

Community Advice Works

England & Wales · Charity number 1074622

Details

Other names 170 COMMUNITY PROJECT

Status Registered

Legal form Charitable company

Company number [03416785](#)

Registered 1999-03-10

Register [View on the Charity Commission register](#)

Contact

Address 49a Hatfield Close
London
SE14 5DW

Phone 02077329716

Email info@170cp.org.uk

Website <http://communityadviceworks.org.uk>

Activities

Objects: (A) TO IMPROVE SOCIAL CONDITIONS, HEALTH, EMPLOYMENT TRAINING AND LIFE SKILLS OF POOR PERSONS RESIDENT IN THE LONDON BOROUGH OF LEWISHAM AND SURROUNDING AREAS(B) TO PROVIDE BY EMPLOYING SUITABLY QUALIFIED STAFF FREE LEGAL, TRAINING AND WELFARE ADVICE TO POOR PERSONS RESIDENT OR EMPLOYED IN THE LONDON BOROUGH OF LEWISHAM AND SURROUNDING AREAS AND TO PERSONS WITH DISABILITIES.

Activities: Project supports families/individuals in dealing with national, statutory, local agencies in order to improve their quality of life. Opportunities for people to gain IT skills, volunteering, ESOL classes, help with interview techniques and CV writing.Counselling DV survivors.Work with disadvantaged groups to help inclusion. Restorative approaches training, supports refugees & health support groups.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** LONDON BOROUGH OF LEWISHAM
- Lewisham

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£142,805	£230,787	-	-
2024-03-31	£165,499	£216,927	-	-
2023-03-31	£200,647	£191,828	-	-
2022-03-31	£241,082	£194,422	-	-
2021-03-31	£225,017	£237,157	-	-

Trustees

Name	Role	Appointed
Dr Samantha Short		2024-06-01
Emmanuel Kormi		2024-06-01
Gillian Hart		2015-05-08
JILL MOUNTFORD		2015-05-08
Juliet Strurridge		2017-05-11
Kathrine Ann Dunbar		2015-05-08
Ravi Ravindran		2020-12-14

Accounts

Company registration number: 03416785

Charity registration number: 1074622

Community Advice Works Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Community Accounting Plus
Units 1 & 2 North West
41 Talbot Street
Nottingham
NG1 5GL

Community Advice Works Limited

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Community Advice Works Limited

Reference and Administrative Details

Trustees	Kathrine Dunbar
	Juliet Sturridge
	Gillian Hart
	Ravi Ravindran
	Jill Mountford
	Shannon Reynolds
	Dr Samantha Short
	Emmanuel Kormi
Secretary	Dr Samantha Short
Senior Management Team	Dawn Atkinson, Service Manager
Charity Registration Number	1074622
Company Registration Number	03416785
Registered Office	49a Hatfield Close London SE14 5DW
Independent Examiner	Eva Stevens, employee of Community Accounting Plus Units 1 & 2 North West 41 Talbot Street Nottingham NG1 5GL

Community Advice Works Limited

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2025.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Kathrine Dunbar
	Juliet Sturridge
	Gillian Hart
	Ravi Ravindran
	Jill Mountford
	Shannon Reynolds (appointed 1 June 2024)
	Dr Samantha Short (appointed 1 June 2024)
	Emmanuel Kormi (appointed 1 June 2024)
	Claudia Hyde (resigned 1 May 2025)

Secretary:	Dr Samantha Short (appointed 1 June 2024)
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Structure, governance and management

Nature of governing document

The charity is a company limited by guarantee and registered charity. It is operated under the rules of its memorandum and articles of association dated 08/08/1997, and most recently amended 16/03/2021. It has no share capital and the liability of each member in the event of winding-up is limited to £1.00.

Objectives and activities

Objects and aims

To improve social conditions, health, employment and life skills of poor residents in the London Borough of Lewisham and surrounding areas.
To provide free legal welfare and training advice.

Community Advice Works (CAW) continue to provide free, independent confidential and impartial advice to all those living and working in Lewisham, and the surrounding areas.

In partnership with other advice providers in Lewisham, we are able to advise and advocate for those who are in need. With the continued cost of living crisis impacting more vulnerable families, we are seeing an increase in those reaching out for support. Especially from the rising number of people accessing our drop-in and out-reach advice services.

It is vital that the trustees and Directors are well briefed and have continuing conversations about the developing situation to ensure work is reflecting the needs of the community.

Community Advice Works Limited

Trustees' Report

Risks Moving into 2026

The Trustees are very aware of the difficult financial situation that confronts our local community and our organisation. Our main grant funding from Lewisham Council NCIL ended last year. We are still receiving funding from the National Lottery for the next four years from November 2024.

We are actively looking to secure funding and ensure that we have financial resilience going forward. Until we do we continue to support the work of the charity from our investment fund.

The services we provide offer a safety net to struggling families and vulnerable individuals and the need for our services has become greater and continues to grow as a result of the cost-of-living-crisis. It is becoming increasingly difficult as many more charities struggle with limited financial resources, while council funding has been drastically cut from central government.

Reviewing the effect of the cost of living crisis and its impact on our service and community needs to be reviewed by the Directors/Trustees at every Board meeting over the next financial year, including measuring service users and the type of enquiry that we are dealing with.

Operating in a Changing World

Like many charities around the world we find ourselves in a situation where demand for our services is increasing, and, we anticipate, will continue to increase while at the same time funding to deliver our services is being cut, lost and harder to attain from grant givers under huge pressure from increased demand.

The Service Manager has increased capacity by using other advice services and volunteers, without increasing staffing costs. The Outreach Sessions at a Community Food Store, has reached a part of the Borough that was described as 'hard to reach', often not trusting new services offered. Being part of an established community group has helped build trust and build a good developing relationship.

Trustees will have to work with the Service Manager to ensure the retention of staff as we see shortages in the advice worker workforce across London. The Trustees are equally conscious that 3 of our advisors are over the state pension age.

It is vital that the organisation continue to look and win new sources of funding and a strategy for raising funds has been developed, which the directors/Trustees have made central to their overall strategic planning.

The Directors/Trustees regularly monitor and review the risks facing the charity and to ensure that appropriate plans and policies are in place.

Objectives and aims

Every year we work with clients to maximise their income through benefit applications, and assist with appeals and tribunals. We continue to support people to deal with changes to the benefit system, such as the Universal Credit and changes to PIP and DLA, and other measures that have resulted in reduced income levels for the families and individuals who seek our assistance. We expect to see a high level of advice needed when the new Awaab's Law comes into force.

CAW's Domestic Violence (MOZAIC) services continue to grow and provide a supportive environment in which women can process their experiences, explore options, and pave the way for future change. Through follow-up consultations with women who received support, there was a reduction in the level of violent and controlling behaviours and injuries and significant improvements in women's self-esteem, anxiety, depression, and self-efficacy.

Community Advice Works Limited

Trustees' Report

Our focus has been to identify new revenue and capital funding opportunities to ensure our activities are sustained. This has resulted in the establishment of new partnerships and joint working with other local organisations.

The objectives of the charity as set out in the company's memorandum of association are:

- To improve social conditions, health, employment training, and life skills of vulnerable persons resident in the London Borough of Lewisham and surrounding areas.

We continue to work with some of the most socially and economically deprived people in the Borough enabling and empowering them to access services and agencies to help improve their lives.

The strategies employed to achieve the charity's objectives are to:

- To offer advice and information services to local families/individuals
- To provide volunteering and training opportunities
- To offer advocacy and counselling to victims of domestic violence.

Ensuring our work delivers our aims

We review our aims, objectives, and activities each year. The review over the coming year will include learning lessons on managing and meeting new and increased demands from our client group as well as sharing good practice with and from other local agencies.

The review looks at what has been achieved and the outcomes in the previous 12 months as well as developing strategies for this current year.

The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. It also helps us ensure our aim, objectives and activities remain focused on our stated purposes.

The review will include a working document for fund raising, ensuring the charities financial resilience.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

The trustees are satisfied with the financial results for the period

Policy on reserves

The charity aims to retain at least 6 months' running costs in free unrestricted reserves.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Community Advice Works Limited

Trustees' Report

Statement of Responsibilities

The trustees (who are also the directors of Community Advice Works Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

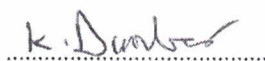
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources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

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 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 business.

The trustees are responsible for keeping proper accounting records that can 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.

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

The annual report was approved by the trustees of the charity on 18 December 2025 and signed on its behalf by:



Kathrine Dunbar
Trustee

Community Advice Works Limited

Independent Examiner's Report to the trustees of Community Advice Works Limited ('the Company')

Independent examiner's report to the trustees of Community Advice Works Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

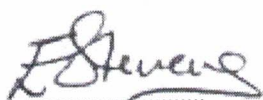
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Eva Stevens, BSc, CPFA, employee of Community Accounting Plus
member of the Chartered Institute of Public Finance and Accountancy (CIPFA)

Units 1 & 2 North West
41 Talbot Street
Nottingham
NG1 5GL

18 December 2025

Community Advice Works Limited

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	2	119,743	-	119,743	124,074
Charitable activities	3	-	22,700	22,700	41,075
Investment income	5	362	-	362	350
Total income		<u>120,105</u>	<u>22,700</u>	<u>142,805</u>	<u>165,499</u>
Expenditure on:					
Charitable activities	6	<u>(200,708)</u>	<u>(30,079)</u>	<u>(230,787)</u>	<u>(216,927)</u>
Total expenditure		<u>(200,708)</u>	<u>(30,079)</u>	<u>(230,787)</u>	<u>(216,927)</u>
Gains/losses on investment assets		<u>(6,576)</u>	<u>-</u>	<u>(6,576)</u>	<u>71,446</u>
Net (expenditure)/income		<u>(87,179)</u>	<u>(7,379)</u>	<u>(94,558)</u>	<u>20,018</u>
Net movement in funds		<u>(87,179)</u>	<u>(7,379)</u>	<u>(94,558)</u>	<u>20,018</u>
Reconciliation of funds					
Total funds brought forward		<u>690,146</u>	<u>9,510</u>	<u>699,656</u>	<u>679,638</u>
Total funds carried forward	13	<u><u>602,967</u></u>	<u><u>2,131</u></u>	<u><u>605,098</u></u>	<u><u>699,656</u></u>

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for the period is shown in note 13.

The notes on pages 10 to 19 form an integral part of these financial statements.

Community Advice Works Limited

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

These are the figures for the previous accounting period and are included for comparative purposes

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	2	124,074	-	124,074
Charitable activities	3	-	41,075	41,075
Investment income	5	350	-	350
Total income		<u>124,424</u>	<u>41,075</u>	<u>165,499</u>
Expenditure on:				
Charitable activities	6	<u>(161,792)</u>	<u>(55,135)</u>	<u>(216,927)</u>
Total expenditure		<u>(161,792)</u>	<u>(55,135)</u>	<u>(216,927)</u>
Gains/losses on investment assets		<u>71,446</u>	<u>-</u>	<u>71,446</u>
Net income/(expenditure)		<u>34,078</u>	<u>(14,060)</u>	<u>20,018</u>
Net movement in funds		34,078	(14,060)	20,018
Reconciliation of funds				
Total funds brought forward		<u>656,068</u>	<u>23,570</u>	<u>679,638</u>
Total funds carried forward	13	<u><u>690,146</u></u>	<u><u>9,510</u></u>	<u><u>699,656</u></u>

The notes on pages 10 to 19 form an integral part of these financial statements.

Community Advice Works Limited

(Registration number: 03416785)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	9	561	647
Current assets			
Debtors	10	31,107	50,190
Investments		539,297	615,873
Cash at bank and in hand	11	<u>47,651</u>	<u>60,060</u>
		618,055	726,123
Creditors: Amounts falling due within one year	12	<u>(13,518)</u>	<u>(27,114)</u>
Net current assets		<u>604,537</u>	<u>699,009</u>
Net assets		<u>605,098</u>	<u>699,656</u>
Funds of the charity:			
Restricted income funds			
Restricted funds	13	2,131	9,510
Unrestricted income funds			
Unrestricted funds		<u>602,967</u>	<u>690,146</u>
Total funds	13	<u>605,098</u>	<u>699,656</u>

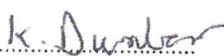
For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 7 to 19 were approved by the trustees, and authorised for issue on 18 December 2025 and signed on their behalf by:


Kathrine Dunbar
Trustee

The notes on pages 10 to 19 form an integral part of these financial statements.

Community Advice Works Limited

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

1 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Community Advice Works Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Exemption from preparing a cash flow statement

Under the exemption available to smaller charities the Board of Trustees has chosen not to include a Statement of Cash Flows within the financial statements.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Community Advice Works Limited

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

Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by the charity:

- (i) Those donated for resale produce income when they are sold. They are valued at the amount actually realised.
- (ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.
- (iii) Those donated for use by the charity itself are included when receivable. They are valued at the amount the charity would have had to pay to acquire them.

Gift aid

Incoming resources from tax reclaims are included in the Statement of Financial Activities at the same time as the gift to which they relate.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Community Advice Works Limited

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

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Furniture & equipment	25% Straight line
Computer equipment	33% Straight line

Current asset investments

Current asset investments are included at the lower of cost and net realisable value / market value.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those grants for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Community Advice Works Limited

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

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Grants, including capital grants;			
Government grants	94,267	94,267	119,691
Grants from other charities	25,424	25,424	-
Gifts in kind	-	-	4,000
Other income from donations and legacies	52	52	383
	<u>119,743</u>	<u>119,743</u>	<u>124,074</u>

3 Income from charitable activities

	Restricted funds £	Total 2025 £	Total 2024 £
Grants & donations	22,700	22,700	41,075

4 Grants & donations

	Unrestricted funds £	Restricted funds £	Total £
Guys & St Thomas NHS Trust	94,267	-	94,267
Lewisham CAB	25,425	-	25,425
NLCF	-	15,000	15,000
Lewisham Local (Rushey Green)	-	4,800	4,800
SELCHP Ltd	-	2,900	2,900
Sundry donations	51	-	51
	<u>119,743</u>	<u>22,700</u>	<u>142,443</u>

Community Advice Works Limited

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

5 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Interest receivable and similar income;			
Interest receivable on bank deposits	362	362	350

6 Expenditure on charitable activities

	Unrestricted funds Designated £	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Wages, NI & pension	11,069	156,353	12,500	179,922	176,815
Recruitment	-	429	-	429	598
Travel & subsistence	-	136	-	136	181
Premises costs	-	3,045	-	3,045	1,950
Hardship grants	-	-	15,079	15,079	1,700
Office administration	-	280	500	780	-
Communications	-	2,160	2,000	4,160	4,231
IT support	-	10,197	-	10,197	13,429
IT and software	-	6,148	-	6,148	-
Consultancy & professional fees	-	4,364	-	4,364	9,702
Payroll administration	-	1,500	-	1,500	-
Bank charges	-	93	-	93	163
Depreciation	-	748	-	748	647
Subscriptions	-	348	-	348	2,235
Sundry expenses	-	32	-	32	1,276
Insurance	-	2,313	-	2,313	-
Training	-	1,493	-	1,493	-
Gifts in Kind	-	-	-	-	4,000
	11,069	189,639	30,079	230,787	216,927

Community Advice Works Limited

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

7 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2025 £	2024 £
Depreciation of fixed assets	<u>748</u>	<u>647</u>

8 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	166,730	163,968
Social security costs	8,811	8,607
Pension costs	<u>4,381</u>	<u>4,240</u>
	<u>179,922</u>	<u>176,815</u>

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

	2025 No	2024 No
Average number of employees	<u>9</u>	<u>9</u>

7 (2024 - 7) of the above employees participated in the Defined Contribution Pension Schemes.

Contributions to the employee pension schemes for the year totalled £4,381 (2024 - £4,240).

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £26,312 (2024 - £35,731).

9 Tangible fixed assets

	Furniture and equipment £	Computer equipment £	Total £
Cost			
At 1 April 2024	5,233	11,781	17,014
Additions	<u>-</u>	<u>662</u>	<u>662</u>
At 31 March 2025	<u>5,233</u>	<u>12,443</u>	<u>17,676</u>

Community Advice Works Limited

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

	Furniture and equipment £	Computer equipment £	Total £
Depreciation			
At 1 April 2024	5,233	11,134	16,367
Charge for the year	<u>-</u>	<u>748</u>	<u>748</u>
At 31 March 2025	<u>5,233</u>	<u>11,882</u>	<u>17,115</u>
Net book value			
At 31 March 2025	<u>-</u>	<u>561</u>	<u>561</u>
At 31 March 2024	<u>-</u>	<u>647</u>	<u>647</u>

10 Debtors

	2025 £	2024 £
Trade debtors	31,107	48,093
Prepayments	<u>-</u>	<u>2,097</u>
	<u>31,107</u>	<u>50,190</u>

11 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	(2,046)	-
Cash at bank	<u>49,697</u>	<u>60,060</u>
	<u>47,651</u>	<u>60,060</u>

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	4,709	7,905
Other taxation and social security	7,067	9,937
Other creditors	-	850
Accruals	<u>1,742</u>	<u>8,422</u>
	<u>13,518</u>	<u>27,114</u>

Community Advice Works Limited

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

13 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 March 2025 £
Unrestricted funds					
<i>General</i>					
General fund	679,077	120,105	(189,639)	(6,576)	602,967
<i>Designated</i>					
Advice fund	11,069	-	(11,069)	-	-
Total unrestricted funds	<u>690,146</u>	<u>120,105</u>	<u>(200,708)</u>	<u>(6,576)</u>	<u>602,967</u>
Restricted funds					
NLCF	-	15,000	(15,000)	-	-
Rushey Green fund	9,510	4,800	(14,310)	-	-
SELCHP	-	2,900	(769)	-	2,131
Total restricted funds	<u>9,510</u>	<u>22,700</u>	<u>(30,079)</u>	<u>-</u>	<u>2,131</u>
Total funds	<u>699,656</u>	<u>142,805</u>	<u>(230,787)</u>	<u>(6,576)</u>	<u>605,098</u>
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 March 2024 £
Unrestricted funds					
<i>General</i>					
General fund	644,999	99,000	(136,368)	71,446	679,077
<i>Designated</i>					
Advice fund	11,069	25,424	(25,424)	-	11,069
Total unrestricted funds	<u>656,068</u>	<u>124,424</u>	<u>(161,792)</u>	<u>71,446</u>	<u>690,146</u>
Restricted					
Rushey Green fund	-	10,950	(1,440)	-	9,510
New Cross Gate	1,310	-	(1,310)	-	-
Friends	260	-	(260)	-	-
Lewisham NCIL	22,000	30,125	(52,125)	-	-
Total restricted funds	<u>23,570</u>	<u>41,075</u>	<u>(55,135)</u>	<u>-</u>	<u>9,510</u>
Total funds	<u>679,638</u>	<u>165,499</u>	<u>(216,927)</u>	<u>71,446</u>	<u>699,656</u>

Community Advice Works Limited

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

The specific purposes for which the funds are to be applied are as follows:

NLCF - Providing an out-reach drop service at the local community food bank.
 New Cross Gate Trust - Providing additional advisor hours for benefits advice work.
 Friends - donations from local residents to support the core benefits advice work.
 Rushey Green - fund provides small essential grants for benefit claimants.
 Lewisham NCIL - Supports benefits and debt advice work.
 SELCHP - fund provides small essential grants for benefit claimants.

14 Analysis of net assets between funds

	Unrestricted			2025
	General £	Designated £	Restricted £	Total funds £
Tangible fixed assets	561	-	-	561
Current assets	615,924	-	2,131	618,055
Current liabilities	(13,518)	-	-	(13,518)
Total net assets	<u>602,967</u>	<u>-</u>	<u>2,131</u>	<u>605,098</u>

	Unrestricted			2024
	General £	Designated £	Restricted £	Total funds £
Tangible fixed assets	647	-	-	647
Current assets	705,544	11,069	9,510	726,123
Current liabilities	(27,114)	-	-	(27,114)
Total net assets	<u>679,077</u>	<u>11,069</u>	<u>9,510</u>	<u>699,656</u>

15 Benefits in kind

In the prior period the charity received rent free accommodation to the value of £4,000.

16 Fees payable to independent examiner

During the period, the fees payable (excluding VAT) to the charity's independent examiner Community Accounting Plus are analysed as follows:

	2025 £	2024 £
Independent examination	1,200	-
	<u>1,200</u>	<u>-</u>

Community Advice Works Limited

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

17 Taxation

The charity is a registered charity and is therefore exempt from corporation taxation.

18 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

19 Related party transactions

There were no related party transactions in the year.

Accounts

Company Registration No. 03416785

Charity Registration No. 1074622

**Community Advice Works
(A company limited by guarantee)
Annual Report and Financial Statements
For the year ended 31 March 2024**

**Kathleen Moss ACMA, CGMA
Independent Examiner
48 Lawn Terrace,
London,
SE3 9LP**

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2024

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Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
03416785 (England and Wales)

Registered Charity number
1074622

Registered office
49a Hatfield Close
London
SE14 5DW

Trustees / Directors

Katherine A Dunbar (Chair)
Jill Mountford

Juliet Sturridge

Gillian E Hart (Company Secretary)

Ravi Ravindran

Claudia Hyde

Toby Conyers

Resigned 25th October 2023

Shannon Reynolds

Appointed 1 June 2024

Emmanuel Kormi

Appointed 1 June 2024

Samantha Short (Company Secretary) Appointed 1 June 2024

Treasurer

Juliet Sturridge

Company Secretary

Gillian Hart

Independent Examiner

Kathleen Moss ACMA, CGMA

48 Lawn Terrace,

London

SE3 9LP

Bankers

Barclays Bank Plc

93 Lewisham High Street

London

SE13 6BB

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2024

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) (FRS 102) and The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Directors/Trustees are appointed at an Annual General Meeting when a third of the existing Directors/Trustees must resign at which point they can then stand for re-election.

As set out in The Articles of Association the Trustees, who are also directors for the purposes of company law, have the power at any time, and from time to time, to appoint any person to be a Director/ Trustee, either to fill a casual vacancy or as an addition to the existing Directors/Trustees. Any Director/Trustee so appointed shall hold the office only until the next following Annual General Meeting and shall then be eligible for re-election.

Organisational structure

The charitable company is managed by Directors/Trustees elected at the Annual General Meeting. The Directors/Trustees also act under company law as Directors of the company. There were six Directors/Trustees as at 31 March 2024 each of whom is liable to pay a maximum of £1 in the event of the company being wound up. The board met every 4 to 6 weeks to monitor the on-going development of the project and to discuss reports on work related projects. Updates on issues related to finance are given at each meeting. Health and Safety and staff matters are always itemised on the agenda.

The Directors/Trustees have been monitoring the organisation to ensure it is efficient, effective and sustainable. The Directors/Trustees are also committed to furthering partnership working to enable residents to benefit from local services that complement each other, avoid duplication and ensure best practice.

Risk management

The organisation premises are still based in New Cross and due to our good on-going relationship with Lewisham Council, these are still rent free to us.

We need to note the risk attached to the new premises as we do not own it and although we have an indefinite contract with then Lewisham Homes, now Lewisham Council, we do, overall, have less security, however we calculate that this is a small risk.

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risks in a Cost of Living Crisis

Trustees are aware of the incredibly difficult time being faced by residents and organisations across the local area in New Cross Gate, with the continued cost of living crisis and the difficult situation many local families are in.

Trustees are aware of the risk to the organisation from the huge number of people that need to access support and help, something that we have seen from the rising number of people accessing our drop-in and advice services and newly developed outreach sessions.

It is vital that the trustees and Directors are well briefed and have continuing conversations about the developing situation to ensure work is reflecting the needs of the community.

Risks With Funding Moving into 2025

Trustees are aware of the difficult financial situation with funding in the advice and charity sector following the pandemic and the largest global economic crisis seen in over a century.

While we are still in partnership with Advice Lewisham Partnership, funds received from them ceased in 2023. We are hoping to secure funding from the National Lottery for the next five years.

We continue to support the Service Manager to bid for further funds and support the charity from our investment portfolio from CCLA.

The services we provide offer a safety net to struggling families and vulnerable individuals and the need for our services is becoming greater and greater as local residents feel the pinch of economic stagnation and further raising cost in fuel and food prices. We have to secure other funding streams and continue to work diligently to secure these.

Staff continue to work in a hybrid fashion in the office, we are aware of the risks from lack of secured funding to the workforce and continue to monitor their workload as more people access our services. It is becoming increasingly difficult as many more charities struggle with limited financial resources and council funding has been drastically cut from central government

Reviewing the effect of the cost of living crisis and its impact on our service and community needs to be reviewed by the Directors/Trustees at every Board meeting over this current financial year, including measuring the amount of service users and type of enquiry.

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2024

Operating in a Changing World

Like many charities around the world we find ourselves in a situation where demand for our services is increasing, and, we anticipate, will continue to increase while at the same time funding to deliver our services is being cut, lost and harder to attain from grant givers under huge pressure from increased demand.

The organisation has stabilised significantly since the last financial year, even with a change of our Service Manager.

The organisation now has a full roster of advisors, with some changes to days worked, to cope with the increasingly busy drop-in session.

The amount of residents seen at drop-in services, outreach sessions and appointments has almost doubled in the previous financial year. There are severe staff shortages in the advice sector, with very few people applying for vacant posts. Trustees are aware of the risk if an advisor decides to move on from the organisation and we support the Service Manager in this.

It is vital that the organisation continue to look and win new sources of funding and a strategy for raising funds has been developed which the directors/Trustees have made central to their overall strategic planning.

The Directors/Trustees regularly monitor and review the risks facing the charity and to ensure that appropriate plans and policies are in place.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Every year we work with clients to maximise their income through benefit applications, and assist with appeals and tribunals. We continue to support people to deal with changes to the benefit system, such as the Universal Credit and changes to **PIP** and **DLA**, and changes to the Winter Fuel Allowance and other measures that have resulted in reduced income levels for the families and individuals who seek our assistance.

We saw cases of domestic violence increase significantly over the pandemic and the impact of the cost-of-living placing increasing stress on families. CAWS's Domestic Violence service continues to grow and provide a supportive environment in which women can process their experiences, explore options and pave the way for future change. Through follow-up consultations with women who received support, there was a reduction in the level of violent and controlling behaviours and injuries and significant improvements in women's self-esteem, anxiety, depression and self-efficacy.

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2024

Our focus has been to identify new revenue and capital funding opportunities to ensure our activities are sustained. This has resulted in the establishment of new partnerships and joint working with other local organisations.

The objectives of the charity as set out in the company's memorandum of association are:

- To improve social conditions, health, employment training and life skills of poor persons resident in the London Borough of Lewisham and surrounding areas.

The description "poor" is perhaps a little anachronistic and we continue to work with some of the most socially and economically deprived people in the borough enabling and empowering them to access services and agencies to help improve their lives.

The strategies employed to achieve the charity's objectives are to:

- To offer advice and information services to local families/individuals
- To provide volunteering and training opportunities
- To offer advocacy and counselling to victims of domestic violence.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The review over the coming year will include learning lessons on managing and meeting new and increased demands from our client group as well as sharing good practice with and from other local agencies. The review looks at what was achieved and the outcomes in the previous 12 months as well as developing strategies for this current year. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. It also helps us ensure our aim, objectives and activities remain focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities.

How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on the improvement of social conditions and prospects for socially and economically deprived people resident in the London Borough of Lewisham and are undertaken to further our charitable purposes for the public benefit.

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2024

Advice work

Throughout the year we have delivered a service to clients across the borough assisting them with benefits applications and appeals, we have done preliminary advice in housing, tax and debt.

The new Renters Rights Bill and the Social Housing (Regulation) Act is also starting to have an impact on our services and an increase in demand for appointments by residents.

Data collected over the year continues to show the financial gains made for our clients by maximising benefits and winning appeals.

We remain an equal partner in the Advice Line Lewisham consortium and play a full and positive role in its development for the time being.

Mozaic- Women's project supporting women experiencing domestic violence

This advocacy service operating from St Thomas' Hospital provides a supportive environment for women experiencing domestic violence. This project has been part of our delivery of services for more than a decade now and remains a significant provider of support for women, helping them to process their situations and experiences, to consider their options and to deal with the myriad of issues facing them. These range from practical concerns around money, accommodation, children and work to issues of confidence, depression, anxiety and self-esteem.

This service provides support for women from a very diverse community, many of whom are referred by mid-wives at a very stressful time.

Premises

We continue to maintain good relations with Lewisham Council we operate out of 49a Hatfield Close as our base on a long term lease, rent free, with maintenance support. It is worth noting that Lewisham Homes had operated as an ALMO for Lewisham Council and was brought back into being controlled by Lewisham at the end of 2023.

Volunteers

The Trustees would like to take this opportunity to thank all the volunteers who gave their time and support so generously. Volunteers are the heart of CAW and without their commitment we would not be able to provide as full a service. CAW has traditionally taken on volunteers from the local area who are unemployed although our volunteers come from all walks of life and are of all ages. Volunteers are involved in all aspects of the organisation

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2024

FINANCIAL REVIEW

In the year to 31st March 2024 CAW received income of £165,499 (2023: £200,647) and reported expenditure of £216,927 (2023: £191,828) leaving deficit for the year of £51,428 (2023: £8,819). There were gains on CAW's CCLA investments of £71,446 (2023: losses of £5,573). The gains on investment meant CAW finished the year in overall surplus of £20,018 (2023: £3,246), of which unrestricted income funds accounted for £34,078 (2023: deficit £14,830, with restricted income funds showing a deficit of £14,060 (2023: surplus £18,076).

CAW's reserves at 31st March 2024 are £699,656 (2023: £679,638) of which £9510 (2023: £23,570) relate to Restricted Income Funds and £690,146 (2023: £656,068) relate to Unrestricted Income Funds, of which £11,069 is Designated for Advice.

Reserves policy

The activities of Community Advice Works are financed on a project-funding basis with a measure of unrestricted funding to cover necessary administration, core costs and overheads.

In order to fund the core costs of the organisation a management fee is built into funding applications. At the reporting date the General Reserve stands at £690,146 (2023: £656,068).

The trustees have invested a substantial part of these funds in a CCLA Investment fund, leaving enough to cover 6 months overheads in the Shawbrook Bank and the Barclays current account.

The Trustees understand that a development of a new reserves policy may be necessary as core funding ends going in to 2024 and investments of reserves does not deliver substantial income. The organisation has also been informed by some potential funders, that due to the amount of liquid reserves, funders will not consider funding our organisation, this requires a new direction and policy for reserves if external funding is to be achieved.

Trustees will continue to work with the Service Manager to ensure that a coherent business plan is put together for the coming financial year.

Principal funding sources

The principal funding sources were the London Borough of Lewisham, Guys and St Thomas's NHS Trust, The National Lottery and Lewisham Local. The board is extremely grateful to all our funders for their continued support.

Investment policy and objectives

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the Directors/Trustees wish and in line with our investment policy.

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2024

FUTURE DEVELOPMENTS

We anticipate significant pressure on our finances and other resources during the coming financial year as a result of core funding from the London Borough of Lewisham ending.

Directors/Trustees are developing strategic plans to ensure the organisation manages this new situation as best it can with robust policies, procedures, training and support in place, alongside a regularly reviewed risk register, a fundraising strategy that is realistic and innovative. Care of our most valuable asset, the staff and volunteers will continue to be in the foreground.

The charity was successful in its re-application for accreditation on behalf of the advice service to the Office of the Immigration Services Commissioner (OISC), Community Legal Services and the Quality Mark. The organisation continues to strive to be an active voice for our service users and communities and actively encourages and promotes community cohesion. The directors and trustees are committed to continue with further consortium and partnership working to maximise our impact. Community Advice Works Management Board and staff seek to ensure that the community is at the heart of its work.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of 170 Community Project for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year 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 company for that period. In preparing those financial statements, the trustees are required to o select suitable accounting policies and then apply them consistently;

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

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

In so far as the trustees are aware:

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

Our Independent Examiner, appointed during the year, is Kathleen Moss ACMA, CGMA.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31st March 2024 was 6 (2023: 7). Trustees are members of the charity but this entitles them only to voting rights.

The trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to guidance published by the Charity Commission, including public benefit guidance. The company has taken advantage of the small companies' exemption in preparing the report above. The trustees declare that they have approved the trustees' report (including directors' report) above.

Approved by the trustees and signed on their behalf by:



Kathy Dunbar (Chair) Trustee

Date: 22-1-2025

Community Advice Works
(A company limited by guarantee)

Independent Examiner's Report

To the Trustees of Community Advice Works

I report on the accounts of the charity for the year ended 31st March 2024, comprising of the Statement of Financial Activities, Balance Sheet and associated notes.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Kathleen Moss ACMA, CGMA
Kathleen Moss Limited
48 Lawn Terrace
London
SE3 9LP

KR Moss

Dated: 23/12/2024

Community Advice Works Limited
(A company limited by guarantee)

Statement of Financial Activities
(Including Income and Expenditure Account)
For the year ended 31st March 2024

		Unrestricted funds	Restricted funds	Total funds 2024	Unrestricted funds	Restricted funds	Total funds 2023
	Note	£	£	£	£	£	£
Income							
Donations and legacies	3	383		383			
Charitable activities	4	123,691	41,075	164,766	132,296	68,111	200,407
Investments	5	350		350	240		240
Total income		124,424	41,075	165,499	132,536	68,111	200,647
Expenditure:	6						
Raising funds		4,108		4,108	4,180		4,180
Charitable activities		157,684	55,135	212,819	137,613	50,035	187,648
Total expenditure		161,792	55,135	216,927	141,793	50,035	191,828
Net income/(expenditure) before transfer between funds		(37,368)	(14,060)	(51,428)	(9,257)	18,076	8,819
Transfer between funds							
Net income/(expenditure) before other gains and losses		(37,368)	(14,060)	(51,428)	(9,257)	18,076	8,819
Gains on Investments:		71,446		71,446	(5,573)	-	(5,573)
Net movement in funds		34,078	(14,060)	20,018	(14,830)	18,076	3,246
Reconciliation of funds							
Total funds brought forward		656,068	23,570	679,638	670,898	5,494	676,392
Total funds carried forward		£ 690,146	£ 9,510	£ 699,656	£ 656,068	£ 23,570	£ 679,638

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derives from continuing activities.

The statement of financial activities complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 11 to 21 form part of these accounts.

Community Advice Works Limited
(A company limited by guarantee)

Balance Sheet
As at 31st March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible Assets	9	647	1,294
Current assets			
Debtors	10	50,190	97,065
Investments		615,873	544,427
Cash at bank and in hand		60,060	55,385
		726,123	696,877
Liabilities:			
Creditors: Amount falling due within one year	11	(27,114)	(18,533)
Net current assets / (liabilities)		699,009	678,344
Net assets		699,656	679,638
The funds of the charity:	12		
Restricted income funds	13	9,510	23,570
Unrestricted income funds	13		
General reserve		690,146	656,068
Total charity funds		699,656	679,638

The charity is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31st March 2024. No member of the charity has deposited a notice, pursuant to section 476, requiring an audit of these accounts.

The trustees acknowledge their responsibilities for ensuring that the charitable company keeps accounting records which comply with sections 386 and 387 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The notes on pages 11 to 21 form part of these accounts.

The accounts were approved by the Board on

Trustee *K. Dunbar*

Name *KATHRINE DUNBAR*

Charity Registration No.: 1074622
Company Registration No.: 03416785

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2024

1 Statutory information

Community Advice Works Ltd is a charitable company, limited by guarantee, registered in England and Wales number 03416785, charity number 1074622. The charitable company's registered office address is 49a Hatfield Close, London, SE14 5DW. The registered office is the principle place of business. The functional currency is sterling.

2 Accounting policies

2.1 Basis of preparation

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

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

2.2 Public benefit entity

The charitable company, Community Advice Works Ltd meets the definition of a public benefit entity under FRS 102.

2.3 Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The charitable company can comfortably operate based on confirmed funding with sufficient reserves.

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.

2.4 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.

Where donations and grants are restricted to future accounting periods, they are deferred and recognised in those future accounting periods. Grants for immediate financial support and assistance, or to reimburse costs previously incurred, are recognised immediately.

Income from charitable activities comprises advice work programmes which are included when receivable.

2.5 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.

2.6 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.

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2024: continued

2.7 Expenditure and basis of apportioning costs

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 accounted for on an accruals basis with the irrecoverable element of VAT included with the item to which it relates and has been classified under headings that aggregate all costs related to the category. Expenditure is classified under the following activity headings:

Raising funds: 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

Charitable activities: Expenditure on charitable activities includes the costs of delivering advice services and other activities undertaken to further the purposes of the charity and their associated support costs.

2.8 Tangible fixed assets and depreciation

The charitable company operates a policy of capitalising fixed asset items over £1,000. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life. The principal annual rates used for this purpose are:

IT equipment	33% on cost
Furniture & security	25% on cost
Plant and machinery	25% on cost

2.7 Leasing and hire purchase commitments

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

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments.

The trustees seek to use short term deposits to maximise the return on monies held at the bank and to manage cash flow.

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

2.9 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.

2.10 Creditors and provisions

Creditors and provisions are recognised where the charitable company 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.

2.11 Fundraising

170 Community Project doesn't use 3rd party fundraising organisations. Funds are raised through individual donations, grants from Trusts, Foundations and Government grants and contracts. Some fundraising events have been carried out from time to time.

2.12 Pensions

The charitable company operates an Auto Enrolment defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they are incurred.

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2024: continued

3 Donations and legacies	Unrestricted	Restricted	Total 2024 £
Other donations	383		383
	383		383
<i>Donations and legacies - prior year comparative</i>	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total 2023 £</i>
Other donations			
4 Income from charitable activities	Unrestricted	Restricted	Total 2024 £
Mozaic - Home Office St Thomas	94,267		94,267
Lewisham CAB	25,424		25,424
Lewisham NCIL		30,125	30,125
Lewisham Local, funded by Lewisham Council		10,950	10,950
Gift In Kind - office rent	4,000		4,000
	123,691	41,075	164,766
<i>Income from charitable activities - prior year comparative</i>	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total 2023 £</i>
Advice Work	35,424		35,424
Mozaic - Home Office St Thomas	93,322		93,322
New Cross Gate Trust	700	7,860	8,560
Lewisham NCIL		60,251	60,251
Tallisman Trust	350		350
Lewisham Local, funded by Lewisham Council	2,500		2,500
	132,296	68,111	200,407

Notes to the financial statements for the year ended 31st March 2024: continued

5 Income from investments	Unrestricted	Restricted	Total 2024 £
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Community Advice Works Limited
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Interest receivable	350	350
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Income from Investments - prior year comparative

<i>Unrestricted</i>	<i>Restricted</i>	<i>Total 2023 £</i>
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<i>Interest receivable</i>	240	240
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Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2024: continued

6 Analysis of expenditure

	Cost of raising funds	Charitable activities: Advice work & grants	Governance costs	Support costs	2024 Total
	£	£	£	£	£
Gift in Kind - office rent		3000	500	500	4,000
Staff costs	3,355	143,263		30,197	176,815
Hardship grants		1,700			1,700
IT subscriptions and cover		13,439			13,439
Independent examination			2,000		2,000
Bank charges & interest			163		163
Clerical, legal & professional			375	1,327	1,702
Service Accreditation		1,600			1,600
Light, heat and water				428	428
Telephone		3,661			3,661
Subscriptions and publications		1,699		536	2,235
Insurance & professional indemnity					
Printing, postage and stationery				379	379
Sundries				1,276	1,276
Cleaning & waste				150	150
Building security & fire safe:				1,372	1,372
Travel and subsistence		181			181
Consultancy & supervision		4,400			4,400
Depreciation		647			647
Staff training				598	598
Recruitment					
Website		181			181
	3,355	173,771	3,038	36,763	216,927
Support costs	685	35,458	620	(36,763)	
Governance costs	68	3,590	(3,658)		
Total expenditure 2024	4,108	212,819			216,927

		Unrestricted	Restricted	Total
Of the total expenditure:	2024	161,792	55,135	216,927
	2023	141,793	50,035	191,828

Notes to the financial statements for the year ended 31st March 2024: continued

Analysis of expenditure - prior year comparative

	Cost of raising funds	Charitable activities: Advice work & grants	Governance costs	Support costs	2023 Total
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Community Advice Works Limited
(A company limited by guarantee)

	£	£	£	£	£
Staff costs	3,355	131,585		30,197	165,137
IT subscriptions and cover		9,187		250	9,437
Independent examination			1,800		1,800
Bank charges			134		134
Clerical, legal & professional		860		1,180	2,040
Service Accreditation		1,512			1,512
Rent, light, heat and water				367	367
Telephone		3,680			3,680
Equipment maintenance and renewal		95			95
Subscriptions and publications			1,532		1,532
Insurance & professional indemnity		2,467			2,467
Printing, postage and stationery		665			665
Sundries				200	200
Repairs, Maintenance, Cleaning				657	657
Building security & fire safety				318	318
Travel and subsistence					
Consultancy & supervision					
Depreciation				1,308	1,308
Staff training		324			324
Website		155			155
	3,355	150,536	3,466	34,477	191,828
Support costs	735	32,983	759	(34,477)	
Governance costs	90	4,225	(4,316)		
Total expenditure 2023	4,180	187,738			191,828

Community Advice Works Limited
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Notes to the financial statements for the year ended 31st March 2024: continued

7 Net income for the year

The net income for the year is stated after charging:	2024	2023
	£	£
Depreciation of tangible fixed assets owned by the charitable company	647	1,308
Independent Examination	2,000	1,800

8 Staff costs

Staff costs during the year were:	2024	2023
	£	£
Salaries and wages	163,968	153,457
Social Security costs	8,607	7,917
Employer's contribution to defined contribution pension schemes	4,240	3,763
	176,815	165,137

Number of employees

The average monthly number of employees during the year was

2024	2023
9	6

There were no employees whose annual remuneration was £60,000 or more.

The key management personnel of the charitable company included the Trustees and Manager.
Total employee benefits paid to key management personnel including NIC and pension were £35,731 (2023: £33,552).

Community Advice Works Limited
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Notes to the financial statements for the year ended 31st March 2024: continued

9 Tangible fixed assets

	Plant & Machinery £	Furniture & Security	IT Equipment	Total £
Cost:				
At 1 April 2023	3,768	1,467	11,781	17,016
Additions at cost				
At 31 March 2024	3,768	1,467	11,781	17,016
Depreciation:				
At 1 April 2023	3,768	1,467	10,487	15,722
Charge for year			647	647
At 31 March 2024	3,768	1,467	11,134	16,369
Net book value:				
At 31 March 2024			647	647
At 31 March 2023			1,294	1,294

10 Debtors	2024	2023
Due within one year:	£	£
Trade debtors	48,093	79,530
Provision for bad debt		
Accrued income and prepayments	2,097	17,535
	50,190	97,065

11 Creditors	2024	2023
Amounts falling due within one year:	£	£
Trade creditors	7,905	3,186
Social Security and other taxes	9,937	3,255
Pension	849	793
Other creditors	8,423	11,299
	27,114	18,533

Community Advice Works Limited
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Notes to the financial statements for the year ended 31st March 2024: continued

12 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fund Balances at 31 March 2024 are represented by:			
Tangible Fixed Assets	647		647
Current Assets	716,613	9,510	726,123
Creditors: Amounts falling due within om	(27,114)		(27,114)
Total net assets	690,146	9,510	699,656

Analysis of net assets between funds - prior year comparative

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fund Balances at 31 March 2023 are represented by:			
Tangible Fixed Assets	1,294		1,294
Current Assets	673,307	23,570	696,877
Creditors: Amounts falling due within om	(18,533)		(18,533)
Total net assets	656,068	23,570	679,638

Community Advice Works Limited
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Notes to the financial statements for the year ended 31st March 2024: continued

13 Funds

The income funds of the charity include restricted and unrestricted funds comprising the following unexpended balances of donations and grants held on trust:

	At 01-Apr-23 £	Incoming £	Outgoing £	Other gains and losses £	At 31-Mar-24 £
Restricted Funds					
New Cross Gate	1,310		(1,310)		
Lewisham Local/Rushey Green					
Lewisham NCIL	22,000	30,125	(52,125)		
Friends	260		(260)		
Lewisham Local		10,950	(1,440)		9,510
Total Restricted Funds	23,570	41,075	(55,135)		9,510
Unrestricted funds:					
Advice	11,069	25,424	(25,424)		11,069
General Fund	644,999	99,000	(136,368)	71,446	679,077
Total unrestricted funds	656,068	124,424	(161,792)	71,446	680,146
Total funds	679,638	165,499	(216,927)	71,446	699,656

Restricted Funds - description

New Cross Gate	Funding to support the delivery of a weekly advice drop in a
Friends	Funding to provide for hardship funding.
Lewisham Local	Essentials Grants Round 2 Fund: to provide funding for essential items.
Lewisham NCIL	Funding for adviser salaries and community engagement June 2022 to December 2023

Funds - prior year comparative

The income funds of the charity include restricted and unrestricted funds comprising the following unexpended balances of donations and grants held on trust:

	At 01-Apr-22 £	Incoming £	Outgoing £	Transfers between funds £	At 31-Mar-23 £
Restricted Funds					
New Cross Gate		7,860	(6,550)		1,310
Deptford Challenge Trust	5,234		(5,234)		
Lewisham NCIL		60,251	(38,251)		22,000
Friends	260				260
Total Restricted Funds	5,494	68,111	(50,035)		23,570
Unrestricted funds:					
Advice	11,069	35,424	(35,424)		11,069
General Fund	659,829	97,112	(106,369)	5,573	644,999
Total unrestricted funds	670,898	132,536	(141,793)	(5,573)	656,068
Total funds	676,392	200,647	(191,828)	(5,573)	679,638

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2024: continued

15 Taxation

The charitable company is registered as a charity and all of its income falls within the exemptions under Part 11 of the Corporation Tax Act 2010.

16 Related parties

There are no related party transactions to disclose for 2024 (2023: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

17 Trustees

None of the trustees (or any person connected with them) received any remunerations from the charity during the year. No reimbursements were made to trustees in 2023 (2022: nil) for travelling and other expenses and no payments were made direct to third parties.

18 Pension and other post-retirement benefit commitments

	2024	2023
	£	£
Defined contribution		
Contributions payable by the company for the year	4,240	3,391

At 31 March 2024 £849 was outstanding, paid in April 2024 2023: £793).

19 Operating lease commitments

The charitable company's has an operating lease commitment for a telecoms solution under non-cancellable operating leases.

	Equipment	
	2024	2023
	£	£
Less than one year	684	1,368
One to five years		684
	684	2,052

20 Contingent assets or liabilities

There are no contingent assets or liabilities at March 2024 (2023:Nil).

21 Professional indemnity insurance

The charitable company has insurance to protect it from loss arising from the neglect or defaults of its Trustees, employees and agents and to indemnify the Trustees or other officers against the consequences of any neglect or default on their part.

22 Liability of members

Community Advice Works Ltd is a company limited by guarantee and has no share capital. In the event of the company being wound up, the liability of the members is limited to £1 each.

23 Ultimate controlling party

The charitable company was under the control of the trustees during the period under review. There is no single ultimate controlling party.

Accounts

Company Registration No. 03416785

Charity Registration No. 1074622

**Community Advice Works
(A company limited by guarantee)
Annual Report and Financial Statements
For the year ended 31 March 2023**

**Kathleen Moss ACMA, CGMA
Independent Examiner
48 Lawn Terrace,
London,
SE3 9LP**

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2023

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Community Advice Works
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Trustees' Annual Report
For the year ended 31 March 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
03416785 (England and Wales)

Registered Charity number
1074622

Registered office
49a Hatfield Close
London
SE14 5DW

Trustees / Directors

Katherine A Dunbar (Chair)
Jill Mountford
Juliet Sturridge
Gillian E Hart
Ravi Ravindran
Toby Conyers
Claudia Hyde (Company Secretary)

Treasurer

Juliet Sturridge

Company Secretary

Claudia Hyde

Independent Examiner

Kathleen Moss ACMA, CGMA
48 Lawn Terrace,
London
SE3 9LP

Bankers

Barclays Bank Plc
93 Lewisham High Street
London
SE13 6BB

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2023

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) (FRS 102) and The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Directors/Trustees are appointed at an Annual General Meeting when a third of the existing Directors/Trustees must resign at which point they can then stand for re-election.

As set out in The Articles of Association the Trustees, who are also directors for the purposes of company law, have the power at any time, and from time to time, to appoint any person to be a Director/ Trustee, either to fill a casual vacancy or as an addition to the existing Directors/Trustees. Any Director/Trustee so appointed shall hold the office only until the next following Annual General Meeting and shall then be eligible for re-election.

Organisational structure

The charitable company is managed by Directors/Trustees elected at the Annual General Meeting. The Directors/Trustees also act under company law as Directors of the company. There were seven Directors/Trustees as at 31 March 2023 each of whom is liable to pay a maximum of £1 in the event of the company being wound up. The board meet every 4 to 6 weeks to monitor the on-going development of the project and to discuss reports on work related projects. Updates on issues related to finance are given at each meeting. Health and Safety and staff matters are always itemised on the agenda.

The Directors/Trustees have been monitoring the organisation to ensure it is efficient, effective and sustainable. The Directors/Trustees are also committed to furthering partnership working to enable residents to benefit from local services that complement each other, avoid duplication and ensure best practice.

Risk management

Following the sale of 170 New Cross Road we have secured a contract on a smaller, more appropriate workspace owned by Lewisham Homes and rent free to us.

We need to note the risk attached to the new premises as we do not own it and although we have an indefinite contract with Lewisham Homes we do, overall, have less security, however we calculate that this is a small risk.

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risks in a Cost of Living Crisis

Trustees are aware of the incredibly difficult time being faced by residents and organisations across the local area in New Cross Gate, with the continued cost of living crisis and the difficult situation many local families are in.

Trustees are aware of the risk to the organisation from the huge number of people that need to access support and help, something that we have seen from the rising number of people accessing our drop-in and advice services.

It is vital that the trustees and Directors are well briefed and have continuing conversations about the developing situation to ensure work is reflecting the need of the community.

Risks With Funding

Trustees are aware of the difficult financial situation with funding in the advice and charity sector in the period after Covid and during the cost of living crisis.

The main funding from the Advice Lewisham Partnership and NCIL will end at the end of 2023, with no long term funding secured post that date. We continue to support the Service Manager to bid for further funds and support the charity from our investment portfolio from CCLA.

The services we provide offer a safety net to struggling families and vulnerable individuals and the need for our services is becoming greater and greater as local residents feel the pinch of economic stagnation. We have to secure other funding streams and continue to work diligently to secure these.

Staff now work in a hybrid fashion in the office, we are aware of the risks from lack of secured funding to the workforce and continue to monitor their workload as more people access our services.

Reviewing the effect of the cost of living crisis and its impact on our service and community needs to be reviewed by the Directors/Trustees at every Board meeting over this current financial year, including measuring amount of service users and type of enquiry.

Operating in a Changing World

Like many charities around the world we find ourselves in a situation where demand for our services is increasing, and, we anticipate, will continue to increase while at the same time funding to deliver our services is being cut, lost and harder to attain from grant givers under huge pressure from increased demand.

Community Advice Works
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Trustees' Annual Report
For the year ended 31 March 2023

The organisation has stabilised significantly since the last financial year, with a long term Service Manager being in place and a full roster of advisors, the amount of residents seen at drop-in services and appointments has almost doubled on the previous financial year. There are severe staff shortages in the advice sector, with very few people applying for vacant posts. Trustees are aware of the risk if an advisor decides to move on from the organisation and we support the Service Manager in this.

It is vital that the organisation continue to look and win new sources of funding and a strategy for raising funds has been developed which the directors/Trustees have made central to their overall strategic planning.

The Directors/Trustees regularly monitor and review the risks facing the charity and to ensure that appropriate plans and policies are in place.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Every year we work with clients to maximise their income through benefit applications, and assist with appeals and tribunals. We continue to support people to deal with changes to the benefit system, such as the Universal Credit and changes to PIP and DLA, and other measures that have resulted in reduced income level for the families and individuals who seek our assistance.

We saw cases of domestic violence increase significantly as the Covid-19 pandemic unfolded. CAWS's Domestic Violence service continues to grow and provide a supportive environment in which women can process their experiences, explore options and pave the way for future change. Through follow-up consultations with women who received support, there was a reduction in the level of violent and controlling behaviours and injuries and significant improvements in women's self-esteem, anxiety, depression and self-efficacy.

Our focus has been to identify new revenue and capital funding opportunities to ensure our activities are sustained. This has resulted in the establishment of new partnerships and joint working with other local organisations.

The objectives of the charity as set out in the company's memorandum of association are:

- To improve social conditions, health, employment training and life skills of poor persons resident in the London Borough of Lewisham and surrounding areas.

The description "poor" is perhaps a little anachronistic and we continue to work with some of the most socially and economically deprived people in the borough enabling and empowering them to access services and agencies to help improve their lives.

Community Advice Works
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Trustees' Annual Report
For the year ended 31 March 2023

The strategies employed to achieve the charity's objectives are to:

- To offer advice and information services to local families/individuals
- To provide volunteering and training opportunities
- To offer advocacy and counselling to victims of domestic violence.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The review over the coming year in the will include learning lessons on managing and meeting new and increased demands from our client group as well as sharing good practice with and from other local agencies. The review looks at what was achieved and the outcomes in the previous 12 months as well as developing strategies for this current year. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. It also helps us ensure our aim, objectives and activities remain focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities.

How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on the improvement of social conditions and prospects for socially and economically deprived people resident in the London Borough of Lewisham and are undertaken to further our charitable purposes for the public benefit

Advice work

Throughout the year we have delivered a service to clients across the borough assisting them with benefits applications and appeals, we have done preliminary advice in housing, immigration, tax and debt.

Data collected over the year continues to show the financial gains made for our clients by maximising benefits and winning appeals.

We remain an equal partner in the Advice Line Lewisham consortium and play a full and positive role in its development for the time being.

Mosaic – Women's project supporting women experiencing domestic violence

This advocacy service operating from St Thomas' Hospital provides a supportive environment for women experiencing domestic violence. This project has been part of our delivery of services for more than a decade now and remains a significant provider of support for women, helping them to process their situations and experiences, to consider their options and to deal with the myriad of issues facing them. These range from practical concerns around money, accommodation, children and work to issues of confidence, depression, anxiety and self-esteem.

This service provides support for women from a very diverse community.

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2023

Premises

Through longstanding good relations with Lewisham Homes we operate out of 49a Hatfield Close as our base on a long term lease, rent free, with maintenance support. The property has been renovated and refurbished to make it an appropriate and useful work place for the delivery of a face to face advice service and drop in centre.

Volunteers

The Trustees would like to take this opportunity to thank all the volunteers who gave their time and support so generously. Volunteers are the heart of CAW and without their commitment we would not be able to provide as full a service. CAW has traditionally taken on volunteers from the local area who are unemployed although our volunteers come from all walks of life and are of all ages. Volunteers are involved in all aspects of the organisation

FINANCIAL REVIEW

In the year to 31st March 2023 CAW had income of £200,647 (2022: £241,082) and expenditure of £191,828 (2022: £194,422) leaving surplus for the year of £8,819 (2022: £46,660) of which £9,257 is unrestricted deficit (2022: £41,466 surplus).

CAW's reserves at 31st March 2023 are £679,638 (2022: £676,392) of which £23,570 (2022: £5,494) relate to Restricted Income Funds and £656,068 (2022: £670,898) relate to Unrestricted Income Funds.

Reserves policy

The activities of Community Advice Works are financed on a project-funding basis with a measure of unrestricted funding to cover necessary administration, core costs and overheads.

In order to fund the core costs of the organisation a management fee is built into funding applications. At the reporting date the General Reserve stands at £656,068 with ££11,069 being designated for Advice.

The trustees have invested a substantial part of these funds in a CCLA Investment fund, leaving enough to cover 6 months overheads in the Shawbrook Bank deposit account and the Barclays current account.

The Trustees understand that a development of a new reserves policy may be necessary as core funding ends going in to 2024 and investments of reserves does not deliver substantial income. The organisation has also been informed by some potential funders, that due to the amount of liquid reserves, funders will not consider funding our organisation; this requires a new direction and policy for reserves if external funding is to be achieved.

Trustees will continue to work with the Service Manager to ensure that a coherent business plan is put together for the coming financial year.

Community Advice Works
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Trustees' Annual Report
For the year ended 31 March 2023

Principal funding sources

The principal funding sources were the London Borough of Lewisham, Guys and St Thomas's NHS Trust and Lewisham Local. The board is extremely grateful to all our funders for their continued support.

Investment policy and objectives

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the Directors/Trustees wish and in line with our investment policy.

FUTURE DEVELOPMENTS

We anticipate significant pressure on our finances and other resources during the coming financial year as a result of core funding from the London Borough of Lewisham ending.

Directors/Trustees are developing strategic plans to ensure the organisation manages this new situation as best it can with robust policies, procedures, training and support in place, alongside a regularly reviewed risk register, a fundraising strategy that is realistic and innovative. Care of our most valuable asset; the staff and volunteers will continue to be in the foreground.

The charity was successful in its re-application for accreditation on behalf of the advice service to the Office of the Immigration Services Commissioner (OISC), Community Legal Services and the Quality Mark. The organisation continues to strive to be an active voice for our service users and communities and actively encourages and promotes community cohesion. The directors and trustees are committed to continue with further consortium and partnership working to maximise our impact. Community Advice Works Management Board and staff seek to ensure that the community is at the heart of its work.

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2023

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

Company law requires the trustees to prepare financial statements for each financial year 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 company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

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

Our Independent Examiner, appointed by during the year, is Kathleen Moss ACMA, CGMA.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31st March 2023 was 7 (2022: 7). Trustees are members of the charity but this entitles them only to voting rights.

The trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to guidance published by the Charity Commission, including public benefit guidance. The company has taken advantage of the small companies' exemption in preparing the report above. The trustees declare that they have approved the trustees' report (including directors' report) above.

Approved by the trustees and signed on their behalf by:

.....K. Dunbar.....
Kathy Dunbar (Chair) Trustee

Date: 24th January 2024

Independent Examiner's Report

To the Trustees of Community Advice Works Limited

I report on the accounts of the charity for the year ended 31st March 2023, comprising of the Statement of Financial Activities, Balance Sheet and associated notes.

Respective responsibilities of Trustees and examiner

The Trustees, who are also directors of Community Advice Works Limited for the purposes of company law, are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and part 16 of the Companies Act 2006 and that an Independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare accounts which accord with the accounting records, comply with the accounting requirements of 396 of the Companies Act 2006, Regulation 8 of the Charities Act 2011 and with the methods and principles of the Charities Statement of Recommended Practice FRS 102have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kathleen Moss ACMA, CGMA
Kathleen Moss Limited
48 Lawn Terrace
London
SE3 9LP
K. R. MOSS
Dated: 18th January 2023

Community Advice Works Limited
(A company limited by guarantee)

Statement of Financial Activities
(Including Income and Expenditure Account)
For the year ended 31st March 2023

		Unrestricted funds	Restricted funds	Total funds 2023	Unrestricted funds	Restricted funds	Total funds 2022
	Note	£	£	£	£	£	£
Income							
Donations and legacies	3	-	-	-	1,057	902	1,959
Charitable activities	4	132,296	68,111	200,407	204,178	33,471	237,647
Trading activities	5	-	-	-	1,315	-	1,315
Investments	6	240	-	240	161	-	161
Total Income		132,536	68,111	200,647	206,709	34,373	241,082
Expenditure:	7						
Raising funds		4,180	-	4,180	4,971	-	4,971
Charitable activities		137,613	50,035	187,648	160,272	29,179	189,451
Total expenditure		141,793	50,035	191,828	165,243	29,179	194,422
Net income/(expenditure) before transfer between funds		(9,257)	18,076	8,819	41,466	5,194	46,660
Transfer between funds		-	-	-	-	-	-
Net income/(expenditure) before other gains and losses		(9,257)	18,076	8,819	41,466	5,194	46,660
Losses on investments:		(5,573)	-	(5,573)	-	-	-
Net movement in funds		(14,830)	18,076	3,246	41,466	5,194	46,660
Reconciliation of funds							
Total funds brought forward		670,898	5,494	676,392	629,432	300	629,732
Total funds carried forward		£ 656,068	£ 23,570	£ 679,638	£ 670,898	£ 5,494	£ 676,392

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derives from continuing activities.

The statement of financial activities complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 11 to 21 form part of these accounts.

Community Advice Works Limited
(A company limited by guarantee)

Balance Sheet
As at 31st March 2023

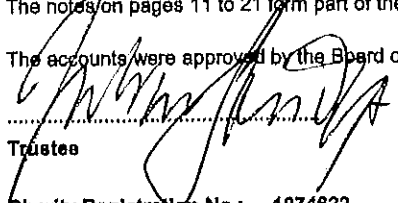
	Note	2023 £	2022 £
Fixed assets			
Tangible Assets	10	1,294	1,308
Current assets			
Debtors	11	97,065	31,527
Investments		544,427	550,000
Cash at bank and in hand		55,385	103,394
		<u>698,877</u>	<u>684,921</u>
Liabilities:			
Creditors: Amount falling due within one year	12	(18,533)	(9,837)
Net current assets / (liabilities)		<u>678,344</u>	<u>675,084</u>
Net assets		<u>679,638</u>	<u>676,392</u>
The funds of the charity:	13		
Restricted income funds	14	23,570	5,494
Unrestricted income funds	14		
General reserve		656,068	670,898
Total charity funds		<u>679,638</u>	<u>676,392</u>

The charity is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31st March 2023. No member of the charity has deposited a notice, pursuant to section 476, requiring an audit of these accounts.

The trustees acknowledge their responsibilities for ensuring that the charitable company keeps accounting records which comply with sections 386 and 387 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The notes on pages 11 to 21 form part of these accounts.

The accounts were approved by the Board on 24.1.24
 JULIET STURRIDGE
 Trustees Name

Charity Registration No.: 1074822
 Company Registration No.: 03416785

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2023

1 Statutory information

Community Advice Works Ltd is a charitable company, limited by guarantee, registered in England and Wales number 03416785, charity number 1074622. The charitable company's registered office address is 49a Hatfield Close, London, SE14 5DW. The registered office is the principle place of business. The functional currency is sterling.

2 Accounting policies

2.1 Basis of preparation

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

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

2.2 Public benefit entity

The charitable company, Community Advice Works Ltd meets the definition of a public benefit entity under FRS 102.

2.3 Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The charitable company can comfortably operate based on confirmed funding with sufficient reserves.

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.

2.4 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.

Where donations and grants are restricted to future accounting periods, they are deferred and recognised in those future accounting periods. Grants for immediate financial support and assistance, or to reimburse costs previously incurred, are recognised immediately.

Income from charitable activities comprises advice work programmes which are included when receivable.

2.5 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.

2.6 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.

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2023: continued

2.7 Expenditure and basis of apportioning costs

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 accounted for on an accruals basis with the irrecoverable element of VAT included with the item to which it relates and has been classified under headings that aggregate all costs related to the category. Expenditure is classified under the following activity headings:

Raising funds: 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

Charitable activities: Expenditure on charitable activities includes the costs of delivering advice services and other activities undertaken to further the purposes of the charity and their associated support costs.

2.8 Tangible fixed assets and depreciation

The charitable company operates a policy of capitalising fixed asset items over £1,000. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life. The principal annual rates used for this purpose are:

IT equipment	33% on cost
Furniture & security	25% on cost
Plant and machinery	25% on cost

2.7 Leasing and hire purchase commitments

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

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments.

The trustees seek to use short term deposits to maximise the return on monies held at the bank and to manage cash flow.

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

2.9 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.

2.10 Creditors and provisions

Creditors and provisions are recognised where the charitable company 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.

2.11 Fundraising

170 Community Project doesn't use 3rd party fundraising organisations. Funds are raised through individual donations, grants from **Trusts, Foundations and Government grants and contracts**. Some fundraising events are been carried out from time to time.

2.12 Pensions

The charitable company operates an Auto Enrolment defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they are incurred.

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2023: continued

3 Donations and legacies	Unrestricted	Restricted	Total 2023 £
Other donations	-	-	-
	-	-	-

Donations and legacies - prior year comparative

	Unrestricted	Restricted	Total 2022 £
Hardship Grant	-	900	900
Other donations	1,057	2	1,059
	1,057	902	1,959

4 Income from charitable activities	Unrestricted	Restricted	Total 2023 £
Advice Work	35,424	-	35,424
Mosaic - Home Office St Thomas	93,322	-	93,322
New Cross Gate Trust	700	7,860	8,560
Lewisham NCIL		60,251	60,251
Tallisman Trust	350	-	350
Lewisham Local	2,500	-	2,500
	132,296	68,111	200,407

Income from charitable activities - prior year comparative

	Unrestricted	Restricted	Total 2022 £
Advice Work	102,873	-	102,873
Mosaic - Home Office St Thomas	86,683	-	86,683
New Cross Gate Trust	-	15,299	15,299
Leather Sellers' Company Charitable Fund	10,000	-	10,000
Lewisham plus Credit Union	4,620	-	4,620
Deptford Challenge Trust	-	14,316	14,316
Lewisham Local	-	3,856	3,856
	204,176	33,471	237,647

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2023: continued

5 Income from other trading activities	Unrestricted	Restricted	Total 2023 £
Rental income	-	-	-
	-	-	-
<i>Income from other trading activities - prior year comparative</i>	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total 2022 £</i>
Rental income	1,315	-	1,315
	1,315	-	1,315
6 Income from investments	Unrestricted	Restricted	Total 2023 £
Interest receivable	240	-	240
<i>Income from investments - prior year comparative</i>	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total 2022 £</i>
Interest receivable	161	-	161

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2023: continued

7 Analysis of expenditure

	Cost of raising funds	Charitable activities; Advice work & grants	Governance costs	Support costs	2023 Total
	£	£	£	£	£
Staff costs	3,355	131,585	-	30,197	165,137
IT subscriptions and cover	-	9,187	-	250	9,437
Independent examination	-	-	1,800	-	1,800
Bank charges & interest	-	-	134	-	134
Clerical, legal & professional	-	860	-	1,180	2,040
Service Accreditation	-	1,512	-	-	1,512
Light, heat and water	-	-	-	367	367
Telephone	-	3,680	-	-	3,680
Equipment maintenance and renewal	-	95	-	-	95
Subscriptions and publications	-	-	1,532	-	1,532
Insurance & professional Indemnity	-	2,467	-	-	2,467
Printing, postage and stationery	-	665	-	-	665
Sundries	-	-	-	200	200
Cleaning & waste	-	-	-	657	657
Building security & fire safety	-	-	-	318	318
Depreciation	-	-	-	1,308	1,308
Staff training	-	324	-	-	324
Website	-	155	-	-	155
	3,355	150,530	3,466	34,477	191,828
Support costs	736	32,982	759	(34,477)	-
Governance costs	90	4,225	(4,316)	-	-
Total expenditure 2023	4,180	187,738	-		191,828

		Unrestricted	Restricted	Total
Of the total expenditure:	2023	141,793	50,035	191,828
	2022	165,243	29,179	194,422

Notes to the financial statements for the year ended 31st March 2023: continued

Analysis of expenditure - prior year comparative

	Cost of raising funds	Charitable activities; Advice work & grants	Governance costs	Support costs	2022 Total
	£	£	£	£	£

Community Advice Works Limited
(A company limited by guarantee)

Staff costs	3,762	120,247	-	29,470	153,479
IT subscriptions and cover	-	12,025	-	145	12,170
Independent examination	-	-	1,430	-	1,430
Bank charges	-	-	92	-	92
Clerical, legal & professional	-	-	48	993	1,041
Service Accreditation	-	799	-	-	799
Rent, light, heat and water	-	-	-	633	633
Telephone	-	3,727	-	-	3,727
Equipment maintenance and renewal	-	762	-	-	762
Subscriptions and publications	-	-	840	-	840
Insurance & professional indemnity	-	271	-	1,650	1,921
Printing, postage and stationery	-	585	-	-	585
Sundries	-	-	-	22	22
Repairs, Maintenance, Cleaning	-	-	-	5,662	5,662
Building security & fire safety	-	825	-	-	825
Travel and subsistence	-	10	-	-	10
Consultancy & supervision	-	2,400	-	-	2,400
Depreciation	-	-	-	4,805	4,805
Covid-19 related	-	420	-	-	420
Staff training	-	140	-	-	140
Volunteer expenses	-	199	-	-	199
Hardship grants	-	940	-	-	940
Recruitment	-	-	-	1,520	1,520
	3,762	143,350	2,410	44,900	194,422
Support costs	1,130	43,046	724	(44,900)	-
Governance costs	79	3,134	(3,213)	-	-
Total expenditure 2022	4,971	189,530	-	-	194,422

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2023: continued

8 Net Income for the year

The net Income for the year is stated after charging:	2023	2022
	£	£
Depreciation of tangible fixed assets owned by the charitable company	1,308	4,805
Independent Examination	1,800	1,360

9 Staff costs

Staff costs during the year were:	2023	2022
	£	£
Salaries and wages	153,457	142,331
Social Security costs	7,917	7,757
Employer's contribution to defined contribution pension schemes	3,763	3,391
	165,137	153,479

Number of employees

The average monthly number of employees during the year was:

2023	2022
6	6

There were no employees whose annual remuneration was £60,000 or more.

The key management personnel of the charitable company included the Trustees and Manager.
Total employee benefits paid to key management personnel including NIC and pension were £33,552 (2022: £33,232).

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2023: continued

10 Tangible fixed assets

	Plant & Machinery £	Furniture & Security	IT Equipment	Total £
Cost:				
At 1 April 2022	3,768	1,467	10,487	15,722
Disposals	-	-	-	-
Additions at cost	-	-	1,294	1,294
At 31 March 2023	3,768	1,467	11,781	17,016
Depreciation:				
At 1 April 2022	2,826	1,101	10,487	14,414
Charge for year	942	366	-	1,308
On disposals	-	-	-	-
At 31 March 2023	3,768	1,467	10,487	15,722
Net book value:				
At 31 March 2023	-	-	1,294	1,294
At 31 March 2022	942	366	-	1,308

The freehold building was valued sold during the year and the gain on the sale less costs associated with the sale is shown in Gains in the Statement of Financial Activities.

11 Debtors	2023	2022
Due within one year:	£	£
Trade debtors	79,530	31,367
Provision for bad debt	0	-
Accrued income and prepayments	17,535	160
	97,065	31,527

12 Creditors	2023	2022
Amounts falling due within one year:	£	£
Trade creditors	3,186	1,813
Social Security and other taxes	3,255	4,866
Pension	793	598
Other creditors	11,299	2,560
	18,533	9,837

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2023: continued

13 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fund Balances at 31 March 2023 are represented by:			
Tangible Fixed Assets	1,294	-	1,294
Current Assets	673,307	23,570	696,877
Creditors: Amounts falling due within one year	(18,533)	-	(18,533)
Total net assets	656,068	23,570	679,638

Analysis of net assets between funds - prior year comparative

	Unrestricted Funds £	Restricted Funds £	Total Funds £
<i>Fund Balances at 31 March 2022 are represented by:</i>			
<i>Tangible Fixed Assets</i>	<i>1,308</i>	<i>-</i>	<i>1,308</i>
<i>Current Assets</i>	<i>679,427</i>	<i>5,494</i>	<i>684,921</i>
<i>Creditors: Amounts falling due within one year</i>	<i>(9,837)</i>	<i>-</i>	<i>(9,837)</i>
Total net assets	670,898	5,494	676,392

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2023: continued

14 Funds

The income funds of the charity include restricted and unrestricted funds comprising the following unexpended balances of donations and grants held on trust:

	At 01-Apr-22 £	Incoming £	Outgoing £	Other gains and losses £	At 31-Mar-23 £
Restricted Funds					
New Cross Gate	-	7,860	(6,550)	-	1,310
Deptford Challenge Trust	5,234	-	(5,234)	-	-
Lewisham NCIL	-	60,251	(38,251)	-	22,000
Friends	260	-	-	-	260
Total Restricted Funds	5,494	68,111	(50,035)	-	23,570
Unrestricted funds:					
Advice	11,069	35,424	(35,424)	-	11,069
General Fund	669,829	97,112	(106,369)	(5,573)	644,999
Total unrestricted funds	670,898	132,536	(141,793)	(5,573)	656,068
Total funds	676,392	200,647	(191,828)	(5,573)	679,638

Restricted Funds - description

New Cross Gate	Funding to support the delivery of a weekly advice drop in day.
Friends	Funding to provide for hardship funding.
Deptford Challenge Trust	Funding to provide a drop in service from September 2021 to August 2022. Funding that wasn't fully spent was carried into 2022/23 and fully spent by January 2023.
Lewisham NCIL	Funding for adviser salaries and community engagement June 2022 to December 2023

Transfers between funds: Historic balance of Friends Funds used to support Hardship Grants made.

Funds - prior year comparative

The income funds of the charity include restricted and unrestricted funds comprising the following unexpended balances of donations and grants held on trust:

	At 01-Apr-21 £	Incoming £	Outgoing £	Transfers between funds £	At 31-Mar-22 £
Restricted Funds					
New Cross Gate	-	15,299	(15,299)	-	-
Deptford Challenge Trust	-	14,316	(9,082)	-	5,234
Lewisham Local	-	3,858	(3,858)	-	-
Deptford First	-	900	(940)	40	-
Friends	300	-	-	(40)	260
Total Restricted Funds	300	34,373	(29,179)	-	5,494
Unrestricted funds:					
Advice	11,069	102,873	(102,873)	-	11,069
General Fund	618,363	103,836	(62,370)	-	659,829
Total unrestricted funds	629,432	206,709	(165,243)	-	670,898
Total funds	629,732	241,082	(194,422)	-	676,392

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2023: continued

15 Taxation

The charitable company is registered as a charity and all of its income falls within the exemptions under Part 11 of the Corporation Tax Act 2010.

16 Related parties

There are no related party transactions to disclose for 2023 (2022: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

17 Trustees

None of the trustees (or any person connected with them) received any remunerations from the charity during the year. No reimbursements were made to trustees in 2023 (2022: nil) for travelling and other expenses and no payments were made direct to third parties.

18 Pension and other post-retirement benefit commitments

Defined contribution	2023 £	2022 £
Contributions payable by the company for the year	3,391	3,391

At 31 March 2023 £793 was outstanding, paid in April 2023 (2022: £598).

19 Operating lease commitments

The charitable company's has an operating lease commitment for a telecoms solution under non-cancellable operating leases.

	Equipment	
	2023 £	2022 £
Less than one year	1,368	1,368
One to five years	684	2,052
	2,052	3,420

20 Contingent assets or liabilities

There are no contingent assets or liabilities at March 2023 (2022:Nil).

21 Professional Indemnity Insurance

The charitable company has insurance to protect it from loss arising from the neglect or defaults of its Trustees, employees and agents and to indemnify the Trustees or other officers against the consequences of any neglect or default on their part.

22 Liability of members

Community Advice Works Ltd is a company limited by guarantee and has no share capital. In the event of the company being wound up, the liability of the members is limited to £1 each.

23 Ultimate controlling party

The charitable company was under the control of the trustees during the period under review. There is no single ultimate controlling party.

Accounts

Company Registration No. 03416785

Charity Registration No. 1074622

**Community Advice Works Limited
(A company limited by guarantee)
Annual Report and Financial Statements
For the year ended 31 March 2022**

**Kathleen Moss ACMA, CGMA
Independent Examiner
48 Lawn Terrace,
London,
SE3 9LP**

Community Advice Works Limited
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2022

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REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
03416785 (England and Wales)

Registered Charity number
1074622

Registered office
49a Hatfield Close
London
SE14 5DW

Trustees / Directors
Katherine A Dunbar (co-chair)
Jill Mountford
Juliet Sturridge
Gillian E Hart
Toby Conyers (co-chair)
Ravi Ravindran
Claudia Hyde
Amy Harrison Resigned 11 July 2022

Treasurer
Juliet Sturridge

Company Secretary
Gillian E Hart

Independent Examiner
Kathleen Moss ACMA, CGMA
48 Lawn Terrace,
London
SE3 9LP

Bankers
Barclays Bank Plc
93 Lewisham High Street
London
SE13 6BB

Community Advice Works Limited
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Trustees' Annual Report
For the year ended 31 March 2022

The trustees, who are also directors of Community Advice Works Limited for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) (FRS 102) and The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Directors/Trustees are appointed at an Annual General Meeting when a third of the existing Directors/Trustees must resign at which point they can then stand for re-election.

As set out in The Articles of Association the Trustees, who are also directors for the purposes of company law, have the power at any time, and from time to time, to appoint any person to be a Director/ Trustee, either to fill a casual vacancy or as an addition to the existing Directors/Trustees. Any Director/Trustee so appointed shall hold the office only until the next following Annual General Meeting and shall then be eligible for re-election.

Organisational structure

The charitable company is managed by Directors/Trustees elected at the Annual General Meeting. The Directors/Trustees also act under company law as Directors of the company. There were eight Directors/Trustees as at 31 March 2022 (2021: nine) each of whom is liable to pay a maximum of £1 in the event of the company being wound up. The board meet every 4 to 6 weeks to monitor the on-going development of the project and to discuss reports on work related projects. Updates on issues related to finance are given at each meeting. Health and Safety and staff matters are always itemised on the agenda.

The Directors/Trustees have been monitoring the organisation to ensure it is efficient, effective and sustainable. The Directors/Trustees are also committed to furthering partnership working to enable residents to benefit from local services that complement each other, avoid duplication and ensure best practice.

Risk management

Following the sale of 170 New Cross Road we have secured a contract on a smaller, more appropriate workspace owned by Lewisham Homes and rent free to us.

We need to note the risk attached to the new premises as we do not own it and although we have an indefinite contract with Lewisham Homes we do, overall, have less security, however we calculate that this is a small risk.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risks in a Cost of Living Crisis

Trustees are aware of the incredibly difficult time being faced by residents and organisations across the local area in New Cross Gate, with the continued cost of living crisis and the difficult situation many local families are in.

Trustees are aware of the risk to the organisation from the huge number of people that need to access support and help, something that we have seen from the rising number of people accessing our drop-in and advice services.

It is vital that the trustees and Directors are well briefed and have continuing conversations about the developing situation to ensure work is reflecting the need of the community.

Risks Post Covid

The Trustees are very aware of the difficult financial situation that confronts our local community and our organisation. Our main grant funding from Lewisham Council will be ending in the 2nd quarter of 22/23. The organisations have successfully bid for NCIL funding from the local authority for 1.5 years from August 2022, but there is no long term funding past that point, but we continue to apply for grants available and self-support the charity from our investment portfolio with CCLA.

The services we provide offer a safety net to struggling families and vulnerable individuals and the need for our services has become greater and will continue to grow as a result of the pandemic and looming economic crisis. We have to secure alternative funding to continue this much needed service past that funded by NCIL. It is becoming increasingly difficult as many more charities struggle in the Covid-19 situation and council funding is drastically cut but central government.

Our staff have returned to the office for the majority of the working week, but we understand the risk faced by the stress of workload and uncertainty of central funding in the organisation.

Reviewing the effect of the cost of living crisis and its impact on our service and community needs to be reviewed by the Directors/Trustees at every Board meeting over this current financial year, including measuring amount of service users and type of enquiry.

Operating in a Changing World

Like many charities around the world we find ourselves in a situation where demand for our services is increasing, and, we anticipate, will continue to increase while at the same time funding to deliver our services is being cut, lost and harder to attain from grant givers under huge pressure from increased demand.

There have been staff resource issues at the organisation going several months without a Service Manager, Trustees have worked hard to get through this and support the organisation and we now have a full roster of staff and are working to ensure the organisations retains a stable staff number.

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Undoubtedly Trustees will have to work with the new Service Manager to ensure staff are retained as we see shortages in the advice worker workforce across London.

It is vital that the organisation continue to look and win new sources of funding and a strategy for raising funds has been developed which the directors/Trustees have made central to their overall strategic planning.

The Directors/Trustees regularly monitor and review the risks facing the charity and to ensure that appropriate plans and policies are in place.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Every year we work with clients to maximise their income through benefit applications, and assist with appeals and tribunals. We continue to support people to deal with changes to the benefit system, such as the Universal Credit and changes to PIP and DLA, and other measures that have resulted in reduced income level for the families and individuals who seek our assistance.

We saw cases of domestic violence increased significantly as the Covid-19 pandemic unfolded. CAWS's Domestic Violence provision continues to grow and provide a supportive environment in which women can process their experiences, explore options and pave the way for future change. Through follow-up consultations with women who received support, there was a reduction in the level of violent and controlling behaviours and injuries and significant improvements in women's self-esteem, anxiety, depression and self-efficacy.

Our focus has been to identify new revenue and capital funding opportunities to ensure our activities are sustained. This has resulted in the establishment of new partnerships and joint working with other local organisations.

The objectives of the charity as set out in the company's memorandum of association are:

- To improve social conditions, health, employment training and life skills of poor persons resident in the London Borough of Lewisham and surrounding areas.

The description "poor" is perhaps a little anachronistic and we continue to work with some of the most socially and economically deprived people in the borough enabling and empowering them to access services and agencies to help improve their lives.

The strategies employed to achieve the charity's objectives are to:

- To offer advice and information services to local families/individuals
- To provide volunteering and training opportunities
- To offer advocacy and counselling to victims of domestic violence.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The review over the coming year in the will include learning lessons on managing and meeting new and increased demands from our client group as well as sharing good practice with and from other local agencies. The review looks at what was achieved and the outcomes in the previous 12 months as well as developing strategies for this current year. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. It also helps us ensure our aim, objectives and activities remain focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities.

How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on the improvement of social conditions and prospects for socially and economically deprived people resident in the London Borough of Lewisham and are undertaken to further our charitable purposes for the public benefit

Advice work

Throughout the year we have delivered a service to clients across the borough assisting them with benefits applications and appeals, we have done preliminary advice in housing, immigration, tax and debt.

Data collected over the year continues to show the financial gains made for our clients by maximising benefits and winning appeals.

We remain an equal partner in the Advice Line Lewisham consortium and play a full and positive role in its development for the time being.

Mozaic – Women's project supporting women experiencing domestic violence

This advocacy service operating from St Thomas' Hospital provides a supportive environment for women experiencing domestic violence. This project has been part of our delivery of services for more than a decade now and remains a significant provider of support for women, helping them to process their situations and experiences, to consider their options and to deal with the myriad of issues facing them. These range from practical concerns around money, accommodation, children and work to issues of confidence, depression, anxiety and self-esteem.

This service provides support for women from a very diverse community.

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Premises

Through longstanding good relations with Lewisham Homes we operate out of 49a Hatfield Close as our base on a long term lease, rent free, with maintenance support. The property has been renovated and refurbished to make it an appropriate and useful work place for the delivery of a face to face advice service and drop in centre. Since moving premises to 49a Hatfield Close and despite period of lockdown we have been able offer staff, clients and volunteers a much better work environment.

Volunteers

The Trustees would like to take this opportunity to thank all the volunteers who gave their time and support so generously. Volunteers are the heart of CAW and without their commitment we would not be able to provide as full a service. CAW has traditionally taken on volunteers from the local area who are unemployed although our volunteers come from all walks of life and are of all ages. Volunteers are involved in all aspects of the organisation

FINANCIAL REVIEW

In the year to 31st March 2022 CAW had income of £ 241,082 (2021: £218,858) and expenditure of £194,422 (2021: £ 241,514) leaving surplus for the year of £ 46,660, (2021: deficit £22,656) of which £41,466 is unrestricted (2021: deficit £22,656).

CAW's reserves at 31st March 2022 are £676,392 (2021: £629,732) of which £5,494 (2021: £300) relate to Restricted Income Funds and £670,898 (2021: £629,432) relate to Unrestricted Income Funds.

Reserves policy

The activities of Community Advice Works are financed on a project-funding basis with a measure of unrestricted funding to cover necessary administration, core costs and overheads.

In order to fund the core costs of the organisation a management fee is built into funding applications. At the reporting date the General Reserve stands at £670,898. The trustees have invested a substantial part of these funds in a CCLA Investment fund, leaving enough to cover 6 months overheads in the Shawbrook Bank and the Barclays current account. The money earned from the investment can in the short term be used to help mitigate the risk of funding cuts from London Borough of Lewisham in 2022-2023. It is considered to be sufficient, along with agreed income for the forthcoming year, to ensure continuing operations over the next financial year and beyond.

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Principal funding sources

The principal funding sources were the London Borough of Lewisham, St Thomas NHS Trust, New Cross Gate Trust and the Leathersellers. The board is extremely grateful to all our funders for their continued support.

Investment policy and objectives

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the Directors/Trustees wish and in line with our investment policy.

FUTURE DEVELOPMENTS

We anticipate significant pressure on our finances and other resources during the coming financial year as a result of the expected cut in our funding from Lewisham Council and the looming economic crisis following in the wake of Covid-19

Directors/Trustees are developing strategic plans to ensure the organisation manages this new situation as best it can with robust policies, procedures, training and support in place, alongside a regularly reviewed risk register, a fundraising strategy that is realistic and innovative. Care of our most valuable asset, the staff and volunteers will continue to be in the foreground.

The charity was successful in its re-application for accreditation on behalf of the advice service to the Office of the Immigration Services Commissioner (OISC), Community Legal Services and the Quality Mark. The organisation continues to strive to be an active voice for our service users and communities and actively encourages and promotes community cohesion. The directors and trustees are committed to continue with further consortium and partnership working to maximise our impact. Community Advice Works Management Board and staff seek to ensure that the community is at the heart of its work.

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STATEMENT OF TRUSTEES RESPONSIBILITIES

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

Company law requires the trustees to prepare financial statements for each financial year 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 company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

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

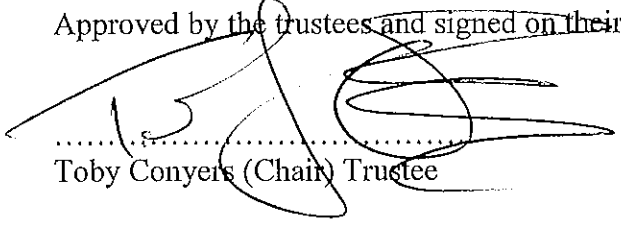
Our Independent Examiner, appointed by during the year, is Kathleen Moss ACMA, CGMA.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31st March 2022 was 8 (2021: 9). Trustees are members of the charity but this entitles them only to voting rights.

The trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to guidance published by the Charity Commission, including public benefit guidance.

The company has taken advantage of the small companies' exemption in preparing the report above. The trustees declare that they have approved the trustees' report (including directors' report) above.

Approved by the trustees and signed on their behalf by:


.....
Toby Conyers (Chair) Trustee

Date:

31/1/2023

Independent Examiner's Report

To the Trustees of Community Advice Works Limited

I report on the accounts of the charity for the year ended 31st March 2022, comprising of the Statement of Financial Activities, Balance Sheet and associated notes.

Respective responsibilities of Trustees and examiner

The Trustees, who are also directors of Community Advice Works Limited for the purposes of company law, are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and part 16 of the Companies Act 2006 and that an Independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare accounts which accord with the accounting records, comply with the accounting requirements of 396 of the Companies Act 2006, Regulation 8 of the Charities Act 2011 and with the methods and principles of the Charities Statement of Recommended Practice FRS 102have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kathleen Moss ACMA, CGMA
Kathleen Moss Limited
48 Lawn Terrace
London
SE3 9LP
K R MOSS
Dated: 31st January 2023

Community Advice Works Limited
(A company limited by guarantee)

Statement of Financial Activities
(Including Income and Expenditure Account)
For the year ended 31st March 2022

		Unrestricted funds	Restricted funds	Total funds 2022	Unrestricted funds	Restricted funds	Total funds 2021
	Note	£	£	£	£	£	£
Income							
Donations and legacies	3	1,057	902	1,959	-	-	-
Charitable activities	4	204,176	33,471	237,647	207,317	9,700	217,017
Trading activities	5	1,315	-	1,315	1,840	-	1,840
Investments	6	161	-	161	1	-	1
Total Income		206,709	34,373	241,082	209,158	9,700	218,858
Expenditure:	7						
Raising funds		4,971	-	4,971	4,963	-	4,963
Charitable activities		160,272	29,179	189,451	226,851	9,700	236,551
Total expenditure		165,243	29,179	194,422	231,814	9,700	241,514
Net Income/(expenditure) before transfer between funds		41,466	5,194	46,660	(22,656)	-	(22,656)
Transfer between funds		-	-	-	-	-	-
Net Income/(expenditure) before other gains and losses		41,466	5,194	46,660	(22,656)	-	(22,656)
Other recognised gains:							
Proceeds of sale of fixed assets		-	-	-	153,152	-	153,152
Net movement in funds		41,466	5,194	46,660	130,496	-	130,496
Reconciliation of funds							
Total funds brought forward		629,432	300	629,732	498,936	300	499,236
Total funds carried forward		£ 670,898	£ 5,494	£ 676,392	£ 629,432	£ 300	£ 629,732

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derives from continuing activities.

The statement of financial activities complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 12 to 22 form part of these accounts.

Community Advice Works Limited
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Balance Sheet
As at 31st March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible Assets	10	1,308	6,113
Current assets			
Debtors	11	31,527	83,286
Investments		550,000	
Cash at bank and in hand		103,394	549,104
		<u>684,921</u>	<u>632,390</u>
Liabilities:			
Creditors: Amount falling due within one year	12	(9,837)	(8,771)
		<u>675,084</u>	<u>623,619</u>
Net current assets / (liabilities)			
		<u>676,392</u>	<u>629,732</u>
Net assets			
		<u><u>676,392</u></u>	<u><u>629,732</u></u>
The funds of the charity:	13		
Restricted income funds	14	5,494	300
Unrestricted income funds	14		
General reserve		670,898	629,432
		<u>676,392</u>	<u>629,732</u>
Total charity funds		<u><u>676,392</u></u>	<u><u>629,732</u></u>

The charity is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31st March 2022. No member of the charity has deposited a notice, pursuant to section 476, requiring an audit of these accounts.

The trustees acknowledge their responsibilities for ensuring that the charitable company keeps accounting records which comply with sections 386 and 387 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The notes on pages 12 to 22 form part of these accounts.

The accounts were approved by the Board on 31/1/2023

Trustee

Name

Charity Registration No.: 1074622
Company Registration No.: 03416785

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2022

1 Statutory information

Community Advice Works Ltd is a charitable company, limited by guarantee, registered in England and Wales number 03416785, charity number 1074622. The charitable company's registered office address is 49a Hatfield Close, London, SE14 5DW. The registered office is the principle place of business. The functional currency is sterling.

2 Accounting policies

2.1 Basis of preparation

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

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

2.2 Public benefit entity

The charitable company, Community Advice Works Ltd meets the definition of a public benefit entity under FRS 102.

2.3 Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The charitable company can comfortably operate based on confirmed funding with sufficient reserves.

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.

2.4 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.

Where donations and grants are restricted to future accounting periods, they are deferred and recognised in those future accounting periods. Grants for immediate financial support and assistance, or to reimburse costs previously incurred, are recognised immediately.

Income from charitable activities comprises advice work programmes which are included when receivable.

2.5 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.

2.6 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.

Community Advice Works Limited
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Notes to the financial statements for the year ended 31st March 2022: continued

2.7 Expenditure and basis of apportioning costs

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 accounted for on an accruals basis with the irrecoverable element of VAT included with the item to which it relates and has been classified under headings that aggregate all costs related to the category. Expenditure is classified under the following activity headings:

Raising funds: 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

Charitable activities: Expenditure on charitable activities includes the costs of delivering advice services and other activities undertaken to further the purposes of the charity and their associated support costs.

2.8 Tangible fixed assets and depreciation

The charitable company operates a policy of capitalising fixed asset items over £1,000. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life. The principal annual rates used for this purpose are:

IT equipment	33% on cost
Furniture & security	25% on cost
Plant and machinery	25% on cost

2.7 Leasing and hire purchase commitments

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

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments.

The trustees seek to use short term deposits to maximise the return on monies held at the bank and to manage cash flow.

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

2.9 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.

2.10 Creditors and provisions

Creditors and provisions are recognised where the charitable company 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.

2.11 Fundraising

170 Community Project doesn't use 3rd party fundraising organisations. Funds are raised through individual donations, grants from **Trusts, Foundations and Government grants and contracts**. Some fundraising events are carried out from time to time.

2.12 Pensions

The charitable company operates an Auto Enrolment defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they are incurred.

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Notes to the financial statements for the year ended 31st March 2022: continued

3 Donations and legacies	Unrestricted	Restricted	Total 2022 £
Hardship Grant	-	900	900
Other donations	1,057	2	1,059
	1,057	902	1,959

Donations and legacies - prior year comparative

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total 2021 £</i>
Hardship Grant	-	-	-
Other donations	-	-	-
	-	-	-

4 Income from charitable activities	Unrestricted	Restricted	Total 2022 £
Advice Work	102,873	-	102,873
Mozaic - Home Office St Thomas	86,683	-	86,683
New Cross Gate Trust	-	15,299	15,299
Leather Sellers' Company Charitable Fund	10,000	-	10,000
Lewisham plus Credit Union	4,620	-	4,620
Deptford Challenge Trust	-	14,316	14,316
Lewisham Local	-	3,856	3,856
	204,176	33,471	237,647

Income from charitable activities - prior year comparative

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total 2021 £</i>
Advice Work	105,122	-	105,122
Mozaic - Home Office St Thomas	87,668	-	87,668
New Cross Gate Trust	-	9,700	9,700
Outreach - Pinnacle Housing	3,577	-	3,577
Leather Sellers' Company Charitable Fund	10,000	-	10,000
Lewisham plus Credit Union	950	-	950
	207,317	9,700	217,017

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Notes to the financial statements for the year ended 31st March 2022: continued

5	Income from other trading activities	Unrestricted	Restricted	Total 2022 £
	Rental income	1,315	-	1,315
		<u>1,315</u>	<u>-</u>	<u>1,315</u>
	<i>Income from other trading activities - prior year comparative</i>	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total 2021 £</i>
	Rental income	1,840	-	1,840
		<u>1,840</u>	<u>-</u>	<u>1,840</u>
6	Income from Investments	Unrestricted	Restricted	Total 2022 £
	Interest receivable	161	-	161
	<i>Income from investments - prior year comparative</i>	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total 2021 £</i>
	Interest receivable	1		1

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Notes to the financial statements for the year ended 31st March 2022: continued

7 Analysis of expenditure

	Cost of raising funds	Charitable activities: Advice work & grants	Governance costs	Support costs	2022 Total
	£	£	£	£	£
Staff costs	3,762	120,247	-	29,470	153,479
IT subscriptions and cover	-	12,025	-	145	12,170
Independent examination	-	-	1,430	-	1,430
Bank charges	-	-	92	-	92
Clerical, legal & professional	-	-	48	993	1,041
Service Accreditation	-	799	-	-	799
Rent, light, heat and water	-	-	-	633	633
Telephone	-	3,727	-	-	3,727
Equipment maintenance and renewal	-	762	-	-	762
Advertising & promotion	-	-	-	-	-
Subscriptions and publications	-	-	840	-	840
Insurance & professional indemnity	-	271	-	1,650	1,921
Printing, postage and stationery	-	585	-	-	585
Sundries	-	-	-	22	22
Repairs, Maintenance, Cleaning	-	-	-	5,662	5,662
Building security & fire safety	-	825	-	-	825
Travel and subsistence	-	10	-	-	10
Consultancy & supervision	-	2,400	-	-	2,400
Depreciation	-	-	-	4,805	4,805
Covid-19 related	-	420	-	-	420
Staff training	-	140	-	-	140
Volunteer expenses	-	199	-	-	199
Hardship grants	-	940	-	-	940
Recruitment	-	-	-	1,520	1,520
	3,762	143,350	2,410	44,900	194,422
Support costs	1,130	43,046	724	(44,900)	-
Governance costs	79	3,134	(3,213)	-	-
Total expenditure 2022	4,971	189,530	-	-	194,422

		Unrestricted	Restricted	Total
Of the total expenditure:	2022	165,243	29,179	194,422
	2021	231,814	9,700	241,514

Notes to the financial statements for the year ended 31st March 2022: continued

Community Advice Works Limited
(A company limited by guarantee)

Analysis of expenditure - prior year comparative

	Cost of raising funds	Charitable activities: Advice work	Governance costs	Support costs	2021 Total
	£	£	£	£	£
Staff costs	3,762	149,802	-	33,860	187,424
IT subscriptions and cover	-	10,766	-	465	11,231
Independent examination	-	-	1,800	-	1,800
Bank charges	-	-	126	-	126
Clerical, legal & professional	-	626	-	5,208	5,834
Service Accreditation	-	701	-	-	701
Rent, light, heat and water	-	-	-	12	12
Telephone	-	6,050	-	-	6,050
Equipment maintenance and renewal	-	517	-	-	517
Advertising & promotion	-	-	-	200	200
Subscriptions and publications	-	-	386	-	386
Insurance & professional indemnity	-	-	-	3,035	3,035
Printing, postage and stationery	-	2,213	-	-	2,213
Sundries	-	198	-	-	198
Repairs, Maintenance, Cleaning	-	-	-	3,234	3,234
Building security	-	571	-	-	571
Travel and subsistence	-	45	-	-	45
Consultancy & supervision	-	3,000	-	-	3,000
Depreciation	-	-	-	4,806	4,806
Covid-19 related	-	-	-	3,604	3,604
Relocation costs	-	-	-	905	905
Staff training	-	3,599	-	-	3,599
Volunteer expenses	-	1,198	-	-	1,198
Recruitment	-	-	-	825	825
	3,762	179,286	2,312	56,154	241,514
Support costs	1,140	54,314	700	(56,154)	-
Governance costs	61	3,012	(3,074)	-	-
Total expenditure 2020	4,963	236,612	-		241,514

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2022: continued

8 Net Income for the year

The net income for the year is stated after charging:	2022	2021
	£	£
Depreciation of tangible fixed assets owned by the charitable company	4,805	4,806
Independent Examination	1,360	1,800

9 Staff costs

Staff costs during the year were:	2022	2021
	£	£
Salaries and wages	142,331	173,285
Social Security costs	7,757	9,743
Employer's contribution to defined contribution pension schemes	3,391	4,396
	153,479	187,424

Number of employees

The average monthly number of employees during the year was:

	2022	2021
	6	8

There were no employees whose annual remuneration was £60,000 or more.

The key management personnel of the charitable company included the Trustees and Manager.
Total employee benefits paid to key management personnel including NIC and pension were £33,232 (2021: £37,622).

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2022: continued

10 Tangible fixed assets

	Plant & Machinery £	Furniture & Security	IT Equipment	Total £
Cost:				
At 1 April 2021	3,768	1,467	10,487	15,722
Disposals	-	-	-	-
Additions at cost	-	-	-	-
At 31 March 2022	3,768	1,467	10,487	15,722
Depreciation:				
At 1 April 2021	1,884	733	6,992	9,609
Charge for year	942	368	3,495	4,805
On disposals	-	-	-	-
At 31 March 2022	2,826	1,101	10,487	14,414
Net book value:				
At 31 March 2022	942	366	-	1,308
At 31 March 2021	1,884	734	3,495	6,113

The freehold building was valued sold during the year and the gain on the sale less costs associated with the sale is shown in Gains in the Statement of Financial Activities.

11 Debtors	2022	2021
Due within one year:	£	£
Trade debtors	31,367	81,157
Accrued income and prepayments	160	2,129
	31,527	83,286

12 Creditors	2022	2021
Amounts falling due within one year:	£	£
Trade creditors	1,813	458
Social Security and other taxes	4,866	4,357
Pension	598	933
Other creditors	2,560	3,023
	9,837	8,771

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2022: continued

13 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fund Balances at 31 March 2022 are represented by:			
Tangible Fixed Assets	1,308	-	1,308
Current Assets	679,427	5,494	684,921
Creditors: Amounts falling due within one year	(9,837)	-	(9,837)
Total net assets	670,898	5,494	676,392

Analysis of net assets between funds - prior year comparative

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fund Balances at 31 March 2021 are represented by:			
Tangible Fixed Assets	6,113	-	6,113
Current Assets	632,090	300	632,390
Creditors: Amounts falling due within one year	(8,771)	-	(8,771)
Total net assets	629,432	300	629,732

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2022: continued

14 Funds

The income funds of the charity include restricted and unrestricted funds comprising the following unexpended balances of donations and grants held on trust:

	At 01-Apr-21 £	Incoming £	Outgoing £	Transfers between funds £	At 31-Mar-22 £
Restricted Funds					
New Cross Gate	-	15,299	(15,299)	-	-
Deptford Challenge Trust	-	14,316	(9,082)	-	5,234
Lewisham Local	-	3,858	(3,858)	-	-
Deptford First	-	900	(940)	40	-
Friends	300	-	-	(40)	260
Total Restricted Funds	300	34,373	-	-	5,494
Unrestricted funds:					
Advice	11,069	102,873	(102,873)	-	11,069
General Fund	618,363	103,836	(62,370)	-	659,829
Total unrestricted funds	629,432	206,709	(165,243)	-	670,898
Total funds	629,732	241,082	(194,422)	-	676,392

Restricted Funds - description

New Cross Gate	Funding to support the delivery of a weekly advice drop in day.
Friends	Funding to provide for hardship funding.
Deptford Challenge Trust	Funding to provide a drop in service from September 2021 to August 2022.
Lewisham Local	Funding to support core costs in response to the Covid 19 emergency.
Deptford First	Funding received to help those impacted by the cut to Universal Credit.
Transfers between funds:	Historic balance of Friends Funds used to support Hardship Grants made.

Funds - prior year comparative

The income funds of the charity include restricted and unrestricted funds comprising the following unexpended balances of donations and grants held on trust:

	At 01-Apr-20 £	Incoming £	Outgoing £	Transfers between funds £	At 31-Mar-21 £
Restricted Funds					
New Cross Gate	-	9,700	(9,700)	-	-
Friends	300	-	-	-	300
Total Restricted Funds	300	9,700	(9,700)	-	300
Unrestricted funds:					
Advice	11,069	105,122	(105,122)	-	11,069
General Fund	164,721	104,036	(126,692)	476,298	618,363
170 New Cross Road	69,323	153,152	-	(222,475)	-
Building Reserve	39,696	-	-	(39,696)	-
Revaluation reserve	214,127	-	-	(214,127)	-
Total unrestricted funds	498,936	362,310	(231,814)	-	629,432
Total funds	499,236	372,010	(241,514)	-	629,732

Community Advice Works Limited
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2022: continued

15 Taxation

The charitable company is registered as a charity and all of its income falls within the exemptions under Part 11 of the Corporation Tax Act 2010.

16 Related parties

There are no related party transactions to disclose for 2022 (2021: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

17 Trustees

None of the trustees (or any person connected with them) received any remunerations from the charity during the year. No reimbursements were made to trustees in 2022 (2021: nil) for travelling and other expenses and no payments were made direct to third parties.

18 Pension and other post-retirement benefit commitments

	2022	2021
	£	£
Defined contribution		
Contributions payable by the company for the year	3,391	4,378
	<u>3,391</u>	<u>4,378</u>

At 31 March 2022 £598 was outstanding, paid in April 2022 (2021: 933)

19 Operating lease commitments

The charitable company's has an operating lease commitment for a telecoms solution under non-cancellable operating leases.

	Equipment	
	2022	2021
	£	£
Less than one year	1,368	1,368
One to five years	2,052	3,420
	<u>3,420</u>	<u>4,788</u>

20 Contingent assets or liabilities

There are no contingent assets or liabilities at March 2022 (2021: Nil).

21 Professional indemnity insurance

The charitable company has insurance to protect it from loss arising from the neglect or defaults of its Trustees, employees and agents and to indemnify the Trustees or other officers against the consequences of any neglect or default on their part.

22 Liability of members

Community Advice Works Ltd is a company limited by guarantee and has no share capital. In the event of the company being wound up, the liability of the members is limited to £1 each.

23 Ultimate controlling party

The charitable company was under the control of the trustees during the period under review. There is no single ultimate controlling party.

Accounts

Company Registration No. 03416785

Charity Registration No. 1074622

Community Advice Works
(A company limited by guarantee)
Annual Report and Financial Statements
For the year ended 31 March 2021

Kathleen Moss ACMA, CGMA
Independent Examiner
48 Lawn Terrace,
London,
SE3 9LP

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2021

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Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
03416785 (England and Wales)

Registered Charity number
1074622

Registered office
49a Hatfield Close
London
SE14 5DW

Trustees / Directors
Katherine A Dunbar (co-chair)
Jill Mountford
Juliet Sturridge
Gillian E Hart
Nick Kardahji
Toby Conyers (co-chair)
Ravi Ravindran
Amy Harrison
Claudia Hyde

Treasurer
Juliet Sturridge

Company Secretary
Gillian E Hart

Independent Examiner
Kathleen Moss ACMA, CGMA
48 Lawn Terrace,
London
SE3 9LP

Bankers
Barclays Bank Plc
93 Lewisham High Street
London
SE13 6BB

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2021

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) (FRS 102) and The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Directors/Trustees are appointed at an Annual General Meeting when a third of the existing Directors/Trustees must resign at which point they can then stand for re-election.

As set out in The Articles of Association the Trustees, who are also directors for the purposes of company law, have the power at any time, and from time to time, to appoint any person to be a Director/ Trustee, either to fill a casual vacancy or as an addition to the existing Directors/Trustees. Any Director/Trustee so appointed shall hold the office only until the next following Annual General Meeting and shall then be eligible for re-election.

Organisational structure

The charitable company is managed by Directors/Trustees elected at the Annual General Meeting. The Directors/Trustees also act under company law as Directors of the company. There were nine Directors/Trustees as at 31 March 2021 each of whom is liable to pay a maximum of £1 in the event of the company being wound up. The board meet every 4 to 6 weeks to monitor the on-going development of the project and to discuss reports on work related projects. Updates on issues related to finance are given at each meeting. Health and Safety and staff matters are always itemised on the agenda.

The Directors/Trustees have been monitoring the organisation to ensure it is efficient, effective and sustainable. The Directors/Trustees are also committed to furthering partnership working to enable residents to benefit from local services that complement each other, avoid duplication and ensure best practice.

Risk management

Following the sale of 170 New Cross Road we have secured a contract on a smaller, more appropriate workspace owned by Lewisham Homes and rent free to us.

We need to note the risk attached to the new premises as we do not own it and although we have an indefinite contract with Lewisham Homes we do, overall, have less security, however we calculate that this is a small risk.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risks in a Covid-19 world

The Trustees are very aware of the difficult financial situation that confronts our local community and our organisation. Community Advice Works has suffered year-on-year cuts to our main grant and it is likely to be an 80% cut in the financial year 2022-23. The services we provide offer a safety net to struggling families and vulnerable individuals and the need for our services has become greater and will continue to grow as a result of the pandemic and looming economic crisis. We have sort to secure alternative funding to continue this much needed service and plan to use some of the investment return on our capital from the sale of 170 New Cross Road to cover costs in the short-term. It is becoming increasingly difficult as many more charities struggle in the Covid-19 situation and council funding is drastically cut but central government.

There are risks to consider around staff working from home, these include social isolation, a sense of not being supported in the way staff are in the office environment, unable to see clients face to face and the affect this has on the service we can offer and the satisfaction client and staff may or may not achieve and the risk of staff being off work due to illness and self-isolation.

Reviewing the risk of Covid-19 and its impact on our service and community needs to be reviewed by the Directors/Trustees at every Board meeting over this current financial year, including measuring the impact and mitigating where possible.

Keeping on top of government and WHO changes to guidelines on how to best manage the Covid-19 situation in relation to delivering our service is time consuming but a top priority so that staff, volunteers and clients feel safe and respected.

Operating in a Covid-19 world

Like many charities around the world we find ourselves in a situation where demand for our services is increasing, and, we anticipate, will continue to increase while at the same time funding to deliver our services is being cut, lost and harder to attain from grant givers under huge pressure from increased demand.

For the financial year under review Covid-19 undoubtedly impacted on how we were able to deliver our service and meet the increased demand but we adapted to online advice and fully maintained the delivery of our services. Similarly, our finances were only negligibly impacted to date. However, we fully expect this to change at the beginning of the 2022-2023 financial year.

Making the adjustments as staff work from home, striving to meet the growing needs of the local community during these difficult times has had some relatively small additional cost to the organisation which we will be able to claim back from the lead partner in the Lewisham Advice Line consortium.

It is vital that the organisation continue to look and win new sources of funding and a strategy for raising funds has been developed which the directors/Trustees have made central to their overall strategic planning.

The Directors/Trustees regularly monitor and review the risks facing the charity and to ensure that appropriate plans and policies are in place.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Every year we work with clients to maximise their income through benefit applications, and assist with appeals and tribunals. We continue to support people to deal with changes to the benefit system, such as the bedroom tax and changes to PIP and DLA, and other measures that have resulted in reduced income level for the families and individuals who seek our assistance.

We saw cases of domestic violence increased significantly as the Covid-19 pandemic unfolded. CAWS's Domestic Violence provides continues to grow and provide a supportive environment in which women can process their experiences, explore options and pave the way for future change. Through follow-up consultations with women who received support, there was a reduction in the level of violent and controlling behaviours and injuries and significant improvements in women's self-esteem, anxiety, depression and self-efficacy.

Our focus has been to identify new revenue and capital funding opportunities to ensure our activities are sustained. This has resulted in the establishment of new partnerships and joint working with other local organisations.

The objectives of the charity as set out in the company's memorandum of association are:

- To improve social conditions, health, employment training and life skills of poor persons resident in the London Borough of Lewisham and surrounding areas.

The description "poor" is perhaps a little anachronistic and we continue to work with some of the most socially and economically deprived people in the borough enabling and empowering them to access services and agencies to help improve their lives.

The strategies employed to achieve the charity's objectives are to:

- To offer advice and information services to local families/individuals
- To provide volunteering and training opportunities
- To offer advocacy and counselling to victims of domestic violence.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The review over the coming year in the will include learning lessons on managing and meeting new and increased demands from our client group as well as sharing good practice with and from other local agencies. The review looks at what was achieved and the outcomes in the previous 12 months as well as developing strategies for this current year. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. It also helps us ensure our aim, objectives and activities remain focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities.

OBJECTIVES AND ACTIVITIES (CONTINUED)

How our activities deliver public benefit.

Our main activities and who we try to help are described below. All our charitable activities focus on the improvement of social conditions and prospects for socially and economically deprived people resident in the London Borough of Lewisham and are undertaken to further our charitable purposes for the public benefit

Advice work

Throughout the year we have delivered a service to clients across the borough assisting them with benefits applications and appeals, we have done preliminary advice in housing, immigration, tax and debt.

Data collected over the year continues to show the financial gains made for our clients by maximising benefits and winning appeals.

We remain an equal partner in the Advice Line Lewisham consortium and play a full and positive role in its development for the time being.

Mosaic – Women's project supporting women experiencing domestic violence

This advocacy service operating from St Thomas' Hospital provides a supportive environment for women experiencing domestic violence. This project has been part of our delivery of services for more than a decade now and remains a significant provider of support for women, helping them to process their situations and experiences, to consider their options and to deal with the myriad of issues facing them. These range from practical concerns around money, accommodation, children and work to issues of confidence, depression, anxiety and self-esteem. We have seen a significant increase in calls for help since the first lockdown in March 2020. This has put pressure on our advisors but they have continued to provide the same high quality of support. This service provides support for women from a very diverse community.

Change of Name

The Charity changed its name from 170 Works to Community Advice Works following the sale of our building at 170 New Cross Road, after which we were named. It was felt that without the physical connection to the building the name made less sense and we should take the opportunity to make better use of our branding to alert potential clients to our services. The name was changed at Companies House on 10 March 2021.

CAW - Space

Through longstanding good relations with Lewisham Homes we operate out of 49a Hatfield Close as our base on a long term lease, rent free, with maintenance support. The property has been renovated and refurbished to make it an appropriate and useful work place for the delivery of a face to face advice service and drop in centre. Since moving premises to 49a Hatfield Close and despite period of lockdown we have been able offer staff, clients and volunteers a much more appropriate work environment.

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2021

Volunteers

The Trustees would like to take this opportunity to thank all the volunteers who gave their time and support so generously. Volunteers are the heart of CAW and without their commitment we would not be able to provide as full a service. CAW has traditionally taken on volunteers from the local area who are unemployed although our volunteers come from all walks of life and are of all ages. Volunteers are involved in all aspects of the organisation.

FINANCIAL REVIEW

Reserves policy

The activities of Community Advice Works are financed on a project-funding basis with a measure of unrestricted funding to cover necessary administration, core costs and overheads.

In order to fund the core costs of the organisation a management fee is built into funding applications. At the reporting date the General Reserve stands at £629,4324 (2020: £498,936). The additional reserves were raised by the sale of the charity's property at 170 New Cross Road, London SE14 5AA.

The Income generated for the year was £218,858 (2020: £224,421), with expenditure of £241,514 (2020: £291,719). This left CAW with a deficit for the year of £22,656 (2020: £67,298).

The trustees intend to invest a substantial part of these funds in a CCLA Investment fund, leaving enough accessible funds to cover 6 months overheads in the bank account at any one time. The money earned from the investment can in the short term be used to help mitigate the risk of funding cuts from London Borough of Lewisham in 2022-2023. We are investing more of our time and resource on fund-raising and will apply for NCIL funds in Autumn 2021. For the time being our known and agreed income for the current year is considered to be sufficient to ensure continuing operations over the next financial year and beyond.

Principal funding sources

The principal funding sources were the London Borough of Lewisham, St Thomas NHS Trust, Pinnacle Housing, New Cross Gate Trust and the Leathersellers. We will be applying for NCIL funding coming available in the Borough towards the end of 2021. We intend to apply for a significant amount of money to cover any loss in funding and for further development of the work we do. The board is extremely grateful to all our funders for their continued support.

Investment policy and objectives

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the Directors/Trustees wish and in line with our investment policy.

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2021

FUTURE DEVELOPMENTS

We anticipate significant pressure on our finances and other resources during the coming financial year as a result of the expected cut in our funding from Lewisham Council and the looming economic crisis following in the wake of Covid-19

Directors/Trustees are developing strategic plans to ensure the organisation manages this new situation as best it can with robust policies, procedures, training and support in place, alongside a regularly reviewed risk register, a fundraising strategy that is realistic and innovative. Care of our most valuable asset, the staff and volunteers will continue to be in the foreground.

The charity was successful in its re-application for accreditation on behalf of the advice service to the Office of the Immigration Services Commissioner (OISC), Community Legal Services and the Quality Mark. The organisation continues to strive to be an active voice for our service users and communities and actively encourages and promotes community cohesion. The directors and trustees are committed to continue with further consortium and partnership working to maximise our impact. Community Advice Works Management Board and staff seek to ensure that the community is at the heart of its work.

Community Advice Works
(A company limited by guarantee)
Trustees' Annual Report
For the year ended 31 March 2021

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

Company law requires the trustees to prepare financial statements for each financial year 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 company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

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

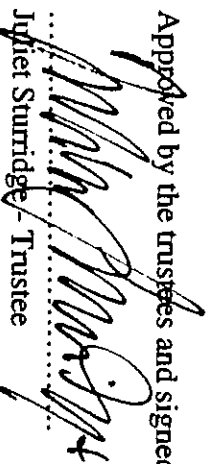
Our Independent Examiner, appointed by during the year, is Kathleen Moss ACMA, CGMA.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31st March 2021 was 9 (2020: 5). Trustees are members of the charity but this entitles them only to voting rights.

The trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to guidance published by the Charity Commission, including public benefit guidance.

The company has taken advantage of the small companies' exemption in preparing the report above. The trustees declare that they have approved the trustees' report (including directors' report) above.

Approved by the trustees and signed on their behalf by:


Juliet Sturridge - Trustee

Date: 31. 1. 22

Independent Examiner's Report

To the Trustees of Community Advice Works Limited

I report on the accounts of the charity for the year ended 31st March 2021, comprising of the Statement of Financial Activities, Balance Sheet and associated notes.

Respective responsibilities of Trustees and examiner

The Trustees, who are also directors of Community Advice Works Limited for the purposes of company law, are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and part 16 of the Companies Act 2006 and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare accounts which accord with the accounting records, comply with the accounting requirements of 396 of the Companies Act 2006, Regulation 8 of the Charities Act 2011 and with the methods and principles of the Charities Statement of Recommended Practice FRS 102

have not been met; or

- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kathleen Moss ACMA, CGMA
Kathleen Moss Limited
48 Lawn Terrace
London

SE3 9LP



Dated: 31/01/2022

Community Advice Works
(A company limited by guarantee)

Statement of Financial Activities
(including Income and Expenditure Account)
For the year ended 31st March 2021

	Unrestricted funds	Restricted funds	Total funds 2021	Unrestricted funds	Restricted funds	Total funds 2020
	£	£	£	£	£	£
Income	Note					
Donations and legacies	3	-	-	-	600	600
Charitable activities	4	207,317	9,700	207,956	9,700	217,656
Trading activities	5	1,840	-	1,840	-	6,157
Investments	6	1	-	1	-	8
Total income		209,158	9,700	214,121	10,300	224,421
Expenditure:	7					
Raising funds		4,963	-	4,963	-	-
Charitable activities		226,851	9,700	236,551	281,719	291,719
Total expenditure		231,814	9,700	241,514	281,719	291,719
Net income/(expenditure) before transfer between funds		(22,656)	- (22,656)	(67,598)	300 (67,298)	-
Transfer between funds		-	-	4,813 (4,813)	-	-
Net income/(expenditure) before other gains and losses		(22,656)	- (22,656)	(62,785)	(4,513)	(67,298)
Other recognised gains:						
Proceeds of sale of fixed assets		153,152	-	153,152	-	-
Net movement in funds		130,496	-	130,496	(62,785)	(67,298)
Reconciliation of funds						
Total funds brought forward		498,936	300	499,236	561,721	4,813
Total funds carried forward		£ 629,432	£ 300	£ 629,732	£ 498,936	£ 300
					£ 499,236	

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derives from continuing activities.

The statement of financial activities complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 11 to 21 form part of these accounts.

Community Advice Works
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Balance Sheet
As at 31st March 2021

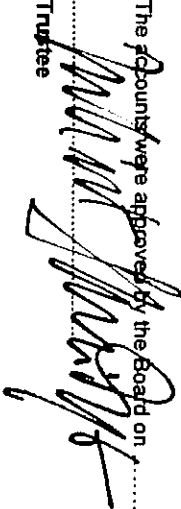
	Note	2021 £	2020 £
Fixed assets			
Tangible Assets	10	6,113	369,590
Current assets			
Debtors	11	83,286	69,111
Cash at bank and in hand		549,104	78,823
		<u>632,390</u>	<u>147,934</u>
Liabilities:			
Creditors: Amount falling due within one year	12 (	8,771)	(18,288)
		<u>623,619</u>	<u>129,646</u>
Net current assets / (liabilities)			
		<u>629,732</u>	<u>499,236</u>
Net assets			
		<u>629,732</u>	<u>499,236</u>
The funds of the charity:			
Restricted income funds	13		
Unrestricted income funds	14	300	300
Revaluation reserve	14		214,127
General reserve		629,432	284,809
		<u>629,732</u>	<u>499,236</u>
Total charity funds			
		<u>629,732</u>	<u>499,236</u>

The charity is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31st March 2021. No member of the charity has deposited a notice, pursuant to section 476, requiring an audit of these accounts.

The trustees acknowledge their responsibilities for ensuring that the charitable company keeps accounting records which comply with sections 386 and 387 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The notes on pages 11 to 21 form part of these accounts.

The accounts were approved by the Board on 31.1.22

 Trustee Name SULEY SUREMAYI

Charity Registration No.: 1074622
 Company Registration No.: 03416785

Community Advice Works
(A company limited by guarantee)

Notes to the financial statements for the year ended 31st March 2021

- 1 Statutory information**
170 Community Project is a charitable company, limited by guarantee, registered in England and Wales number 03416785, charity number 1074622. The charitable company's registered office address is 49a Hatfield Close, London, SE14 5DW. The registered office is the principle place of business. The functional currency is sterling.
- 2 Accounting policies**
- 2.1 Basis of preparation**
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), (Charities SORP FRS 102) and the Companies Act 2006.
Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).
- 2.2 Public benefit entity**
The charitable company, 170 Community Project, meets the definition of a public benefit entity under FRS 102.
- 2.3 Going concern**
The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The charitable company can comfortably operate based on confirmed funding with sufficient reserves.
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.
- 2.4 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.
Where donations and grants are restricted to future accounting periods, they are deferred and recognised in those future accounting periods. Grants for immediate financial support and assistance, or to reimburse costs previously incurred, are recognised immediately.
Income from charitable activities comprises advice work programmes which are included when receivable.
- 2.5 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.
- 2.6 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.

Community Advice Works **(A company limited by guarantee)**

Notes to the financial statements for the year ended 31st March 2021: *continued*

2.7 Expenditure and basis of apportioning costs

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 accounted for on an accruals basis with the irrecoverable element of VAT included with the item to which it relates and has been classified under headings that aggregate all costs related to the category. Expenditure is classified under the following activity headings:

Raising funds: 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

Charitable activities: Expenditure on charitable activities includes the costs of delivering advice services and other activities undertaken to further the purposes of the charity and their associated support costs.

2.8 Tangible fixed assets and depreciation

The charitable company operates a policy of capitalising fixed asset items over £1,000. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life. The principal annual rates used for this purpose are:

IT equipment	33% on cost
Furniture & security	25% on cost
Plant and machinery	25% on cost
Freehold property	2% on cost

2.7 Leasing and hire purchase commitments

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

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments.

The trustees seek to use short term deposits to maximise the return on monies held at the bank and to manage cash flow.

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

2.9 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.

2.10 Creditors and provisions

Creditors and provisions are recognised where the charitable company 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.

2.11 Fundraising

170 Community Project doesn't use 3rd party fundraising organisations. Funds are raised through individual donations, grants from Trusts, Foundations and Government grants and contracts. Some fundraising events have been carried out from time to time.

2.12 Pensions

The charitable company operates an Auto Enrolment defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they are incurred.

Community Advice Works
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Notes to the financial statements for the year ended 31st March 2021: continued

	Unrestricted	Restricted	Total 2021 £
3 Donations and legacies			
Hardship Grant	-	-	-
Other donations	-	-	-
	-	-	-
Donations and legacies - prior year comparative			
Hardship Grant			
Other donations	-	300	300
	-	300	300
	-	600	600
	-	600	600
4 Income from charitable activities			
Advice Work			
Mozaic - Home Office St Thomas	105,122	-	105,122
New Cross Gate Trust	87,668	-	87,668
Outreach - Pinnacle Housing	-	9,700	9,700
	3,577	-	3,577
Leather Sellers' Company Charitable Fund	10,000	-	10,000
Other	950	-	950
	207,317	9,700	217,017
Income from charitable activities - prior year comparative			
Advice Work			
Mosaic - Home Office St Thomas	105,711	-	105,711
New Cross Gate Trust	86,795	-	86,795
Outreach - Pinnacle Housing	-	9,700	9,700
Leather Sellers' Company Charitable Fund	3,995	-	3,995
Pepys Community Forum	10,000	-	10,000
Other	1,450	-	1,450
	5	-	5
	207,956	9,700	217,656

Community Advice Works
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Notes to the financial statements for the year ended 31st March 2021: continued

5 Income from other trading activities	Unrestricted	Restricted	Total
			2021 £
Rental income	1,840	-	1,840
	1,840	-	1,840
<i>Income from other trading activities - prior year comparative</i>			
	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total</i>
			2020 £
Rental income	6,157	-	6,157
	6,157	-	6,157
6 Income from investments			
	Unrestricted	Restricted	Total 2021 £
Interest receivable	1	-	1
<i>Income from investments - prior year comparative</i>			
	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total</i>
			2020 £
Interest receivable	8		8

Community Advice Works
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Notes to the financial statements for the year ended 31st March 2021: continued

7 Analysis of expenditure						
	Cost of raising funds	Charitable activities: Advice work	Governance costs	Support costs	2021 Total	
	£	£	£	£	£	£
Staff costs	3,762	149,802	-	33,860	187,424	
IT subscriptions and cover	-	10,766	-	465	11,231	
Independent examination	-	-	1,800	-	1,800	
Bank charges	-	-	126	-	126	
Clerical, legal & professional Service Accreditation	-	626	-	5,208	5,834	
Rent, light, heat and water	-	701	-	-	701	
Telephone	-	-	-	12	12	
Equipment maintenance and renewal	-	6,050	-	-	6,050	
Advertising & promotion	-	517	-	-	517	
Subscriptions and publications	-	-	-	200	200	
Insurance & professional indemnity	-	-	386	-	386	
Printing, postage and stationery	-	-	-	3,035	3,035	
Sundries	-	2,213	-	-	2,213	
Repairs, Maintenance, Cleaning	-	198	-	-	198	
Building security	-	-	-	3,234	3,234	
Travel and subsistence	-	571	-	-	571	
Consultancy & supervision	-	45	-	-	45	
Depreciation	-	3,000	-	-	3,000	
Covid-19 related	-	-	-	4,806	4,806	
Relocation costs	-	-	-	3,604	3,604	
Staff training	-	-	-	905	905	
Volunteer expenses	-	3,599	-	-	3,599	
Other costs	-	1,198	-	-	1,198	
	-	-	-	825	825	
Support costs	3,762	179,286	2,312	56,154	241,514	
Governance costs	1,140	54,314	700	(56,154)	-	
	61	3,012	(3,074)	-	-	
Total expenditure 2021	4,963	236,612	-		241,514	
	Unrestricted		Restricted	Total		
Of the total expenditure:	2021	231,814	9,700	241,514		
	2020	281,719	10,000	291,719		

Community Advice Works
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Notes to the financial statements for the year ended 31st March 2021: continued

Analysis of expenditure - prior year comparative

	Cost of raising funds	Charitable activities: Advice work	Governance costs	Support costs	2020 Total
	£	£	£	£	£
Staff costs	-	184,748	-	15,837	200,585
Redundancy costs	-	1,394	-	-	1,394
Refurbishment	-	13,542	-	-	13,542
Grants for individuals	-	300	-	-	300
Partnership grants	-	-	-	-	-
IT subscriptions and cover	-	9,271	-	659	9,930
Independent examination	-	-	1,800	-	1,800
Bank charges	-	-	83	-	83
Clerical, legal & professional	-	-	2,490	1,081	3,571
Rent, light, heat and water	-	-	-	2,451	2,451
Telephone	-	-	-	7,775	7,775
Equipment maintenance and renewal	-	-	-	2,695	2,695
Advertising & promotion	-	724	-	-	724
Subscriptions and publications	-	1,641	-	952	2,593
Insurance & professional indemnity	-	-	271	2,962	3,233
Printing, postage and stationery	-	-	-	-	-
Sundries	-	-	-	309	309
Repairs, Maintenance, Cleaning	-	12,866	-	4,879	17,745
Building security	-	-	-	1,556	1,556
Travel and subsistence	-	199	-	-	199
Consultancy & supervision	-	2,340	-	-	2,340
Depreciation	-	-	-	12,969	12,969
Covid-19 related	-	-	-	1,084	1,084
Relocation costs	-	-	-	654	654
Staff training	-	343	-	-	343
Other costs	-	-	20	3,824	3,844
Support costs	-	227,368	4,664	59,687	291,719
Governance costs	-	58,487	1,200	(59,687)	-
	-	5,864	(5,803)	-	-
Total expenditure 2020	-	291,719	-	-	291,719

Community Advice Works **(A company limited by guarantee)**

Notes to the financial statements for the year ended 31st March 2021: continued

8 Net income for the year

	2021	2020
	£	£
The net income for the year is stated after charging:		
Depreciation of tangible fixed assets owned by the charitable company	4,806	12,969
Independent Examination	1,800	1,800

9 Staff costs

Staff costs during the year were:		
Salaries and wages	173,285	185,781
Social Security costs	9,743	10,531
Employer's contribution to defined contribution pension schemes	4,396	4,273
	187,424	200,585

Number of employees

The average monthly number of employees during the year was:

	2021	2020
	8	13

There were no employees whose annual remuneration was £60,000 or more.

The key management personnel of the charitable company included the Trustees and Manager.
Total employee benefits paid to key management personnel including NIC and pension were £37,622 (2020: £31,519).

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Notes to the financial statements for the year ended 31st March 2021: continued

10 Tangible fixed assets

	Freehold Property £	Plant & Machinery £	Furniture & Security	IT Equipment	Total £
Cost:					
At 1 April 2020	408,224	73,604	1,467	10,487	493,782
Disposals	-	-	-	-	-
Additions at cost	(408,224)	(69,836)	-	-	(478,060)
At 31 March 2021	-	3,768	1,467	10,487	15,722
Depreciation:					
At 1 April 2020	41,388	70,778	366	3,496	116,028
Charge for year	-	942	367	3,496	4,805
On disposals	(41,388)	(69,836)	-	-	(111,224)
At 31 March 2021	-	1,884	733	6,992	9,609
Net book value:					
At 31 March 2021	-	1,884	734	3,495	6,113
At 31 March 2020	358,672	2,826	1,101	6,991	369,590

£160,873

Historical cost of freehold property
The freehold building was valued sold during the year and the gain on the sale less costs associated with the sale is shown in Gains in the Statement of Financial Activities.

11 Debtors

Due within one year:

Trade debtors
Accrued income and prepayments

	2021 £	2020 £
Trade debtors	81,157	66,974
Accrued income and prepayments	2,129	2,137
	83,286	69,111

12 Creditors

Amounts falling due within one year:

Trade creditors
Social Security and other taxes
Pension
Other creditors

	2021 £	2020 £
Trade creditors	458	4,313
Social Security and other taxes	4,357	9,066
Pension	933	14
Other creditors	3,023	4,895
	8,771	18,288

Community Advice Works
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Notes to the financial statements for the year ended 31st March 2021: continued

13 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fund Balances at 31 March 2021 are represented by:			
Tangible Fixed Assets	6,113	-	6,113
Current Assets	632,090	300	632,390
Creditors: Amounts falling due within one	(8,771)	-	(8,771)

Total net assets

629,432	300	629,732
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Analysis of net assets between funds - prior year comparative

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fund Balances at 31 March 2020 are represented by:			
Tangible Fixed Assets	369,590	-	369,590
Current Assets	147,634	300	147,934
Creditors: Amounts falling due within one	(18,288)	-	(18,288)

Total net assets

498,936	300	499,236
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Community Advice Works
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Notes to the financial statements for the year ended 31st March 2021: continued

14 Funds

The income funds of the charity include restricted and unrestricted funds comprising the following unexpended balances of donations and grants held on trust:

	At 01-Apr 2020	Incomeing	Outgoing	Transfers between funds	At 31-Mar 2021
	£	£	£	£	£
Restricted Funds					
New Cross Gate	-	9,700	(9,700)	-	-
Deptford Challenge Trust	-	-	-	-	-
Friends	300	-	-	-	300

Total Restricted Funds	300	9,700	9,700	-	300
Unrestricted funds:					
Advice	11,069	105,122	(105,122)	-	11,069
General Fund	164,721	104,036	(126,692)	476,298	618,363
170 New Cross Road	69,323	153,152	-	(222,475)	-
Building Reserve	39,696	-	-	(39,696)	-
Revaluation reserve	214,127	-	-	(214,127)	-

Total unrestricted funds	498,936	362,310	(231,814)	-	629,432
Total funds	499,236	372,010	(241,514)	-	629,732

Restricted Funds - description
New Cross Gate:
Friends:

Funding to support the delivery of a weekly advice drop in day.
Funding to provide for hardship funding.

Funds - prior year comparative

The income funds of the charity include restricted and unrestricted funds comprising the following unexpended balances of donations and grants held on trust:

	At 01-Apr 2019	Incomeing	Outgoing	Transfers between funds	At 31-Mar 2020
	£	£	£	£	£
Restricted Funds					
New Cross Gate	-	9,700	(9,700)	-	-
Deptford Challenge Trust	4,813	-	-	(4,813)	-
Friends	-	600	(300)	-	300

Total Restricted Funds	4,813	10,300	(10,000)	4,813	300
Unrestricted funds:					
Advice	11,069	105,711	(105,711)	-	11,069
General Fund	132,630	108,410	(81,132)	4,813	164,721
170 New Cross Road	164,199	-	(94,876)	-	69,323
Building Reserve	39,696	-	-	-	39,696
Revaluation reserve	214,127	-	-	-	214,127
Total unrestricted funds	561,721	214,121	(281,719)	4,813	498,936
Total funds	566,534	224,421	(291,719)	-	499,236

15 Taxation

The charitable company is registered under Part 11 of the Corporati

16 Related parties

There are no related party transactions. There are no donations from or to restricted donations from related parties.

17 Trustees

None of the trustees (or any person connected with them) received any remunerations from the charity during the year. No reimbursements were made to trustees in 2021 (2020: nil) for travelling and other expenses and no payments were made direct to third parties.

18 Pension and other post-retirement benefit commitments

Defined contribution	2021 £	2020 £
Contributions payable by the company for the year	4,378	5,713

At 31 March 2021 £933 was outstanding, paid in 2021 (2020: 933)

19 Operating lease commitments

The charitable company has an operating lease for a period of 12 months, which is cancellable operating leases.
