	98,854	96,650
SPIPS		176,251	–	176,251	168,629	–	168,629
Total expenditure	4a	846,833	2,621,332	3,468,165	681,524	2,559,547	3,241,071
Net income/(expenditure) for the year	6	59,620	564,560	624,180	111,096	(35,345)	75,751
Transfers between funds		1,053	(1,053)	–	(2,500)	2,500	–
Net movement in funds		60,673	563,507	624,180	108,596	(32,845)	75,751
Reconciliation of funds:							
Total funds brought forward		734,109	111,440	845,549	625,513	144,285	769,798
Total funds carried forward		794,782	674,947	1,469,729	734,109	111,440	845,549

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 17 to the financial statements.

The RCJ and Islington Citizens Advice Bureaux

Balance sheet

Company no. 03110908

As at 31 March 2023

	Note	£	2023 £	£	2022 £
Fixed assets:					
Tangible assets	11		6,916		30,083
Current assets:					
Work in progress		176,597		146,277	
Debtors	12	452,039		560,373	
Cash at bank and in hand		1,100,817		408,157	
			1,729,453	1,114,807	
Liabilities:					
Creditors: amounts falling due within one year	13	(238,117)		(264,986)	
Net current assets			1,491,336		849,821
Total assets less current liabilities			1,498,252		879,904
Creditors: amounts falling due after more than one year	15		(28,523)		(34,355)
Total net assets	17a		1,469,729		845,549
The funds of the charity:	18a				
Restricted income funds			674,947		111,440
Unrestricted income funds:					
Designated funds		183,513		30,083	
General funds		611,269		704,026	
Total unrestricted funds			794,782		734,109
Total charity funds			1,469,729		845,549

Approved by the trustees on 26 July 2023 and signed on their behalf by

Nicholas Mark Atkins
Director

The RCJ and Islington Citizens Advice Bureaux

Statement of cash flows

For the year ended 31 March 2023

Reconciliation of net income to net cash flow from operating activities

	2023 £	2022 £
Net income for the reporting period (as per the statement of financial activities)	624,180	75,751
Depreciation charges	26,960	28,347
Loss on disposal fixed assets	-	1,124
Dividends, interest and rent from investments	(2,654)	(65)
(Increase) in work in progress	(30,320)	(80,878)
(Increase)/decrease in debtors	108,335	50,436
(Decrease) / increase in creditors	(26,869)	(114,598)
Net cash provided by operating activities	699,632	(39,883)

	2023 £	£	2022 £	£
Cash flows from operating activities				
Net cash provided by operating activities		699,632		(39,883)
Cash flows from investing activities:				
Purchase of fixed assets	(3,793)		-	
Dividends, interest and rents from investments	2,654		65	
Net cash provided (used in) investing activities		(1,139)		65
Cash flows from financing activities:				
Net repayment of pensions deficit	5,833		3,907	
Receipt of endowment	-		-	
Net cash provided by / (used in) financing activities		(5,833)		(3,907)
Change in cash and cash equivalents in the year		692,660		(43,725)
Cash and cash equivalents at the beginning of the year		408,157		451,882
Cash and cash equivalents at the end of the year		1,100,817		408,157

1 Accounting policies

a) Statutory information

The RCJ and Islington Citizens Advice Bureaux is a charitable company limited by guarantee and is incorporated in England and Wales.

The registered office address is C/O Waterstone Company Secretaries Ltd, Suite LG 03, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

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

d) Going concern

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Sufficient funding is secured until 30 July 2024 with adequate reserves and cashflow in place to enable the organisation to continue operating for the foreseeable future.

Accordingly, the Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern and the going concern position is appropriate.

e) Income

Income is recognised when the charity has entitlement to the funds, 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 from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

1 Accounting policies (continued)

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

For donated legal services the value of the donated services is an estimated figure based on the average value the civil lawyers firm places on their time and the external market salary rate in the case of family lawyers.

g) 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.

h) 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.

i) 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 classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services and other activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

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

1 Accounting policies (continued)

j) 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, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time of the amount attributable to each activity

● Raising funds	0.08%
● Bankruptcy and Debt	7.90%
● Civil & Family	31.29%
● FLOWS	22.25%
● Housing	6.17%
● Islington Advice	16.62%
● Citizens Advice London Development Project	2.21%
● Citizens Advice London GLA Cost of Living Project	4.11%
● Miscarriage of Justice	5.42%
● SPIPS	3.95%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Fixtures and fittings & Computer equipment	4 years
--	---------

m) Work in progress

Work in progress represents the value of casework earned and due on open Legal Help escape fees and Legal Aid cases in housing and family matters. The cases are opened under the Legal Aid Agency Contract and are not completed at 31st March 2023.

Work in progress is valued on the basis of the spent on the matter multiplied by the relevant legal aid or interpartes rate. While some WIP will be recoverable within 12 months and some over 12 months, it is not possible to calculate this split with accuracy. The charity accounts for WIP as a current asset as it aims to recover WIP within the shortest possible timeframe; however, WIP is excluded from the free reserves of the charity and shown as a designated fund as the asset cannot easily be converted into cash.

n) 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.

1 Accounting policies (continued)

o) 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.

p) 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.

q) Financial instruments

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.

r) Pensions

The charity operates a defined contribution scheme for its employees and contributes to the personal pension plan of employees. Contributions are charged to the financial statements as they become payable.

The charity previously participated in a defined benefit pension scheme where its contributions are affected by any surplus or deficit in the scheme but is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

The scheme is now closed and deficit contributions amount to £3,000 per annum in respect of the one remaining member of this scheme.

s) Partner payments

Partner payments in the form of grants are made to third parties in furtherance of the charity's objects, specifically for the FLOWS project. Grants are accounted for quarterly on receipt of expenditure returns with supporting evidence of spend on the project.

t) Holiday pay accrual

Accruals for holiday pay are recognised at the year-end using the undiscounted costs of any unused paid annual leave expected to be settled wholly before 12 months after the end of the reporting period.

2 Income from donations and legacies

	2023 Total £	2022 Total £
Allen & Overy LLP	10,000	10,000
Ashhurst LLP	10,000	
Central London Collaborative Forum	-	3,001
Clyde & Co LLP	10,000	-
Freshfields Bruckhaus Deringer LLP	25,000	25,000
Gowling WLG (UK) Charitable Trust	1,000	-
Herbert Smith Freehills LLP	10,000	6,000
Hogan Lovells LLP	10,000	-
Kingsley Napley LLP	5,000	-
Linklaters LLP	10,000	5,000
London Legal support Trust	10,000	10,000
London Legal walk	2,468	1,365
Mishcon De Raya LLP	10,000	-
Morrison & Foerster LLP	5,000	-
Signature Litigation LLP	5,000	-
Slaughter & May Charitable Trust	18,000	8,000
Stephenson Harwood LLP	10,000	-
Stewarts Law LLP	10,000	-
Weil, Gotshal & Manges LLP	10,000	-
Other donations & gifts	5,058	2,001
Donated services – Human resources & consultancy **	35,311	19,241
	211,837	89,608

All income from donations and legacies is unrestricted.

** The pro bono human resources services represents support and advice provided by Herbert Smith Freehills LLP totaling **£35,311** (2022: £19,241)

3 Income from charitable activities

	Unrestricted £	Restricted £	2023 Total £	Unrestricted £	Restricted £	2022 Total £
Capitalise Money Advice Service (formally BIS)	-	178,091	178,091	58,385	178,593	236,978
CitA Project grants	13	-	13	-	-	-
Therium Access	-	-	-	-	-	-
3a Sub-total for Bankruptcy & debt	13	178,091	178,104	58,385	178,593	236,978
Access to Justice Foundation – Employment	-	14,672	14,672	-	-	-
CAFCASS– Time Together	-	2,500	2,500	-	-	-
Citizens Advice – Immigration Consultancy	-	105,034	105,034	2,925	75,000	77,925
Enfield Council	-	-	-	-	11,545	11,545
Kessler Foundation – Immigration Consultancy service	-	55,524	55,524	-	-	-
Kickstart placement – Charity Works	5,426	-	5,426	8,495	-	8,495
Legal Aid Agency	38,938	-	38,938	34,732	-	34,732
Legal Education Foundation – Immigration consultancy	-	-	-	-	116,058	116,058
Legal Education Foundation – Justice First Fellowship Trainee solicitor	-	39,048	39,048	-	53,063	53,063
London Metropolitan University placement fees	420	-	420	-	-	-
Ministry of Justice (Litigant in Person and HALS)	-	298,988	298,988	-	442,975	442,975
Pro Bono Legal Services*	341,628	-	341,628	329,304	-	329,304
Support through Court	-	31,566	31,566	-	66,436	66,436
Time Together Child Contact Centre fee	1,345	-	1,345	305	-	305
Trust for London Employment Advice	-	47,607	47,607	-	31,227	31,227
3b Sub-total for civil & family	387,757	594,939	982,696	375,761	796,304	1,172,065

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2023

3 Income from charitable activities (continued)

	Unrestricted £	Restricted £	2023 Total £	Unrestricted £	Restricted £	2022 Total £
Legal Education Foundation Ministry of Justice	-	-	-	-	15,000	15,000
	-	800,000	800,000	-	800,000	800,000
Other income	100	-	100	-	-	-
3c Sub-total for FLOWS	100	800,000	800,100	-	815,000	815,000
Legal Aid Agency	87,328	-	87,328	63,218	-	63,218
3d Sub-total for Housing	87,328	-	87,328	63,218	-	63,218
Cloudesely	-	2,368	2,368	-	-	-
Citizens Advice services	145	15,000	15,145	-	104,271	104,271
Cripplegate Foundation	-	36,606	36,606	-	16,180	16,180
Islington Council	-	450,000	450,000	-	450,000	450,000
Kickstart – Richmond Citizens Advice	3,730	-	3,730	7,207	-	7,207
3e Sub-total for Islington Advice	3,875	503,974	507,849	7,207	570,451	577,658
London Citizens Advice services	-	-	-	-	65,000	65,000
Sub-total for London Citizens Advice	-	-	-	-	65,000	65,000
3f Development Project	-	50,344	50,344	-	65,000	65,000
London Citizens Advice – Cost of living project	-	-	-	-	-	-
3g Greater London Authority (GLA)	-	960,000	960,000	-	-	-
	-	960,000	960,000	-	-	-
Ministry of Justice	-	98,544	98,544	-	98,854	98,854
3g Sub-total for Miscarriage of Justice	-	98,544	98,544	-	98,854	98,854
CafCASS	208,656	-	208,656	194,076	-	194,076
SPIPS fees individually funded	4,233	-	4,233	4,300	-	4,300
3h Sub-total for SPIPS	212,889	-	212,889	198,376	-	198,376
Total income from charitable activities	691,962	3,185,892	3,877,854	702,947	2,524,202	3,227,149

* The pro bono legal services represents services provided by lawyers working in approximately 60 London law firms who provide free legal advice to people who do not have solicitors representing them. The value of the donated services is an estimated figure based on the solicitors guideline hourly rates of pay for civil lawyers and the market rate salary scale in the case of family lawyers. The valuation used for the hourly rate of pay for civil lawyers and family lawyers has been adjusted to reflect the average level of the post qualification status of solicitors volunteering on the civil and family rotas.

Government grants received during the year include: The Ministry of Justice grant funds the civil & family legal advice service as part of the Litigants In Person Strategy and HALS ;the National Offenders Management Service (NOMS) office of the Ministry of Justice funds the Miscarriage of Justice support service; and the Finding Legal Options for Women (FLOWS) project provides legal advice and support to agencies supporting victims of domestic abuse.

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2023

4a Analysis of expenditure (current year)

	Charitable activities													2023 Total £	2022Total £
	Cost of raising funds £	Bankruptcy & debt £	Courtnav £	Civil & family £	FLAWS £	Housing £	Islington Advice £	Citizens Advice London Development Project £	Citizens Advice London GLA Cost of Living Project £	Miscarriage of Justice £	SPIPS £	Governance costs £	Support costs £		
Staff costs (Note 6)	-	154,292	-	572,574	419,054	87,146	399,407	51,921	29,871	67,342	83,802	-	214,867	2,080,276	2,152,851
Pro bono services	409	2,819	-	350,705	7,729	1,303	10,825	630	411	1,018	1,090	-	-	376,939	348,545
Direct staff costs & volunteer expenses	-	-	-	4,553	3,829	1,081	2,415	-	364	2,072	509	-	32,651	47,474	44,979
Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs	-	1,065	4,363	13,731	75,568	2,614	13,382	4,551	479	2,007	1,260	-	154,179	273,199	326,548
Client costs, consultant & professional fees, commissioned projects and other direct service costs	-	-	-	6,916	1,203	6,518	3,511	-	5,677	6,074	72,885	21,161	-	123,944	133,658
Grants payable	-	-	-	-	-	-	-	-	341,200	2,000	-	-	-	343,200	26,000
Partner payments	-	-	-	20,000	203,133	-	-	-	-	-	-	-	-	223,133	208,490
	409	158,176	4,363	968,479	710,516	98,662	429,540	57,102	378,002	80,513	159,546	21,161	401,697	3,468,165	3,241,071
Support costs	326	31,526	-	125,974	88,888	25,108	65,814	8,894	17,026	22,192	15,948	-	(401,697)	-	-
Governance costs	2	1,885	-	6,324	5,184	1,000	4,465	434	365	744	756	(21,161)	-	-	-
Total expenditure 2023	737	191,587	4,363	1,100,776	804,589	124,771	499,818	66,431	395,393	103,449	176,251	-	-	3,468,165	3,241,071
Total expenditure 2022	356	182,923	103	1,234,153	837,643	109,894	579,241	31,479	-	96,650	168,629	-	-	-	3,241,071

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and our Immigration Consultancy service to local Citizens Advice within the civil legal team.

FLOWS partners are Rights of Women which deliver the FLOWS discussion forum and North East Law Centre where a FLOWS solicitor is in place. For the Immigration Consultancy service Bolton and Bury Citizens Advice service provided advice to clients.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community and grant to London Citizens Advice Services for delivering advice as part of the London Citizens Advice GLA Cost of Living Project.

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2023

4b Analysis of expenditure (prior year)

	Charitable activities											2022 Total £	
	Cost of raising funds £	Bankruptcy & debt £	Courtnav £	Civil & family £	FLAWS £	Housing £	Islington Advice £	Citizens Advice London Developmen t Project £	Miscarriage of Justice £	SPIPS £	Governance costs £		Support costs £
Staff costs (Note 6)	-	141,884		688,777	395,285	88,127	463,490	25,530	64,549	80,983	-	204,226	2,152,851
Pro bono services	172	1,529		335,843	3,962	748	4,887	180	612	612	-	-	348,545
Direct staff costs & volunteer expenses	-	-		7,161	3,462	2,946	4,778	175	491	360	-	25,606	44,979
Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs		651	103	18,577	103,774	3,867	16,721	324	2,282	682	-	179,567	326,548
Client costs, consultant & professional fees, commissioned projects and other direct service costs	-	-		5,246	33,219	2,011	4,407		3,221	70,130	15,424		133,658
Grants payable	-	-		18,000	-	-	-		8,000	-	-	-	26,000
Partner payments	-	-		-	208,490	-	-		-	-	-	-	208,490
	172	144,064	103	1,073,604	748,192	97,699	494,283	26,209	79,155	152,767	15,424	409,399	3,241,071
Support costs	218	37,610		155,101	86,267	582	3,818	153	514	510	-	(409,399)	
Governance costs	(34)	1,249		5,448	3,184	11,613	81,140	5,117	16,981	15,352	(15,424)	-	-
Total expenditure 2022	356	182,923	103	1,234,153	837,643	109,894	579,241	31,479	96,650	168,629	-	-	3,241,071

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and our Immigration Consultancy service to local Citizens Advice within the civil legal team.

FLOWS partners are Rights of Women which deliver the FLOWS discussion forum, North East Law Centre where a FLOWS solicitor is in place and Brighton & Hove Citizens Advice.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community and a grant to Bolton and Bury Citizens Advice service for advice provided to clients as part of the Immigration Consultancy service.

Notes to the financial statements

For the year ended 31 March 2023

5. Grants payable & Partner payments

	2023 £	2022 £
Rights of Women – FLOWS project	132,883	138,240
North East Law Centre – FLOWs project	70,250	70,250
Citizens Advice Bolton & Bury – Immigration Consultancy project	20,000	18,000
Local Citizens Advice Services – Miscarriage of Justice project	2,000	8,000
London Citizens Advice Services – London Citizens Advice GLA Cost of living project	341,200	–
	566,333	234,490

6 Net income resources for the year

This is stated after charging / crediting:

	2023 £	2022 £
Depreciation	26,960	28,347
Loss on disposal of fixed assets	–	1,123
Operating lease rentals:		
Other	4,200	5,852
Auditor's remuneration (excluding VAT):		
Audit (net of VAT)	9,300	7,125
Other services	–	–
	–	–

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2023 £	2022 £
Salaries and wages	1,802,573	1,889,585
Redundancy and termination costs	6,738	
Social security costs	182,980	171,541
Employer's contribution to defined contribution pension schemes	87,985	91,725
	2,080,276	2,152,851

The redundancy and termination costs were settled and paid at the balance sheet date.

One employee earned between £60,000 and £70,000 during the year (2022: 1).

The total employee benefits including pension contributions and employer's national insurance contributions of the key management personnel were £302,060 (2022: £298,735).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

8 Staff numbers

The full time equivalent and average number of employees (head count based on number of staff employed) during the year was as follows:

	2023 FTE	2022 FTE	2023 No.	2022 No.
Raising funds	0.6	0.5	0.6	0.5
Bankruptcy & debt	4.1	4.0	4.3	4.0
Civil & family	13.3	17.1	16.8	19.6
FLOWs	11.3	10.4	10.9	11.0
Housing	1.9	2.0	2.7	2.0
Islington CAB	9.9	12.8	13.1	17.2
Citizens Advice London Development Project	0.9	0.5	0.9	0.5
Citizens Advice London GLA Cost of Living Project	0.6	0.0	0.6	0.0
Miscarriage of Justice	1.5	1.6	1.5	2.0
SPIPS	1.6	1.6	2.0	2.0
Support	3.2	3.2	3.2	3.2
Governance	0.2	0.2	0.2	0.2
	49.1	53.9	56.8	62.1

Notes to the financial statements

For the year ended 31 March 2023

9 Related party transactions

There were no donations or other transactions with related parties during the year (2022: Nil)

10 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 Tangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total £
Cost			
At the start of the year	17,419	133,985	151,404
Additions in the year	1,379	2,414	3,793
Disposals in the year	0	(5,889)	(5,889)
At the end of the year	<u>18,798</u>	<u>130,509</u>	<u>149,308</u>
Depreciation			
At the start of the year	12,979	108,342	121,321
Charge for the year	3,083	23,877	26,960
Disposals in the year	-	(5,889)	(5,889)
At the end of the year	<u>16,062</u>	<u>126,330</u>	<u>142,392</u>
Net book value			
At the end of the year	<u>2,736</u>	<u>4,180</u>	<u>6,916</u>
At the start of the year	<u>4,440</u>	<u>25,643</u>	<u>30,083</u>

All of the above assets are used for charitable purposes.

12 Debtors

	2023 £	2022 £
Trade debtors	26,958	80,557
Other debtors	21,262	16,713
Prepayments	37,086	41,410
Accrued income	366,733	421,692
	<u>452,039</u>	<u>560,372</u>

13 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	55,258	90,044
Other creditors	30,949	29,380
Other taxes and social security costs	147	-
Accruals	135,793	145,562
Deferred income	15,970	-
	<u>238,117</u>	<u>264,986</u>

Notes to the financial statements

For the year ended 31 March 2023

14 Deferred income

Deferred income at 31st March 2022 comprises grants received from National Citizens Advice to cover costs for Immigration Consultancy Advice Project in the quarter April to June 2022. There was £15,970 deferred income at 31st March 2023 relating to funding for the advisers costs for the Three Tap Advice outreach project in Islington for the period from 1st April 2023 to 20th September 2023.

	2023 £	2022 £
Balance at the beginning of the year	–	75,000
Amount released to income in the year	–	(75,000)
Amount deferred in the year	15,970	–
Balance at the end of the year	15,970	–

15 Creditors: amounts falling due after more than one year

	2023 £	2022 £
Pension creditor	28,523	34,355
	28,523	34,355

The pension creditor is calculated on the basis of the annual contribution made toward the deficit of £3,000 (2022: £3,000) discounted over a committed period of xx years (2022: 15 years) .

16 Pension scheme

The RCJ and Islington Citizens Advice Bureaux participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a defined benefit arrangement. The pension charge for the year for the employees who are members of the scheme is £3,000 (2022: £3,000). A full actuarial valuation of the Plan was carried out as at 31 March 2023 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The charity's contributions are affected by any surplus or deficit in the scheme but it is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

The major assumptions used by the actuary were (in nominal terms) as follows:

Assumptions

	2023 %	2022 %
Discount Rate	0.05	2.80
Inflation (RPI)	0.03	3.70
Inflation (CPI)	0.03	3.25
Revaluation of deferred pensions in excess of GMP	0.03	3.25
Allowance for pension in payment increases of RPI or 5% p.a. if less		n/a
Allowance for pension in payment increases of CPI or 5% p.a. if less	0.03	3.25
Allowance for pension in payment increases of CPI inflation since retirement or 5% p.a. compound if less	0.03	3.25
Allowance for pension in payment increases of – CPI or 3% p.a. if less	0.03	2.70
Allowance for commutation of pension for cash at retirement	75% of HMRC Maximum	75% of HMRC Maximum

Notes to the financial statements

For the year ended 31 March 2023

16 Pension scheme (continued)

Assumed life expectancies on retirement at age 65 are:

	Life expectancy at age 65	
	(Years)	(Years)
Male retiring today	20.8	21.3
Female retiring today	23.6	24.2
Male retiring in twenty years time	22.0	22.6
Female retiring in twenty years time	24.7	25.7

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037. The 31 March 2022 valuation is currently underway.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 12 years.

The charity expects to contribute £3,000 per annum.

17a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets		6916		6916
Net current assets	639,792	176,597	674,947	1,491,336
Long term liabilities	(28,523)	-	-	(28,523)
Net assets at 31 March 2023	611,269	183,513	674,947	1,469,729

17b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	30,083	-	30,083
Net current assets	738,381	-	111,440	849,821
Long term liabilities	(34,355)	-	-	(34,355)
Net assets at 31 March 2022	704,026	30,083	111,440	845,549

Notes to the financial statements

For the year ended 31 March 2023

18a Movements in funds (current year)

	At 1 April 2022	Income & gains	Expenditure & losses	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted funds:					
Bankruptcy & debt					
Debt Free London (formally Capitalise Money Advice Service)	-	178,091	(178,091)	-	-
Civil & family					
Access to Justice Foundation	-	14,672	(14,672)	-	-
CAFF CASS	-	2,500	(2,500)	-	-
Citizens Advice – Immigration Consultancy	-	105,034	(105,034)	-	-
Kessler Foundation – Immigration Consultancy service	-	55,524	(47,038)	-	8,486
Legal Education Foundation – Justice First Fellowship	4,241	39,048	(43,289)	-	-
Ministry of Justice (Litigant in Person and HALS)	-	298,988	(298,988)	-	-
Ministry of Justice – Time Together Interpreting fund	9,416	0	(1,986)	-	7,430
Support through Court	2,612	31,566	(34,178)	-	-
Trust for London Employment Advice	-	47,607	(53,153)	-	(5,546)
CourtNav					
Freshfields Bruckhaus Deringer LLP	29,541	-	(4,363)	-	25,178
FLOWS					
Ministry of Justice	-	800,000	(800,000)	-	-
Islington Advice					
Cloudesley	-	2,368	(2,368)	-	-
Citizens Advice Service cost of living advice	-	15,000	(1,250)	-	13,750
Cripplegate Foundation	-	36,606	(36,606)	-	-
Islington Council	28,224	450,000	(435,985)	(2,480)	39,759
Citizens Advice GLA cost of living project	-	-	(8,000)	8,000	-
London Citizens Advice Development Service					
Local Citizens Advice Services – London	37,406	50,344	(62,030)	2,480	28,200
London Citizens Advice – Cost of living project					
Greater London Authority	-	960,000	(393,258)	(9,053)	557,689
Ministry of Justice	-	98,544	(98,544)	-	0
Total restricted funds	111,440	3,185,892	(2,621,331)	(1,053)	674,947
Unrestricted funds:					
Designated funds:					
Designated funds – Fixed Assets	30,083	-	-	(23,167)	6,916
Designated funds – Work in progress	-	-	-	176,597	176,597
Total designated funds	30,083	-	-	153,430	183,513
General funds	704,026	906,453	(846,833)	(152,377)	611,269
Total unrestricted funds	734,109	906,453	(846,833)	1,053	794,782
Total funds	845,549	4,092,344	(3,468,164)	-	1,469,729

Notes to the financial statements

For the year ended 31 March 2023

18b Movements in funds (prior year)

	At 1 April 2021 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2022 £
Restricted funds:					
Bankruptcy & debt					
Debt Free London (formally Capitalise Money Advice Service)	-	178,593	(178,593)	-	-
Civil & family					
Access to Justice Foundation	7,212	-	(7,212)	-	-
CAFF CASS	-	-	-	-	-
Citizens Advice	39,231	75,000	(114,231)	-	-
Enfield Council	6,250	11,545	(17,795)	-	-
Legal Education Foundation – Immigration consultancy	4,460	116,058	(116,277)	-	4,241
Legal Education Foundation – Justice First Fellowship	-	53,063	(53,063)	-	-
Ministry of Justice	-	442,975	(433,559)	-	9,416
Pro Bono Legal Services	-	-	-	-	-
Support through Court	4,592	66,436	(68,416)	-	2,612
Therium Access	10,763	-	(10,763)	-	-
Trust for London	-	31,227	(31,227)	-	-
CourtNav					
Freshfields Bruckhaus Deringer LLP	37,577	-	(103)	(7,933)	29,541
FLAWS					
Ministry of Justice	-	800,000	(807,933)	7,933	-
Legal Education Foundation	5,976	15,000	(20,976)	-	-
Islington Advice					
Citizens Advice Service	-	104,271	(104,271)	-	-
Cripplegate Foundation	-	(16,180)	(16,180)	-	-
Islington Council	28,224	450,000	(450,000)	-	28,224
London Citizens Advice Development Service					
Local Citizens Advice Services – London	-	65,000	(30,094)	2,500	37,406
Miscarriage of Justice					
Ministry of Justice	-	98,854	(98,854)	-	-
Total restricted funds	144,285	2,524,202	(2,559,547)	2,500	111,440
Unrestricted funds:					
Designated funds:					
Designated funds – Fixed Assets	59,553	-	-	(29,470)	30,083
Total designated funds	59,553	-	-	(29,470)	30,083
General funds	565,960	792,620	(681,524)	26,970	704,026
Total unrestricted funds	625,513	792,620	(681,524)	(2,500)	734,109
Total funds	769,798	3,316,822	(3,241,071)	-	845,549

18 Movements in funds (continued)

Purposes of restricted funds

Bankruptcy and Debt

The Debt Advice Project funded by the Debt Free Advice is a London-wide partnership which aims to reduce debt and exclusion by improving peoples' capacity to manage their debts, help people to take control of their finances and make informed choices in the future.

Civil and Family

Legal advice to litigants in person in civil and family law matters and the Time Together Child contact centre funded by the Ministry of Justice through the Litigants in Person Strategy in the High Court, the Central London Family Courts, the Court of Appeal and the London County Court until 30.09.2022 then contribution to costs £75,000 in 22/23 through Helping Access to Legal Support funding. Access to Justice funding from the Community Justice Fund for employment advice in 2021.22 and again in 2022.23 . The Legal Education Foundation provide funding for the Justice First Fellowship trainee solicitor. In 2022/23 CafCass contributed to the costs of salary costs of the coordinators in the Time Together child contact centre. Citizens Advice funded the EU Settlement Immigration advice service and separate Windrush advice until November 22 when Kessler Foundation funded the project. Support through Court funded a family solicitor who advises clients referred in from its service until 30.09.22. Trust for London funded the employment advice service from October 2021; the negative balance showing on the fund at 31st March 2023 has been covered from the balance of the grant which was received after the year end in June 2023. Enfield Council funded the Enfield Homelessness Prevention Solicitor until 30th September 2021 .

CourtNav

CourtNav is a unique and innovative online application to support Litigants in Person to complete court forms. This has been developed through a working partnership with Freshfields Bruckhaus Deringer LLP.

Finding Legal Options for Women Survivors – FLOWS

FLAWS is delivered in partnership with Right of Women and Newcastle Law Centre and provides legal advice and tools to front line agencies across England to increase their confidence in ensuring women experiencing domestic abuse are aware of legal remedies. FLOWS further expands the modules available on CourtNav with the development of the FL401 non-molestation order and a new module called Support Nav to assist clients to navigate the legal procedures and direct them to the appropriate advice. FLOWS received funding from the Ministry of Justice to support victims of domestic abuse and the Legal Education Foundation. Funding from Legal Education Foundation in 2021.22 relates to costs of developing the Strategic Business plan.

Islington Advice

Islington Council funds the costs of running the Islington Citizens Advice service . Citizens Advice funded a cost of living advice assistant from March 2023 and in 2021/22 the Universal Support Help to Claim project . Cripplegate Foundation fund outreach generalist advice work in the London Borough of Islington. Cloudesley provide an ongoing grant of £3,000 per year to fund client welfare benefit payments and translation costs of advice sessions for vulnerable clients. Islington CA participates in the London Citizens Advice Development Project sharing an advice post with Camden Citizens Advice.

London Citizens Advice Development Service

Twenty seven London Citizens Advice Services contributed to the costs of the London Citizens Advice Development project during the year which was set up to promote the London **Citizens Advice** services and work collaboratively to bid for funding for London wide delivery of advice.

London Citizens Advice Cost of Living project

The Greater London Authority (GLA) Cost of Living Crisis Prevention project is a pan London project homed by RCJ Advice and delivered by local citizens advice across London. The project delivers preventative advice to those communities who are most severely impacted by the cost of living crisis.

Miscarriage of Justice

The Ministry of Justice funded support and advice to victims of miscarriages of justice whose cases are referred to the Court of Appeal by the Criminal Cases Review Commission.

Purposes of designated funds

Fixed assets

The fixed asset fund represents the net book value of assets held in the Charity for everyday use and is set aside to reflect the proportion of unrestricted funds which are not freely available to spend.

Notes to the financial statements

For the year ended 31 March 2023

18 Movements in funds (continued)

Transfer between funds

The transfers of £4,243 in 2022/23 and £7,933 in 2021/22 from the CourtNav fund to the FLOWS fund represents a subsidy to cover costs not met by the Ministry of Justice funding fund. The transfer from the Citizens Advice GLS Cost of Living project of £8,000 to Islington Advice relates to the first two grants payable for the cost of living adviser employed by Islington Advice to deliver the cost of living advice project. The transfer of £2,480 in 2022.23 and £2,500 in 2021.22 relates to the annual donation payable by Citizens Advice Islington (RCJ Advice general fund in 2021.22) to fund the London Citizens Advice Development Manager.

The transfer of £1,053 from the London Citizens Advice GLA Cost of Living project to the general fund reflects the remaining net book value of a fixed asset laptop purchased for the project manager. This will be written off in future years.

19 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Equipment 2023 £	2022 £
Less than one year	3,995	5,097
One to five years	2,482	6,965
	<u>6,477</u>	<u>12,062</u>

20 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

THE RCJ AND ISLINGTON CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1050358

Accounts

Company number: 03110908

Charity number: 1050358

The RCJ and Islington Citizens Advice Bureaux

Report and financial statements

For the year ended 31 March 2022

The RCJ and Islington Citizens Advice Bureaux

Contents

For the year ended 31 March 2022

Reference and administrative information	1
Trustees' annual report	2
Independent auditor's report	31
Statement of financial activities (incorporating an income and expenditure account)	35
Balance sheet	36
Statement of cash flows	37
Notes to the financial statements	38

The RCJ and Islington Citizens Advice Bureaux

Reference and administrative information

For the year ended 31 March 2022

Company number	03110908
Country of incorporation	United Kingdom
Charity number	1050358
Country of registration	England & Wales
Registered office address	Suite LG 03, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG
Operational address	Royal Courts of Justice Strand LONDON, WC2A 2LL Central London Family Courts 4th Floor, First Avenue House 42–49 High Holborn LONDON, WC1V 6NP Islington Council 222 Upper Street LONDON, N1 8JH
Directors	The Directors, who are also trustees under charity law, who served during the year and up to the date of this report are detailed within the directors' report.
Company secretary	Bridgehouse Company Secretaries Suite LG 03, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG
Bankers	C Hoare & Co Limited 37 Fleet Street LONDON, EC4P 4DQ
Solicitors	Milbank 10 Gresham St LONDON, E14 5JJ Clifford Chance 10 Upper Bank Street LONDON, EC2V 7JD
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditor Invicta House 108–114 Golden Lane LONDON, EC1Y 0TL

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

The directors present their report and the audited financial statements for the year ended 31 March 2022.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice and others living or working throughout England and Wales, in particular in the London Borough of Islington and surrounding areas.

The principal activities of the Charity are:

- Legal advice to litigants in person in civil law including specialist bankruptcy and money advice delivered within Central London County Court, including a number of pro bono rotas, primarily funded by the Ministry of Justice through the Litigants in Person Strategy, and other services including
 - Immigration consultancy advice to Local Citizens Advice through a grant from national Citizens Advice via the Legal Education Foundation
 - Employment Legal Advice Service (ELAS) funded by Trust for London
 - Housing advice to individuals facing or threatened with homelessness, possession of their home, disrepairs or matters relating to anti-social behaviour who are eligible for funding under Legal Aid Agency Contracts in Westminster and Islington.
 - Advice and support to victims of miscarriages of justice funded by Her Majesty's Prison and Probation Service (HMPPS).
- Legal advice to litigants in person in family law (including Time Together child contact centre) primarily funded by the Ministry of Justice through the Litigants in Person Strategy and services including
 - A national consultancy service FLOWS (Finding Legal Options for Women Survivors), a domestic abuse legal advice service targeted at front line workers and individual women, including the award winning CourtNav FL401, funded by the Ministry of Justice
 - Delivering legal advice to Support through Court clients in a pilot that is funded through the Ministry of Justice LIP 3 funding stream
 - The only child contact centre based within a court, Time Together, which offers supported and supervised child contact from within the Central London Family Court and is funded as part of our Litigant in Person Support Strategy
 - Delivering a course that help parents understand how they can put their children first whilst separating through a contract from CAFCASS to deliver Separated Parent Information Programmes (SPIP) across London

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

- **Citizens Advice Islington** funded by Islington Council and delivering social welfare advice to Islington residents. Services provided by Citizens Advice Islington include:
 - Advice line delivery as a first point of access
 - Generalist advice appointments
 - Specialist advice in welfare benefits, housing and debt
 - Our debt team (funded as part of the Debt Free London partnership) is based in Islington
 - Outreach services across the borough funded through Cripplegate
 - Delivery of help to claim for Universal Credit funded through Citizens Advice

Achievements and Performance

This year, along with the majority of the legal advice sector, we returned to working in the office. Seeing staff and volunteers again was a welcome morale boost and meant we have been able to offer in person appointments alongside phone and zoom slots. Towards the end of this year more and more people approached our services in person, and we are proud that we have continued to respond to the legal advice and support needs of people and families that need it, driven by our mission:

We exist to tackle inequality and poverty through the delivery of national and local legal advice, support and information, that ensures people resolve the issues that affect their lives.

We set the following aims in a strategic plan for the next 2 years:

- Aim 1: Help more Litigants in Person across England & Wales to access civil and family legal advice through a variety of channels which meets and matches their needs and enables them to have access to justice;
- Aim 2: We will ensure vulnerable people are able to have access to justice through advice, information and complementary support, and we will draw attention to the barriers they face;
- Aim 3: Citizens Advice Islington will enhance access to quality advice by working collaboratively in the community to ensure local residents receive the holistic support packages they need;
- Aim 4: We will be a stronger, more efficient organisation where staff and volunteers receive the resources they need to do a good job and we are recognised as providing responsive, quality assured service to clients

In this report we refer to a number of case studies to help bring to life the work of our various services. Each example has been anonymised to protect client confidentiality and some of the details have been changed.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

Under the “access civil and family legal advice” aim:

We had tried many avenues to get some legal advice without success and then we came across RCJ Advice. You completely understood the position we were in and helped us with each aspect of our complicated case.

- We are one of the partners in a support strategy for Litigants in Person (LIPs) in England & Wales. This involves ourselves, Support through Court (STC), Law Works, Law for Life and Advocate, together with the Access to Justice Foundation, working collaboratively and in partnership to address the needs of LIPs in civil and family courts. Our role is to deliver legal advice to LIPs, including representation via our facilitation of pro bono rotas and family support such as Time Together.
- Our contribution to the Litigant in Person Strategy for 2021/2022 exceeded target. We delivered legal advice, support and representation to 3,872 individuals through our civil and family rotas with pro bono volunteers delivering advice by phone, Zoom and email, addressing 14,112 enquiries across England and Wales. Our child contact sessions returned to face-to-face contact and hosted 160 contact visits. In addition to these sessions, the team responded to email queries about contact, which is a great concern for many parents, and responded to 335 enquiries.

Civil legal advice

- Our civil legal rota assisted 2,995 people with 5,728 enquiries (4,175 people with 7,158 enquiries 2020/21). An example of the assistance we provided:

Abdul came for advice as he had recently discovered that there was a county court judgment registered against him in 2020 which he knew nothing about. He only became aware of the problem recently when he had applied for a loan and had been informed there was a problem following a check of his credit record. This revealed the unpaid judgment.

On investigating further, it was discovered that a former landlord, who had illegally evicted Abdul from his accommodation in 2019, had also subsequently obtained a judgment for alleged rent arrears. The proceedings had been sent to Abdul's former address after he had been evicted. A fact that the landlord was aware of.

The alleged rent arrears were not properly due, and the proceedings had been sent to an address that meant Abdul would not have received them and so he did not have an opportunity to object. The landlord obtained a judgment in default.

Abdul was advised that he had a good defence to the landlord's claim and an explanation as to why he had not responded. This meant that he could apply to the court set the judgment aside. The landlord refused to agree that the judgment should be set aside.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

Our solicitor helped Abdul to apply to the court and prepare a witness statement supporting the application. At the court hearing Abdul was successful in setting aside the judgment and the landlord's arrears claim was dismissed. The landlord was ordered to reimburse the court fees Abdul had incurred. We also helped Abdul to apply to correct his credit record by providing the court's order to the Registry Trust which cancelled the judgement, and his previously good credit rating was restored.

Bankruptcy and debt advice

- A further 121 (362 2020/21) enquiries were dealt with by our London County Court desk which includes bankruptcy and debt advice.

Housing legal aid

- Our Housing and Debt contract from the Legal Aid Agency has responded to housing queries through contacts based in Westminster and Islington. The following case study illustrates our work:

Ebru's local Council had accepted a full housing duty to her in 2020 and had placed her in temporary accommodation.

An offer of accommodation in the private sector was made to her in discharge of the council's housing duty which the client had refused on the basis that this offer was not suitable.

Following rejection of this offer, the Council notified Ebru that the duty owed to her had come to an end on the basis that she had refused a suitable offer of accommodation and that her temporary accommodation would end within a month

Ebru was distraught at the thought of being homeless. She was a single parent of 3 young children aged 5, 3 and 1 years old. Ebru was vulnerable due to suffering from physical and mental health conditions. She had contracted Covid at the start of the pandemic when she was due to give birth. Her baby was born whilst she was under treatment for Covid and both mother and baby remained in hospital for around 9 weeks due to complications.

Since being discharged from hospital, Ebru has suffered from ongoing severe shortness of breath, chest pain, weak knees and severe depression.

The accommodation offered was unsuitable for several reasons including being unaffordable and on the second floor with no lift. Ebru was on universal credit and subject to the benefit cap which meant that she would have had to top up her rent out of her benefits by around £100 a week. A post Covid medical assessment had found that Ebru suffered from severe breathing difficulties particularly when manoeuvring stairs and could only manage at best one flight of stairs with some difficulty.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

We requested a review of this decision, making extensive representations and further requested accommodation to continue pending the outcome of the review. Temporary accommodation was continued and eventually a review decision was made overturning the Council's decision and Ebru and her family moved to a new home: they are all delighted and thanked our housing solicitor for changing their lives.

Possession hearings have gradually returned to the courts. Our team have continued to assist people by working on non-legal aid cases. The number of clients helped during the year was 439 (577 2020/21) but these cases were predominantly non-legal aid.

Immigration consultancy

Our immigration legal advice assisted with 3,017 queries from Local Citizens Advice across England and Wales (2,168 queries 2020/21). Alongside this service, our immigration solicitor takes on complex cases and an example of the successes our team achieves for clients is below:

Hadush came to the UK to care for his sister who had terminal cancer and has since died. Hadush's sister had a son who he was looking after, however, his visa was expiring. Hadush could not get help from a local solicitor's firm as he was unable to pay for the solicitor's services or pay the Home Office application fee. He also sought advice from his local law centre, but the law centre did not have capacity to assist him. Around this time, Hadush's welfare benefits were stopped and he was destitute. He has anxiety and his English is limited which made things even harder. In the end Hadush was referred to his local Citizens Advice who called our Helpline in September 2021. The solicitor took instructions from the client. Hadush explain that he could not return to his country for many reasons. The Ethiopian government had ceased to issue passports to Tigray citizens, there was war, and his nephew was only ten years old. The solicitor obtained documents about Hadush's case and took the view that he should apply under the EUSS for a Zambrano right instead of a grant of FP which Hadush had, and which had expired. The EUSS would allow Hadush to apply for settlement (indefinite leave to remain) sooner. Our solicitor carefully prepared the application and submitted Hadush's application in November 2021. On 30 March 2022 Hadush was invited to enrol for his biometrics to allow him to be granted leave to remain under the EUSS.

The Local Citizens Advice said, "We would like to thank you very much indeed for all that you are doing to support Hadush and his nephew. Your support in finding a resolution to this very stressful situation was really helpful as we know it impacted them both so greatly. You have been magnificent."

Employment Legal Advice

We secured funding from Trust for London for our Employment Legal Advice Service (ELAS) in October 2021. This service was developed in response to Covid 19 issues and targets low paid workers. This year they assisted 559 people (from December 2020 to March 2021 they assisted 185 people). ELAS has successfully reached people in low paid work, living in deprived communities. 34% of our clients are white British, 66% represent very diverse ethnicities and 31% are disabled.

An example of our work is:

Keira worked as a PA to a businessman for a number of his companies. She has chronic kidney and eye problems requiring reasonable adjustments at work. When the Covid lockdown started, Keira's employer refused to provide her with equipment to work from home. This caused her to suffer significant pain from the resulting migraines and back issues. Keira raised a grievance about this when reasonable adjustments continued not to be provided. As a result, her employer increased her workload unreasonably and began to bully her, such as making her account for her toilet breaks – humiliatingly her in front of other staff. Keira suffered a breakdown and left work due to stress. She began an employment tribunal claim but was ordered to re-particularise her claim. ELAS helped her draft a Scott Schedule of around 6000 words setting out every allegation of discrimination, victimization and failure to make reasonable adjustments. We helped draft amended particulars of claim and letters requesting disclosure. We helped Keira write a letter setting out the strengths of her case and proposing settlement. Keira settled for £15,000 on terms that she resigned. Keira reports she is so much happier and feels she can move on with her life as her health is under control.

Family Legal Advice

- Our family legal rota increased the number of people to whom they gave advice to 2,877 (1,855 (2020/21) and responded to 8,384 enquiries
- Our family legal aid contract helped 14 clients during the year with 15 legal help matters and 9 clients were assisted with Legal Aid Certificate funding under the Legal Aid Contract

An example of our work in helping people to resolve very stressful situations is :

We acted for Puspa a mother in respect of her husband's application for contact with their children. He was very abusive during the relationship and the police have been involved. His correspondence was very confrontational. Puspa then started divorce proceedings on the basis of his unreasonable behaviour. He refused to return the acknowledgment of service. We then had to prove he had been served and he made this difficult. However, he then sent a lengthy email to us making various allegations against Puspa and within this email he commented on the petition. It was clear that he had been served with the petition and so we used his email to apply for an order of deemed service. This was granted and we were then able to apply for the decree nisi and proceed with her divorce

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

which was granted. Puspa told us she was delighted with our service and able to move on with her life.

FLAWS

- FLOWS continue to experience an exceptional increase in demand for their services and assisted 7,247 women with legal advice (7,218 women 2020/21) and responded to 14, 567 enquiries which cover domestic abuse, child cases, divorce and finances, and housing and immigration.
- FLOWS devised a well-received online resource, SupportNav which provides information and signposting on domestic abuse and other legal issues (such as immigration) which often feature in domestic abuse cases.

Volunteers

- We maintained our volunteer workforce of 170 voluntary Honorary Legal Advisers and 30 CAB volunteers who all moved to phone appointments. We found:
 - Pro bono volunteers remain positive about the move to phone appointments
 - Our civil and family front line teams responded by producing processes and tools to aid remote working such as online rota booking, reviewing documents in advance of appointments and having encrypted document sharing
 - Service users responded well, and non-attendance was rare.
 - We increased the geographical reach.

Pro bono representation was limited as most hearings were conducted on a remote basis. The CLIPS scheme delivered by the Chancery Bar Association was the only scheme that remained operational during this year and represented 88 Individuals. We are working with courts to agree the return of the advocacy schemes later in 2022.

Under the “achieve justice through advice, information and complementary support” aim

The Charity responded to an increased need for people to access advice through different channels. We designed support packages for specific groups and adapted existing services.

Miscarriage of Justice Support Scheme (MCJSS)

For over 20 years, we have delivered advice and support to individuals referred by the Criminal Cases Review Commission to the Court of Appeal resulting in a miscarriage of justice.

An independent baseline study of 60 MJSS clients we have worked with over the last 20 years we have delivered the service and the research found:

- The majority were convicted of homicide offences and received life sentences.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

- Most had served approximately four years in prison prior to their conviction being quashed.
- Clients had practical and emotional needs relating to housing, benefits (and other financial support), employment, and their psychological health.
- Just over half were either homeless or living with friends or relatives six months after release, with only a quarter in social housing.
- Within two years of release from prison, almost 80% were given priority need status for housing following assistance from the MJSS service, with 1 in 5 clients struggling to secure priority need status.
- While 49% of the sample were receiving some benefits prior to the wrongful conviction, almost all (94%) were in receipt of benefits after their conviction was quashed or they were released from prison
- 88% received National Insurance credits within two years of release.
- Of the clients who applied for a Community Care Grant, 85% were successful.
- Over 75% of the sample were employed prior to their wrongful conviction, but just 66% were employed in some capacity after they were released from prison.

Our achievements this year have included:

- Prioritising daily contact with clients. This included a responsive text messaging service, delivering a Facebook account for MJSS, and producing a well-received quarterly newsletter.
- We worked with 22 very vulnerable clients throughout the year. Contact was regular and consisted of 2,645 phone calls, texts and letters providing social welfare advice. The service delivers a high level of emotional support. Additionally, four of our Local Citizens Advice partners continued to remain in contact with clients during this year.
- We have extensive contact with other agencies such as the DWP, Local Authorities, health services (including GPs, dentists and mental health services) as well as charities, energy providers and local services.
- This year the team completed 1,362 contacts and achieved considerable outcomes such as benefit entitlement, rehousing and debt negotiated.

Trustees' annual report

For the year ended 31 March 2022

Time Together Contact Centre

- Court referrals to Time Together, our child contact service, resumed when the team returned to the office. This year, 160 contact visits took place and the team also responded to 335 enquiries regarding contact. Time Together excels at encouraging positive contact in often challenging situations. For example,

A referral was received from a senior Judge requesting Time Together provide six supervised contact sessions weekly, for Dad and his daughters aged 2 and 4. Dad and his ex-wife had separated when their youngest daughter was 7 months old due to alleged threatening behaviour towards Mum and an alleged threat to abduct the children

Contact had been ordered by a court and attempted at another centre, but Dad was asked to leave the centre due to his inability to comply with the terms and conditions. Following a further hearing, Dad, Mum and children were referred to Time Together.

We agreed that the girls should bring comfort toys with them to the contact session and that Mum should leave her coat, buggy etc in the room during contact so that it provided some reassurance to them that their Mum would be coming back once she had left the room.

Dad stated that, from his experience at the previous contact centre, he was sceptical about contact working at Time Together. But,

- *All 6 sessions of court ordered contact took place.*
- *By session 3 the girls were running out to meet their dad on arrival, calling "Daddy!"*
- *The girls were able to wave goodbye to their Mum showing no distress.*
- *They both enjoyed the variety of age-appropriate activities available.*
- *Both parents acknowledged that this has been a good preparation for the next stage of the Child Arrangement Order.*

Feedback from the parents:

Dad "They provided a thoughtfully arranged reintroduction over 6 sessions which, as a result, was entirely successful. The service is professionally run. I can't fault it. It was all taken at the children's pace. I feel really positive about the future"

Mum "It has really helped my girls get to know their dad again in a fun environment. Staff especially thoughtful in providing toys they liked and making them feel comfortable and safe. The Time Together staff are upbeat and positive."

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

CourtNav

CourtNav FL401 is the award-winning FLOWS tool which supports survivors to complete a domestic abuse injunction application and have this checked by a legal aid provider.

Our FLOWS service continues to respond to the dramatic increase in domestic abuse which was exacerbated by lockdown conditions. In response to this increase this year FLOWS:

- Introduced live chat on CourtNav to assist users and answer their questions whilst using the tool
- Enabled survivors to self-register onto CourtNav so they didn't need to contact us first, or a front-line organisation, which was especially helpful if they were self-isolating with their abuser
- Promoted CourtNav on social media channels and achieved 494,436 views.
- Increased domestic abuse accredited legal aid partners to 125, including Welsh speakers
- Worked with law schools to introduce CourtNav clinics which assist survivors with applications, the first one being Queen Mary's Law School.

During the financial year 8,758 survivors were made safe through CourtNav preparing non molestation and occupation orders, and the initial statement. Solicitors across the county reviewed 7,768 applications and submitted successful applications. For some women they produced a warning letter. Anyone not wanting to access legal aid is referred back to our RCJ Advice FLOWS team – this team assisted 990 women with domestic abuse injunction applications.

Feedback includes:

I want to express my gratitude for your support and the Court Nav team. It sounds cliché but I couldn't have done it without you. It is not only because of the application form but the legal guidance you have provided in deciding if and when to apply for the non-molestation order.

Separated Parent Information Programme (SPIPS)

Our SPIPS team delivered 485 SPIP sessions over Zoom (471 zoom SPIP sessions 2020/21) to 1,836 separated parents (1,727 separated parents 2020/21).

Feedback is hugely positive:

Positive enforcement and encouragement with emphasis on what participants are doing well and that we are all good parents

The communication + delivery was all done in a very respectful & caring way, which helps to then open up to discuss the issues in a way that I didn't feel judged or under pressure at any point.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

Under the “fairer and accessible Islington” aim

- Adviceline remained the main point of access into Citizens Advice Islington and worked well, with our volunteers delivering advice safely from home and also returning to the office.
- Citizens Advice Islington continued to deliver generalist advice and casework
- in person remotely across the Borough. We work closely with partners including Help on Your Doorstep in delivering advice services to vulnerable clients.
- Citizens Advice Islington responded to increased needs due to Universal Credit service, with workers moving to a national phone line to assist with applications. This grant was retendered at the end of the year and our team moved to join Citizens Advice Camden

An example of our work:

Terry had a personal debt portfolio of £6,000. In addition, Terry has mental health issues and is in receipt of Employment & Support Allowance (ESA Support Group) and Personal Independence Payment (PIP).

Terry had a deficit budget when he was referred to us.

During our assessment, we identified a problem with his ESA award (as his Severe Disability Premium was never paid for years).

Following our intervention with the DWP, his severe disability premium was reinstated to reflect on his current ESA award. In addition, this award was backdated for a few years.

Terry's ESA backdated payment was £15,000

ESA award increased to £198 per week.

Terry has now paid off his debts.

To add to the repayment of one of his debts which was £2,000, the creditor agreed to accept £600 and then write off the balance.

- Our Citizens Advice Islington services assisted 6,914 people (6,176 people 2020/21) with 14,142 enquiries (16,454 enquiries 2020/21).
- Welfare benefits remains the most frequent type of enquiry and enquiries greatly increased due to Universal Credit. We helped with 1,910 (2,592 2020/21) welfare benefits enquiries and 3,666 Universal Credit enquiries (including help to claim) queries (5,594 8 2020/21) making a total of 5,576 welfare benefit enquiries. Our Debt team dealt with 2,370 enquires (3,321 20/21), Housing responded to 1,691 enquiries (2,389 2020/21) and 1,176 employment enquiries (2,564 2020/21)
- Our Help to Claim team secured £81,985 of Universal Credit entitlement for clients.
- Our debt team was one of the highest performing in volumes for the Debt Free London partnership and achieved 105% of our target.

Our overall achievements

- Across our legal advice and Citizens Advice services we have assisted 30,510 people (22,241 2020/21) with 57,921 enquiries.
Demographic data confirms that a less diverse community is accessing the Bureau's services. We attribute this to Covid/lockdown and the inability for people to access our services in person.
- We have increased our use of Language Line and British Sign Language interpreters to ensure that our service is widely accessible but know that face to face services are required by a lot of people.
- We are seeing an increasing number of people experiencing mental health issues and we are ensuring all staff and volunteers receive support in responding to the stressful situations that are encountered in delivering our services.
- We continue actively to seek client feedback to inform service developments.

Under the “strong and sustainable” aim

- We moved to a highly successful hybrid model with staff coming into the office 2 days a week. This has ensured we deliver a 5 day reception service and are able to respond to in person advice needs.
- We continue to explore flexible working options and have introduced wellbeing support packages for staff and volunteers.
-
- We have achieved Lexcel accreditation for our legal services and are a London Legal Services Trust Centre of Excellence.
- We have retained our ‘Cyber Essentials’ accreditation. All staff and volunteers achieve GDPR awareness accreditation.
- We comply with, and receive high scores for, every component of our Citizens Advice membership scheme and hosted a visit from Clare Moriarty, the Chief Executive of Citizens Advice
- Under the LIP Strategy we are providing a range of services to local Citizens Advice Services and advice agencies. Both our Citizens Advice Islington service and Miscarriages of Justice Support Service work with other Citizens Advice services.
- We generated a small amount of unrestricted income through fees for supervised child contact and private SPIP sessions.
- We have successfully maintained Casebook for our Citizens Advice Islington Services, Cross Data for our legal advice services, and Advicepro for our legal aid contract services.
- We maintain ‘Twitter’ accounts for RCJ Advice and Citizens Advice Islington. Our FLOWS service has established a high-profile social media presence.
- We have participated in local research campaigns and our MJSS service has published research on the needs of our clients.
- We continue to work actively on policy issues

Plans for future periods

Our advice services face a perfect storm of increased demands and funding challenges.

In response to changes and challenges to our funding we continue to review and revise our service delivery specifically:

- To ensure our civil and family services retain the national reach we have achieved and build on this in collaboration with others, including Citizens Advice
- To expand our FLOWS reach through SupportNav and CourtNav and closer work with our partners Rights of Women to respond to the changes arising from the Domestic Abuse Act 2021.
- Our Citizens Advice service that serves Islington residents will continue to increase access through enhancing our role as gateway into advice in the Borough.
- We will build on our hybrid services (including face to face as well as other channels such as digital) in responding to the ongoing global recession.

Public benefit

The directors have considered the guidance contained in the Charity Commission's general guidance on public benefit in reviewing the Charity's aims and objectives and in planning its future activities.

The directors confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit.'

The directors confirm the following in relation to the two key principles of public benefit:

Principle 1: There must be an identifiable benefit or benefits

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice or living, visiting or working in the London area.

The directors review the activities of the Charity against its aims on an on-going basis and are satisfied that all activities continue to be related to its aims.

No detriment or harm arising from the activities undertaken by RCJ Advice, including Islington Citizens Advice, has been identified.

Principle 2: Benefit must be to the public or a section of the public

The beneficiaries are individuals from across England and Wales having business at the Royal Courts of Justice. Our debt work is under a London wide contract for those or living, visiting or working in the London area. A number of clients who suffered a miscarriage of justice live outside London, as do a proportion of our Litigant in Person clients.

We charge a nominal fee for reports from our child contact centre supervised sessions and a small fee for private SPIP sessions. No fees are charged to individuals for our advice services to ensure maximum access. We promote our services widely in order to reach vulnerable sections of the community.

A number of private benefits arise from the activities of the Charity. Individual clients may benefit as a result of obtaining legal advice from the Charity. The Charity also employs and remunerates staff. These are incidental benefits arising from carrying out the Charity's aims.

Structure, governance & management

Governing document

RCJ Advice was formed in November 1978. We became a charitable company limited by guarantee, incorporated on 6 October 1995 and registered as a charity on 3 November 1995. The Charity commenced its operations on 7 November 1995. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

All directors 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.

Appointment of directors

In accordance with the requirements of the Articles all elected directors shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. At each of the first three annual general meetings following adoption of these Articles one third of the elected Directors shall retire in rotation but may be re-elected.

A number of the directors have historically been recruited from the law firms that were involved in the major reorganisation of service delivery of the Charity in the 1990s. The Chief Executive is responsible for delivering an induction programme to all new directors. Training opportunities are offered to all directors and a skills audit is conducted biannually.

Organisational structure

The directors of the company are also trustees for the purposes of charity law and under the company's Articles. The Charity is a company limited by guarantee and has no share capital.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

The Board of Directors ("the Board") meets quarterly and is responsible for the strategic direction and policy of the Charity. At present the Board has 18 members from professional backgrounds relevant to the work of the Charity. A scheme of delegation is in place and day to day responsibility for the operation of our services rests with the Chief Executive. Client services and delivery are the responsibility of the Director of Legal Services, Director of Family Services and the Director of Citizens Advice Islington. Personnel, ICT and finance matters are the responsibility of the Director of Finance.

The Charity carries out an annual review of salary levels across London Citizens Advice and other relevant organisations including key management posts. Any proposed amendments to salary scales or remuneration of key staff are taken to the Employment & Finance Sub-Committee meeting for initial consideration. Any decision to change salary scales or remuneration levels is then taken to the Board for final decision.

Connected organisations

The Charity is a member of Citizens Advice. Citizens Advice agencies delivering advice services are all individual charities and Citizens Advice itself is also a registered charity, as well as being the membership organisation.

Directors

The following people were directors of the Charity on the date of approval of the report or had been directors during the course of the year.

The Right Honourable Lord Justice Peter Jackson	(Chair)
Mona Vaswani	(Deputy Chair)
Nick Atkins	(Treasurer)
Alex Carruthers	
Jon Gale	
James Gilbey	
John Hine	
Paula Hodges QC	
Christine Howard	
Graham Huntley	
Mr Justice Robin Knowles CBE	
Roger Leese	
Guy Pendell	
Saaman Pourghadiri	
Andrew Denny	
Patrick Robinson	
Ali Sallaway	
Paul Thwaite	
Holly Ware	

Senior Management Team

Alison Lamb	Chief Executive
Jeanette Daly Mathias	Chief Operating Officer Citizens Advice Islington
Rebecca Scott	Director of Legal Services
Janice Massingham	Director of Finance
Rita Suglani	Director of Family Services

Financial review

2021/22 has again been a challenging year both financially and operationally as we faced the double challenges of an increasing demand for our services from clients and the continuing difficult fundraising environment, with standstill grant values and delays in renewing grant income or securing replacement funding streams for services. We budgeted for a breakeven target on our general reserves for the financial year 2021/22 knowing this was a difficult target as we were starting the year with a number of funding gaps for our new and established services and were continuing to subsidise our much needed housing legal aid advice service which continued to see reduced levels of income following the stay on housing possessions during the pandemic.

We are very pleased to have been able to achieve (and improve on) the breakeven aim and to report an increase in our general reserves of £108,596 (after a transfer of £2,500 to the restricted fund) at 31st March 2022. Of the surplus on the general fund £60,245, related to the movement on the annual leave accrual which, as expected, reduced significantly this year due to staff using up accrued annual leave from the pandemic lockdowns and returning to our standard procedure for carry over of unused leave. The balance of the surplus on the general fund includes a performance payment of £38,385 on the Debt Free London advice project to the credit of our debt advice team who met all the required output and quality targets.

This year's result is significant as we face an unprecedented challenge in the 2022.23 financial year due to delay and uncertainty of our civil and family legal team funding. Following the end of the Litigant in Person current funding stream, funding for litigants in person is being moved to an open competition bidding process. The increase in our reserves in 2021.22 will provide some assistance in managing funding gaps in 2022.23 as we adjust our operational structure to adapt to any changes in funding this process may bring.

The income and expenditure show a surplus on all funds of £75,751 for the year resulting from a planned deficit or drawdown on restricted funds of £32,845 and a surplus on the general fund of £108,596 after a transfer of £2,500 from the general fund to the restricted fund.

During the year we have met funding gaps from our reserves whilst successfully securing new replacement funding for the immigration consultancy service with Citizens Advice from the Legal Education Foundation and ongoing funding for the employment project from Trust for London.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

In October 2021, the London Citizens Advice Development Project started with the recruitment of the Development Manager funded by 27 local citizens advice services and hosted by RCJ & Islington Citizens Advice. The Development Manager has successfully secured funding of £1.2 million for a major project across London Citizens advice service starting in June 2022.

We continued to deliver: our core legal and family advice services to litigants in person as a partner in the LIP strategy funded by the Ministry of Justice; our much needed Finding Legal Options for Women (FLOWS) project funded by the Ministry of Justice; the Islington Citizens Advice service funded by Islington Council (with funding from Cripplegate Foundation for the Three Advice project); and DWP Help to Claim project funded through Citizens Advice where we provided services remotely by phone and video link. The Help to Claim project finished on 31st March 2022 and two of the three staff team moved to a follow-on project with Camden Citizens Advice service.

Our funding strategy continues to be based on attracting funds that will enable us to develop and enhance our core services (working in partnership with other organisations where appropriate) to ensure need is met. We strive to secure and develop new funding streams which will assist us in diversifying our income, maximise unrestricted income and ensure we are not over dependent on a small number of major funders. Thus, enabling us to remain a financially viable organisation in the future.

This strategy is central to our work as a partner in delivering: the Litigant in Person legal advice services funded by the Ministry of Justice; the FLOWS project and ongoing development of CourtNav and SupportNav; and working in partnership with Islington council and other advice services in the London Borough of Islington.

The net decrease in the restricted funds of £32,845 relates mainly to the use of funds held at 1st April 2022 for the Immigration Consultancy project (£39,231); Enfield Homelessness Solicitor (£6,250); debt and bankruptcy adviser fund (£10,763) all of which were not fully funded in the year and have been subsidised from general reserves.

FLOWS funding from the Legal Education Foundation brought forward of £5,976 and £15,000 received in the year contributed to promotion costs and £7,933 of FLOWS spend in the year was met from the CourtNav fund. The balance of the CourtNav fund of £29,541 donated by Freshfields Bruckhaus Deringer LLP will be used to contribute to the costs of ongoing CourtNav and SupportNav developments.

The net decrease in restricted funds was offset by a surplus on the London Citizens Advice Development service funded by local citizens advice services in London. The balance of the individual grants totalling £37,406 will contribute to funding the project in the first half of 2022/23.

The balance of £9,416 on the Ministry of Justice fund relates to earmarked spend on interpreting and translation costs for Time Together clients attending child contact sessions in 2022/23.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

The surplus on the general fund for the year of £108,596 is the net effect of a surplus on unrestricted projects and activities of £47,951 and the reduction in the annual leave accrual for leave entitlement still to be taken of £60,645 which relates to all projects and activities across the organisation. A surplus on the Separated Parents Information Programme (£29,747) and other donations and interest (£89,317) after fundraising costs) allowed us to subsidise the cost of housing legal advice by £46,676. This loss on the housing legal aid contracts partly arose from the continuing delay in realising legal aid income after the stay on possession hearings during the lockdown.

RCJ Advice & Islington Advice continues to monitor its supplier contracts and costs to ensure we achieve value for money and the most effective use of resources. Our largest non –salary spend is on IT Support and development and we have continued to invest in this working with our IT support providers Coopsys to carry out a project which reviewed homeworking and data security to ensure we had effective systems in place to manage and monitor hybrid working arrangements post- pandemic. Each year we successfully complete and renew our Information Assurance Small and Medium Enterprises and Cyber security accreditation giving us added reassurance in this new hybrid working environment.

The Charity's income for the year was £3,316,822 (compared to £3,387,048 in 2020/21). The small net decrease of £70,226 in income results from the net changes in funding streams across established services; (the new London Citizens Advice Development Project and a reduction in donation income of £86,223 relating to one off funding received in 2020) and the timing of annual donations.

RCJ Advice received increased funding in the year in respect of:

- An increase in Bankruptcy and Debt income of £26,449 compared to 2020/21. The grant for the Debt Free London Money Advice project for 2021/22 remained at around the same level as the previous year £178,593 (2020/21 £167,392). However, we earned additional income from a performance bonus of £38,385 and a peer support grant payment of £20,000 for supporting other advice agencies with managing the delivery of the project. In 2020/2021 we received a grant of £43,050 Therium Access Trust to fund our specialist debt and bankruptcy adviser for a year from July 2021. No replacement funding was found for this grant, so we funded the adviser from our reserves for a quarter and then from the Litigant in Person strategy grant in final six weeks of 2021/22. The adviser was redeployed to another project for the remainder of the year.
- Income for the FLOWS project increased marginally by £4,524 compared to 2020/21. This increase reflects the change in funding source with a full drawdown of the Ministry of Justice grant of £800,000 in 2021/22 (compared to 2020/21 £744,822) and the one-off funding of £50,000 received from Nesta in 2020/21.
- Income from the housing advice project, funded from our two legal aid contracts, increased slightly by £8,339 from 2020/21. As last year, the project continued to show a loss due to

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

the stay on possession hearing during the year. Due to the importance for clients of housing advice the directors made the decision to continue to subsidise this project from general funds.

- The London Citizens Advice Development project started in October 2021 following the recruitment of the Development Manager. RCJ & Islington Citizens Advice host the Development Manager and the project has its own Steering Group. The project is funded by 27 London Citizens Advice services, including RCJ & Islington Citizens Advice, which each contributed a grant of £2,500 to fund the project for its first year. RCJ & Islington Citizens Advice contribution of £2,500 is shown in the Statement Of Financial Activities as a transfer of £2,500 from the general to the restricted fund This income contributes to £65,000 of the variance on total income for the year.
- The Separated Parents Information Service (SPIPS) income increased by £7,732 in 2021/22 due to an increased number of clients attending sessions in the year (1,840 in 2021/22 and 1704 2020/21 after write off of a unrecoverable fees). Most sessions continued to be delivered by Zoom with provision for face-to-face sessions where needed. This resulted in a continued saving on venue costs.

The increases in income were offset by reductions in income in respect of:

- A decrease in donations and legacies of £86,223 which reflects one off funding of £42,106 for Covid IT investment in teams phones from City Bridge Trust received in 2020/21; the timing of annual donations where donations were received at the beginning and end of 2020/21 financial year but related to two years' donations (£30,000); a decrease in the level of in kind human resources pro bono services (from £24,490 in 2020/21 to £19,241 in the current year) provided by Herbert Smith Freehills LLP; and change from consultancy service provided by current Freshfields Bruckhaus Deringer LLP (nil 2021/22 : £14,315 – 2020:21).
- Civil and family legal services income saw a decrease in total income of £68,536 from 2020/21.
 - The decrease is principally due to a decrease in funding for the Immigration Consultancy Service which was funded by Citizens Advice in 2020/21 at a value of £300,000 per annum. This funding was in place until 30th June 2021 with a grant of £75,000 in quarter one. We then successfully secured ongoing funding of £138,435 from the Legal Education Foundation through Citizens Advice for continuation of the project for a further year to July 2022. Due to the reduction in funding, the staff team was reduced with one redundancy and two redeployments to other projects and a reduction in hours for our immigration solicitor.
 - The employment project was funded by Access to Justice in 2020/21 with funding of £61,300 ending on 15th April 2021. We used our reserves to fund the project until it successfully secured new funding from Trust for London of £110,000 for 18 months

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

starting on 28th October 2021 for 18 months. This change accounted for £30,073 of the decrease in income.

- Decrease in income to fund the Enfield housing solicitor as we ended our participation in this project in September 2021. The decrease in income of £37,972 related to six months funding compared to a full year in 2020/21.
- Family legal aid income decreased by £9,252 compared to 2020/21. We operate this contract to ensure clients can access legal aid where needed if they cannot be referred out to other providers.
- These decreases were offset by an increase of £40,047 to fund the Justice First Fellowship solicitor who was in post for a full year in 2021/22 (compared to three months in 2020/21) and the Support Through Court project which funds a family solicitor and was operational for the full year (compared to 9 months in 2020/21).
- The family legal service benefited from the employment of a Kickstart student in 2021/22 with the charity contributing to the funding to pay a London living wage. Income received from the DWP through Charityworks totalled £8,495 (2020/21: NIL)
- The funding from the Ministry of Justice for the Litigant in Person Strategy increased by £20,000 as a result of an additional grant of £20,000 compared to 2020/21.
- Services in kind for time donated in the civil and family legal services were higher than 2020/2021 by £37,147 reflecting increase in the number of advice sessions provided with (1,795 in 2021/22 and 1,698 in 2020/21) as well as a change in valuation rates due to solicitors' hourly rates increasing in October 2021 – the first increase since 2010.
- A net decrease of £20,214 in Islington Advice income arising from:
 - A reduction of £2,961 in the Citizens Advice grant for the Universal Credit help to claim advice project relating to one off grant in 2020/21 for Covid IT support.
 - A decrease in funding from Islington Council of £15,000 due to timing of the new Voluntary Service Community grant funding from 1st January 2021 which is £450,000 per annum for the three years to 31st March 2024 (compared to £470,000 in the previous grant round).
- Decrease in the grant for Three Agencies Project (TAP) outreach advice project funded by Cripplegate Foundation of £3,789 which funds the salary costs of the generalist adviser. The decrease reflects a recruitment gap for the project following a change in staff.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

- There was a small decrease in the grant from Ministry of Justice for the Miscarriage of Justice Support service of £7,056 arising from the change to the new three-year funding contract which started from 11th May 2020.

We are enormously grateful for the continuing support of donors who have made generous donations of funds and pro bono support. Total services in kind this year from all donated services is valued at £ 348,545 (2021/22: £329,962) an increase of £18,583.

This change reflects:

- The pro bono hours for human resources consultancy support of £19,241 compared to £23,490 in 2020/21 provided by Herbert Smith Freehills LLP. This support is based on need and reflects the continuing work during the year on the review of our Staff Handbook and contracts of employment.
- Total in-kind hours donated by Honorary Legal Advisers this year has increased with sessions continuing to be delivered remotely by telephone and Zoom where requested by clients. The civil legal advisers delivered 863 (2020/21:833) sessions valued at 75 minutes per session. This reflects the fact that volunteers have continued to spend more preparation and follow up time on clients than during pre-pandemic times when they were delivering face to face advice at our offices. For the family rota, HLAs delivered 932 appointments at 45 minutes per appointment (845: 2020/21). The hourly rate used to value the services in kind is based on the level of experience of solicitors volunteering in the case of the civil rota costed at the published solicitors hourly rates and for the family rota the hourly rate reflects the market value of volunteers donating their time.

We continue to have an ongoing programme to recruit and train Honorary Legal Advisers from City legal firms to meet the demand of the civil rota and from family practises to meet the significant demand for our family legal advice service.

Services in kind continue to represent a significant and important contribution to the work of the Charity in meeting client need.

The Charity continues to benefit from a significant donation of time from volunteers who provide general advice to members of the public at Islington Advice or who volunteer in administrative roles or as a trustee of the Charity. In accordance with the SORP, this time is not included in the accounts, but the value of the contribution has remained unchanged and is estimated at £123,311 (2020/21: £123,311). We have a programme of continual recruitment and training of volunteers across the services as a significant number of our volunteers successfully move on to paid employment.

The Charity's total expenditure in 2021/22 was £3,241,071 (compared to £3,555,829 in 2020/21), a total decrease of £314,758. Of this decrease, £250,181 related to salary costs;

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

£187,512 of which was accounted for by the annual leave accrual adjustment over the two years 2020/21 and 2021/22. This adjustment is material and reflects the accrual of the salary costs related to annual leave entitlement at 31st March 2021 of £127,267 for leave accrued and not taken due to the pandemic / lockdown and then in 2021/22 the reversal of part of this accrual by £60,245 as the value of annual leave entitlement accrued but not taken at 31st March 2022 reduced to £67,022 as staff used up leave during the year 2021/22. The impact of the annual leave accrual is reflected across all project salary costs and support salary costs.

The total net decrease in expenditure reflects the operational changes associated with the changing income streams explained above, new projects in the year, as well as the additional staff costs of the annual leave accrual.

The changes in expenditure by fund is related to:

- A decrease of £75,014 in bankruptcy and debt spend. The decrease is accounted for by the costs of the bankruptcy and debt adviser post which moved to the civil and family team for seven months of 2021/22 and the one-off redundancy costs at the start of 2020/21 financial year due to a reduced Debt Free London contract value in 2020/21.
- Civil and family legal team costs reduced by £38,171 in 2021/22. The net change reflects: the full year costs of the employment advice team; Support Through Court family solicitor and Justice First Fellowship trainee solicitor in 2021/22 compared to part years in 2020/21 ; the reduction of the Immigration Consultancy project costs (which reduced in numbers from 6 to 2.6 from July 2021) ; increase in pro bona services from the additional number of sessions donated by Honorary Legal Advisers; and the movement in the annual leave accrual.
- Expenditure on the FLOWS project decreased by £107,195 in 2021/2022 reflecting the pro bono time from Freshfields in 2020/21 £14,315 not repeated in 2021/22. And a reduction in the level of development on CourtNav required in 2021/22 after a significant investment in the previous year. There was also a reduction in promotion costs – limited by the budget available in the 2021/22.
- A decrease in housing expenditure of £6,493 in 2021/22 compared to 2020/21. This change is due to the movement in salary costs arising from the annual leave accrual adjustment and our Westminster housing solicitor leaving in March 2022.
- A net decrease in Islington Advice spend by £122,514 of which £114,004 relates to staff costs and reflects the full year effect of the restructuring of the Islington Advice staff team in the second half of the year 2020/21 to ensure costs were accommodated within new grant funding levels and the movement in the annual leave accrual.
- Expenditure on the Miscarriage of Justice project remained consistent with a small decrease of £1,025 compared to 2020/21. Salary costs decreased by £8,700 which mainly related to

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

the change from the annual leave adjustment of £9,952. Grants payable to other Citizens Advice services increased by £4,000.

- An increase of £31,479 relating to the first six months of the London Citizens Advice Development Project. The expenditure relates to the costs of the Development Manager and related overheads.
- A small increase of £4,746 expenditure on the SPIPS projects compared to 2020/21 which is mainly related to the decrease in staff costs of £7,230 for the costs of annual leave accrual adjustment which offset an increase in trainer fees due to more sessions being delivered in 2021/22.

Restricted reserves carried forward at 31st March 2022 include:

- In civil and family: £9,416 funding for the translation and interpreting costs for families attending the Time Together Child Contact Centre; £4,241 balance on Legal Education Foundation Justice First Fellowship fund for the costs of the trainee solicitor; and £2,612 Support Through Court fund for the family solicitor.
 - £29,541 towards the continuing development of the CourtNav and SupportNav online tools.
 - £28,224 of Islington Council funding which provides a safety net for the Islington Advice service over the short term meet any emergency or unplanned costs.

The Charity held funds of £845,549 at 31st March 2022 of which £111,440 related to restricted funds (set out above) and £734,109 to unrestricted funds. Of the unrestricted funds, £30,083 was tied up in fixed assets.

Fundraising

The Chief Executive leads on all fundraising activities and submits all bids for contracts and grants. RCJ Advice does not use professional fundraisers or commercial participators.

We do not seek donations from individuals or use third parties to undertake fundraising activities on our behalf. The Charity has received no complaints in relation to fundraising.

Reserves policy

The directors have reviewed the reserves of the Charity. The review encompassed an analysis of current and future income streams, the identification of the core services that are provided by the Charity and the likelihood of income continuing in the future. The directors have adopted a risk-based approach. An analysis was undertaken of our services alongside a review of committed expenditure for all service delivery areas, cash flow and consideration of the major risks to which the Charity is exposed.

Reserves levels have been reviewed based on the impact on funding in the charitable sector posed by the impact of the Covid 19 pandemic; current period of high inflation and the risk of a global economic downturn together with our current experience of delays in the agreement and receipt of established core funding grants. The directors consider that it would take at least six months to replace funding for the Charity's core strategic services and/or to restructure the services in response to a reduction in funding. Accordingly, the reserve should represent the expenditure that would be incurred during such period in continuing to deliver and/or in restructuring the affected services and meeting any closure costs associated with winding down areas of services. At current levels of activity, the prudent level of reserves required is £725,000 to protect key core purpose and essential legal advice services and infrastructure costs and if necessary, leave sufficient working capital to continue the activities of a restructured organisation.

In the current environment the level of actual free reserves held are sufficient for us to move to a restructure or potential closure of services within this time in a managed way. The risk being that we lose services from the loss of valuable staff and knowledge when replacement funding may be within reach.

The current level of free reserves is £703,026 the value of the general funds. Designated funds held of £30,083 are not included as they represent the fixed asset reserve which is not easily realisable.

Risk Management

The Board carries out an annual risk management review to update its risk register.

The Charity's risk register is reviewed, monitored and updated quarterly by the Employment & Finance Sub-Committee. It is reported to all directors on a quarterly basis at the full Board meetings. The Board has assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and is satisfied that systems are in place to manage our exposure to the major risks.

A summary of the major risks is set out below:

Principal risks / uncertainties	Actions in place to manage risk
Significant reduction or loss of income; delays in funding decisions and inability to replace funding for strategically important projects in the short term.	<p>Regular liaison and meetings with funders and stakeholders.</p> <p>Ongoing programme of promotion of new strategically important services to raise the profile of project work and embed importance of services as part of the organisations core offer.</p> <p>A fundraising plan is in place to identify and establish new funding streams for the medium to longer term and diversify income to reduce the risk of dependency on individual high value funders. This plan is reviewed quarterly by the Employment & Finance Sub-Committee. Ongoing development of service delivery is launched to meet changing client need.</p>
Change in government / minister /government approach to importance of Litigants in Person (LiP's) strategy resulting in phasing out or end of Litigant in Person and FLOWS funding after current grant round.	<p>Maintain key contacts communication on importance of Litigant in Person strategy and what it is delivering. Monthly meetings in place with HMCTS and Ministry of Justice.</p> <p>Website is in place to assist with effective triage, LiP's referrals and access to services.</p> <p>Implement changes in service delivery model as set out in the Three- year Business Plan to ensure more LiP's are able to access legal advice through a variety of channels, respond to on the day emergencies and meet ongoing developments in LiP strategy.</p>

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

<p>Impact of post pandemic environment and entering a period of sustained hyperinflation.</p>	<p>Effective communication strategy with all stakeholders, clients, staff & volunteers including regular briefings, meetings with funders and court staff / judiciary to update on changes to service delivery and the impact of post pandemic environment on our operations.</p> <p>Full hybrid service model is in place providing telephone advice and face to face advice where needed.</p> <p>Employee support scheme is in place for staff and volunteers and weekly team meetings are in place.</p>
<p>Risk of terrorist attack at main office sites – Royal Courts of Justice, Family Legal Centre & Islington council.</p>	<p>Staff and volunteers are consulted and advised on procedure in the event of terrorist attack.</p> <p>Provision is put in place to implement the procedure.</p>
<p>Lack of time / resources to effectively plan and implement processes and procedures needed for SMART working including new projects.</p>	<p>Recruit skilled and experienced staff.</p> <p>Ensure budgets for new projects include appropriate costs to fully support the project and any extra resource implications for the whole organisation on full cost recovery basis.</p> <p>Behaviour beliefs are embedded and applied in recruitment and induction process for new staff. Introducing and enforcing processes with timely reviews</p>
<p>System security and permissions compromised (virus, hackers, cyber-attack) Data compromised.</p>	<p>All main systems are cloud based delivered by providers with appropriate accreditations and cyber security.</p> <p>Quarterly review meetings in place with IT support provider.</p> <p>Permission and set up /deletion of cloud accounts is restricted to nominated authorised staff only.</p> <p>Multifactor Authentication or two factor sign is in place for all key systems.</p> <p>Homeworking data protection and acceptable use policies are in place.</p>

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

Information Assurance Small Medium Enterprises (IASME) and Cyber Essentials Combined Scheme Self Assurance accreditation has been achieved and is renewed annually.

Data protection not met resulting in loss of data

Data protection and security policies are in place and form part of the office manual which is accessible to all staff and volunteers.

Staff and volunteers undertake annual data protection training.

Egress and R Mail encrypted e-mail are in place. Cyber insurance is in place.

Home working policy is in place with restricted access to systems by mobile devices.

Audit of personal equipment used by staff for home working is carried out annually and as part of induction for new staff and volunteers.

A detailed complaints procedure is in place and clients are advised of this when their case is taken on. A full complaints report is presented to the Service Delivery Sub-Committee and to all directors on a quarterly basis.

Health and Safety is within the remit of the Director of Finance and key health and safety risks are identified and monitored as part of the organisation's risk assessment process.

Statement of directors' responsibilities

The directors (who are also trustees of the Charity for the purposes of charity law) are responsible for preparing the directors' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities' SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

So far as the directors are aware:

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

The directors 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.

The RCJ and Islington Citizens Advice Bureaux

Trustees' annual report

For the year ended 31 March 2022

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The directors' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

Approved by the directors on 27 July 2022 and signed on their behalf by

Nicholas Mark Atkins
Director

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

Opinion

We have audited the financial statements of The RCJ and Islington Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

Other Information

The other information comprises the information included in the directors' annual report, including the strategic report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the directors' annual report, including the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The directors annual report, including the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' annual report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of directors' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit
- The directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' annual report and from the requirement to prepare a strategic report.

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

Responsibilities of directors

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Joanna Pittman (Senior statutory auditor)

3 August 2022

for and on behalf of Sayer Vincent LLP, Statutory Auditor Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

The RCJ and Islington Citizens Advice Bureaux

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2022

	Note	Unrestricted £	Restricted £	2022 Total £	Unrestricted £	Restricted £	2021 Total £
Income from:							
Donations and legacies	2	89,608	–	89,608	175,831	–	175,831
Charitable activities							
Bankruptcy & Debt	3a	58,385	178,593	236,978	–	210,529	210,529
Civil & family	3b	375,761	796,304	1,172,065	336,999	903,602	1,240,601
FLAWS	3c	–	815,000	815,000	–	810,476	810,476
Housing	3d	63,218	–	63,218	54,879	–	54,879
Islington Advice	3e	7,207	570,451	577,658	–	597,872	597,872
London Citizens Advice							
Development	3f	–	65,000	65,000	–	–	–
Miscarriage of Justice	3g	–	98,854	98,854	–	105,910	105,910
SPIPS	3h	198,376	–	198,376	190,644	–	190,644
Investments		65	–	65	306	–	306
Total income		792,620	2,524,202	3,316,822	758,659	2,628,389	3,387,048
Expenditure on:							
Raising funds		356	–	356	1,030	–	1,030
Charitable activities							
Bankruptcy & Debt		4,330	178,593	182,923	58,171	199,766	257,937
Civil & family		381,610	852,543	1,234,153	392,115	880,209	1,272,324
Courtnav		–	103	103	–	–	–
FLAWS		8,734	828,909	837,643	57,363	887,475	944,838
Housing		109,894	–	109,894	116,387	–	116,387
Islington Advice		8,790	570,451	579,241	49,609	652,146	701,755
London Citizens Advice							
Development		1,385	30,094	31,479	–	–	–
Miscarriage of Justice		(2,204)	98,854	96,650	10,129	87,546	97,675
SPIPS		168,629	–	168,629	163,883	–	163,883
Total expenditure	4a	681,524	2,559,547	3,241,071	848,687	2,707,142	3,555,829
Net income/(expenditure) for the year	5	111,096	(35,345)	75,751	(90,028)	(78,753)	(168,781)
Transfers between funds		(2,500)	2,500	–	13,896	(13,896)	–
Net movement in funds		108,596	(32,845)	75,751	(76,132)	(92,649)	(168,781)
Reconciliation of funds:							
Total funds brought forward		625,513	144,285	769,798	701,645	236,934	938,579
Total funds carried forward		734,109	111,440	845,549	625,513	144,285	769,798

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 17 to the financial statements.

The RCJ and Islington Citizens Advice Bureaux

Balance sheet

Company no. 03110908

As at 31 March 2022

	Note	£	2022 £	£	2021 £
Fixed assets:					
Tangible assets	10		30,083		59,553
Current assets:					
Work in progress		146,277		65,399	
Debtors	11	560,373		610,809	
Cash at bank and in hand		408,157		451,882	
			1,114,807	1,128,090	
Liabilities:					
Creditors: amounts falling due within one year	12	(264,986)		(379,584)	
Net current assets			849,821		748,506
Total assets less current liabilities			879,904		808,059
Creditors: amounts falling due after more than one year	14		(34,355)		(38,261)
Total net assets	16a		845,549		769,798
The funds of the charity:	17a				
Restricted income funds			111,440		144,285
Unrestricted income funds:					
Designated funds		30,083		59,553	
General funds		704,026		565,960	
Total unrestricted funds			734,109		625,513
Total charity funds			845,549		769,798

Approved by the trustees on 27 July 2022 and signed on their behalf by

Nicholas Mark Atkins
Director

The RCJ and Islington Citizens Advice Bureaux

Statement of cash flows

For the year ended 31 March 2022

Reconciliation of net income to net cash flow from operating activities

	2022 £	2021 £
Net income for the reporting period (as per the statement of financial activities)	75,751	(168,781)
Depreciation charges	28,347	33,357
Loss on disposal fixed assets	1,124	-
Dividends, interest and rent from investments (Increase) in work in progress	(65)	(306)
(Increase)/decrease in debtors	(80,878)	(14,250)
(Decrease) / increase in creditors	50,436	(460,501)
	<u>(114,598)</u>	<u>74,588</u>
Net cash provided by operating activities	<u>(39,883)</u>	<u>(535,893)</u>

	2022 £	£	2021 £	£
Cash flows from operating activities				
Net cash provided by operating activities		(39,883)		(535,893)
Cash flows from investing activities:				
Purchase of fixed assets	-		(18,528)	
Dividends, interest and rents from investments	65		306	
	<u>65</u>		<u>306</u>	
Net cash provided (used in) investing activities		65		(18,222)
Cash flows from financing activities:				
Net repayment of pensions deficit	3,907		(1,543)	
Receipt of endowment	-		-	
	<u>3,907</u>		<u>(1,543)</u>	
Net cash provided by / (used in) financing activities		(3,907)		(1,543)
Change in cash and cash equivalents in the year		(43,725)		(554,115)
Cash and cash equivalents at the beginning of the year		<u>451,882</u>		<u>1,005,997</u>
Cash and cash equivalents at the end of the year		<u>408,157</u>		<u>451,882</u>

1 Accounting policies

a) Statutory information

The RCJ and Islington Citizens Advice Bureaux is a charitable company limited by guarantee and is incorporated in England and Wales.

The registered office address is C/O Waterstone Company Secretaries Ltd, Suite LG 03, Bridge House, 181 Queen Victoria Street, London, EC4V 4EG

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

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

d) Going concern

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Sufficient funding is secured until 30 July 2023 with adequate reserves and cashflow in place to enable the organisation to continue operating for the foreseeable future.

Accordingly, the Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern and the going concern position is appropriate.

e) Income

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

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

1 Accounting policies

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

For donated legal services the value of the donated services is an estimated figure based on the average value the civil lawyers firm places on their time and the external market salary rate in the case of family lawyers.

g) 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.

h) 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.

i) 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 classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services and other activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

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

Notes to the financial statements

For the year ended 31 March 2022

1 Accounting policies (continued)

j) 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, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time of the amount attributable to each activity

● Raising funds	0.04%
● Bankruptcy and Debt	9.15%
● Civil & Family	37.79%
● FLOWS	21.06%
● Housing	2.87%
● Islington Advice	20.00%
● Citizens Advice London Development Project	1.24%
● Miscarriage of Justice	4.12%
● SPIPS	3.73%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Fixtures and fittings & Computer equipment	4 years
--	---------

m) Work in progress

Work in progress represents the value of open Legal Help escape fees and Legal Aid cases in housing and family matters. The cases are opened under the Legal Aid Agency Contract and are not completed at 31st March 2022.

Work in progress is valued at the lower of cost and realisable value.

n) 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.

1 Accounting policies (continued)

o) 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.

p) 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.

q) Financial instruments

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.

r) Pensions

The charity operates a defined contribution scheme for its employees and contributes to the personal pension plan of employees. Contributions are charged to the financial statements as they become payable.

The charity previously participated in a defined benefit pension scheme where its contributions are affected by any surplus or deficit in the scheme but is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

The scheme is now closed and deficit contributions amount to £3,000 per annum in respect of the one remaining member of this scheme.

s) Partner payments

Partner payments in the form of grants are made to third parties in furtherance of the charity's objects, specifically for the FLOWS project. Grants are accounted for quarterly on receipt of expenditure returns with supporting evidence of spend on the project.

t) Holiday pay accrual

Accruals for holiday pay are recognised at the year-end using the undiscounted costs of any unused paid annual leave expected to be settled wholly before 12 months after the end of the reporting period.

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2022

2 Income from donations and legacies

	2022 Total £	2021 Total £
Allen & Overy LLP	10,000	5,000
Central London Collaborative Forum	3,001	
City Bridge Trust	-	42,106
Freshfields Bruckhaus Deringer LLP	25,000	50,000
Herbert Smith Freehills LLP	6,000	10,000
Linklaters LLP	5,000	10,000
London Legal support Trust	10,000	10,000
London Legal walk	1,365	2,420
Slaughter & May Charitable Trust	8,000	5,000
Other donations & gifts	2,001	3,500
Donated services – Human resources &	19,241	37,805
	89,608	175,831

All income from donations and legacies is unrestricted.

** The pro bono human resources services represents support and advice provided by Herbert Smith Freehills LLP totalling £19,241 (2021: £23,490) and consultancy support for FLOWS Courtnav development from Freshfields of £0 (2021: £14,315).

3 Income from charitable activities

	Unrestricted £	Restricted £	2022 Total £	Unrestricted £	Restricted £	2021 Total £
Capitalise Money Advice Service (formally BIS)	58,385	178,593	236,978	-	167,392	167,392
CitA Project grants	-	-	-	-	87	87
Therium Access	-	-	-	-	43,050	43,050
3a Sub-total for Bankruptcy & debt	58,385	178,593	236,978	-	210,529	210,529
Access to Justice Foundation – Employment	-	-	-	-	65,500	65,500
CAFCASS	-	-	-	-	2,670	2,670
Citizens Advice	2,925	75,000	77,925	780	300,000	300,780
Enfield Council	-	11,545	11,545	-	49,517	49,517
Kickstart placement – Charity Works	8,495	-	8,495	-	-	-
Legal Aid Agency	34,732	-	34,732	43,984	-	43,984
Legal Education Foundation – Immigration consultancy	-	116,058	116,058	-	-	-
Legal Education Foundation – Justice First Fellowship Trainee solicitor	-	53,063	53,063	-	18,016	18,016
Ministry of Justice	-	442,975	442,975	-	422,975	422,975
Pro Bono Legal Services*	329,304	-	329,304	292,157	-	292,157
Support through Court	-	66,436	66,436	-	44,924	44,924
Time Together Child Contact Centre fee	305	-	305	78	-	78
Trust for London	-	31,227	31,227	-	-	-
3b Sub-total for civil & family	375,761	796,304	1,172,065	336,999	903,602	1,240,601

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2022

3 Income from charitable activities (continued)

	Unrestricted £	Restricted £	2022 Total £	Unrestricted £	Restricted £	2021 Total £
Access to Work	-	-	-	-	654	654
Legal Education Foundation	-	15,000	15,000	-	15,000	15,000
Ministry of Justice	-	800,000	800,000	-	744,822	744,822
NESTA	-	-	-	-	50,000	50,000
3c Sub-total for FLOWS	-	815,000	815,000	-	810,476	810,476
Legal Aid Agency	63,218	-	63,218	54,879	-	54,879
3d Sub-total for Housing	63,218	-	63,218	54,879	-	54,879
Citizens Advice services	-	104,271	104,271	-	107,232	107,232
Centre for Justice Innovation	-	-	-	-	5,671	5,671
Cripplegate Foundation	-	16,180	16,180	-	19,969	19,969
Islington Council	-	450,000	450,000	-	465,000	465,000
Kickstart – Richmond Citizens Advice	7,207	-	7,207	-	-	-
3e Sub-total for Islington Advice	7,207	570,451	577,658	-	597,872	597,872
London Citizens Advice services	-	65,000	65,000	-	-	-
Sub-total for London Citizens Advice	-	65,000	65,000	-	-	-
3f Development Project	-	65,000	65,000	-	-	-
Ministry of Justice	-	98,854	98,854	-	105,910	105,910
3g Sub-total for Miscarriage of Justice	-	98,854	98,854	-	105,910	105,910
CafCASS	194,076	-	194,076	190,644	-	190,644
SPIPS fees individually funded	4,300	-	4,300	-	-	-
3h Sub-total for SPIPS	198,376	-	198,376	190,644	-	190,644
Total income from charitable activities	702,947	2,524,202	3,227,149	582,522	2,628,389	3,210,911

* The pro bono legal services represents services provided by lawyers working in approximately 60 London law firms who provide free legal advice to people who do not have solicitors representing them. The value of the donated services is an estimated figure based on the solicitors guideline hourly rates of pay for civil lawyers and the market rate salary scale in the case of family lawyers. The valuation used for the hourly rate of pay for civil lawyers and family lawyers has been adjusted to reflect the average level of the post qualification status of solicitors volunteering on the civil and family rotas.

Government grants received during the year include: The Ministry of Justice grant funds the civil & family legal advice service as part of the Litigants In Person Strategy; the National Offenders Management Service (NOMS) office of the Ministry of Justice funds the Miscarriage of Justice support service; and the Finding Legal Options for Women (FLOWS) project provides legal advice and support to agencies supporting victims of domestic abuse.

Notes to the financial statements

For the year ended 31 March 2022

4a Analysis of expenditure (current year)

	Charitable activities												2022 Total £	2021 Total £
	Cost of raising funds £	Bankruptcy & debt £	Courtnav £	Civil & family £	FLAWS £	Housing £	Islington Advice £	Citizens Advice London Development Project £	Miscarriage of Justice £	SPIPS £	Governance costs £	Support costs £		
Staff costs (Note 6)	-	141,884		688,777	395,285	88,127	463,490	25,530	64,549	80,983	-	204,226	2,152,851	2,403,032
Pro bono services	172	1,529		335,843	3,962	748	4,887	180	612	612	-	-	348,545	329,962
Direct staff costs & volunteer expenses	-	-		7,161	3,462	2,946	4,778	175	491	360	-	25,606	44,979	43,848
Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs		651	103	18,577	103,774	3,867	16,721	324	2,282	682	-	179,567	326,548	439,407
Client costs, consultant & professional fees, commissioned projects and other direct service costs	-	-		5,246	33,219	2,011	4,407		3,221	70,130	15,424		133,658	102,103
Grants payable	-	-		18,000	-	-	-		8,000	-	-	-	26,000	4,000
Partner payments	-	-		-	208,490	-	-		-	-	-	-	208,490	233,475
	172	144,064	103	1,073,604	748,192	97,699	494,283	26,209	79,155	152,767	15,424	409,399	3,241,071	3,555,827
Support costs	218	37,610		155,101	86,267	11,613	81,140	5,117	16,981	15,352	-	(409,399)		
Governance costs	(34)	1,249		5,448	3,184	582	3,818	153	514	510	(15,424)	0	-	-
Total expenditure 2022	356	182,923	103	1,234,153	837,643	109,894	579,241	31,479	96,650	168,629	-	-	3,241,071	3,555,827
Total expenditure 2021	1,030	257,937	-	1,272,324	944,838	116,387	701,755	-	97,675	163,883	-	-	-	-

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and our Immigration Consultancy service to local Citizens Advice within the civil legal team.

FLAWS partners are Rights of Women which deliver the FLOWS discussion forum, North East Law Centre where a FLOWS solicitor is in place and Brighton & Hove Citizens Advice.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community and a grant to Bolton and Bury Citizens Advice service for advice provided to clients as part of the Immigration Consultancy service.

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2022

4a Analysis of expenditure (prior year)

	Charitable activities										
	Cost of raising funds	Bankruptcy & debt	Civil & family	FLAWS	Housing	Islington Advice	Miscarriage of Justice	SIIPS	Governance costs	Support costs	2021 Total
	£	£	£	£	£	£	£	£	£	£	£
Staff costs (Note 6)	-	215,679	732,440	391,519	94,216	577,494	72,283	88,213	-	231,188	2,403,032
Pro bono services	213	2,204	299,818	18,370	945	6,942	725	745	-	-	329,962
Direct staff costs & volunteer expenses	-	298	9,246	6,097	1,049	963	318	407	-	25,470	43,848
Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs	-	899	27,259	216,594	5,072	8,013	1,836	2,139	-	177,595	439,407
Client costs, consultant & professional fees, commissioned projects and other direct service costs	-	161	3,342	9,158	3,190	362	-	56,095	29,795	-	102,103
Grants payable	-	-	-	-	-	-	4,000	-	-	-	4,000
Partner payments	-	-	38,564	194,911	-	-	-	-	-	-	233,475
	213	219,241	1,110,669	836,648	104,471	593,774	79,162	147,599	29,795	434,253	3,555,827
Support costs	699	35,922	151,753	102,953	10,742	99,292	17,568	15,326	-	(434,253)	
Governance costs	118	2,774	9,902	5,236	1,173	8,689	945	958	(29,795)	-	-
Total expenditure 2021	1,030	257,937	1,272,324	944,838	116,386	701,755	97,675	163,883	-	-	3,555,827

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and our Immigration Consultancy service to Local Citizens Advice within the civil legal team.

FLAWS partners are Rights of Women which deliver the FLOWS discussion forum, North East Law Centre where a FLOWS solicitor is in place and Brighton and Hove Citizens Advice host one of our FLOWS solicitors.

Rights of Women work with us in delivering the Immigration Consultancy service providing legal advice to women experiencing domestic abuse, trafficking or harassment.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community.

Notes to the financial statements

For the year ended 31 March 2022

5 Net income resources for the year

This is stated after charging / crediting:

	2022 £	2021 £
Depreciation	28,347	33,357
Loss on disposal of fixed assets	1,123	-
Operating lease rentals:		
Other	5,852	5,982
Auditor's remuneration (excluding VAT):		
Audit (net of VAT)	7,125	6,785
Other services	-	-
	<u>28,347</u>	<u>33,357</u>

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2022 £	2021 £
Salaries and wages	1,889,811	2,078,493
Redundancy and termination costs	-	16,491
Social security costs	171,466	207,924
Employer's contribution to defined contribution pension schemes	91,574	100,123
	<u>2,152,851</u>	<u>2,403,032</u>

The redundancy and termination costs were settled and paid at the balance sheet date.

One employee earned between £60,000 and £70,000 during the year (2021: 0).

No employee earned between £70,000 and £80,000 during the year (2021: 1).

The total employee benefits including pension contributions and employer's national insurance contributions of the key management personnel were £298,735 (2021: £325,005).

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

7 Staff numbers

The full time equivalent and average number of employees (head count based on number of staff employed) during the year was as follows:

	2022 FTE	2021 FTE	2022 No.	2021 No.
Raising funds	0.5	0.5	0.5	0.5
Bankruptcy & debt	4.0	4.7	4.0	4.7
Civil & family	17.1	16.2	19.6	17.3
FLAWS	10.4	8.6	11.0	9.8
Housing	2.0	2.0	2.0	2.0
Islington CAB	12.8	14.7	17.2	19.1
Citizens Advice London Development Project	0.5	0.0	2.0	0.0
Miscarriage of Justice	1.6	1.5	0.5	2.0
SPIPS	1.6	1.6	2.0	2.0
Support	3.2	3.4	3.2	3.4
Governance	0.2	0.2	0.2	0.2
	<u>53.7</u>	<u>53.4</u>	<u>62.1</u>	<u>60.8</u>

Notes to the financial statements

For the year ended 31 March 2022

8 Related party transactions

There were no donations or other transactions with related parties during the year (2021: Nil)

9 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

10 Tangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total £
Cost			
At the start of the year	19,666	133,985	153,650
Disposals in the year	(2,247)	-	(2,247)
At the end of the year	<u>17,419</u>	<u>133,985</u>	<u>151,405</u>
Depreciation			
At the start of the year	10,016	84,082	94,098
Charge for the year	4,087	24,260	28,347
Disposals in the year	(1,123)	-	(1,123)
At the end of the year	<u>12,979</u>	<u>108,342</u>	<u>121,321</u>
Net book value			
At the end of the year	<u><u>4,440</u></u>	<u><u>25,643</u></u>	<u><u>30,083</u></u>
At the start of the year	<u><u>9,650</u></u>	<u><u>49,903</u></u>	<u><u>59,553</u></u>

All of the above assets are used for charitable purposes.

11 Debtors

	2022 £	2021 £
Trade debtors	80,557	62,244
Other debtors	16,713	5,905
Prepayments	41,410	46,980
Accrued income	421,692	495,680
	<u>560,372</u>	<u>610,809</u>

12 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	90,044	86,579
Other creditors	29,380	22,710
Accruals	145,562	195,295
Deferred income	-	75,000
	<u>264,986</u>	<u>379,584</u>

Notes to the financial statements

For the year ended 31 March 2022

13 Deferred income

Deferred income at 31st March 2021 comprises grants received from National Citizens Advice to cover costs for Immigration Consultancy Advice Project in the quarter April to June 2021. There was no deferred income at 31st March 2022.

	2022 £	2021 £
Balance at the beginning of the year	75,000	–
Amount released to income in the year	(75,000)	–
Amount deferred in the year	–	75,000
Balance at the end of the year	–	75,000

14 Creditors: amounts falling due after more than one year

	2022 £	2021 £
Pension creditor	34,355	38,261
	34,355	38,261

The pension creditor is calculated on the basis of the annual contribution made toward the deficit of £3,000 (2021: £3,000) discounted over a committed period of 15 years (2021: 16 years).

15 Pension scheme

The RCJ and Islington Citizens Advice Bureaux participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a defined benefit arrangement. The pension charge for the year for the employees who are members of the scheme is £3,000 (2021: £2,400). A full actuarial valuation of the Plan was carried out as at 31 March 2022 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any actual transfers out or trivial commutations over the period.

The charity's contributions are affected by any surplus or deficit in the scheme but it is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

The major assumptions used by the actuary were (in nominal terms) as follows:

Assumptions

	2022 %	2021 %
Discount Rate	2.80	2.10
Inflation (RPI)	3.70	3.30
Inflation (CPI)	3.25	2.80
Revaluation of deferred pensions in excess of GMP	3.25	2.80
Allowance for pension in payment increases of RPI or 5% p.a. if less	n/a	n/a
Allowance for pension in payment increases of CPI or 5% p.a. if less	3.25	2.80
Allowance for pension in payment increases of CPI inflation since retirement or 5% p.a. compound if less	3.25	2.80
Allowance for pension in payment increases of – CPI or 3% p.a. if less	2.70	2.50
Allowance for commutation of pension for cash at retirement	75% of HMRC Maximum	75% of HMRC Maximum

Notes to the financial statements

For the year ended 31 March 2022

15 Pension scheme (continued)

Assumed life expectancies on retirement at age 65 are:

	Life expectancy at age 65 (Years)	
Male retiring today	21.3	21.2
Female retiring today	24.2	24.1
Male retiring in twenty years time	22.6	22.6
Female retiring in twenty years time	25.7	25.7

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037. The 31st March 2022 valuation is currently underway.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 15 years.

The charity expects to contribute £3,000 per annum.

16a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	30,083	-	30,083
Net current assets	738,381	-	111,440	849,821
Long term liabilities	(34,355)	-	-	(34,355)
Net assets at 31 March 2022	704,026	30,083	111,440	845,549

16b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	30,083	-	30,083
Net current assets	604,221	-	144,285	748,506
Long term liabilities	(38,261)	-	-	(38,261)
Net assets at 31 March 2021	565,960	30,083	144,285	740,328

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2022

17a Movements in funds (current year)

	At 1 April 2021 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2022 £
Restricted funds:					
Bankruptcy & debt					
Debt Free London (formally Capitalise Money Advice Service)	-	178,593	(178,593)	-	-
Civil & family					
Access to Justice Foundation	7,212	-	(7,212)	-	-
CAFF CASS	-	-	-	-	-
Citizens Advice	39,231	75,000	(114,231)	-	0
Enfield Council	6,250	11,545	(17,795)	-	-
Legal Education Foundation – Immigration consultancy	4,460	116,058	(116,277)	-	4,241
Legal Education Foundation – Justice First	-	53,063	(53,063)	-	-
Ministry of Justice	-	442,975	(433,559)	-	9,416
Pro Bono Legal Services	-	-	-	-	-
Support through Court	4,592	66,436	(68,416)	-	2,612
Therium Access	10,763	-	(10,763)	-	-
Trust for London	-	31,227	(31,227)	-	-
CourtNav					
Freshfields Bruckhaus Deringer LLP	37,577	-	(103)	(7,933)	29,541
FLOWS					
Ministry of Justice	-	800,000	(807,933)	7,933	-
Legal Education Foundation	5,976	15,000	(20,976)	-	0
Islington Advice					
Citizens Advice Service	-	104,271	(104,271)	-	-
Cripplegate Foundation	-	16,180	(16,180)	-	-
Islington Council	28,224	450,000	(450,000)	-	28,224
London Citizens Advice Development Service					
Local Citizens Advice Services – London	-	65,000	(30,094)	2,500	37,406
Miscarriage of Justice					
Ministry of Justice	-	98,854	(98,854)	-	-
Total restricted funds	144,285	2,524,202	(2,559,547)	2,500	111,440
Unrestricted funds:					
Designated funds:					
Designated funds – Fixed Assets	59,553	-	-	(29,470)	30,083
Total designated funds	59,553	-	-	(29,470)	30,083
General funds	565,960	792,620	(681,524)	26,970	704,026
Total unrestricted funds	625,513	792,620	(681,524)	(2,500)	734,109
Total funds	769,798	3,316,822	(3,241,071)	-	845,549

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2022

17b Movements in funds (prior year)

	At 31 March 2020 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2021 £
Restricted funds:					
Bankruptcy & debt					
Debt Free London (formally Capitalise Money Advice Service)	-	167,392	(167,392)	-	-
CitA Debt relief order grant	-	87	(87)	-	-
Therium Access	-	43,050	(32,287)	-	10,763
Civil & family					
Access to Justice Foundation	-	65,500	(58,288)	-	7,212
CAFF CASS	-	2,670	(2,670)	-	-
Citizens Advice	43,016	300,000	(293,705)	(10,080)	39,231
Enfield Council	6,334	49,517	(49,601)	-	6,250
Legal Education Foundation	-	18,016	(13,556)	-	4,460
Ministry of Justice	-	422,975	(422,975)	-	-
Support through Court	-	44,924	(39,414)	(918)	4,592
CourtNav					
Freshfields Bruckhaus Deringer LLP	37,577	-	-	-	37,577
FLOWS					
Access to Work	-	654	(654)	-	-
Ministry of Justice	-	744,822	(741,924)	(2,898)	-
Legal Education Foundation	35,873	15,000	(44,897)	-	5,976
NESTA	50,000	50,000	(100,000)	-	-
Islington Advice					
Citizens Advice Service	-	107,232	(107,232)	-	-
Centre for Justice Innovation	-	5,671	(5,671)	-	-
Cripplegate Foundation	-	19,969	(19,969)	-	-
Islington Council	64,134	465,000	(519,274)	-	9,860
Miscarriage of Justice project grants	-	-	-	18,364	18,364
Miscarriage of Justice					
Ministry of Justice	-	105,910	(87,546)	(18,364)	-
Total restricted funds	236,934	2,628,389	(2,707,142)	(13,896)	144,285
Unrestricted funds:					
Designated funds:					
Designated funds – Fixed Assets	74,382	-	-	(14,829)	59,553
Designated funds – supplies of education	45,839	-	-	(45,839)	-
Total designated funds	120,221	-	-	(60,668)	59,553
General funds	581,424	758,659	(848,687)	74,564	565,959
Total unrestricted funds	701,645	758,659	(848,687)	13,896	625,512
Total funds	938,579	3,387,048	(3,555,829)	-	769,798

Notes to the financial statements

For the year ended 31 March 2022

17 Movements in funds (continued)

Purposes of restricted funds

Bankruptcy and Debt

The Debt Advice Project funded by the Debt Free London is a London-wide partnership which aims to reduce debt and exclusion by improving peoples' capacity to manage their debts, help people to take control of their finances and make informed choices in the future. The Therium Access fund met the salary costs of the bankruptcy and debt adviser who deals with and advises on legal enquiries at the Central London County Court desk (by telephone, email and face-to-face).

Civil and Family

Legal advice to litigants in person in civil and family law matters funded by the Ministry of Justice through the Litigants in Person Strategy in the High Court, the Central London Family Courts, the Court of Appeal and the London County Court. Access to Justice funding from the Community Justice Fund for employment advice in 2021.22 and 2020.21 (and in 2020.21 for training for Director Family Services). The Legal Education Foundation provide funding for the Justice First Fellowship trainee solicitor. In 2020/21 CafCass contributed to the costs of equipment relating to covid health and safety as well as salary costs of Time Together child contact centre. Citizens Advice funded the EU Settlement Immigration advice service and separate Windrush advice. Support through Court funded a family solicitor who advises clients referred in from its service. Trust for London funded the employment advice service from October 2021. Enfield Council funded the Enfield Homelessness Prevention Solicitor until 30th September 2021.

CourtNav

CourtNav is a unique and innovative online application to support Litigants in Person to complete court forms. This has been developed through a working partnership with Freshfields Bruckhaus Deringer LLP.

Finding Legal Options for Women Survivors – FLOWS

FLOWs is delivered in partnership with Right of Women and Newcastle Law Centre (and in 2020/21 Brighton & Hove Citizens Advice) and provides legal advice and tools to front line agencies across England to increase their confidence in ensuring women experiencing domestic abuse are aware of legal remedies. FLOWs further expands the modules available on CourtNav with the development of the FL401 non-molestation order and a new module called Support Nav to assist clients to navigate the legal procedures and direct them to the appropriate advice. FLOWs received funding from the Ministry of Justice to support victims of domestic abuse and the Legal Education Foundation (and Nesta in 2020/21). The Access to Work grant in 2020/21 funded specialist equipment and training for one of the FLOWs staff.

Islington Advice

Islington Council funds the costs of running the Islington Citizens Advice service. Citizens Advice funds Universal Support Help to Claim project. Cripplegate Foundation fund outreach generalist advice work in the London Borough of Islington. The Centre for Justice Innovation funded the community advice service in Highbury Corner Magistrates Court which was transferred to them on 30th April 2020.

London Citizens Advice Development Service

Twenty seven London Citizens Advice Services contributed to the costs of the London Citizens Advice Development project during the year which was set up to promote the London Citizens Advice services and work collaboratively to bid for funding for London wide delivery of advice.

Miscarriage of Justice

The Ministry of Justice funded support and advice to victims of miscarriages of justice whose cases are referred to the Court of Appeal by the Criminal Cases Review Commission.

Purposes of designated funds

Fixed assets

The fixed asset fund represents the net book value of assets held in the Charity for everyday use and is set aside to reflect the proportion of unrestricted funds which are not freely available to spend. Supplies of education fund relates to the ringfenced profits from the Separated Parents Information Programme (SPIPS) in the year which will be used to further future education and training activities within the charity. Following agreement from HMRC that the supply of the SPIPs income falls within the VAT welfare exemption this fund was released back into the general fund in 2020/21.

Transfer between funds

The transfer of £18,364 in 2020/21 from the Miscarriage of Justice fund to the Islington Advice fund represents the grants payable contribution to Citizens Advice Islington Advice in providing support and advice during the year to the Miscarriage of Justice clients resident in Greater London.

The transfers in 2020/21 of £10,080 from the Citizens Advice Immigration fund represents the remaining net book value of fixed assets purchased to meet changing delivery needs during the covid lockdown; the transfer of £918 from the support to court fund represents the remaining net book value of a laptop for the family solicitor; and transfer of £2,898 from the FLOWs fund to the general fund represents the remaining net book value of laptops purchased for FLOWs staff being transferred to the unrestricted reserves to be written off in future years.

Notes to the financial statements

For the year ended 31 March 2022

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Equipment 2022 £	2021 £
Less than one year	5,097	4,200
One to five years	6,965	7,630
	<u>12,062</u>	<u>11,830</u>

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

THE RCJ AND ISLINGTON CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1050358

Accounts

Company number: 03110908

Charity Number: 1050358

The RCJ and Islington Citizens Advice Bureaux

Report and financial statements
For the year ended 31 March 2021

The RCJ and Islington Citizens Advice Bureaux

Content

For the year ended 31 March 2021

Reference and administrative information	1
Directors' annual report	2
Independent auditor's report.....	29
Statement of financial activities (incorporating an income and expenditure account).....	33
Balance sheet	34
Statement of cash flows	35
Notes to the financial statements	36

The RCJ and Islington Citizens Advice Bureaux

Reference and administrative information

For the year ended 31 March 2021

Company number	03110908 – incorporated in the UK		
Charity number	1050358 – registered in England and Wales		
Registered office	5 St. Bride Street, London, EC4A 4AS		
Operational address	Royal Courts of Justice Strand LONDON WC2A 2LL	Central London Family Courts 4th Floor, First Avenue House 42–49 High Holborn LONDON, WC1V 6NP	
	Islington Council 222 Upper Street LONDON, N1 8JH		
Directors	The Directors, who are also trustees under charity law, who served during the year and up to the date of this report are detailed within the directors' report.		
Company secretary	Waterstone Company Secretaries Ltd Third Floor, 5 St. Bride Street, London, EC4A 4AS		
	C Hoare & Co Limited 37 Fleet Street LONDON		
	Allen & Overy One Bishops Square LONDON E1 6AD	Clifford Chance 10 Upper Bank Street LONDON E14 5JJ	Milbank 10 Gresham St LONDON EC2V 7JD
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditor Invicta House 108–114 Golden Lane LONDON EC1Y 0TL		

The Directors' annual report

For the year ended 31 March 2021

The directors present their report and the audited financial statements for the year ended 31 March 2021.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice and others living or working throughout England and Wales, in particular in the London Borough of Islington and surrounding areas.

The principal activities of the Charity are:

- Legal advice to litigants in person in **civil law** and including a number of pro bono rotas and, primarily funded by the Ministry of Justice through the Litigants in Person Strategy, and other services including
 - Immigration consultancy advice to Local Citizens Advice through a grant from national Citizens Advice initially focusing on EU Settlement and separately including Windrush cases
 - Employment Legal Advice Service (ELAS) funded by the Community Justice Found
 - Specialist bankruptcy and money advice service funded through Therium Access which is delivered within our Central London County Court bankruptcy desk
 - Housing advice to individuals facing or threatened with homelessness, possession of their home, disrepairs or matters relating to anti-social behaviour who are eligible for funding under Legal Aid Agency Contracts in Westminster and Islington.
 - Advice and support to victims of miscarriages of justice funded by Her Majesty's Prison and Probation Service (HMPPS).
- Legal advice to litigants in person in **family law** (including Time Together child contact centre) primarily funded by the Ministry of Justice through the Litigants in Person Strategy and services including
 - A national consultancy service FLOWS (Finding Legal Options for Women Survivors), a domestic abuse legal advice service targeted at front line workers and individual women, including the award winning CourtNav FL401, funded by the Ministry of Justice
 - Delivering legal advice to Support through Court clients in a pilot that is funded through the
 - Ministry of Justice LIP 3 funding stream
 - The only child contact centre based within a court, Time Together which offers supported and supervised child contact from within the Central London Family Court and is funded as part of our Litigant in Person Support Strategy

The Directors' annual report

For the year ended 31 March 2021

- Delivering a course that help parents understand how they can put their children first whilst separating through a contract from CAFCASS to deliver Separated Parent Information Programmes (SPIP) across London
- **Citizens Advice Islington** funded by Islington Council and delivering social welfare advice to Islington residents. Citizens Advice Islington includes:
 - Advice line delivery as a first point of access
 - Generalist advice appointments
 - Specialist advice in welfare benefits, housing and debt
 - Our debt team funded as part of the Debt Free London partnership is based in Islington
 - Outreach services across the borough funded through Cripplegate
 - Delivery of help to claim for Universal credit funded through Citizens Advice

Achievements and Performance

2020/21 was an exceptional year for the world, and throughout the year we moved to remote working in relation to Covid-19 to ensure the safety of our staff, volunteers and service users. Each of our services, and the staff and volunteers who deliver them did a superb job in responding to the legal advice needs and support needs arising from the pandemic and were driven by our mission:

We exist to tackle inequality and poverty through the delivery of national and local legal advice, support and information, that ensures people resolve the issues that affect their lives.

We drew up the following aims in a strategic plan for the next 3 years:

Aim 1: Help more Litigants in Person across England & Wales to access civil and family legal advice through a variety of channels which meets and matches their needs and enables them to ensure justice;

Aim 2: We will ensure vulnerable people are able to achieve justice through advice, information and complementary support, and draw attention to the barriers they face;

Aim 3: Citizens Advice Islington will enhance access to quality advice by working collaboratively in the community to ensure local residents receive the holistic support packages they need;

Aim 4: We will be a stronger and more stable, more efficient, organisation where staff and volunteers receive the resources they need to do a good job and we are recognised as providing responsive and quality assured service to clients

In this report we refer to a number of case studies to help bring to life the work of our various services. Each example has been anonymised to protect client confidentiality and some of the details have been changed.

Under the “access civil and family legal advice” aim:

I would just like to express my heartfelt gratitude to the timely and valuable advice and support given by your team, , when I recently found myself in unfamiliar legal territory and procedures.

- We are one of the partners in a support strategy for Litigants in Person (LIPs) in England & Wales. This involves ourselves, Support through Court (STC), Law Works, Law for Life and Advocate, together with the Access to Justice Foundation, working collaboratively and in partnership to address the needs of LIPs in civil and family courts. Our role is to deliver legal advice to LIPs, including representation via our facilitation of pro bono rotas and family support such as Time Together.
- Our contribution to the Litigant in Person Strategy for 2020/2021 was exceptional. We delivered legal advice, support and representation to 6,030 individuals compared to 3,590 individuals the previous year: a 68% increase which saw our team and our pro bono volunteers delivering advice by phone, Zoom and email, addressing 22,811 enquiries (23,846 enquiries 2019/20) across England and Wales. Our child contact sessions moved to Zoom and despite a reduction in referrals due to delay in cases, delivered 90 Zoom sessions. This involved significant planning and the sessions were very successful. In addition to these sessions the team responded to email queries about contact, which was a great concern for many parents during the pandemic, and responded to 304 enquiries.
- Our civil legal rota assisted 4,175 people with 7,158 enquiries (1,666 people with 9,885 enquiries 2019/20) An example of the assistance we provided:

Jane had a telephone appointment with our solicitor. Jane had brought a disability discrimination claim against her housing provider. The primary issue concerned the storage of her Motability scooter. Jane alleged she had been harassed over her storage of this outside the flat when the fire service had deemed it safe, whilst failing to provide her with suitable alternative storage. Within this claim the Defendant has made an application for an injunction against the client requiring her to remove the Motability scooter and making allegations of anti-social behaviour. The Defendant had asked for a penal notice to be attached. This had potentially very serious consequences for Jane as it could be considered a breach of the tenancy if upheld and lead to her eviction, and also imprisonment if granted and breached. The Defendant solicitor was trying to get this considered on the papers during lockdown and Jane wanted a hearing given the seriousness of the matter and the potential consequences for her. Jane was frightened and felt limited in her ability to conduct the case without help.

Our solicitor helped Jane to draft letters to the Defendant and the court, pointing out the injunction matter as being wholly unsuitable to be dealt with on the papers alone. Our housing legal aid team took over to represent Jane and Jane was delighted to win her case.

- A further 362 (440 2019/20) enquiries were dealt with by our London County Court desk which includes bankruptcy and debt advice, see for example:

The Directors' annual report

For the year ended 31 March 2021

Asim is a 45 year old man who is a builder. Married with one dependent child (5 years old daughter).

Asim owns his house, jointly with his wife and with help of a mortgage, and has equity in the property.

Asim received a bankruptcy petition following a service of a statutory demand on him by 2 ex-customers (Petitioners) for a repayment of £19,017.00.

Asim said that he had gone to a regional County Court, where the Bankruptcy Petition was issued and a Court Staff there told him about the RCJ Advice Bankruptcy Advice Service and advised him to contact us as we will be able to help him.

Asim rang our bankruptcy adviser, and we successfully opposed the bankruptcy petition against him, preparing a witness statement and other documents, which resulted in the petition being dismissed by the Bankruptcy Court at his regional County Court.

Asim was overjoyed and said his family could sleep again. He wouldn't have known what to do without our bankruptcy service.

- Our Housing and Debt contract from the Legal Aid Agency has responded to housing queries through contacts based in Westminster and Islington. The following case study illustrates our work:

Jan. with a history of depression and anxiety was a social housing tenant.

His landlord served a Notice of Seeking Possession and issued a county court possession claim on rent arrears ground. During this period, Jan was working part-time in retail with an unstable income. Unfortunately, his employer was placed in Administration and it was not certain whether his wages would be paid. His rent arrears accrued during this period. Legal aid was granted and we wrote to his landlord drawing attention to pattern of payment, the reasonableness condition as well as a request to withdraw the mandatory ground prior to the hearing. A district judge approved the consent order agreed by the parties, adjourning the matter generally on terms that the Jan paid the current rent plus an extra amount towards the rent with no order for the claimant's costs.

Unfortunately, Jan became unemployed again just before the first lockdown, and struggled to navigate through the Universal Credit system due to lack of access to a computer and a smart phone. His landlord served a Reactivation Notice, The claimant's reason for the decision to restart proceedings, was due to insufficient payment to cover the full rent, and the amount agreed towards the rent arrears.

We asked his landlord to consider in detail the question of reasonableness, and in particular, the available welfare benefits. A new consent order was agreed, with a variation to the sum expected from Jan, which considered his true financial circumstances.

The draft order was placed before the Judge prior to the Review Date and was approved. Jan said that his history of depression and his financial circumstances would have made it difficult for him to find other accommodation if he was evicted from his property. He thanked our team.

Possession hearings were suspended during the pandemic. Our team have continued to assist people by working on non-legal aid cases. The number of clients helped during the

The RCJ and Islington Citizens Advice Bureaux

The Directors' annual report

For the year ended 31 March 2021

year was 577 and increase from 390 in 2019/20 but these cases were predominantly non-legal aid.

- Our immigration legal advice assisted with 2,168 queries from Local Citizens Advice across England and Wales a 50% increase in demand (1,031 queries 2019/20). This is the final year of the national service delivered by our team in partnership with CA Bolton and CA Stoke on Trent and Our immigration team also deliver legal advice in Windrush cases and in this financial year worked on 12 Windrush cases (16 Windrush cases 2019/20).

We introduced a new Employment Legal Advice Service (ELAS) in December 2020. This service was developed in response to Covid 19 issues. From December 2020 to March 2021 they have assisted 185 people ELAS has successfully reached people in low paid work, living in deprived communities. 34% of our clients are white British, 66% represent very diverse ethnicities. 31% are disabled.

We provide comprehensive legal advice from initial information, negotiation, drafting help, and representation for the most vulnerable:

- Writing successful dismissal appeals for low paid workers in Rotherham.
- Conducting litigation for a neurologically disabled client and helped him instruct counsel, resulting in a Tribunal award of £34,000.
- Successfully representing a woman who was dismissed when she made a maternity leave request in the South Tyneside ET.

We have close working relationships with Advocate, LawWorks and ELAN (participating in their mentoring pilot). Having an adviser also based in our Citizens Advice Islington service means we are closely linked to a wide number of community groups, and have responded to Covid-19 related queries including reasonable adjustments for health and safety (13%), unfair dismissals (13%), Discrimination (34%), and furlough scheme problems (28%).

Delivering legal advice by phone, email and Zoom we are accessible across England and Wales. Over 20% of work is with workers outside of London including Powys, Arun, Newcastle and Sheffield.

ELAS has made an astonishing impact negotiating 27 settlements and gaining £238K in compensation for clients, with further cases in which the total amount claimed in settlement is £563K. We also work to achieve system change: working with LawWorks in group litigation for the victims of a complex furlough fraud involving loan agreements obtained by duress.

- Our family legal rota increased the number of people to whom they gave advice to 1,855 (1,628 2019/20) and responded to 11,166 enquiries
- Our family legal aid contract helped 14 clients during the year with 15 legal help matters and 9
- clients were assisted with Legal Aid Certificate funding under the Legal Aid Contract
- FLOWS experienced an exceptional increase in demand for their services and assisted 7218 women with legal advice (1,941 women 2019/20) and responded to 15,657 enquiries (4,296 enquiries 2019/20).

The RCJ and Islington Citizens Advice Bureaux

The Directors' annual report

For the year ended 31 March 2021

- We maintained our volunteer workforce and maintained 170 voluntary Honorary Legal Advisers, and 30 CAB volunteers who all moved to phone appointments. We found:
 - Pro bono volunteers were very positive about the move to phone appointments
 - Our civil and family front line teams responded by producing processes and tools to aid remote working such as online rota booking, reviewing documents in advance of appointments and having encrypted document sharing
 - Service users responded well and non-attendance was rare, and we increased the geographical reach. We consulted users who felt that an initial face to face appointment could be followed by phone
 - We recognise that we need to plan the reintroduction of face to face, in person appointments as people who are digitally excluded, don't have credit for a phone or have complex needs will not have been able to access advice.
- Pro bono representation was limited as most hearings moved to a remote basis. The CLIPS scheme delivered by the Chancery Bar Association was the only scheme that remained operational during this year and represented 72 Individuals. We are working with courts to agree the return of the advocacy schemes later in 2021.
- Our legal advice services taken together worked exceptionally hard and were very responsive to advice needs: reaching 16,065 people compared to 7,380 clients in 2019/20: a 118% increase and we delivered 36,798 legal advice enquiries compared to 30,032 enquiries in 2019/20: a 22.5 % increase. This is down to us moving quickly to remote working, which is thanks to our operational team, a dramatic increase in domestic abuse legal queries and our being able to introduce new services such as employment advice in response to Covid-19.

Under the “achieve justice through advice, information and complementary support” aim

The Charity responded to an increased need for different channels and we designed support packages for specific groups and adapted existing services.

Our achievements have included:

- Our Miscarriage of Justice Support Service prioritising daily contact with clients as they were severely affected by lockdown. This included a responsive text messaging service, delivering a Facebook account for MJSS, and producing a well-received quarterly newsletter.

The service worked with 20 very vulnerable clients throughout the year. Contact was regular and consisted of 2,932 phone calls, texts and letters to check clients were okay. The service delivers a high level of emotional support. 4 of our Local Citizens Advice partners continued to remain in contact with clients during this year.

Within the 2,932 contacts, practical social welfare advice was given, achieving very considerable outcomes:

Issues

Types of Issue	Issues	Individual contacts
Benefits & Tax Credit	329	15
Benefits (UC)	55	1
Health & Community Care	485	24
Housing	234	8
Debt	90	3
Legal	314	25
Other	182	20
Relationship & Family	35	8
Utilities & Communication	24	3
Travel & Transport	42	4
Employment	21	2
Total	1811	

Craig is 37 years old, single, Housing Association Tenant, complex mental health diagnoses in receipt of disability benefits following a miscarriage of justice.

Craig requested support for furnishing and equipping the flat. He also requested advice regarding removing his name from the Sexual Offenders Register following a successful appeal. Craig had found being subject to the notification obligations excessively onerous and in particular following his release in 2015 had found regular Police check-ups on his whereabouts and movements to be increasingly challenging.

Our team made charitable applications for equipment for the flat and for money towards the cost of other essential items.

We liaised with National and local Police forces and Police Public Protection Unit which had been responsible for the monitoring checks in accordance with the notification requirements of the Sex offenders Act 1997 (as amended by Sexual Offences Act 2003) to ensure his status had been amended and the status of Sex Offender removed from all police databases.

We were successful in obtaining for the client white goods and a cooker and a microwave and kitchen equipment. The client was very appreciative. In addition, following our intervention on the clients behalf, we received confirmation from the Police Public Protection Unit that following his successful appeal, the clients ViSOR record (Violent and Sex Offender Register) was now closed and the Police National Computer (PNC) had been updated. In addition, we received written confirmation that the client was no longer subject to the Notification Requirements in accordance with the Sex Offenders Act 1997 (as amended by the Sexual Offences Act 2003) and that the client no longer held the status as a registered sex offender.

The client was relieved to have this in writing and commented that after years of checks and monitoring, in he was pleased to know this was finally over.

The Directors' annual report

For the year ended 31 March 2021

- Service referrals to Time Together, our child contact service dropped due to a lack of hearings. Nonetheless we held 90 child contact sessions via Zoom. The following case study demonstrates the care and safeguarding considerations staff took into account to successfully deliver contact for non-residential parents and their children:

Dave, the father, applied to the Court for a Child Arrangement Order in order to resume contact with his children, two girls aged 4 and 2 years, who were living with their mother in London.

Following a court hearing Dave was referred to Time Together who were asked to set up 6 sessions of supervised contact, once every 3 weeks.

Separate pre-visit meetings were set up to enable both parents and children to visit the centre, meet the staff, prior to contact dates and times being agreed.

Both parents were positive about the referral and the support and resources Time Together had on offer, Dave was anxious to start contact as soon as possible as he hadn't seen the children since leaving the family home 9 months earlier.

The first face to face contact took place just before lock down All parties arrived at the agreed time and the children greeted staff with smiles, happily accompanying the supervisor into the contact centre.

Impact of Covid 19

Time Together proposed they set up supervised 'Zoom' contact until face to face contact was possible again. Both parents agreed to try Zoom contact, which meant that observational reports would be available for the next court hearing.

Preparation for Zoom Contact

Each parent had a separate pre-visit Zoom meeting with the head of contact, where terms and conditions of contact and how contact by Zoom would work was explained. Both parents were asked to do some preparation for the sessions. A member of the contact team had a trial Zoom session with each parent to find the best location to set up the laptop. We practiced how the screen would look and showed how 2 Time Together staff would be present on screen to meet and greet all parties and control the session. One staff member would be observing and the other staff member would manage the technical side, bringing parties in and out of the session, ensuring that terms and conditions were adhered to and would terminate the session if these were breached. It was explained that staff would not be visible on screen once the session commenced so that Dave and the children would not be distracted by the presence of staff on screen. Parents were also shown how to change the background of their screens to ensure their homes and contents could not be identified and privacy was maintained if the preferred.

Both parents expressed concern about how to engage the children given their age and expected level of concentration. Time Together staff talked through some possible activities and strategies that could be used to keep the children involved. Mum shared with staff what the children's current interests were and this was passed on to Dave.

The Directors' annual report

For the year ended 31 March 2021

Zoom Contact

Mum acknowledged that the sessions had gone well, much better than when she tried to encourage the children to speak to their dad on the phone or What's App. As the sessions progressed the children have become familiar with the format and have fully engaged with their father.

Dave came up with ideas that incorporate their interests such as animals, dinosaurs, solar system, football. This has kept their interest. Observational reports reflect the progress of the contact and the quality time spent between father and the children albeit on a screen, rather than face to face.

At a time when face to face contact wasn't safe, the Zoom contact has provided an opportunity for children to re connect with their dad and maintain the relationship until such time that face to face contact can be safely arranged.

The Time Together team also responded to 304 enquiries.

Our FLOWS service responded to the dramatic increase in domestic abuse which was exacerbated by lockdown conditions. In response to this increase FLOWS:

- Worked with HMCTS to get CourtNav FL401 out to the public via Gov UK and the national Citizens Advice website – this ensured we helped to provide safety for all survivors
- Enabled survivors to self-register onto CourtNav so they didn't need to contact us first, or a front line organisation, which was especially helpful if they were self-isolating with their abuser
- Ensured CourtNav was available 24 hours a day thanks to our 80 domestic abuse accredited legal aid partners
- Extended the service to Wales and introduced a criminal law family solicitor hosted by Rights of Women

22,636 CourtNav applications have been created since CourtNav was launched in May 2020. During the financial year 9,165 survivors were made safe through CourtNav preparing non molestation and occupation orders, and the initial statement. Solicitors across the county reviewed 7,998 applications and submitted successful applications and for some women produced a warning letter. Anyone not wanting to access legal aid is referred back to our RCJ Advice FLOWS team and the team assisted 1,167 women with domestic abuse injunction applications:

Rosa had completed a CourtNav application. She was working full time and was unable to afford the calculated legal aid contribution. Therefore, she chose for the CourtNav team to assist her with her matter.

Rosa had been subjected to severe domestic abuse, with the most recent incident being a physical attack whereby she was thrown through a glass door by her now ex-partner. This resulted in significant injuries. When Rosa contacted us, the police were investigating the matter and she had protection in the form of bail conditions.

The RCJ and Islington Citizens Advice Bureaux

The Directors' annual report

For the year ended 31 March 2021

We provided legal advice to Rosa and explained about the protection that a non-molestation order could offer in the event that the bail conditions were dropped. Rosa was getting limited information about her case and the bail conditions from the police, despite her attempts at chasing information. Due to this and in order to be prepared if protection was dropped, we used CourtNav to begin to prepare her case.

Rosa was contacted by the police to inform her that they were going to continue with their investigations but that the bail conditions would come to an end soon. This concerned Rosa greatly, not only because she was to be left with no protection but the very short amount of time she had to obtain protection in a different form.

We worked Rosa that evening, to prepare her emergency ex-parte application for court. Using CourtNav, we were able to prepare the FL401 and a comprehensive supporting statement quickly and efficiently. We informed Rosa on how she should lodge the application and what to expect at the hearing. Rosa was given an emergency hearing the next day and her order was granted. She informed us that she was not asked many questions by the Judge as her case was set out in the prepared statement. We also explained about service and how to ensure that the order is in place and enforceable.

Rosa was extremely grateful and relieved. Without CourtNav, she could have been left without protection for the weekend, due to the police providing her with a lack of notice that her bail conditions were to be dropped. We also undertook to represent Rosa at the return hearing.

CourtNav user feedback is collected whilst they are using the system and 884 respondents reported that 97% of them found CourtNav questions easy to understand, and CourtNav easy to use.

We increased the number of legal aid partners from 60 in 2019/20 to 80 in 2020/21.

Rights of Women, our FLOWS partner, increased front line practitioners in the FLOWS discussion forum from 300 in 2019/20 to 658 in 2020/21

FLOWS was successful in reaching 2,399 front line workers in 2020/21.

- Our SPIPS team delivered 471 SPIP sessions over Zoom (276 in person SPIP sessions 2019/20) to 1,727 separated parents (2,470 separated parents 2019/20).

Feedback is positive:

It was well balanced and offered some support and discussion with people in similar situations, even if we were on different stages of the process, the organiser kept all of us focused without disruptions

The Directors' annual report

For the year ended 31 March 2021

Under the “fairer and accessible Islington” aim

- Adviceline remained the main point of access into CA Islington and worked well, with our volunteers delivering advice safely from home .
- Citizens Advice Islington continued to deliver generalist advice and casework remotely across the Borough. We work closely with partners including Help on Your Doorstep in delivering advice services to vulnerable clients.
- Citizens Advice Islington responded to increased needs due to Universal Credit service, with workers moving to a national phone line to assist with applications.
- An example of our work:

Aurelia is diagnosed with longstanding mental health. She has previous alcohol dependency issues.

Aurelia was referred to us from our partner agency, Help on Your Doorstep (HOYD) as we had previously seen Aurelia at an outreach session. Her welfare benefits previously in payment were Employment and Support Allowance (ESA), Personal Independence Payment (PIP), Housing Benefit and Council Tax Support. Her PIP was reviewed and she submitted the new claim without assistance resulting in no award and a loss of income of £83.30 a week from PIP. In addition, she lost an additional £66.95 weekly Severe Disability Premium.

We assisted Aurelia in submitting an appeal to the social security tribunal. The basis for our appeal was one that the Aurelia would not have had the capacity to formulate.

The DWP swiftly reversed their decision and withdrew the case. This is particularly noteworthy due to its rarity. All benefits were fully restored and backdated by seven months – estimated to be in the region of £4,200. Aurelia was delighted.

- Our Citizens Advice Islington services assisted 6176 people (5,144 people 2019/20) with 16,454 enquiries (18,699 enquiries 2019/20).
- Welfare benefits remains the most frequent type of enquiry and enquiries greatly increased due to Universal Credit. We helped with 2,592 (3,922 2019/20) welfare benefits enquiries and 5,594 Universal Credit (including help to claim) queries (5,098 2019/20) making a total of 8,186 welfare benefit enquiries. Our Debt team dealt with 3,321 enquiries (2,357 2019/20), Housing responded to 2,389 enquiries (2,410 2019/20) and employment increased to 2,564 enquiries (1,030 2019/20)
- Our Help to Claim team secured £1,651,242 of Universal Credit entitlement for clients.
- Our debt team was the highest performing in volumes for the Debt Free London partnership and achieved 105% of our target.

Our overall achievements

- Across our legal advice and Citizens Advice services we have assisted 22,241 people (12,524, 2019/20) – a 77.5 % increase with 53,222 enquiries (24,873, 2019/20) – 114% increase. This demonstrates the exceptional contribution of our staff and volunteers to the advice needs of people during this pandemic year.

The RCJ and Islington Citizens Advice Bureaux

The Directors' annual report

For the year ended 31 March 2021

- Demographic data confirms that a less diverse community is accessing the Bureau's services. We have increased our use of Language Line and British Sign Language interpreters to ensure that our service is widely accessible but know that face to face services are required by a lot of people.
- We are seeing an increasing number of people experiencing mental health issues and we are ensuring all staff and volunteers receive support in responding to stressful situations.
- We continue to actively seek client feedback to inform service developments.

Under the “strong and sustainable” aim

- We worked with CoopSys in our successful transition to Office 365 and Microsoft Teams move. This enabled us to move effectively to remote working. We continue to support staff and volunteers who are home working. The evidence that has been described above demonstrates what an impressive performance our staff and volunteers continue to give.
- We enhanced support to staff and volunteers including regular social events including a zen doodling session and a performance by a magician.
- We have achieved Lexcel accreditation for our legal services and are a London Legal Services Trust Centre of Excellence.
- We have retained our ‘Cyber Essentials’ accreditation. All staff and volunteers achieve GDPR awareness accreditation.
- We comply with, and receive high scores for, every component of our Citizens Advice membership scheme.
- We continue to explore flexible working options and have introduced wellbeing support packages for staff and volunteers.
- Under the LIP Strategy we are providing a range of services to local Citizens Advice Services and advice agencies. Both our Citizens Advice Islington service and Miscarriages of Justice Support Service work with other Citizens Advice services.
- We generated a small amount of unrestricted income through fees for supervised child contact and private SPIP places.
- We have successfully maintained Casebook for our Citizens Advice Islington Services; Cross Data for our legal advice services and Advicepro for our legal aid contract services.
- We maintain ‘Twitter’ accounts for RCJ Advice and Citizens Advice Islington. Our FLOWS service has established a high profile social media presence.
- We have participated in local research campaigns and our MJSS service has published research on the needs of our clients.
- We continue to actively work on legal aid policy.

Plans for future periods

All of our advice services have responded to the considerable challenges presented by Covid –19 and we have recently introduced phone and expanded email services in place of face to face services. We plan to introduce a hybrid service as soon as conditions permit.

In response to changes and challenges to our funding we continue to review and revise our service delivery to respond to this high level of demand.

Our family legal service has considerably expanded legal advice to front line workers; working with women experiencing domestic abuse through FLOWS and CourtNav FL401.

Our Citizens Advice service that serves Islington residents will continue to increase access through enhancing our role as gateway into advice in the Borough and focusing on effective early intervention casework at outreach venues such as Job Centres and libraries.

We plan to introduce hybrid services (including face to face as well as other channels such as digital) in responding to the ongoing Covid–19 response and the anticipated global recession. We anticipate an increase in debt, housing and family issues and are planning accordingly.

Public benefit

The directors have considered the guidance contained in the Charity Commission's general guidance on public benefit in reviewing the Charity's aims and objectives and in planning its future activities.

The directors confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit.'

The directors confirm the following in relation to the two key principles of public benefit:

Principle 1: There must be an identifiable benefit or benefits

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of those having business at the Royal Courts of Justice or living, visiting or working in the London area.

The directors review the activities of the Charity against its aims on an on-going basis and are satisfied that all activities continue to be related to its aims.

No detriment or harm arising from the activities undertaken by RCJ Advice, including Islington Citizens Advice, has been identified.

The Directors' annual report

For the year ended 31 March 2021

Principle 2: Benefit must be to the public or a section of the public

The beneficiaries are individuals from across England and Wales having business at the Royal Courts of Justice. Our debt work is under a London wide contract for those or living, visiting or working in the London area. A number of clients who suffered a miscarriage of justice live outside London, as do a proportion of our Litigant in Person clients.

We charge a nominal fee for reports from our child contact centre supervised sessions and a small fee for private SPIP sessions. No fees are charged to individuals for our advice services to ensure maximum access. We promote our services widely in order to reach vulnerable sections of the community.

A number of private benefits arise from the activities of the Charity. Individual clients may benefit as a result of obtaining legal advice from the Charity. The Charity also employs and remunerates staff. These are incidental benefits arising from carrying out the Charity's aims.

Structure, governance & management

Governing document

RCJ Advice was formed in November 1978. We became a charitable company limited by guarantee, incorporated on 6 October 1995 and registered as a charity on 3 November 1995. The Charity commenced its operations on 7 November 1995. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

All directors 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.

Appointment of directors

In accordance with the requirements of the Articles all elected directors shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. At each of the first three annual general meetings following adoption of these Articles one third of the elected Directors shall retire in rotation but may be re-elected.

A number of the directors have historically been recruited from the law firms that were involved in the major reorganisation of service delivery of the Charity in the 1990s. The Chief Executive is responsible for delivering an induction programme to all new directors. Training opportunities are offered to all directors and a skills audit is conducted biannually.

Organisational structure

The directors of the company are also trustees for the purposes of charity law and under the company's Articles. The Charity is a company limited by guarantee and has no share capital.

The RCJ and Islington Citizens Advice Bureaux

The Directors' annual report

For the year ended 31 March 2021

The Board of Directors ("the Board") meets quarterly and is responsible for the strategic direction and policy of the Charity. At present the Board has 18 members from professional backgrounds relevant to the work of the Charity. A scheme of delegation is in place and day to day responsibility for the operation of our services rests with the Chief Executive. Client services and delivery are the responsibility of the Director of Legal Services, Director of Family Services and the Director of Citizens Advice Islington. Personnel, ICT and finance matters are the responsibility of the Director of Finance.

The Charity carries out an annual review of salary levels across London Citizens Advice and other relevant organisations including key management posts. Any proposed amendments to salary scales or remuneration of key staff are taken to the Employment & Finance Sub-Committee meeting for initial consideration. Any decision to change salary scales or remuneration levels is then taken to the Board for final decision.

Connected organisations

The Charity is a member of Citizens Advice. Citizens Advice agencies delivering advice services are all individual charities and Citizens Advice itself is also a registered charity, as well as being the membership organisation.

Directors

The following people were directors of the Charity on the date of approval of the report or had been directors during the course of the year.

The Right Honourable Lord Justice Peter Jackson (Chair)	Roger Leese
Mona Vaswani (Deputy Chair)	Guy Pendell
Nick Atkins (Treasurer)	Saaman Pourghadiri (appointed 28 th October 2020)
Alex Carruthers	Andrew Denny
Jon Gale	Patrick Robinson
James Gilbey	Ali Sallaway
John Hine	Paul Thwaite
Paula Hodges QC	Holly Ware
Christine Howard	
Graham Huntley	
Mr Justice Robin Knowles CBE	

Senior Management Team

Alison Lamb
Jeanette Daly Mathias

Rebecca Scott
Janice Massingham
Rita Suglani

Chief Executive
Chief Operating Officer Citizens Advice
Islington
Director of Legal Services
Director of Finance
Director of Family Services

Financial review

The result for the financial year 2020/21 was better than expected especially against the backdrop of the unprecedented challenges that we have faced because of the pandemic. We had budgeted for a breakeven position on our general unrestricted reserves but were able to achieve a healthy surplus of £51,137 before accounting for a disclosure adjustment for accrued annual leave at 31st March 2021 of £127,267. The accrued annual leave adjustment is an annual adjustment which in normal years is not material and not adjusted for in the accounts. However, given the restrictions of a year of lockdown staff have not made the same level of use of their annual leave allowances resulting in an accrual at 31st March 2021 that was significant enough to require an adjustment in the accounts. The impact of this adjustment is to reduce our free reserves level at 31st March 2021; however systems are in place to allow staff to fully use the annual leave accrued and we expect the figure for accrued annual leave to be immaterial in next year's accounts which will result in a boost to our unrestricted reserves level.

The financial outcome for the year reflects the significant hard work and creativity across the whole staff and volunteer team who have continued to deliver our much needed services to clients remotely. This result places us in a good position as we continue to face significant challenges going forward to sustain ongoing longer term funding for our vital services. The income and expenditure shows a deficit on all funds of £168,781 for the year resulting from a planned deficit or drawdown on restricted funds of £92,649 and a drawdown on the general fund of £76,132 – being the net effect of a surplus from operations of £51,137 and the accounting disclosure adjustment for accrued income of £127,267 after a transfer of £13,896 from the restricted fund to the general fund.

During the year we have been successful in securing new funding for unmet advice needs as well as funding to support our remote working during lockdown. New funding in the year financed: the Employment Support Project; Support Through Court family solicitor; funding for our second Justice First Fellowship trainee and core grants to fund the implementation of teams phones across our staff and volunteer teams. Our innovative and award winning FLOWS project (Finding Legal Options for Women Survivors) was much in demand this year and was funded from the restricted funds from NESTA and the Legal Education Foundation held at 1st April 2020 for the first quarter of the year before we successfully secured ongoing funding of £800,000 from the Ministry of Justice to support victims of domestic abuse, as part of government's emergency COVID-19. The Legal Education Foundation provided funding to enable us to develop our strategic policy

The Directors' annual report

For the year ended 31 March 2021

engagement and business planning for the project. We continued to deliver the project in partnership with Rights of Women; North East law centre and pro bona volunteers as well as employing a new solicitor in Wales to expand the reach of the project.

We continued to deliver our core legal and advice services to litigants in person as a partner in the LIP strategy funded by the Ministry of Justice. At the same time we have been successful in securing new funding in both the civil and family legal teams enabling us to expand the scope of our advice: £61,300 from the Community Advice project via the Access to Justice fund to provide a much needed employment advice project; £4,200 for the funder plus scheme to cover training costs for our family services; funding via Support through Court for a family solicitor who works in partnership with STC supporting the clients it refers to us from around the country for family legal advice; funding for our Enfield Homelessness solicitor was renewed; new funding from Therium Access for the salary costs of our specialist Bankruptcy and debt adviser was secured following a reduction in our Debt Free London grant.

During the year we were successful in our bid to Islington Council Voluntary and Community Sector Partnerships Grants Programme for continuation of our funding for our Islington Advice service. We were delighted to secure ongoing funding of £450,000 per annum from 1st January 2021 (previous contract £470,000 per annum) until 31st March 2024). We also secured continued funding from the Cripplegate Foundation for three years to finance the Three Advice project (TAP) outreach service and DWP funding through Citizens Advice for Universal Credit help to claim project we continued to provide services remotely by phone and video link.

We received funding from City Bridge Trust of £42,106 and £1,300 from Citizens Advice to roll out Microsoft Teams phones across our staff and volunteer teams ensuring all staff and volunteers were fully equipped and supported to provide remote advice and could network across our own organisation as well as communicate with external contacts.

Our funding strategy is to continue to attract funds that will enable us to develop and enhance our core services in partnership with other organisations where appropriate and to ensure need is met. We aim to secure and develop new funding streams which will assist us in diversifying our income, maximise unrestricted income and ensure we are not over dependent on a small number of major funders. Thus, enabling us to remain a financially viable organisation in the future.

This strategy is central to our ongoing work as a partner in delivering the Litigant in Person legal advice services funded by the Ministry of Justice; the FLOWS project and ongoing development of CourtNav and SupportNav and also working in partnership with Islington council and other advice services in the London Borough of Islington.

The net decrease in the restricted funds of £92,649 relates mainly to the FLOWS project fund as a result of the planned spend of restricted grants (£79,897 out of a total of £85,873) held from the NESTA challenge prize fund and Legal Education Foundation. This financed the costs the first quarter of the year for delivering the FLOWS service while new ongoing funding was secured. The balance of the Legal Education funding held of £5,976 will be used towards promotion costs in 2021/22.

The RCJ and Islington Citizens Advice Bureaux

The Directors' annual report

For the year ended 31 March 2021

There was a planned spend of the Islington Advice funds as a result of a decrease in grant funding over the year and the need to restructure the operational staff team to ensure the service was financially viable going forward as the costs of our operational structure had increased beyond our funding level. The restructure was completed by 1st January 2021 when the new grant funding started. The impact on staffing establishment was minimised with one voluntary redundancy, three staff redeployed to other projects and some changes to staff working hours. In the civil and family services, the Citizens Advice Immigration project fund held at 1st April 2020 was released to finance some of the Covid costs of remote working during the year including laptops for remote working and pods to accommodate face to face meetings with clients when we return to the office.

The CourtNav fund – generously donated by Freshfields Bruckhaus Deringer LLP – was not drawn on during the year. Investment in the continued development of the CourtNav infrastructure and new development of the Support nav module to assist clients in accessing family legal advice was funded by the Ministry of Justice grant for the FLOWS project. The CourtNav fund is available to finance new CourtNav developments in the future and is being drawn on in 2021/22 to continue the development work.

The deficit on the general fund for the year of £76,132 is the net effect of a surplus on unrestricted activities of £51,157 a surplus on the Separated Parents Information Programme of £33,825; a loss on the housing legal aid contracts of £57,309 due to the stay on possession hearings during the lockdown reducing the income on legal aid assisted cases and a surplus of £74,641 on other donations on unrestricted activities which offset the costs of the annual leave accrual adjustment £127,267.

RCJ Advice & Islington Advice continues to monitor its supplier contracts and costs to ensure we achieve value for money and the most effective use of resources. We have completed the first year of our IT development plan with the support of our new IT providers Coopsys who were appointed in March 2020. We are now working on a hybrid cloud system with Office 365 and staff and volunteers use Teams and Zoom technology to deliver services remotely to clients. We continue to invest in and develop our IT systems with spend of £18,528 in the year for the cost of pods for clients to use to access our services in Court 37 Royal Courts of Justice and outreach sites at Islington ready for a return to face to face advice and investment in R-Mail encrypted e-mail and file transfer, Adobe Pro and Zoom business accounts

The Charity's income for the year was £3,387,048 (compared to £3,187,475 in 2019/20). The increase in income results from the net changes in funding streams across established services; the new employment advice project; support through court family solicitor; Justice First Fellowship trainee and one-off funding for Covid support.

The RCJ and Islington Citizens Advice Bureaux

The Directors' annual report

For the year ended 31 March 2021

RCJ Advice received increased funding in respect of:

- An increase in donations and legacies of £126,939 due to new one off funding of £42,106 from City Bridge Trust to fund the costs of implementing team phones for staff and volunteers and costs of Zoom business licences; timing of receipt of donations with two donations of £25,000 from Freshfield Bruckhaus Deringer LLP falling into the current financial year; an increase in the level of in kind human resources pro bono services from £2,282 in 2019/20 to £23,490 in the current year as Herbert Smith Freehills LLP have provided invaluable compliance support to us in reviewing and updating our Staff Handbook and employment contracts. Consultancy support on CourtNav developments for FLOWS of £14,315 has been provided by Freshfields Bruckhaus Deringer LLP.
- An increase in Bankruptcy and Debt income of £13,559. The grant for the Debt Free London Money Advice project for 2020/21 was at a reduced level of outputs and grant value compared to previous years. The impact of this reduction in income was a potential reduction of two FTE staff; one debt adviser took voluntary redundancy in April 20 and we were successful in securing new funding from Therium Access trust to fund the second specialist debt and bankruptcy adviser for a further year from July 2020.
- Civil and family legal services income saw an increase of £154,074 from 2019/20 principally due to new grants for the employment advice service (£61,300) and funder plus training grant of £4,200 from Access to Justice Foundation (compared to one off cost awards for pro bono costs award for pro bono work in 2019/20 of £13,500); new Justice First Fellowship grant for the family trainee who started on 1st January 2021 (£18,016) and new grant for the Support through Court solicitor project starting in July 2020 (£44,924). In addition, there were increases in the grants for Citizens Advice Immigration Consultancy project of £26,432; an extension of the grant for the Enfield homelessness housing solicitor for an additional half year and earned income from the family Legal Aid Agency housing contract which performed well with an increase of £31,965 due to increased demand for legal aided advice. The main funding from the Ministry of Justice for the LiP strategy remained at the same level as previous years.
- Services in kind for time donated in civil and family legal services were lower than 2019/20 by £35,892 reflecting the initial impact in the first months of lockdown as new remote support working systems for our HLA's was put in place.
- Income for the FLOWS project increased by £61,071 compared to 2019/20. This increase reflects new grant funding at a higher value from the Ministry of Justice compared to the previous grant from the Tampon Tax Fund in 2019/20. The additional funding met the costs of expanding the project to Wales; promotion of the project on social media and development of the SupportNav module.
- There was a small increase in the grant from Ministry of Justice for the Miscarriage of Justice Support service arising from the change over to the new three-year funding contract which started from 11th May 2020.

The RCJ and Islington Citizens Advice Bureaux

The Directors' annual report

For the year ended 31 March 2021

The increases in income were offset by reductions in income in respect of:

- A significant decrease in legal aid agency housing contract income generated from our contracts in Westminster and Islington of £62,531 due to the stay on possession hearings during the pandemic lockdown.
- A net decrease of £64,383 in Islington Advice income arising from:
 - The Community Advice Support Service project was transferred to the Centre for Justice Innovation on 1st May 2020 resulting in a decrease in the year of £61,459 compared to 2019/20 full operational year and no income from the London Metropolitan University for grant placements in 2020/21 (£380 in 2019/20).
 - A decrease in funding from Islington Council of £5,000 due to the reduction in grant value for the new Voluntary Service Community grant funding from 1st January 2021. The new annual grant is £450,000 per annum for the three years to 31st March 2024 compared to £470,000 in the previous grant round.
 - Decrease in grant for Three Agencies Project (TAP) outreach advice project of £1,187 funded by The Cripplegate Foundation
 - The decreases in income were partly offset by an increase in the Citizens Advice service Universal support Help to claim grant of £3,643.
- The Separated Parent Information Programme (SPIP) project income decreased by £29,092 in the year which nonetheless represented a very good result. We were quickly able to switch delivery of the programme from face to face to remote Zoom sessions ensuring continuity of the service. The number of participants attending sessions was 1,735 in 2020/21 compared to 2,470 in 2019/20.

We are grateful for the continuing support of donors who have made generous donations of funds and pro bono support. Total services in kind this year from all donated services is valued at £329,962 (2019/20: £330,333) a negligible decrease of £371.

This change reflects:

- The pro bono hours for human resources consultancy support of £23,490 compared to £2,282 in 2019/20. This support is based on need and reflects additional advice during the year on the review of our Staff Handbook.
- Total in-kind hours donated by Honorary Legal Advisers this year has remained steady despite the pandemic lockdown. There was only a modest decrease in the services in kind valuation of £35,893 relating to the set up time required for the shift in delivery from face to face to remote telephone appointments. The number of advice appointments donated this

The RCJ and Islington Citizens Advice Bureaux

The Directors' annual report

For the year ended 31 March 2021

year for the civil rota were 833 (2019/20: 1,439). Each appointment was valued at 75 minutes compared to 45 minutes in previous years as volunteers have spent more preparation and follow up time than previously when delivering face to face at our offices. For the family rota 845 appointments at 45 minutes per appointment were delivered (1,478: 2019/20). There is no change in the hourly rate used to value the civil solicitors' time as the

level of experience of solicitors volunteering on the rotas has remained consistent in the last year. However, for the family rota the hourly rate has been adjusted down to reflect the market value of volunteers donating their time.

As in previous years we have an ongoing programme to recruit and train Honorary Legal Advisers from the City legal firms to meet the demand of the civil rota and from family practises to meet the significant demand for our family legal advice service. The Honorary Legal Advisers continue to provide services during the Covid lockdown through telephone advice.

The Charity continued to receive very generous on-going support from Herbert Smith Freehills LLP in providing human resources support and advice of £23,490 (2019/20: £2,282).

The Charity received consultancy support from Freshfields Bruckhaus Deringer LLP relating to CourtNav developments for FLOWS of £14,315 (2019/20: £360).

Services in kind continue to represent a significant and important contribution to the work of the Charity in meeting client need.

The Charity benefits from a significant donation of time from volunteers who provide general advice to members of the public at Islington Advice or who volunteer as legal assistants or in administrative roles or as a trustee of the Charity. In accordance with the SORP, this time is not included in the accounts but the value of the contribution is estimated at £123,311 (2019/20: £154,096). We have a programme of continual recruitment and training of volunteers across the services as a significant number of our volunteers successfully move on to paid employment.

The Charity's total expenditure in 2020/21 was £3,555,829 (compared to £3,028,693 in 2019/20), a total increase of £527,136. The increase in expenditure generally reflects the operational changes associated with changing income streams and new projects in the year; the increase in services in kind support for human resources and consultancy for FLOWS £35,523 and the additional costs associated with the accrual for annual leave £127,267 as a result of staff not taking annual leave during the lockdown meaning they have worked for more days than they usually would during 2019/20.

The changes in expenditure by fund is related to:

- An increase of £57,256 in bankruptcy and debt spend mainly as a result of higher staff costs in the year compared to 2019/20. This reflected an increase in staff numbers working on the project across the two years as well as the additional staff costs from accrued annual leave at the year-end. Services in kind costs increased by £2,000 compared with 2019/20. A

The Directors' annual report

For the year ended 31 March 2021

net increase in civil and family spend (£222,145) arising from increased staff costs of £224,136 compared to 2019/20 associated with the new employment advice project, Support Through Court family solicitor and family trainee solicitor; an increase in paralegal staff in the Immigration advice project, accrued annual leave and an increase in human resources services in kind of £7,022.

- Expenditure on the FLOWS project increased by £280,457 in 2020/2021 reflecting the significant investment in the project particularly in relation to an increase in staff costs £172,342 with the expansion of the team to deliver the project including the ongoing expansion to Wales; promotion and marketing of the project and investment in CourtNav and the new SupportNav module; services in kind for consultancy on CourtNav development accounted for £14,145; £3,785 for human resources in kind support.
- An increase in housing expenditure of £9,356 across the year. Although income from the legal aid contracts was significantly reduced we did not furlough or reduce our staff team. The housing solicitors continued to provide vital unfunded housing advice to those in need. The services in kind human resources support accounted for £3,254 of the increase.
- A net decrease in Islington Advice spend by £26,883 of which £37,577 relates to staff costs and reflects the loss of the Community Advice Support Service project and restructuring of the Islington Advice staff team in the second half of the year. This decrease was offset by the increase in services in kind human resources support £6,032.
- A net increase in the Miscarriage of Justice project spend of £4,248. This reflects service costs savings in the year on the annual client event and travel costs which were not able to take place in 2020/21 due to the lockdown. The savings were offset by the increase in services in kind human resources support of £639 and additional staff costs from annual leave not used in the year.
- A net decrease of £14,522 expenditure on the SPIPS projects compared to 2019/20. This reflects the net savings on the costs of delivering the face to face service in 2020/21 compared to 2019/20 of £42,685 due to no hire of premises costs and a reduction in trainer fees due to the requirement for only one trainer for Zoom training sessions compared to two on face to face sessions. The savings were offset by additional staff costs as the SPIPS administrator role moved to a full time position in 2020/21 to assist in the additional administration of remote delivery of sessions resulting in an increase in staff costs by £17,832; and the additional costs of unused annual leave of £6,319.

Restricted reserves carried forward at 31st March 2021 include:

- £10,763 Therium Access fund to meet the salary costs of the bankruptcy and debt adviser in quarter one 2020/21
- In civil and family £7,212 funding for the employment advice team salary costs in April 21; £39,231 for the Citizens Advice Immigration Consultancy service– with agreement from Citizens Advice this fund will be used to finance the salaries of the employment advice team

The Directors' annual report

For the year ended 31 March 2021

in quarter 1 2021/22; £6,250 to fund the Enfield housing solicitor in April and May 2021; £4,460 balance on Legal Education Foundation Justice First Fellowship fund for the costs of the trainees solicitor and £4,592 Support through Court fund for the family solicitor

- £37,577 towards the continuing development of the CourtNav and SupportNav online tools.
- £5,976 of funding for the Legal Education Foundation funding for the FLOWS project toward promotion costs in the first quarter of 2020/21.
- £28,224 of Islington Council funding which provides a safety net for the Islington Advice service over the short term meet any emergency or unplanned costs.

The Charity held funds of £769,798 at 31st March 2021 of which £144,285 related to restricted funds set out above and £625,513 to unrestricted funds. Of the unrestricted funds, £59,533 was tied up in fixed assets.

Fundraising

The Chief Executive leads on all fundraising activities and submits all bids for contracts and grants. RCJ Advice does not use professional fundraisers or commercial participators. We do not seek donations from individuals or use third parties to undertake fundraising activities on our behalf. The Charity has received no complaints in relation to fundraising.

Reserves policy and risk management

The directors have reviewed the reserves of the Charity. The review encompassed an analysis of current and future income streams, the identification of the core services that are provided by the Charity and the likelihood of income continuing in the future. The directors have adopted a risk based approach. An analysis was undertaken of our services alongside a review of committed expenditure for all service delivery areas, cash flow and consideration of the major risks to which the Charity is exposed.

Reserves levels have been reviewed based on the impact on funding in the charitable sector posed by the current Covid 19 pandemic and the risk of a global economic downturn together with our previous experience of delays in the agreement and receipt of established core funding grants. The directors consider that it would take between three to six months to replace funding for the Charity's core strategic services and/or to restructure the services in response to a reduction in funding. Accordingly, the reserve should represent the expenditure that would be incurred during such period in continuing to deliver and/or in restructuring the affected services and meeting any closure costs associated with winding down areas of services. At current levels of activity, the prudent level of reserves required is between £561,000 and £954,000 to protect key core purpose and essential legal advice services and infrastructure costs and if necessary leave sufficient working capital to continue the activities of a restructured organisation.

In the current environment the level of actual free reserves held are sufficient for us to move to a restructure or potential closure of services sooner than is ideal but in a managed way. The risk being that we lose services from the loss of valuable staff and knowledge when replacement funding may be within reach.

The Directors' annual report

For the year ended 31 March 2021

The current level of free reserves is £565,960 the value of the general funds. We expect the level of free reserves to increase to at least £693,229 at 31st March 2022 on the basis of achieving a breakeven outcome on general reserves and reversing the annual leave accrual disclosure adjustment in this years accounts.

Designated funds held of £59,553 are not included as they represent the fixed asset reserve which is not easily realisable.

The Board carries out an annual risk management review to update its risk register.

The Charity's risk register is reviewed, monitored and updated quarterly by the Employment & Finance Sub-Committee. It is reported to all directors on a quarterly basis at the full Board meetings. The Board has assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and is satisfied that systems are in place to manage our exposure to the major risks. A summary of the major risks is set out below:

Principal risks / uncertainties	Actions in place to manage risk
Significant reduction or loss of income; delays in funding decisions and inability to replace funding for strategically important projects	<p>Regular liaison and meetings with funders and stakeholders.</p> <p>Ongoing programme of promotion of new strategically important services to raise the profile of project work and embed importance of services as part of the organisations core offer.</p> <p>A fundraising plan is in place to identify and establish new funding streams for the medium to longer term and diversify income to reduce the risk of dependency on individual high value funders. This plan is reviewed quarterly by the Employment & Finance Sub-Committee. Ongoing development of service delivery is launched to meet changing client need.</p>
Change in government / minister government approach to importance of Litigants in Person (LiPs) strategy; particularly in light of impact of pandemic & Brexit on public finances	<p>Maintain key contacts communication on importance of Litigant in Person strategy and what it is delivering.</p> <p>Website is in place to assist with effective triage, LiP's referrals and access to services.</p> <p>Implement changes in service delivery model as set out in the Three- year Business Plan to ensure more LiP's are able to access legal advice through a variety</p>

The RCJ and Islington Citizens Advice Bureaux

The Directors' annual report

For the year ended 31 March 2021

Principal risks / uncertainties	Actions in place to manage risk
Impact of pandemic on operations, finances and staff & volunteers.	<p>of channels, respond to on the day emergencies and meet ongoing developments in LiP strategy.</p> <p>Regular contact / liaison with current funders maintained.</p> <p>Service delivery maintained, clients made aware of services on offer. Business continuity plan put in place to manage work from home and access to clients for telephone advice and support.</p> <p>A plan is in place to move to a new model of hybrid working to provide as good, reactive and appropriate service as possible, meet the predicted increase in demand for all our services and ensure the health of our staff, volunteers and clients is protected.</p> <p>Support staff and volunteers through lockdown and return to work through weekly socials, employee support scheme is in place, weekly team meetings and supervision in place.</p>
Risk of terrorist attack at main office sites – Royal Courts of Justice, Family Legal Centre & Islington council.	<p>Staff and volunteers are consulted and advised on procedure in the event of terrorist attack.</p> <p>Provision is put in place to implement the procedure.</p>
Lack of time / resources to effectively plan and implement processes and procedures needed for SMART working including new projects.	<p>Recruit skilled and experienced staff.</p> <p>Ensure budgets for new projects include appropriate costs to fully support the project and any extra resource implications for the whole organisation on full cost recovery basis.</p> <p>Behaviour beliefs are embedded and applied in recruitment and induction process for new staff. Introducing and enforcing processes with timely reviews</p>
System security and permissions compromised (virus, hackers, cyber-attack) Data compromised.	<p>All main systems are cloud based delivered by providers with appropriate accreditations and cyber security.</p>

Principal risks / uncertainties	Actions in place to manage risk
	<p>Quarterly review meetings in place with IT support provider.</p> <p>Permission and set up /deletion of cloud accounts is restricted to nominated authorised staff only.</p> <p>Homeworking data protection and acceptable use policies are in place.</p> <p>Information Assurance Small Medium Enterprises (IASME) and Cyber Essentials Combined Scheme Self Assurance accreditation has been achieved and is renewed annually.</p>
Data protection not met resulting in loss of data	<p>Data protection and security policies are in place and form part of the office manual which is accessible to all staff and volunteers.</p> <p>Staff and volunteers undertake annual data protection training.</p> <p>Egress and R Mail encrypted e-mail are in place. Cyber insurance is in place.</p> <p>External review of systems, controls and security around homeworking in light of increased working from home during the pandemic.</p>

A detailed complaints procedure is in place and clients are advised of this when their case is taken on. A full complaints report is presented to the Service Delivery Sub-Committee and to all directors on a quarterly basis. Health and Safety is within the remit of the Director of Finance and key health and safety risks are identified and monitored as part of the organisation's risk assessment process.

Statement of directors' responsibilities

The directors (who are also trustees of the Charity for the purposes of charity law) are responsible for preparing the directors' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Directors' annual report

For the year ended 31 March 2021

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities' SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

So far as the directors are aware:

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

The directors 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.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

Approved by the directors on 28 July 2021 and signed on their behalf by

Nicholas Mark Atkins
Director

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

Opinion

We have audited the financial statements of The RCJ and Islington Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

Other Information

The other information comprises the information included in the directors annual report, including the strategic report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the directors annual report, including the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The directors annual report, including the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors annual report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of directors remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit
- The directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of directors

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Independent auditor's report

To the members of

The RCJ and Islington Citizens Advice Bureaux

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Joanna Pittman (Senior statutory auditor)

2 August 2021

for and on behalf of Sayer Vincent LLP, Statutory Auditor Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

The RCJ and Islington Citizens Advice Bureaux

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2021

	Note	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Income from:							
Donations and legacies	2	175,831	-	175,831	48,892	-	48,892
Charitable activities							
Bankruptcy & Debt	3a	-	210,529	210,529	-	196,970	196,970
Civil & family	3b	336,999	903,602	1,240,601	342,174	744,353	1,086,527
		-	810,476	810,476	900	748,505	749,405
FLOWS	3c	54,879	-	54,879	112,422	4,988	117,410
Housing	3d	-	597,872	597,872	380	661,875	662,255
Islington Advice	3e	-	105,910	105,910	-	100,000	100,000
Miscarriage of Justice	3h	190,644	-	190,644	224,244	-	224,244
SPIPS	3i	-	-	-	-	242	242
Other trading activities		306	-	306	1,529	-	1,529
Investments		758,659	2,628,389	3,387,048	730,541	2,456,933	3,187,475
Total income							
Expenditure on:							
Raising funds		1,030	-	1,030	176	-	176
Charitable activities							
Bankruptcy & Debt		58,171	199,766	257,937	2,526	203,930	206,456
Civil & family		392,115	880,209	1,272,324	355,238	694,941	1,050,179
FLOWS		57,363	887,475	944,838	3,143	661,238	664,381
Housing		116,387	-	116,387	102,043	4,988	107,031
Islington Advice		49,609	652,146	701,755	996	727,642	728,638
Miscarriage of Justice		10,129	87,546	97,675	-	93,427	93,427
SPIPS		163,883	-	163,883	178,405	-	178,405
Total expenditure	4a	848,687	2,707,142	3,555,829	642,527	2,386,166	3,028,693
Net (expenditure)/income for the year	5	(90,028)	(78,753)	(168,781)	88,015	70,767	158,782
Transfers between funds		13,896	(13,896)	-	1,394	(1,394)	-
Net movement in funds		(76,132)	(92,649)	(168,781)	89,409	69,373	158,782
Reconciliation of funds:							
Total funds brought forward		701,645	236,934	938,579	612,236	167,561	779,797
Total funds carried forward		625,513	144,285	769,798	701,645	236,934	938,579

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 17 to the financial statements.

The RCJ and Islington Citizens Advice Bureaux

Balance sheet

Company no. 03110908

As at 31 March 2021

	Note	£	2021 £	£	2020 £
Fixed assets:					
Tangible assets	10		<u>59,553</u>		<u>74,382</u>
Current assets:					
Work in progress		65,399		51,149	
Debtors	11	610,809		150,308	
Cash at bank and in hand		<u>451,882</u>		<u>1,005,997</u>	
		<u>1,128,090</u>		<u>1,207,455</u>	
Liabilities:					
Creditors: amounts falling due within one year	12	<u>(379,584)</u>		<u>(317,167)</u>	
Net current assets			<u>748,506</u>		<u>890,288</u>
Total assets less current liabilities			808,059		964,671
Creditors: amounts falling due after more than one year	14		<u>(38,261)</u>		<u>(26,091)</u>
Total net assets	16a		<u>769,798</u>		<u>938,579</u>
The funds of the charity:					
Restricted income funds	17a		144,285		236,934
Unrestricted income funds:					
Designated funds		59,553		120,221	
General funds		<u>565,960</u>		<u>581,424</u>	
Total unrestricted funds			<u>625,513</u>		<u>701,645</u>
Total charity funds			<u>769,798</u>		<u>938,579</u>

Approved by the trustees on 28 July 2021 and signed on their behalf by

Nicholas Mark Atkins
Director

The RCJ and Islington Citizens Advice Bureaux

Statement of cash flows

For the year ended 31 March 2021

Reconciliation of net income to net cash flow from operating activities

	2021 £	2020 £
Net income for the reporting period (as per the statement of financial activities)	(168,781)	158,782
Depreciation charges	33,357	31,989
Dividends, interest and rent from investments	(306)	(1,529)
(Increase) in work in progress	(14,250)	(27,612)
(Increase)/decrease in debtors	(460,501)	(40,018)
(Decrease) / increase in creditors	74,588	(117,722)
Net cash provided by operating activities	(535,893)	3,889

	2021 £		2020 £	
Cash flows from operating activities				
Net cash provided by operating activities		(535,893)		5,432
Cash flows from investing activities:				
Purchase of fixed assets	(18,528)		(89,947)	
Dividends, interest and rents from investments	306		1,529	
Net cash provided (used in) investing activities		(18,222)		(88,418)
Cash flows from financing activities:				
Net repayment of pensions deficit	-		(1,543)	
Net cash provided by / (used in) financing activities		-		(1,543)
Change in cash and cash equivalents in the year		(554,115)		(84,529)
Cash and cash equivalents at the beginning of the year		1,005,997		1,090,526
Cash and cash equivalents at the end of the year		451,882		1,005,997

1 Accounting policies

a) Statutory information

The RCJ and Islington Citizens Advice Bureaux is a charitable company limited by guarantee and is incorporated in England and Wales.

The registered office address is C/O Waterstone Company Secretaries Ltd Third Floor, 5 St. Bride Street, London, England, EC4A 4AS

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

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

d) Going concern

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Sufficient funding is secured until 30 July 2022 with adequate reserves and cashflow in place to enable the organisation to continue operating for the foreseeable future.

Accordingly, the Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern and the going concern position is appropriate.

e) Income

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

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

1 Accounting policies

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

For donated legal services the value of the donated services is an estimated figure based on the average value the civil lawyers firm places on their time and the external market salary rate in the case of family lawyers.

g) 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.

h) 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.

i) 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 classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services and other activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

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

Notes to the financial statements

For the year ended 31 March 2021

1 Accounting policies (continued)

j) 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, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time of the amount attributable to each activity

● Raising funds	0.2%
● Bankruptcy and Debt	8.3%
● Civil & Family	34.9%
● FLOWS	23.4%
● Housing	2.5%
● Islington Advice	23.1%
● Miscarriage of Justice	4.0%
● SPIPS	3.5%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

m) Work in progress

Work in progress represents the value of open Legal Help escape fees and Legal Aid cases in housing matters. The cases are opened under the Legal Aid Agency Contract and are not completed at 31st March 2021. Work in progress is valued at the lower of cost and realisable value.

n) 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.

1 Accounting policies (continued)

o) 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.

p) 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.

q) Financial instruments

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.

r) Pensions

The charity operates a defined contribution scheme for its employees and contributes to the personal pension plan of employees. Contributions are charged to the financial statements as they become payable.

The charity previously participated in a defined benefit pension scheme where its contributions are affected by any surplus or deficit in the scheme but is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

The scheme is now closed and deficit contributions amount to £3,000 per annum in respect of the one remaining member of this scheme.

s) Partner payments

Partner payments in the form of grants are made to third parties in furtherance of the charity's objects, specifically for the FLOWS project. Grants are accounted for quarterly on receipt of expenditure returns with supporting evidence of spend on the project.

t) Holiday pay accrual

Accruals for holiday pay are recognised at the year-end using the undiscounted costs of any unused paid annual leave expected to be settled wholly before 12 months after the end of the reporting period.

Notes to the financial statements

For the year ended 31 March 2021

2 Income from donations and legacies

	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Allen & Overy LLP	5,000	-	5,000	5,000	-	5,000
City Bridge Trust	42,106	-	42,106	-	-	-
Clifford Chance	-	-	-	200	-	200
Freshfields Bruckhaus Deringer LLP	50,000	-	50,000	-	-	-
Herbert Smith Freehills LLP	10,000	-	10,000	10,000	-	10,000
Linklaters LLP	10,000	-	10,000	5,000	-	5,000
London Legal support Trust	10,000	-	10,000	10,000	-	10,000
London Legal walk	2,420	-	2,420	4,322	-	4,322
Slaughter & May Charitable Trust	5,000	-	5,000	5,000	-	5,000
Stephenson Harwood	-	-	-	5,000	-	5,000
Other donations & gifts	3,500	-	3,500	2,088	-	2,088
Donated services – Human resources &	37,805	-	37,805	2,282	-	2,282
	175,831	-	175,831	48,892	-	48,892

** The pro bono human resources services represents support and advice provided by Herbert Smith Freehills LLP totalling £23,490 (2020: £2,282) and consultancy support for FLOWS Courtnav development from Freshfields of £14,315 (2020: £nil).

3 Income from charitable activities

	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Capitalise Money Advice Service (formally BIS)	-	167,392	167,392	-	196,736	196,736
CitA Project grants	-	87	87	-	234	234
Therium Access	-	43,050	43,050	-	-	-
3a Sub-total for Bankruptcy & debt	-	210,529	210,529	-	196,970	196,970
Access to Justice Foundation – Employment	-	65,500	65,500	-	13,500	13,500
CAFCASS	-	2,670	2,670	-	2,805	2,805
Citizens Advice	780	300,000	300,780	780	273,568	274,348
Enfield Council	-	49,517	49,517	-	25,018	25,018
Legal Aid Agency	43,984	-	43,984	12,019	-	12,019
Legal Education Foundation	-	18,016	18,016	-	-	-
London Legal support trust	-	-	-	-	1,500	1,500
Ministry of Justice	-	422,975	422,975	-	422,974	422,974
Pro Bono Legal Services*	292,157	-	292,157	328,050	-	328,050
Support through Court	-	44,924	44,924	-	-	-
Toynbee Hall	-	-	-	-	4,988	4,988
Time Together Child Contact Centre fee	78	-	78	1,325	-	1,325
3b Sub-total for civil & family	336,999	903,602	1,240,601	342,174	744,353	1,086,527

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2021

3 Income from charitable activities (continued)

			2021			2020
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Access to Work	-	654	654	-	-	-
Department for Digital, Culture, Media & Sport	-	-	-	-	649,889	649,889
Legal Education Foundation	-	15,000	15,000	-	48,616	48,616
Ministry of Justice	-	744,822	744,822	-	-	-
NESTA	-	50,000	50,000	-	50,000	50,000
Training income	-	-	-	900	-	900
3c Sub-total for FLOWS	-	810,476	810,476	900	748,505	749,405
Legal Aid Agency	54,879	-	54,879	112,422	-	112,422
Toynbee Hall	-	-	-	-	4,988	4,988
3d Sub-total for Housing	54,879	-	54,879	112,422	4,988	117,410
Citizens Advice services	-	107,232	107,232	-	103,589	103,589
Centre for Justice Innovation	-	5,671	5,671	-	67,130	67,130
Cripplegate Foundation	-	19,969	19,969	-	21,156	21,156
Islington Council	-	465,000	465,000	-	470,000	470,000
London Metropolitan University	-	-	-	380	-	380
3e Sub-total for Islington Advice	-	597,872	597,872	380	661,875	662,255
Ministry of Justice	-	105,910	105,910	-	100,000	100,000
3f Sub-total for Miscarriage of Justice	-	105,910	105,910	-	100,000	100,000
CafCASS	190,644	-	190,644	220,644	-	220,644
SPIPS fees individually funded	-	-	-	3,600	-	3,600
3g Sub-total for SPIPS	190,644	-	190,644	224,244	-	224,244
Total income from charitable activities	582,522	2,628,389	2,400,435	680,120	2,456,691	3,136,811

* The pro bono legal services represents services provided by lawyers working in approximately 60 City firms who provide free legal advice to people who do not have solicitors representing them. The value of the donated services is an estimated figure based on the solicitors guideline hourly rates of pay for civil lawyers and the market rate salary scale in the case of family lawyers. The valuation used for the hourly rate of pay for civil lawyers and family lawyers has been adjusted to reflect the average level of the post qualification status of solicitors volunteering on the civil and family rotas.

Government grants received during the year include: The Ministry of Justice grant funds the civil & family legal advice service as part of the Litigants In Person Strategy; the National Offenders Management Service (NOMS) office of the Ministry of Justice funds the Miscarriage of Justice support service and the Finding Legal Options for Women FLOWS project which provides legal advice and support to agencies supporting victims of domestic abuse.(Funded by the Department of Digital Culture Media and Sport in 2020.)

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2021

4a Analysis of expenditure (current year)

	Cost of raising funds £	Charitable activities								2021 Total £	2020 Total £	
		Bankruptcy & debt £	Civil & family £	FLAWS £	Housing £	Islington Advice £	Miscarriage of Justice £	SPIPS £	Governance costs £			Support costs £
Staff costs (Note 6)	-	215,679	732,440	391,519	94,216	577,494	72,283	88,213	-	231,188	2,403,032	1,916,531
Pro bono services	213	2,204	299,818	18,370	945	6,942	725	745	-	-	329,962	330,334
Direct staff costs & volunteer expenses	-	298	9,246	6,097	1,049	963	318	407	-	25,470	43,848	54,495
Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs	-	899	27,259	216,594	5,072	8,013	1,836	2,139	-	177,595	439,407	340,288
Client costs, consultant & professional fees, commissioned projects and other direct service costs	-	161	3,342	9,158	3,190	362	-	56,095	29,795	-	102,103	154,529
Grants payable	-	-	-	-	-	-	4,000	-	-	-	4,000	6,000
Partner payments	-	-	38,564	194,911	-	-	-	-	-	-	233,475	226,516
	213	219,241	1,110,669	836,649	104,472	593,774	79,162	147,599	29,795	434,253	3,555,827	3,028,693
Support costs	699	35,922	151,753	102,953	10,742	99,292	17,568	15,326	-	(434,253)	2	-
Governance costs	118	2,774	9,902	5,236	1,173	8,689	945	958	(29,795)	-	-	-
Total expenditure 2021	1,030	257,937	1,272,324	944,838	116,387	701,755	97,675	163,883	-	-	3,555,829	3,028,693
Total expenditure 2020	176	206,456	1,050,179	664,381	107,031	728,638	93,427	178,405	-	-	3,028,693	

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and our Immigration Consultancy service to Local Citizens Advice within the civil legal team.

FLAWS partners are Rights of Women which deliver the FLOWS discussion forum, North East Law Centre where a FLOWS solicitor is in place and Brighton and Hove Citizens Advice host one of our FLOWS solicitors.

Rights of Women work with us in delivering the Immigration Consultancy service providing legal advice to women experiencing domestic abuse, trafficking or harassment.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community.

The RCJ and Islington Citizens Advice Bureaux

Notes to the financial statements

For the year ended 31 March 2021

4b Analysis of expenditure (prior year)

	Cost of raising funds £	Charitable activities							Governance costs £	Support costs £	2020 Total £
		Bankruptcy & debt £	Civil & family £	FLAWS £	Housing £	Islington Advice £	Miscarriage of Justice £	SPIPS £			
Staff costs (Note 6)	-	158,423	508,304	219,177	81,464	615,071	66,189	64,357	-	203,548	1,916,531
Pro bono services	19	205	328,688	271	96	910	87	58	-	-	330,334
Direct staff costs & volunteer expenses	-	1,340	12,368	10,234	2,275	5,284	1,307	944	-	20,743	54,495
Office, marketing, publications, IT & depreciation costs, website & Courtnav development costs	-	2,584	28,792	173,651	4,280	12,328	1,669	2,705	-	114,280	340,288
Client costs, consultant & professional fees, commissioned projects and other direct service costs	-	-	12,077	16,200	9,322	1,446	2,543	97,619	15,322	-	154,529
Grants payable	-	-	-	-	-	-	6,000	-	-	-	6,000
Partner payments	-	-	38,564	187,952	-	-	-	-	-	-	226,516
	19	162,552	928,793	607,484	97,436	635,039	77,795	165,683	15,322	338,570	3,028,693
Support costs			116,856	55,050					-	(338,570)	-
Governance costs	156	42,462			8,972	87,726	15,034	12,313			
	1	1,442	4,529	1,846	623	5,873	598	409	(15,322)	-	-
Total expenditure 2020	176	206,456	1,050,179	664,381	107,031	728,638	93,427	178,405	-	-	3,028,693

Partner payments relate to payments to agencies worked with us in delivering the FLOWS national consultancy service and our Immigration Consultancy service to Local Citizens Advice within the civil legal team.

FLOWS partners are Rights of Women which deliver the FLOWS discussion forum, North East Law Centre where a FLOWS solicitor is in place and Brighton and Hove Citizens Advice host one of our FLOWS solicitors.

Rights of Women work with us in delivering the Immigration Consultancy service providing legal advice to women experiencing domestic abuse, trafficking or harassment.

Grants payable relates to annual grant payments to local citizens advice for advice and support to Miscarriage of Justice Support Service clients in their local community.

Notes to the financial statements

For the year ended 31 March 2021

5 Net income resources for the year

This is stated after charging / crediting:

	2021	2020
	£	£
Depreciation	33,357	31,989
Operating lease rentals:		
Other	5,982	5,338
Auditor's remuneration (excluding VAT):		
Audit (net of VAT)	6,785	6,650
	<u>6,785</u>	<u>6,650</u>

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2021	2020
	£	£
Salaries and wages	2,078,493	1,658,646
Redundancy and termination costs	16,491	21,765
Social security costs	207,924	153,410
Employer's contribution to defined contribution pension schemes	100,123	76,630
Agency costs	-	6,080
	<u>2,403,032</u>	<u>1,916,531</u>

The redundancy and termination costs were settled and paid at the balance sheet date.

No employee earned between £60,000 and £70,000 during the year (2020: 0).

One employee earned between £70,000 and £80,000 during the year (2020: 1).

The total employee benefits including pension contributions and employer's national insurance contributions of the key management personnel were £325,005 (2020: £283,565).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

7 Staff numbers

The full time equivalent and average number of employees (head count based on number of staff employed) during the year was as follows:

	2021	2020	2021	2020
	FTE	FTE	No.	No.
Raising funds	0.5	0.4	0.5	0.4
Bankruptcy & debt	4.7	3.9	4.7	3.9
Civil & family	16.2	12.2	17.3	14.9
FLAWS	8.6	5.2	9.8	5.4
Housing	2.0	1.8	2.0	1.8
Islington CAB	14.7	17.4	19.1	21.9
Miscarriage of Justice	1.5	1.7	2.0	2.5
SPIPS	1.6	1.1	2.0	1.8
Support	3.4	3.5	3.4	3.5
Governance	0.2	0.2	0.2	0.2
	<u>53.4</u>	<u>47.4</u>	<u>60.8</u>	<u>56.2</u>

Notes to the financial statements

For the year ended 31 March 2021

8 Related party transactions

There were no transactions with related parties during the year (2020: Nil)

9 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

10 Tangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total £
Cost			
At the start of the year	12,790	143,817	156,607
Additions in year	9,056	9,472	18,528
Disposals in the year	(2,180)	(19,304)	(21,484)
At the end of the year	<u>19,666</u>	<u>133,985</u>	<u>153,651</u>
Depreciation			
At the start of the year	6,474	75,751	82,225
Charge for the year	5,722	27,635	33,357
Disposals in the year	(2,180)	(19,304)	(21,484)
At the end of the year	<u>10,016</u>	<u>84,082</u>	<u>94,098</u>
Net book value			
At the end of the year	<u>9,650</u>	<u>49,903</u>	<u>59,553</u>
At the start of the year	<u>6,316</u>	<u>68,066</u>	<u>74,382</u>

All of the above assets are used for charitable purposes.

11 Debtors

	2021 £	2020 £
Trade debtors	62,244	4,142
Other debtors	5,905	7,939
Prepayments	46,980	23,749
Accrued income	495,680	114,478
	<u>610,809</u>	<u>150,308</u>

12 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	86,579	205,813
Other creditors	22,710	16,783
Accruals	195,295	94,571
Deferred income	75,000	-
	<u>379,584</u>	<u>317,167</u>

Notes to the financial statements

For the year ended 31 March 2021

13 Deferred income

Deferred income at 31.03.2021 comprises grants received from National Citizens Advice to cover costs for Immigration Consultancy Advice Project in the quarter April to June 2021. At 31.03.2020 deferred grant income of £282,224 related to grants for Islington advice for the Highbury magistrates Community Advice project in April 2020 and TAP (Three Advice Project) outreach April to June 2020 and funding for Immigration Consultancy Advice in 2019/20.

	2021 £	2020 £
Balance at the beginning of the year	–	282,224
Amount released to income in the year	–	(282,224)
Amount deferred in the year	75,000	–
Balance at the end of the year	75,000	–

14 Creditors: amounts falling due after more than one year

	2021 £	2020 £
Pension creditor	38,261	26,091
	38,261	26,091

The pension creditor is calculated on the basis of the annual contribution made toward the deficit of £3,000 (2020: £2,400) discounted over a committed period of 16 years (2020: 14 years) .

15 Pension scheme

The RCJ and Islington Citizens Advice Bureaux participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a defined benefit arrangement. The pension charge for the year for the employees who are members of the scheme is £2,400 (2020: £2,400). A full actuarial valuation of the Plan was carried out as at 31 March 2021 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any actual transfers out or trivial commutations over the period.

The charity's contributions are affected by any surplus or deficit in the scheme but it is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reliable basis. In accordance with FRS 102, the charity has therefore treated its pension contributions to the scheme as if they were paid to a defined contribution scheme. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value.

The major assumptions used by the actuary were (in nominal terms) as follows:

Assumptions

	2021 %	2020 %
Discount Rate	2.10	2.40
Inflation (RPI)	3.30	2.80
Inflation (CPI)	2.80	2.00
Revaluation of deferred pensions in excess of GMP	2.80	2.00
Allowance for pension in payment increases of RPI or 5% p.a. if less	n/a	n/a
Allowance for pension in payment increases of CPI or 5% p.a. if less	2.80	2.00
Allowance for pension in payment increases of CPI inflation since retirement or 5% p.a. compound if less	2.80	2.00
Allowance for pension in payment increases of – CPI or 3% p.a. if less	2.50	1.90
Allowance for commutation of pension for cash at retirement	75% of HMRC Maximum	75% of HMRC Maximum

Notes to the financial statements

For the year ended 31 March 2021

15 Pension scheme (continued)

Assumed life expectancies on retirement at age 65 are:

	Life expectancy at age 65 (Years)	
Male retiring today	21.2	21.2
Female retiring today	24.1	24.1
Male retiring in twenty years time	22.6	22.6
Female retiring in twenty years time	25.7	25.6

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years.

The average duration of the liabilities is approximately 16 years.

The charity expects to contribute £3,000 per annum.

16a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	59,553	-	59,553
Net current assets	604,221	-	144,285	748,506
Long term liabilities	(38,261)	-	-	(38,261)
Net assets at 31 March 2021	565,960	59,553	144,285	769,798

16b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	74,382	-	74,382
Net current assets	607,515	45,839	236,934	890,288
Long term liabilities	(26,091)	-	-	(26,091)
Net assets at 31 March 2020	581,424	120,221	236,934	938,579

17a Movements in funds (current year)

	At 1 April 2020	Income & gains	Expenditure & losses	Transfers	At 31 March 2021
	£	£	£	£	£
Restricted funds:					
Bankruptcy & debt					
Debt Free London (formally Capitalise Money Advice Service)	-	167,392	(167,392)	-	-
CitA Debt relief order grant	-	87	(87)	-	-
Therium Access		43,050	(32,287)		10,763
Civil & family					
Access to Justice Foundation	-	65,500	(58,288)	-	7,212
CAFF CASS	-	2,670	(2,670)	-	-
Citizens Advice	43,016	300,000	(293,705)	(10,080)	39,231
Enfield Council	6,334	49,517	(49,601)		6,250
Legal Education Foundation		18,016	(13,556)		4,460
Ministry of Justice	-	422,975	(422,975)	-	-
Support through Court		44,924	(39,414)	(918)	4,592
CourtNav					
Freshfields Bruckhaus Deringer LLP	37,577	-	-	-	37,577
FLAWS					
Access to Work		654	(654)		
Ministry of Justice	-	744,822	(741,924)	(2,898)	-
Legal Education Foundation	35,873	15,000	(44,897)	-	5,976
NESTA	50,000	50,000	(100,000)	-	-
Islington Advice					
Citizens Advice Service	-	107,232	(107,232)	-	0
Centre for Justice Innovation	-	5,671	(5,671)	-	-
Cripplegate Foundation	-	19,969	(19,969)	-	-
Islington Council	64,134	465,000	(519,274)	-	9,860
Miscarriage of Justice project grants	-	-	-	18,364	18,364
Miscarriage of Justice					
Ministry of Justice	-	105,910	(87,546)	(18,364)	0
Total restricted funds	236,934	2,628,389	(2,707,142)	(13,896)	144,285
Unrestricted funds:					
Designated funds:					
Designated funds – Fixed Assets	74,382	-	-	(14,829)	59,553
Designated funds – supplies of education	45,839	-	-	(45,839)	-
Total designated funds	120,221	-	-	(60,668)	59,553
General funds	581,424	758,659	(848,687)	74,564	565,959
Total unrestricted funds	701,645	758,659	(848,687)	13,896	625,512
Total funds	938,579	3,387,048	(3,555,829)	-	769,798

17b Movements in funds (prior year)

	At 1 April 2019	Income & gains	Expenditure & losses	Transfers	At 31 March 2020 £
	£	£	£	£	
Restricted funds:					
Bankruptcy & debt					
Debt Free London (formally Capitalise Money Advice Service)	6,960	196,736	(203,696)	-	-
CitA Debt relief order grant	-	234	(234)	-	-
Civil & family					
Access to Justice Foundation	-	13,500	(13,500)	-	-
CAFF CASS	-	2,805	(2,805)	-	-
Citizens Advice	(305)	273,568	(230,248)	-	43,016
Enfield Council	-	25,018	(18,684)	-	6,334
Leondon Legal Support Trust	-	1,500	(1,500)	-	-
Ministry of Justice	-	422,974	(422,974)	-	-
Toynbee Hall	-	4,988	(4,988)	-	-
Great Legal Cake Bake	-	242	(242)	-	-
CourtNav					
Freshfields Bruckhaus Deringer LLP	37,577	-	-	-	37,577
FLOWS					
Department for Digital, Culture, Media & Sport	-	649,889	(648,496)	(1,394)	-
Legal Education Foundation	-	48,616	(12,743)	-	35,873
NESTA	-	50,000	-	-	50,000
Housing					
Toynbee Hall	-	-	-	-	-
Islington Advice					
Citizens Advice Service	-	103,589	(103,589)	-	-
Centre for Justice Innovation	-	67,130	(67,130)	-	-
Cripplegate Foundation	-	21,156	(21,156)	-	-
Islington Council	121,403	470,000	(527,269)	-	64,134
Miscarriage of Justice project grants	-	-	(8,498)	8,498	-
Toynbee Hall	1,925	100,000	(93,427)	(8,498)	-
Miscarriage of Justice	167,560	2,461,921	(2,386,166)	(1,394)	236,934
Ministry of Justice					
Total restricted funds					
Unrestricted funds:					
Designated funds:					
Designated funds – Fixed Assets	16,424	-	-	57,958	74,382
Designated funds – Website development	10,000	-	(3,744)	(6,256)	-
Designated funds – supplies of education	-	-	-	45,839	45,839
Total designated funds	26,424	-	(3,744)	97,541	120,221
General funds	585,813	730,541	(638,783)	(96,147)	581,424
Total unrestricted funds	612,237	730,541	(642,527)	1,394	701,645
Total funds	779,797	3,187,474	(3,028,693)	-	938,579

17 Movements in funds (continued)

Purposes of restricted funds

Bankruptcy and Debt

The Debt Advice Project funded by the Debt Free London is a London-wide partnership which aims to reduce debt and exclusion by improving peoples' capacity to manage their debts, help people to take control of their finances and make informed choices in the future. The Therium Access fund meets the salary costs of the bankruptcy and debt adviser who deals with and advises on legal enquiries at the Central London County Court desk (by telephone, email and face-to-face).

Civil and Family

Legal advice to litigants in person in civil and family law matters funded by the Ministry of Justice through the Litigants in Person Strategy in the High Court, the Central London Family Courts, the Court of Appeal and the London County Court. Access to Justice funding from the Community Justice Fund for employment advice and training for Director Family Services (2020 funding related to pro bona cost awards contributed towards the costs of the billing clerk and paralegal post). The Legal Education Foundation provide funding for the Justice First Fellowship trainee solicitor; CafCass contributed to the costs of equipment relating to covid health and safety as well as salary costs of Time Together child contact centre . Citizens Advice funded the EU Settlement Immigration advice service and separate Windrush advice. Support through Count funded a new family solicitor post who advises clients referred in from its service. One off funding in 2020 included London Legal Support Trust for the purchase of an electronic interactive flipchart for our family legal work and Toynbee Hall funded the costs of specialist family advice for referrals from the City Workers Adviceline project in 2020.

CourtNav

CourtNav is a unique and innovative online application to support Litigants in Person to complete court forms. This has been developed through a working partnership with Freshfields Bruckhaus Deringer LLP.

Finding Legal Options for Women Survivors – FLOWS

FLAWS is delivered in partnership with Right of Women, Newcastle Law Centre and Brighton & Hove Citizens Advice and provides legal advice and tools to front line agencies across England to increase their confidence in ensuring women experiencing domestic abuse are aware of legal remedies. FLOWS further expands the modules available on Courtnav with the development of the FL401 non molestation order. FLOWS was funded £800,000 in 2020.21 from the Ministry of Justice to support victims of domestic abuse, as part of government's emergency COVID-19 response; Nesta and The Legal Education Foundation. The Access to Work grant funded specialist equipment and training for one of the FLOWS staff.

Islington Advice

Islington Council funds the costs of running the Islington Citizens Advice service . Citizens Advice funds Universal Support Help to Claim project . Cripplegate Foundation fund outreach generalist advice work in the London Borough of Islington. The Centre for Justice Innovation funded the community advice service in Highbury Corner Magistrates Court which was transferred to them on 30th April 2020.

Miscarriage of Justice

The Ministry of Justice funded support and advice to victims of miscarriages of justice whose cases are referred to the Court of Appeal by the Criminal Cases Review Commission.

Purposes of designated funds

Fixed assets

The fixed asset fund represents the net book value of assets held in the Charity for everyday use and is set aside to reflect the proportion of unrestricted funds which are not freely available to spend.

Supplies of education fund relates to the ringfenced profits from the Separated Parents Information Programme (SPIPS) in the year which will be used to further future education and training activities within the charity . Following agreement from HMRC that the supply of the SPIPs income falls within the VAT welfare exemption this fund has been released back into the general fund.

Transfer between funds

The transfer of £18,364 (2020: £8,584) from the Miscarriage of Justice fund to the Islington Advice fund represents the grants payable contribution to Citizens Advice Islington Advice in providing support and advice during the year to the Miscarriage of Justice clients resident in Greater London.

The transfer of £10,080 from the Citizens Advice Immigration fund represents the remaining net book value of fixed assets purchased to meet changing delivery needs during the covid lockdown; the transfer of £918 from the support to court fund represents the remaining net book value of a laptop for the family solicitor and transfer of £2,898 (2020: £1,394) from the FLOWS fund to the general fund represents the remaining net book value of laptops purchased for FLOWS staff being transferred to the unrestricted reserves to be written off in future years.

Notes to the financial statements

For the year ended 31 March 2021

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Equipment 2021 £	2020 £
Less than one year	4,200	4,077
One to five years	7,630	680
	<u>11,830</u>	<u>4,757</u>

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.