BOSNIA & HERZEGOVINA COMMUNITY ADVICE CENTRE

England & Wales · Charity number 1085815

Details

Other names	BOSNIA & HERZEGOVINA COMMUNITY ADVICE CENTRE - BRENT, BOSNIA HERZEGOVINA CLUB BRENT
Status	Registered
Legal form	Other
Registered	2001-03-26
Register	View on the Charity Commission register

Contact

Address	Bhcac Rear of 108 High Road Willesden London NW10 2PP
Phone	020 8459 4201
Email	info@bhcac.org.uk
Website	www.bhcac.org.uk

Activities

Objects: (1) RELIEVING POVERTY, SICKNESS AND DISTRESS, (2) ADVANCING EDUCATION, (3) PRESERVING AND PROTECTING PHYSICAL AND MENTAL HEALTH, (4) PROVIDING FACILITIES FOR RECREATION OR LEISURE-TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR ITS MEMBERS.

Activities: BHCAC provides advice, person-centred support, trainings and community activities that help people overcome hardship, build independence and thrive with resilience. Most funds support frontline activities and services delivered by qualified staff, with the remainder used for essential operational and governance costs ensuring reliable, professional, safe, lawful and sustainable work.

Downloaded from opencharities.uk/ew/1085815

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Economic/community Development/employment, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** GREATER LONDON
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£159,041	£142,423	-	-
2024-03-31	£147,096	£143,863	-	-
2023-03-31	£123,102	£120,997	-	-
2022-03-31	£140,490	£133,489	-	-
2021-03-31	£245,951	£143,184	-	-

Trustees

Name	Role	Appointed
Zaim Pasic	Chair	2026-01-24
Hasnija Majdanac		2026-01-24
MEHO JAKUPOVIC		2026-01-24
Sadik Eminic		2026-01-24
Safeta Karabasic		2026-01-24

Downloaded from opencharities.uk/ew/1085815

BOSNIA & HERZEGOVINA COMMUNITY ADVICE CENTRE

England & Wales - Charity number 1085815

Accounts

Bosnia and Herzegovina Community Advice Centre

Report and Financial Statements

for the Year Ended 31 March 2025

Bosnia and Herzegovina Community Advice Centre

Report and Financial Statements for the Year Ended 31 March 2025

Contents

	Pages
Reference & Administrative Details	3
Trustees' Report	4-13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Financial Statements	16-19
Independent Examiner's Report	20

Bosnia and Herzegovina Community Advice Centre

Reference & Administrative Details

Charity Name	Bosnia & Herzegovina Community Advice Centre
Charity registration number	1085815
Address	Rear of 108 High Road Willesden London NW10 2PP
Trustees:	Mr Zaim Pasic (Chair) - elected 29 January2025 Mrs Safeta Karabasic (Treasurer) - elected 29 January 2025 Mrs Hasnija Majdanac - elected 29 January 2025 Mrs Selveta Alimajstorovic - resigned 3 July 2024 Mr Fejzi Jahaj (Secretary) - elected 29 January 2025 Mr Sadik Eminic-elected 29 January 2025
Centre Manager	Ms Sadida Trozic
Independent Examiner	Dunstanette Kuti FCCA MCSI Skillspool Training Adiaha Antigha Centre 24-30 Dalston Lane London E8 3AZ

Bosnia and Herzegovina Community Advice Centre

Trustees' Report for the Year Ended 31 March 2025

Structure, Governance and Management

Governing Document

The Bosnia and Herzegovina Community Advice Centre is a registered charity in England and Wales (No. 1085815), registered on 26 March 2001 and operating since 7 February 1997. The Charity is governed by its Constitution, adopted on 7 February 2001 and last amended on 14 January 2023.

As at 31 March 2025, the Charity had approximately 36 members who play an active role in governance, including electing Trustees at the Annual General Meeting and supporting the organisation's accountability and community-led decision-making.

Organisational Structure

The Charity is governed by a Board of Trustees, which holds ultimate responsibility for strategic leadership, effective governance and ensuring compliance with legal, regulatory and contractual obligations. The Board meets at least quarterly and delegates day-to-day operational management to the Centre Manager.

The Trustees operate independently from staff, and a register of Trustees' and members' interests is maintained at the registered office and available for public inspection.

Trustee Nomination, Appointment and Induction

Members of the Charity are invited to nominate candidates for Trustee roles ahead of the Annual General meeting (AGM). All nominees must be members of the organisation. Members are encouraged to nominate individuals who have demonstrated commitment to the Charity's work, including through volunteering or lived-experience contributions.

Before each AGM, members are informed of any Trustees retiring from the Board and are asked to elect new Trustees from the nominated candidates. The Board seeks a balanced mix of skills, experience and knowledge to fulfil its governance responsibilities.

All newly appointed Trustees receive a structured induction, including access to relevant training and ongoing mentoring provided by experienced Trustees, ensuring they are well equipped to carry out their duties effectively.

Decision-Making Processes

The Trustee Board makes decisions collectively, with matters determined by majority vote at formal meetings. Strategic issues, major policy decisions and significant financial commitments are reserved for the Board, while operational management is delegated to the Centre Manager.

Board decisions are informed by financial and operational reports, risk assessments and compliance information. External professional advice is sought where specialist expertise is required. All decisions are recorded in formal minutes to ensure transparency and accountability.

Principle Risks and Mitigations

The Trustees review the Charity's risk register regularly and have identified the following principal risks affecting operational delivery, governance, reputation and financial sustainability. Mitigations are in place and monitored throughout the year.

1. Financial Sustainability

Risk: Reduction or loss of key funding streams affecting service continuity.
Mitigation: Diversifying income sources, maintaining strong funder relationships, undertaking regular financial monitoring, and forward planning to identify and address funding gaps.

2. Premises and Accommodation

Risk: Loss of office premises leading to operational disruption.
Mitigation: Agreed contingency arrangements with partner organisations for temporary accommodation and continued use of multiple outreach venues to reduce reliance on a single site.

3. Staff Capacity & Retention

Risk: Difficulty recruiting and retaining specialist welfare-rights staff, impacting service quality and capacity.
Mitigation: Investment in staff training, supervision and professional development, supported by a clear business-continuity plan to maintain core service provision.

4. Operational and Compliance Risks

Risk: Failure to meet safeguarding, data protection, advice and casework quality or health and safety requirements.
Mitigation: Up-to-date policies, mandatory staff training, routine quality assurance checks, and oversights, including the Advice Quality Standard.

5. Financial Controls and Froud Risk

Risk: Potential financial loss due to error, irregularity or fraud.
Mitigation: Strong financial controls including dual authorisation for payments, regular bank reconciliations, independent examination of accounts, and Trustee oversight of financial reporting. Appropriate insurance is maintained, and all financial, operational and governance procedures are reviewed regularly to ensure they remain effective and proportionate.

Objectives and Activities

Objects

The Charity's objects, as set out in its Constitution, are to promote charitable purposes for the public benefit. These include the relief of poverty, sickness and distress; the advancement of education; the protection and preservation of physical and mental health; and the provision of recreational and leisure-time activities to improve the quality of life for its members.

These objects guide all of the Charity's work, particularly in supporting people in Brent who are experiencing poverty, hardship and inequality.

Vision

Our vision is a fairer, more inclusive society where everyone can thrive, free from poverty, inequality and barriers to opportunity.

Mission

Inspired by our Bosnian heritage, we empower individuals and families in Brent's diverse communities to overcome poverty and inequality, build lasting independence and thrive with resilience. We do this through support, trusted advice and opportunities shaped by lived experience, fostering inclusive and connected communities.

How We Deliver Our Mission

We deliver our mission by:

- Providing advice services that enable people to access their rights and essential services.
- Offering person-centred support to help vulnerable individuals navigate complex challenges.
- Preventing problems through education, information and training.
- Creating volunteering opportunities that build skills and support community participation.
- Delivering weekly social Café sessions to reduce isolation and loneliness.
- Organising Bosnian heritage and cultural events to strengthen community connection and inclusion.

Ensuring our Work Delivers our Aims

The Trustees review the Charity's mission, objectives and activities each year to ensure services remain effective, relevant and aligned with the Charity's purposes. This includes assessing outcomes for beneficiaries and evaluating the impact of core activities.

In reviewing and planning the Charity's work, the Trustees have had due regard to the Charity Commission's guidance on public benefit, in accordance with section 17 of the Charities Act 2011.

Focus of Our Work

We support individuals and families facing complex social and economic challenges to access the help they need, empower them to overcome hardship, build lasting independence and thrive with resilience. Through holistic, person-centred services — including welfare benefits advice, housing support, health and social care guidance, social inclusion activities and skills development — we help people access their rights, improve stability and strengthen their connections within the community.

Our work is guided by the core values of inclusion, empowerment, empathy, collaboration and integrity. These principles shape our approach and underpin our contribution to creating positive, meaningful change across Brent's communities.

Who Used and Benefited from Our Service

The Bosnia and Herzegovina Community Advice Centre collects detailed information about its service users through the AdvicePro case-management system, recording age, ethnicity, gender, disability, employment status, English-language ability and borough of residence. Additional insight is obtained through ongoing user feedback and an annual survey, which support continuous service improvement and ensure that our work remains aligned with community needs.

During 2024–25, the service supported 957 individuals. The majority (91%) were Brent residents, with additional users coming from other London boroughs, including Barnet (1%), Hounslow (1%), Hammersmith & Fulham (4%), Lambeth (1%) and other areas (2%). A further 7% of all users were Londoners from West Balkan backgrounds, reflecting the charity's longstanding specialist role in serving migrant and multilingual communities.

Our users represented a wide range of ethnic backgrounds: Africa (30%), Asia (22%), Middle East (19%), Europe (9%), Western Balkans (7%), Caribbean (7%), British (4%) and Other (2%). In Brent, 96% of the people we supported were from Black, Asian and Minority Ethnic (BAME) communities, compared with 84.8% of the general local population. This demonstrates strong engagement with groups disproportionately affected by poverty, language barriers and economic insecurity.

Many users faced multiple disadvantages: 61% identified as disabled, 74% were unemployed, and 9% had limited English. The age profile shows that 85% were of working age (16–65), while 9% were aged 66–74 and 6% were 75 or over. These indicators collectively confirm that the service is reaching individuals at heightened risk of hardship, digital exclusion and unmet need.

Complaints, Feedback and Service Improvements

The charity conducts an annual review of complaints and user feedback to ensure accountability and service quality. No formal complaints were received during 2024–25. A small number of users raised concerns about access to outreach service drop-ins at local libraries, relating to venue management and partner arrangements with Brent Hubs (Brent Council). In response, the charity agreed that tickets would be issued earlier to improve fairness, reduce queueing, and ensure consistent access. A full summary of feedback, concerns and actions taken is reviewed annually by the Trustee Board, informing adjustments to outreach operations and wider service planning.

Public Benefit Statement

The Trustees confirm that they have complied with Section 17 of the Charities Act 2011 and have had due regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims, activities and impact, and when planning future service delivery.

The charity exists to relieve poverty, hardship and social disadvantage by providing free, accessible advice and advocacy to individuals who face financial insecurity, language barriers, discrimination, and difficulties navigating public services. The data collected during 2024–25 demonstrate that the charity is reaching those in greatest need—particularly disabled people, unemployed residents, older adults and individuals from BAME and migrant communities.

Our advice work directly benefits the public by helping people secure income, resolve housing issues, access health and welfare services, prevent crisis, and improve their overall wellbeing. All activities are delivered free at the point of use, openly available to anyone who needs support, and designed to promote equality, inclusion and social cohesion. The Trustees regularly monitor outcomes and feedback to ensure that resources continue to be used effectively and for the public benefit

Achievements and Performance

During the year, the Charity delivered a comprehensive programme of welfare benefit rights advice, person-centred support, financial inclusion activities and community-based wellbeing opportunities. Despite sustained cost-of-living pressures and increased demand, all planned activities were delivered. Performance demonstrates strong impact, high service quality and the Charity's continued commitment to supporting individuals and families in Brent experiencing poverty and inequality.

Welfare Benefit Rights Advice and Person-Centred Support

A total of 957 individuals received welfare benefit rights advice and personalised support through one-to-one appointments and community access points. The Charity continued to primarily serve people in Brent facing hardship while remaining accessible to Londoners from the West Balkan background who sought assistance.

The Charity secured £618,993 in confirmed financial gains, helping people increase income, stabilise finances and manage essential living costs.

Casework outcomes remained exceptionally strong:

- 104 benefit appeals were submitted; of 48 concluded, 94% were successful
- 87% of surveyed individuals reported increased income
- 95% reported improved ability to engage with the Department for Work and Pensions (DWP) or specialist agencies

These results evidence the Charity's expertise in navigating complex welfare systems and ensuring people receive the benefits to which they are entitled.

<u>Service Needs and Emerging Pressures</u>

Analysis of presenting needs confirms sustained pressure on low-income households:

- 79% required welfare benefits rights advice and advocacy
- 11% needed support to prevent evictions or stabilise housing
- 10% required help with essential utility or transport costs

This insight guides service development and helps the Charity remain focused on areas of greatest need.

<u>Knowledge, Skills, Navigation and One-to-One Support</u>

The Charity delivered a combined programme of training sessions and one-to-one support, enabling people to better understand their rights, improve digital capability and navigate complex welfare systems with confidence.

Through direct advice and personalised guidance:

- 98% reported increased understanding of welfare rights and entitlements.
- Individuals received tailored support to manage claims, resolve issues with the DWP and prevent loss of income.
- Specialist one-to-one interventions ensured people with complex needs received clear, accessible support at the point of crisis.

Targeted Universal Credit (UC) training strengthened people's capability to manage their claims effectively:

- 100% increased knowledge of benefit rights
- 57% improved ability to manage UC online
- 86% better understood claimant commitments, UC elements and sanctions

Training on welfare rights, Universal Credit and managed migration further increased confidence in responding to DWP communications and reduced the risk of sanctions or incorrect awards.
This integrated approach — combining personalised advice with skills-focused training — strengthened long-term resilience and reduced reliance on crisis interventions.

Financial Inclusion

To enhance financial stability, 11 individuals completed budgeting workshops (138% of target):

- 93% reported improved budgeting confidence
- 82% reported increased financial literacy

These outcomes demonstrate the value of preventative, skills-focused financial education.

Accessible Community-Based Support

Weekly outreach service at Willesden Green and Harlesden libraries provided timely, first-come assistance to individuals experiencing urgent issues or facing digital exclusion. In addition, office-based appointments delivered intensive, tailored guidance for complex cases, including benefit appeals, eviction prevention, and referrals for debt management or utility disconnection. This intergrated delivery model ensured equitable access to support across a broad spectrum of needs and circumstances.

Social Connection, Inclusion and Wellbeing

The Charity's social and wellbeing activities delivered significant benefits:

- 98% reported reduced isolation and improved social connection
- 75% increased awareness of supportive community and specialist services

These outcomes highlight the importance of holistic, community-based support in addressing wider determinants of wellbeing.

Contribution of Volunteers

Volunteers continued to play an essential role in community engagement. Six volunteers, including four occasional contributors, contributed approximately 484 hours to social activities and events. This support is valued at £9,680, significantly enhancing the Charity's reach and impact.

Activities

Person-Centred Advice and Support Project

Established in 2018—initially funded by Brent Council and now jointly supported by the Henry Smith Charity and Trust for London—this project delivers essential welfare benefit rights advice, advocacy and person-centred support for people in Brent. Support is provided through flexible outreach drop-ins at Willesden Green and Harlesden libraries on a first-come, first-served basis, complemented by office-based appointments for those requiring more detailed casework.

Alongside one-to-one advice and representation, the project provides training sessions to help people navigate the benefits system and money-management workshops to improve budgeting skills and financial confidence. This targeted combination of casework, skills-building and practical guidance
ensures that individuals facing significant financial hardship, complex needs or barriers to accessing services receive tailored support to stabilise their circumstances, maximise income and improve long-term wellbeing.

Providing Opportunities and Easing the Cost-of-Living Project

Funded by Brent Council, this project delivered a wide-ranging programme of social, cultural and wellbeing-focused activities between 1 April 2024 and 31 March 2025. Designed in response to the worsening cost-of-living crisis, it supported disadvantaged, marginalised and vulnerable people in Willesden by removing both financial and social barriers to participation.

The programme offered twice-weekly coffee gatherings for older people—including those living with dementia—dedicated floristry workshops, and two large community events. Developed through beneficiary surveys and community consultations, the activities promoted consistent opportunities for social connection, creative engagement and cultural exchange during periods when loneliness tends to increase.

The project contributed directly to improved physical and mental wellbeing, strengthened community cohesion and widened access to social, educational and recreational opportunities. By expanding activity provision and connecting people to wider community support networks, it also helped reduce pressure on overstretched local services and reinforced the local area's social infrastructure.

Quality Assurance

The charity maintains a robust Quality Assurance framework to ensure the delivery of accurate, consistent, and high-quality advice. Regular case file reviews are conducted by a suitably qualified Supervisor, who examines a proportion of each Adviser's and Caseworker's records. The number of files reviewed is determined by each individual's level of competency. All cases are selected at random, and clear, constructive feedback is provided to support continuous improvement.

Where training or development needs are identified, the Supervisor addresses these through tailored learning activities. This may include one-to-one guidance, in-house group training sessions, or external specialist courses provided by organisations such as the Child Poverty Action Group (CPAG) or The Benefits Training Co.

Alongside routine supervision, the charity undertakes a quarterly analysis of the quality of advice and information provided. The findings of this assessment are presented to the Trustee Board, supporting strong governance, accountability, and ongoing service enhancement.

The charity also holds external quality accreditation and is subject to independent audit by Recognising Excellence Ltd against the requirements of the Advice Quality Standard (AQS). The charity currently meets this standard, with the next audit due in August 2025.

Organisational Performance and Grant Funding

Brent continues to experience some of the highest levels of poverty and inequality in London, with 41% of children living in poverty after housing costs and an overall poverty rate of 33%, both significantly above London averages. These pressures, together with the ongoing cost-of-living crisis, continue to drive sustained demand for the Charity's support.

All of our grant-funded projects were delivered in full, consistently meeting or exceeding required outputs and outcomes.

Service delivery is monitored by the Board of Trustees, with six-monthly and annual reports provided to funders. Demand for our services remains high, and performance data demonstrates strong impact aligned with funder priorities and our charitable mission.

There is high demand for our outreach services across Brent, reflecting both the scale of local need and our reputation for delivering user-led services shaped by lived experience. This approach ensures support remains relevant, accessible and responsive to the challenges residents face. Much of this demand is driven by word-of-mouth referrals from within Brent's diverse communities, demonstrating trust in our work and reinforcing the value of continued funder investment.

Through robust grant management, effective monitoring systems and a sustained commitment to tackling poverty and inequality, the Charity continues to provide vital support to those who need it most while working collaboratively with funders to achieve long-term positive change.

Each project/service area is monitored against a plan, detailing key performance indicators (KPIs), milestones and resources required. The Project Manager is required to provide monthly reports on activity, outputs, outcomes, and client satisfaction. Trustees receive quarterly finance and project reports detailing project activity and performance against KPIs.

Annual General Meeting

The Annual General Meeting took place on 29 January 2025 at the Charity's premises. At this meeting, members unanimously approved the Annual Report and Financial Statements for the year ended 2024.

Financial Review

Incoming resources for the year amounted to £159,041 (2024: £147,096), of which £158,224 related to restricted activities. Total expenditure for the year was £142,423 (2024: £143,863). The largest area of expenditure was staff-related costs—salaries, national insurance, and pensions—which totalled £97,972 and represented approximately 68% of overall expenditure (2024: 69%).

The Bosnia and Herzegovina Community Advice Centre achieved a net surplus of £16, 618 (2024: £3,233).
At 31 March 2025, total reserves stood at £161,426 (2024: £144,808), comprising £130,759 (2024: £114,958) in restricted funds and £30,667 (2024: £29,850) in unrestricted funds.

The trustees confirm that the charity remains a going concern and that no funds were in deficit during the year. Principal sources of income include grants and donations supporting the charity's core activities.

Reserves Policy

The trustees seek to maintain an appropriate level of unrestricted funds to enable the charity to meet any reasonably foreseeable financial commitments and contingencies. Taking account of current operating conditions, the trustees consider it prudent to aim to hold unrestricted reserves equivalent to approximately three months of organisational expenditure.

The purpose of maintaining reserves at this level is to support the charity's financial stability and to help ensure continuity of services in the event of unexpected financial or operational pressures, while allowing the charity to meet its ongoing obligations.

At the end of the financial year, the charity held unrestricted free reserves of £30,667. The trustees keep the level of reserves under regular review and, where possible, seek to strengthen unrestricted reserves over time in line with the charity's reserves policy.

Fundraising

The charity does not undertake active public fundraising campaigns but maintains an online donation facility to receive voluntary contributions from the public. The charity is in the process of registering with the Fundraising Regulator and is committed to adhering to the Code of Fundraising Practice.
The trustees have had due regard to the Charity Commission's guidance on public benefit and fundraising. They confirm that no professional fundraisers or commercial participators were engaged during the reporting period and that no complaints were received in relation to fundraising activities.

Plans for Future Periods

As we move into the 2026–29 business-planning cycle, the charity's strategic priorities focus on strengthening service quality, improving resilience, and ensuring our support remains inclusive, empowering and responsive to community needs. Our priorities are to:

1. Maintain High-Quality, Accessible and Inclusive Services
Continue investing in staff development, maintain the Advice Quality Standard and adapt service-delivery approaches to remain responsive, person-centred and grounded in lived experience—ensuring all communities can access trusted, inclusive support.

2. Strengthen Insight into Local Needs
Use demographic data and AdvicePro insights to monitor emerging trends across Brent, ensuring services remain relevant, inclusive and reflective of the challenges faced by residents experiencing poverty and inequality.

3. Expand Early-Intervention and Prevention Approaches
Develop preventative pathways, community-led initiatives and outreach models that support people earlier, reduce crises and help tackle long-term inequality.

4. Secure and Diversify Resources
Pursue new funding opportunities, strengthen core advice capacity and grow services that empower residents to build resilience and long-term independence.

5. Deepen Partnerships and Strengthen Community Engagement
Work with community, statutory and voluntary partners to improve outcomes, promote equality and inclusion, and build more connected, thriving communities. We will also expand pathways for younger British Bosnians to engage with their heritage, volunteer and lead—strengthening intergenerational connection and the long-term sustainability of our mission.

This report and statement were approved by the Trustees on 14 January 2026 and signed on its behalf by:

Mr Zaim Pasic – Chair

Mrs Safeta Karabasic-Treasurer

Bosnia and Herzegovina Community Advice Centre

Statement of Financial Activities for the Year Ended 31 March 2025

	Note	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
		£	£	£	£
INCOME FROM:					
Charitable activities	2	817	158,224	159,041	147,096
Total:		817	158,224	159,041	147,096
EXPENDITURE ON:					
Charitable Activities	3	-	142,423	142,423	143,863
Total:		-	142,423	142,423	143,863
NET INCOME (EXPENDITURE)		817	15,801	16,618	3,233
Total funds brought forward		29,850	114,958	144,808	141,575
TOTAL FUNDS CARRIED FORWARD		30,667	130,759	161,426	144,808

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities

Bosnia and Herzegovina Community Advice Centre

Balance Sheet as at 31 March 2025

	Note	2025	2024
		£	£
CURRENT ASSETS:			
Debtors	9	-	1,125
Cash at bank and in hand		213,963	229,731
		213,963	**230,856**
CREDITORS:			
Amounts falling due within one year	10	(52,537)	(86,048)
NET CURRENT ASSETS:		144,808	144,808
TOTAL ASSETS LESS CURRENT LIABILITIES		**161,426**	**144,808**
NET ASSETS		**161,426**	**144,808**
RESERVES:			
Restricted Funds		130,759	114,958
Unrestricted Funds		30,667	29,850
TOTAL FUNDS	11	**161,426**	**144,808**

These financial statements were approved by the Board of Trustees on 14 January 2026 and were signed on its behalf by:

..... Mr Zaim Pasic - Chair

Bosnia and Herzegovina Community Advice Centre

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

1. ACCOUNTING POLICIES

BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS
The financial statements are prepared under the historical cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice "Accounting & Reporting by Charities" revised in 2015.

GOING CONCERN
There are no material uncertainties about the charity's ability to continue.

INCOME
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

EXPENDITURE
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS
Depreciation is provided at the following annual rate in order to write off each asset over its estimated useful life.

Leasehold property	- 25% reducing balance
Equipment	- 25% reducing balance
Fixtures and fittings	- 25% reducing balance

TAXATION
The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of a grant. Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS AND OTHER POST RETIREMENT BENEFITS
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

Notes to the Financial Statements for the Year Ended 31 March 2025 (*continued*)

2. INCOME FROM CHARITABLE ACTIVITIES

	Restricted Funds	Unrestricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Donations	-	97	97	660
Membership Fees	-	720	720	740
	-	817	817	1,100
GRANTS				
The National Lottery Community Fund - Community Organisations Cost of Living Fund	-	-	-	33,416
National Lottery Awards for All England	-	-	-	10,000
London Borough of Brent	26,386	-	26,386	-
Henry Smith Charity	65,000	-	65,000	40,280
London Community Foundation	-	-	-	10,000
Trust for London	66,838	-	66,838	52,000
	158,224	817	159,041	147,096

3. EXPENDITURE ON CHARITABLE ACTIVITIES COSTS

	Direct costs (see note 4)	Support costs (see note 5)	Totals 2025	Totals 2024
	£	£	£	£
Charitable activities	132,970	9,453	142,423	143,863

4. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024
	£	£
Staff Costs	97,972	99,757
Rent	12,868	12,467
Light & Heat	1,325	1,858
Insurance	1,499	1,441
Cleaning & Sundry expenses	1,368	1,000
Telephone	1,604	2,072
Charitable activity costs	16,334	11,677
	132,970	130,272

5. SUPPORT COSTS

	2025	2024
	£	£
Subscription	2,158	1,176
Other office costs	1,875	993
Accountancy fees	3,124	2,941
Bank charges	289	230
Payroll charges	2,007	1,855
Organisational Development	-	6,396
	9,453	13,591

Notes to the Financial Statements for the Year Ended 31 March 2025 *(continued)*

6. TRUSTEES' REMUNERATION AND BENEFITS

No remuneration directly or indirectly out of the funds of the charity was paid or is payable for the year to any trustee or to any person or persons known to be connected with any of them.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31st March 2024 nor for the year ended 31st March 2025.

7. STAFF COSTS

	2025 £	2024 £
Wages and Salaries	85,449	87,952
Employers NI	4,239	3,519
Pension costs	8,284	8,286
	97,972	99,757

The average monthly number of employees during the year was as follows:

	2025	2024
Staff	3	3

No employees received emoluments in excess of £60,000 during the year (2022: Nil)

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Prepayments	-	1,125
	-	1,125

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Social security and other taxes	2,989	2,873
Deferred Income:- Henry Smith	40,000	45,000
Trust for London	-	36,838
Accrued expenses	9,548	1,337
	52,537	86,048

Bosnia and Herzegovina Community Advice Centre

Notes to the Financial Statements for the Year Ended 31 March 2025 *(continued)*

11. MOVEMENT IN FUNDS

Unrestricted Funds	At 1.4.24 £	Income £	Expenditure £	Transfers £	At 31.3.25 £
General Fund	29,850	817	-	-	30,667

Unrestricted Funds	1.4.23 £	Income £	Expenditure £	Transfers £	31.3.24 £
General Fund	28,450	1,400	-	-	29,850

Restricted Funds

	At 1.4.24 £	Income £	Expenditure £	Transfers £	At 31.3.25 £
Person Centred Advocacy Project	92,972	-	(9,003)	-	83,969
Henry Smith Charity	1,432	65,000	(31,562)	-	34,870
London Borough of Brent	-	26,386	(14,466)	-	11,920
Trust for London	20,554	66,838	(87,392)	-	-
	114,958	158,224	(142,423)	-	130,759

Restricted Funds

	At 1.4.23 £	Income £	Expenditure £	Transfers £	At 31.3.24 £
Person Centred Advocacy Project	99,885	-	(6,913)	-	92,972
The National Lottery Community Fund - Community Organisations Cost of Living Fund	-	33,416	(33,416)	-	-
National Lottery Awards for all England	10,000	10,000	(20,000)	-	-
Henry Smith Charity	640	40,280	(39,488)	-	1,432
Arnold Clark Community Fund	400	-	(400)	-	-
London Community Foundation	-	10,000	(10,000)	-	-
Trust for London	2,200	52,000	(33,646)	-	20,554
	113,125	145,696	(143,863)	-	114,958

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2025

Bosnia and Herzegovina Community Advice Centre

Independent Examiner's Report on the Accounts

I report on the accounts for the charity for the year ended 31st March 2025

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an Independent Examination is needed

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general directions given by the Charities Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent review

My examination was carried out in accordance with 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 the 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:

(1) which gives me reasonable cause to believe that in any material respect the Trustees have not met the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the 2011 Charities Act

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

Name: Dunstanette Kuti FCCA MCSI
Position: Community Accountant
Skillspool Training CIC
Adiaha Antigha Centre, 24-30 Dalston Lane, London E8 3AZ

Date: 15/01/2026

BOSNIA & HERZEGOVINA COMMUNITY ADVICE CENTRE

England & Wales - Charity number 1085815

Accounts

Bosnia & Herzegovina Community Advice Centre

Report and Financial Statements

for the year ended 31 March 2024

Bosnia & Herzegovina Community Advice Centre

Report and Financial Statements for the year ended 31 March 2024

Contents

	Pages
Reference & Administration Details	3
Trustees' Report	4-9
Statement of Financial Activities	10
Balance Sheet	11
Notes to the Financial Statements	12-15
Independent Examiner's Report	16

Bosnia & Herzegovina Community Advice Centre

Reference & Administrative Details

Charity Name	Bosnia & Herzegovina Community Advice Centre
Charity registration number	1085815
Address	Rear of 108 High Road Willesden London NW10 2PP
Trustees	Mr Zaim Pasic (Chair) - elected 27 January2024 Mrs Safeta Karabasic (Treasurer) - elected 27 Janury 2024 Ms Emina Trozic (Secretary) - resigned 23 April 2023 Mr Dusan Bilbija -resigned 27 January 2024 Mrs Hasnija Majdanac - elected 27 January 2024 Mrs Selveta Alimajstorovic - elected 27 January 2024 Mr Fejzi Jahaj (Secretary) - elected 27 January 2024
Centre Manager	Ms Sadida Trozic
Independent Examiner	Dunstanette Kuti FCCA MCSI Skillspool Training Adiaha Antigha Centre 24-30 Dalston Lane London E8 3AZ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Bosnia and Herzegovina Community Advice Centre is constituted as a registered charity with the Charity Commission for England and Wales on 26 March 2001 under charity registration number: 1085815 (the **"Charity"**) and is governed by the constitution, dated 7 February 2001 (the "**Constitution**").

Appointment, Induction & Training of Trustees

Members of the local community and users of the centre are invited to nominate Trustees prior to the Annual General Meeting (AGM). They are advised of the retiring Trustees and are asked for nominations for the AGM. When considering appointing Trustees, the Board has regard to the requirement for any specialist skills needed. New Trustees undergo an induction to brief them on their legal obligations under charity law, the content of the Constitution, the committee and decision-making processes, the business plan and recent financial performance of the Charity. During the induction day they meet key employees and other Trustees. In-house trainings provided by AdviceUK on governance and Trustees' responsibilities are delivered for all Trustees to equip them with necessary skills. In addition, the Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

The Charity is organised so that the Trustees meet four times a year to manage its affairs. There is one full time member of staff who both manages the day-to-day administration of the Charity and organises delivery of services, administration, staff supervision, fundraising and other responsibilities. There is also two part-time members of staff who deliver advice and casework services. There is a team of 6 volunteers; 2 are regular volunteers who either run or support weekly Social Club, while 4 are engaged on an occasional basis to organise and run events.

The Charity operates from easily accessible premises in Willesden and delivers some of its services at two outreach locations in the London Borough of Brent (Willesden Green and Harlesden libraries). The organisation works with the most deprived and vulnerable people from all community groups, those who are disadvantaged and marginalised, stuck in the cycle of poverty and at risk of home eviction.

Risk Management

The Charity has a risk management strategy which comprises: -an annual review of the risks the Charity may face; -the implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise. The annual review of the Risk Assessment Policy was conducted, and the Risk Register is reviewed quarterly by Trustees. The Risk Register clearly sets out the management processes to be deployed to effectively manage these potential risks, these include:

- strategic direction and forward planning;
- budgetary control and financial planning;
- operations and service delivery;
- information Management; and
- staff and volunteers.

All policies and procedures are reviewed and updated every year and are compliant with requirements of the General Data Protection Regulation and Data Protection Act 2018.

OBJECTIVES

The objects for which the Charity, as defined by the Constitution, adopted 7 February 2001, are; the promotion of any charitable purposes for the public benefit by the relief of poverty, sickness and distress, the advancement of education, the protection and preservation of physical and mental health and providing facilities for recreation or leisure-time occupation with the object of improving the condition of life for its members in particular, but without limitation, for the benefit of the communities it serves.

To achieve these objects the Charity has the following aims:

1. To provide information, advice and guidance on Welfare Benefit Rights, Housing, Health and Community Care issues to help disadvantaged and marginalised people access benefits and services they are entitled to.
2. To provide vulnerable beneficiaries with support to address their multiple needs and empower them to become independent.
3. To organise trainings and workshops to help beneficiaries navigate the system, address financial problems and develop life skills.
4. To organise social and cultural events that reduce isolation and social exclusion and promote culture and positive interaction between communities.
5. To provide opportunities and support for volunteering to equip beneficiaries with the skills in community work so they can play their part and fully contribute to society.

The Charity seeks to attain its objectives through the provision of a wide and varied range of services and activities which are described in this report. They are all designed to reduce poverty and distress and enable disadvantaged and marginalised individuals to be more resilient and lead; independent, better, active, positive and fulfilled lives. To overcome the cultural, social and financial barriers, communicate their expressed needs in order to shape the policies and services of local and regional agencies as well as to provide them with opportunities and support to contribute fully to society.

Public Benefit

The Trustees refer to the Charity Commission's General Guidance on public benefit when reviewing the Charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities contributed to its aims. Trustees are committed to providing services of a high quality to all people accessing the Bosnia and Herzegovina Community Advice Centre' services. The Charity is an equal opportunity organisation, and it is committed to providing services that are free from any form of discrimination under the protected characteristics. The Charity monitors uptake of services to assist in advancing this policy. By supporting disadvantaged and marginalised people, the Charity also indirectly supports their carers. The Charity is committed to safeguarding its beneficiaries who may be vulnerable adults. Trustees, staff, and volunteers are Disclosure and Barring Service (DBS) checked and trained on safeguarding adults. Majority of the services are free of charge. Where specialist services and activities, such as contributions for meals at the social club, events, and Christmas lunch are not supported by funders, the Trustees endeavoured to keep the charges as low as possible to allow widest possible access.

ACTIVITIES

Bosnia and Herzegovina Community Advice Centre's (the "Charity") activities continue to be in line with the Charity's objectives.

Advice & Proson-Centred Project – from February 2018 (initially funded by Brent Council and currently funded jointly by Henry Smith Charity and Trust for London). The Project provides outreach welfare benefits advice, advocacy casework and person-centred support services to Brent residents. The service sees Brent residents at outreach advice sessions at Willesden Green and Harlesden libraries on a first come first served basis and by appointments at our office. During the reporting year, Henry Smith Charity's fund helped 554 people secure their benefit entitlements and increase their monthly income while the Trust for London fund helped to achieve the same for 532 people.

Crisis Support Project- from April 2023 to March 2024 (first six months funded by the London Community Foundation and then by the UK Government's Community Organisations Cost of Living Fund and administered by the National Lottery Community Fund). This short-term Project increased our organisational staffing capacity which enabled us to address increased users' demand for existing advice and support services due to the cost of living crisis. This funding helped 574 reduce financial hardship and avoid home evictions.

Removing Finacial Barriers Project- from December to March 2024 (funded by the National Lottery Awards for All England programme). This funding increased access to social and educational opportunities and reduced isolation and social exclusion for over 100 people. The activities included fruit basket arrangement workshops and two large events; Christmas dinner on 13 December 2023 and International Women's Day Celebration on 2 March 2024.

Throughout the year our older volunteers continued to run twice weekly Social Club, facilitated group talks, and organised lunches and coffee sessions.

This year, we commemorated the 28th Anniversary of the Srebrenica genocide, Bosnia and Herzegovina (1995) on 6 July 2023 at Brent Civic Centre hosted by Brent Council and in partnership with Brent Multi-Faith Forum and our organisation.

WHO USED AND BENEFITED FROM OUR SERVICE

The Bosnia and Herzegovina Community Advice Team records case matter type and profile information provided by users on our dedicated case management system. This includes data on age, ethnicity, gender, disability, employment, English language and borough of residence.

In addition, the service conducts user feedback and an annual survey designed to provide more information about the needs of its users which is used to inform business planning.

During 2023-24, we supported 1,660 individuals from all community groups. Out of this number, 7% were Londoners from West Blakans and 93% were Brent residents; Middle East (25%), Africa (17%), Europe (16%), Asia (15%), Caribbean (12%), British (4%) and other (4%). 83% were unemployed (up from 78% in 2022-23) and 23% non-English speakers. 60% of all beneficiaries described themselves as disabled or living with long-term health problems (up from 48% in 2022-23).

Of the beneficiaries supported 57% were female and 43% male. Most of our beneficiaries continue to be people of working age (79%) while 14% were aged between 65-74 and 7% were over 75.

ACHIEVEMENTS AND PERFORMANCE

The cost of living crisis continues to impact the communities we serve, causing financial strain and housing evictions. This year 1,660 people benefited from our advice and support services, an increase of 33% in comparison to 1,248 assisted in 2022-23.

The breakdown of services and support provided to beneficiaries were:

- 78% Welfare Benefit Rights (up from 67% in 2022-23)
- 10% Person-Centred support including help with budgeting, utilities and discounts, transport costs Charitable Support and Foodbanks
- 11% Housing- help with eviction prevention (up from 8% in 2022-23)
- 1% Health

Our advice, advocacy and casework continue to provide high-quality and effective services and support which is greatly appreciated by its beneficiaries. We know this from their feedback and results of the casework success rate which during the reporting year was 100% successful. Our Caseworker submitted 50 benefit appeal cases to the Tribunal, out of this number 18 appeal cases have had successful outcomes with financial gain for our beneficiaries of £128,999 while results for the remaining 32 appeals at the time of this report are still awaited.

User feedback and evaluation were collected throughout the year to 31 March 2024, key findings from the feedback and evaluation analysis are:

- 99% of users reported increased knowledge of benefits and entitlements as a result of benefits advice and person-centred support received;
- 82% of users reported increased monthly income as a result of secured benefits and entitlements;
- 100% of users reported a better understanding of Universal Credit elements, claimant commitments and sanctions as a result of access to Universal Credit training;
- 57% of users reported being better able to manage their Universal Credit online account, while 14% said that they can do this to some extent as a result of access to Universal Credit training;
- 91% of survey respondents reported a better understanding of their finances, savings and greater confidence when budgeting and managing their money as a result of access to a money management workshop;
- 81% of survey respondents reported improved financial literacy as a result of access to a money management workshop.

Quality Assurance

The organisation undertakes regular and robust file review procedures which are conducted by suitably qualified Supervisor. Advisor and Caseworker have a number of their case records checked; the ratio is determined by their own level of competency. The individual cases are randomly selected and reviewed with feedback provided

to the Advisor and Caseworker. Where training needs are identified, The Supervisor is required to address these needs through individual learning activities, in-house group sessions or arranging external training, usually with Child Poverty Action Group (CPAG) and the National Council for Voluntary Organisations (NCVO). Over the last year, the following external trainings were attended by staff: Introduction to Welfare Benefits, Universal Credit, Universal Credit Migration-the end of the line, Benefits for non-EEA nationals.

Additionally, the organisation undertakes a quarterly analysis and assessment of our advice and information giving and reports this assessment to Trustees. The organisation is also subject to an independent audit by the Recognising Excellence LTD, against the requirements of the Advice Quality Standard, which we hold, having passed the most recent audit in August 2023.

Operational Performance

All our grant-funded projects/services were delivered in line with or exceeding, output and outcome requirements, and our charitable services continue to be in high demand. Service delivery activities are monitored by the Board of Trustees, and six monthly and end of year reports are produced for our main grant and contract funders, in line with their requirements. The growth of our outreach services for the wider Brent community in recent years has, to a large extent, come about through word of mouth about our excellent standards.

Each project/service area is monitored against a plan, detailing key performance indicators (KPIs), milestones and resources required. The Project Manager is required to provide monthly reports on activity, outputs, outcomes, and client satisfaction. Trustees receive quarterly finance and project reports detailing project activity and performance against KPIs.

ANNUAL GENERAL MEETING

The Annual General Meeting was held on 27 January 2024 at Bosnia and Herzegovina Community Advice Centre's premises. The meeting was attended by 7 members, who unanimously approved Charity's Annual Report for 2023.

FINANCIAL REVIEW

Bosnia and Herzegovina Community Advice Centre had a surplus of £3,233 (2023: surplus £2,105) in the financial year, April 2023 to March **2024.**

The Charity's reserves consist of General/Unrestricted funds of £29,850 (2023: £28,450) and Restricted Funds of £114,958 (2023: £113,125) as at 31st March 2024.

FUTURE PLANS

Our priorities for 2025-28 are to:

1. Maintain effective, high quality and easily accessible services. This will include continued investment in staff training, successful pass of the Advice Quality Standards re-assessment due in August 2025 and regular service delivery provision reviews and adaptations.

2. Analysis and response to local advice needs- This will include monitoring updates from our publicly available sources and data from our AdvicePro case management system to keep up to date with local demographic trends and identify emerging advice needs.

3. Develop and deliver work to prevent problems from starting or recurring- This will include new ways of helping people earlier, looking at new forms of support and new partnerships and new ways of reaching people.

4. Focus on securing resources- This includes paying constant attention to securing funding which provides much-needed advice capacity, and evolving our service and support offer.

5. Strengthen existing partnerships and create new ones to achieve better outcomes for beneficiaries. This will include new ways of partnership working, sharing resources and mutual support.

This report and statement were approved by the Trustees on 22/01/2025 and signed on its behalf by:

Mr Zaim Pasic – Chair

Mrs Safeta Karabasic-Treasurer

Bosnia & Herzegovina Community Advice Centre

Statement of Financial Activities for the year ended 31 March 2024

	Note	Unrestricted Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
		£	£	£	£
INCOME FROM:					
Charitable activities	2	1,400	145,696	147,096	123,102
Total:		1,400	145,696	147,096	123,102
EXPENDITURE ON:					
Charitable Activities	3	-	143,863	143,863	120,997
Total:		-	143,863	143,863	120,997
NET INCOME (EXPENDITURE)		1,400	1,833	3,233	2,105
Total funds brought forward		28,450	113,125	141,575	139,470
TOTAL FUNDS CARRIED FORWARD		29,850	114,958	144,808	141,575

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

Bosnia & Herzegovina Community Advice Centre

Balance Sheet as at 31 March 2024

	Note	2024	2023
		£	£
CURRENT ASSETS:			
Debtors	9	1,125	896
Cash at bank and in hand		229,731	197,645
		230,856	**198,541**
CREDITORS:			
Amounts falling due within one year	10	(86,048)	(59,966)
NET CURRENT ASSETS:		144,808	141,575
TOTAL ASSETS LESS CURRENT LIABILITIES		**144,808**	**141,575**
NET ASSETS		**144,808**	**141,575**
RESERVES:			
Restricted Funds		114,958	113,125
Unrestricted Funds		29,850	28,450
TOTAL FUNDS	11	**144,808**	**141,575**

These financial statements were approved by the Board of Trustees on 22/01/2025 and were signed on its behalf by:

..... Mr Zaim Pasic - Chair

Bosnia & Herzegovina Community Advice Centre
Notes to the Financial Statements for the year ended 31 March 2024

1. ACCOUNTING POLICIES

BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS
The financial statements are prepared under the historical cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice "Accounting & Reporting by Charities" revised in 2015.

GOING CONCERN
There are no material uncertainties about the charity's ability to continue.

INCOME
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

EXPENDITURE
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS
Depreciation is provided at the following annual rate in order to write off each asset over its estimated useful life.

Leasehold property	- 25% reducing balance
Equipment	- 25% reducing balance
Fixtures and fittings	- 25% reducing balance

TAXATION
The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of a grant. Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS AND OTHER POST RETIREMENT BENEFITS
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

2. INCOME FROM CHARITABLE ACTIVITIES

	Restricted Funds	Unrestricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Donations	-	660	660	332
Membership Fees	-	740	740	700
	-	1,400	1,100	1,032
GRANTS				
The National Lottery Community Fund - Community Organisations Cost of Living Fund	33,416	-	33,416	39,977
National Lottery Awards for All England	10,000	-	10,000	-
London Borough of Brent	-	-	-	70,211
Edward Harvist Trust	-	-	-	5,000
Henry Smith Charity	40,280	-	40,280	882
Arnold Clark Community Fund	-	-	-	1,000
London Community Foundation	10,000	-	10,000	-
Trust for London	52,000	-	52,000	5,000
	145,696	1,400	147,096	123,102

3. EXPENDITURE ON CHARITABLE ACTIVITIES COSTS

	Direct costs (see note 4)	Support costs (see note 5)	Totals 2024	Totals 2023
	£	£	£	£
Charitable activities	130,272	13,591	143,863	120,997

4. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2024	2023
	£	£
Staff Costs	99,757	59,597
Rent	12,467	11,226
Light & Heat	1,858	1,920
Insurance	1,441	1,232
Cleaning & Sundry expenses	1,000	712
Telephone	2,072	2,273
Charitable activity costs	11,677	38,645
	130,272	115,606

5. SUPPORT COSTS

	2024	2023
	£	£
Subscription	1,176	1,376
Other office costs	993	1,179
Accountancy fees	2,941	750
Bank charges	230	254
Payroll charges	1,855	1,832
Organisational Development	6,396	-
	13,591	5,391

6. TRUSTEES' REMUNERATION AND BENEFITS

No remuneration directly or indirectly out of the funds of the charity was paid or is payable for the year to any trustee or to any person or persons known to be connected with any of them.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31st March 2024 nor for the year ended 31st March 2024.

7. STAFF COSTS

	2024 £	2023 £
Wages and Salaries	87,952	54,509
Employers NI	3,519	788
Pension costs	8,286	4,300
	99,757	59,597

The average monthly number of employees during the year was as follows:

	2024	2023
Staff	3	2

No employees received emoluments in excess of £60,000 during the year (2022: Nil)

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Prepayments	1,125	896
	1,125	896

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Social security and other taxes	2,873	1,564
Deferred Income:- Henry Smith	45,000	54,118
Trust for London	36,838	-
Accrued expenses	1,337	1,284
	86,048	56,966

11. MOVEMENT IN FUNDS

Unrestricted Funds	At 1.4.23 £	Income £	Expenditure £	Transfers £	At 31.3.24 £
General Fund	28,450	1,400	-	-	29,850

Unrestricted Funds	1.4.22 £	Income £	Expenditure £	Transfers £	31.3.22 £
General Fund	27,418	1,032	-	-	28,450

Restricted Funds

	At 1.4.23 £	Income £	Expenditure £	Transfers £	At 31.3.24 £
Person Centred Advocacy Project	99,885	-	(6,913)	-	92,972
The National Lottery Community Fund - Community Organisations Cost of Living Fund	-	33,416	(33,416)	-	-
National Lottery Awards for all England	10,000	10,000	(20,000)	-	-
Henry Smith Charity	640	40,280	(39,488)	-	1,432
Arnold Clark Community Fund	400	-	(400)	-	-
London Community Foundation	-	10,000	(10,000)	-	-
Trust for London	2,200	52,000	(33,646)	-	20,554
	113,125	145,696	(143,863)	-	114,958

Restricted Funds

	At 1.4.22 £	Income £	Expenditure £	Transfers £	At 31.3.23 £
Advice Fund	8,081	-	(8,081)	-	-
Resilience Fund	62,179	-	(62,179)	-	-
Person Centred Advocacy Project	30,143	75,211	(5,472)	-	99,885
LB Brent	4,545	-	(4,545)	-	-
London Legal Support	2,000	-	(2,000)	-	-
The National Lottery Community Fund	5,099	39,977	(35,076)	-	10,000
Henry Smith Charity	-	882	(242)	-	640
Trust for London	-	5,000	(2,800)	-	2,200
Arnold Clark Community Fund	-	1,000	(600)	-	400
Mrs Smith and Mount Trust	2	-	(2)	-	-
	112,052	122,070	(120,997)	-	113,125

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2024

Bosnia & Herzegovina Community Advice Centre

Independent Examiner's Report on the Accounts

I report on the accounts for the charity for the year ended 31st March 2024

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an Independent Examination is needed

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general directions given by the Charities Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent review

My examination was carried out in accordance with 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 the 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:

(1) which gives me reasonable cause to believe that in any material respect the Trustees have not met the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the 2011 Charities Act

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

Name: Dunstanette Kuti FCCA MCSI
Position: Community Accountant
Skillspool Training CIC
Adiaha Antigha Centre, 24-30 Dalston Lane, London E8 3AZ

Date: 16/01/2025

BOSNIA & HERZEGOVINA COMMUNITY ADVICE CENTRE

England & Wales - Charity number 1085815

Accounts

Bosnia & Herzegovina Community Advice Centre

Report and Financial Statements

for the year ended 31 March 2023

Bosnia & Herzegovina Community Advice Centre

Report and Financial Statements for the year ended 31 March 2023

Contents

	Pages
Reference & Administrative details	3
Trustees' report	4-8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11-14
Independent Examiner's Report	15

Bosnia & Herzegovina Community Advice Centre

Reference & Administrative Details

Charity Name	Bosnia & Herzegovina Community Advice Centre
Charity registration number	1085815
Address	Rear of 108 High Road Willesden London NW10 2PP
Trustees	Mr Zaim Pasic (Chair) elected 14 January 2023 Mrs Safeta Karabasic (Treasurer) elected 14 January 2023 Ms Emina Trozic (Secretary) elected 14 January 2023 Mr Dusan Bilbija elected 14 January 2023 Mrs Hasnija Majdanac elected 14 January 2023 Ms Ismeta Velic resigned 1 January 2023 Mr Nedim Mujcinovic resigned 14 January 2023 Mr Fejzi Jahaj resigned 14 January 2023 Mrs Envera Rusidovic resigned 14 January 2023
Centre Manager	Ms Sadida Trozic
Independent Examiner	Dunstanette Kuti FCCA MCSI Skillspool Training Adiaha Antigha Centre 24-30 Dalston Lane London E8 3AZ

Bosnia & Herzegovina Community Advice Centre

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST MARCH 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Bosnia and Herzegovina Community Advice Centre is constituted as a registered charity with the Charity Commission for England and Wales on 26 March 2001 under charity registration number: 1085815 (the **"Charity"**) and is governed by the constitution, dated 7 February 2001 (the "**Constitution**").

Appointment, Induction & Training of Trustees

Members of the local community and users of the centre are invited to nominate Trustees prior to the Annual General Meeting (AGM). They are advised of the retiring Trustees and are asked for nominations for the AGM. When considering appointing Trustees, the Board has regard to the requirement for any specialist skills needed. New Trustees undergo an induction to brief them on their legal obligations under charity law, the content of the Constitution, the committee and decision-making processes, the business plan and recent financial performance of the Charity. During the induction day they meet key employees and other Trustees. In-house trainings provided by AdviceUK on governance and Trustees' responsibilities are delivered for all Trustees to equip them with necessary skills. In addition, the Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

The Charity is organised so that the Trustees meet four times a year to manage its affairs. There is one full time member of staff who both manages the day-to-day administration of the Charity and organises delivery of services, administration, staff supervision, fundraising and other responsibilities. There is also one part-time member of staff, one part-time equivalent member of external staff (as part of outsourced service from Outdoor Clerks) and freelance Caseworker. One sessional tutor from Brent Start (Brent Council) are provided as in-house staff digital course. There is a team of 20 volunteers; 6 are regular volunteers who either run or support weekly activities, while 14 are engaged on an occasional basis to organise and run events.

The Charity operates from easily accessible premises in Willesden and delivers some of its services at two outreach locations in the London Borough of Brent. The organisation is the only charity in London providing bilingual, free, independent, confidential, impartial information, advice and advocacy to disadvantaged and marginalised Londoners from the six western Balkan countries (Bosnia and Herzegovina, Croatia, Kosovo, Macedonia, Montenegro and Serbia). Arriving in the United Kingdom (UK) as refugees in the 1990s following the breakup of former Yugoslavia, they are now British citizens continuing to be affected by past trauma and feeling excluded from society. Most of whom are victims of the brutal Yugoslav war (1991-2001) that targeted innocent civilians, and many were emergency medical evacuees to the UK.

The Charity also supports the wider Brent community through provision of Outreach Welfare Benefits advice services at Willesden Green and Harlesden libraries (Brent Hubs) and acts as a local referral agency for Sufra NW London- Food Bank and Ealing Food Bank.

Risk Management

The Charity has a risk management strategy which comprises: -an annual review of the risks the Charity may face; -the implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise. The annual review of the Risk Assessment Policy was conducted, and the Risk Register is

reviewed quarterly by Trustees. The Risk Register clearly sets out the management processes to be deployed to effectively manage these potential risks, these include:

- strategic direction and forward planning;
- budgetary control and financial planning;
- operations and service delivery;
- information Management; and
- staff and volunteers.

All policies and procedures are reviewed and updated every year and are compliant with requirements of the General Data Protection Regulation and Data Protection Act 2018.

OBJECTIVES

The objects for which the Charity, as defined by the Constitution, adopted 7 February 2001, are; the promotion of any charitable purposes for the public benefit by the relief of poverty, sickness and distress, the advancement of education, the protection and preservation of physical and mental health and providing facilities for recreation or leisure-time occupation with the object of improving the condition of life for its members in particular, but without limitation, for the benefit of the communities it serves.

To achieve these objects the Charity has the following aims:

1. provide holistic and person- centred, advice and advocacy services to disadvantaged and marginalised Londoners from West Balkan to prevent individual crisis, build resilience, increase independence and improve the quality of life;
2. provide welfare benefits advice service and support to the wider Brent community experiencing economic and social disadvantage to reduce poverty and distress and improve the quality of life;
3. organise trainings and workshops to help beneficiaries navigate the system, address financial problems and develop digital skills;
4. organise social and cultural events that reduce isolation and social exclusion and promote culture and positive interaction with the wider community; and
5. provide opportunities and support for volunteering to equip beneficiaries with the skills in community work so they can play their part and fully contribute to society.

The Charity seeks to attain its objectives through the provision of a wide and varied range of services and activities which are described in this report. They are all designed to reduce poverty and distress and enable disadvantaged and marginalised individuals to be more resilient and lead; independent, better, active, positive and fulfilled lives. To overcome the cultural, social and financial barriers, communicate their expressed needs in order to shape the policies and services of local and regional agencies as well as to provide them with opportunities and support to contribute fully to society.

Public Benefit

The Trustees refer to the Charity Commission's General Guidance on public benefit when reviewing the Charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities contributed to its aims. Trustees are committed to providing services of a high quality to all people accessing the Bosnia and Herzegovina Community Advice Centre' services. The Charity is an equal opportunity organisation, and it is committed to providing services that are free from any form of discrimination under the protected characteristics. The Charity monitors uptake of services to assist in advancing this policy. By

supporting disadvantaged and marginalised people, the Charity also indirectly supports their carers. The Charity is committed to safeguarding its beneficiaries who may be vulnerable adults. Trustees, staff, and volunteers are Disclosure and Barring Service (DBS) checked and trained on safeguarding adults. Majority of the services are free of charge. Where specialist services and activities, such as contributions for meals at the social club, events, and Christmas lunch, are not supported by funders the Trustees endeavoured to keep the charges as low as possible to allow widest possible access.

ACTIVITIES

Bosnia and Herzegovina Community Advice Centre's (the "Charity") activities continue to be in line with the Charity's objectives.

Resilience Project funded by the National Lottery Community Fund successfully delivered its third and final year pan London services and activities with exceeded outcome expectations. Contract terminated in February 2023. Throughout the financial year ending 31 March 2023, the Project helped 398 individuals with welfare benefits, housing, social and educational issues.

Person-Centred Advocacy Project with Casework- is a local service funded by the London Borough of Brent to address poverty issues for people living in Brent. Working in partnership with Brent Hubs (Brent Council), the project aims to prevent further crisis and help low-income families with the cost of living. During the period of this report, 746 people in Brent benefited from this project. We are pleased to report that all planned Project activities as per our agreement with Brent Council were delivered. This includes outreach Welfare Benefits advice sessions at Willesden Green and Harlesden libraries and Welfare Benefits training on Universal Credit for Project beneficiaries.

Two new projects funded by Henry Smith Charity and Trust for London have commenced providing additional benefits advice. During the period of this report, 104 people benefited from this service.

We are pleased to report that we continued to work closely with Brent Council (Brent Hubs and Brent Start), Food Banks and other local service providers in London Borough of Brent, shared resources which enabled us jointly to address the needs and demands of Brent community.

During the reporting year we have delivered regular twice weekly Social Club, up to date information on available support, digital course, benefits appeal and volunteers training and organised three events. One of them in partnership with Brent Council on 4 July 2022 at Brent Civic Centre in London Borough of Brent to commemorate the victims of the genocide in Srebrenica, Bosnia and Herzegovina (1995). These brought people of different ethnic backgrounds together and provided them with opportunities and support to participate in planning, organising, taking part in performance or activities programme which enabled them to develop skills, knowledge and experience stronger and better relationships resulting in better integration, improved community cohesion and overall quality of life.

ACHIEVEMENTS AND PERFORMANCE

The rising cost of living is pushing more people into poverty and the number of our service users who sought our support and advice during the reporting year have increased by 8% in comparison to 2021/22.

During 2022/23, BHCAC supported 1,248 individuals with information, advice, advocacy, and casework service. Our services continued to be used extensively by all nationalities, ethnic groups and people with disabilities or health problems. Most of the service beneficiaries were Brent residents (86%).

In terms of ethnicity, 21% were Middle Eastern, 20% were Europeans, 16% were West Balkans, 14% were African, 10% were Caribbean, 11% were British, and 7% were Asians.

48% of all beneficiaries described themselves as disabled or living with a long-term health problem, up from 38% in 2021/22. 78% were unemployed and 23% non-English speakers.

Of the beneficiaries supported 58% were female and 42% male. Most of the Charity's beneficiaries continue to be people of working age (74%) while 15% were people age between 65-74 and 11% were over 75.

The breakdown of support provided to beneficiaries was Welfare Benefit Rights (67%), including Universal Credit (31%), Disability Benefits (13%), Council Tax Support/Reduction (5%), Housing Benefit (4%), Pension Credit (4%), Person-Centred including help with budgeting, utilities and discounts, Charitable Support and Foodbanks (20%), Housing (8%) and Health (5%).

Our advice service continues to provide good quality and effective services and support which is greatly appreciated by its beneficiaries. We know this from their feedback and results of the casework success rate which for this year is 98% successful.

The services delivered were face to face, by drop-ins and appointments at BHCAC (59%) and on a first come first served basis at two outreach locations: Willesden Green Library (23%) and Harlesden Library (18%).

Quality Assurance

The organisation undertakes regular and robust file review procedures which are conducted by suitably qualified Casework Supervisor. Advisor and Caseworker have a number of their case records checked; the ratio is determined by their own level of competency. The individual cases are randomly selected and reviewed with feedback provided to the Advisor and Caseworker. Where training needs are identified, this is discussed and fed back to the Project Manager who is also responsible for performance and quality. The Manager is required to address these needs through individual learning activities, in-house group sessions or arranging external training, usually with Child Poverty Action Group (CPAG) and the National Council for Voluntary Organisations (NCVO). Over the last year, the following external trainings were attended by staff and Trustees: Challenging Personal Independence Payment decisions, Universal Credit Managed Migration, Representing at First-tier Tribunal, Safeguarding Essentials in Charities, Universal Credit-Housing cost, Safeguarding Essentials for Trustees, Universal Credit for Disabled People, Introduction to Adult Safeguarding, Challenging Work Capability Assessment decisions and Evaluation.

Additionally, the organisation undertakes a quarterly analysis and assessment of our advice and information giving and reports this assessment to Trustees. The organisation is also subject to an independent audit by the Recognising Excellence LTD, against the requirements of the Advice Quality Standard, which we hold, having passed the most recent audit in August 2021.

Operational Performance

All our grant-funded projects/services were delivered in line with or exceeding, output and outcome requirements, and our charitable services continue to be in high demand. Service delivery activities are

monitored by the Board of Trustees, and six monthly and end of year reports are produced for our main grant and contract funders, in line with their requirements. The growth of our outreach services for the wider Brent community in recent years has, to a large extent, come about through word of mouth about our excellent standards.

Each project/service area is monitored against a plan, detailing key performance indicators (KPIs), milestones and resources required. The Project Manager is required to provide monthly reports on activity, outputs, outcomes, and client satisfaction. Trustees receive quarterly finance and project reports detailing project activity and performance against KPIs.

ANNUAL GENERAL MEETING

The Annual General Meeting was held on 14 January 2023 at BHCAC's premises. The meeting was attended by 11 members, who unanimously approved Charity's Annual Report for 2022.

FINANCIAL REVIEW

BHCAC had a surplus of £2,105 (2022: surplus £7,001) in the financial year, April 2022 to March **2023.**

The Charity's reserves consist of General/Unrestricted funds of £28,450 (2022: £27,418) and Restricted Funds of £113,125 (2022: £112,052) as at 31st March 2023.

FUTURE PLANS

Our priority over the coming period is to maintain effective, good quality, easily accessible services and to increase our capacity to address demand for our service in response to the cost-of-living crisis. This will include continues investment in staff training, successful pass of the Advice Quality Standards re-assessment due in August 2023, additional short-term funding and to build wide range of strong and effective partnerships, with existing and new partners to meet the needs of our service users.

This report and statement were approved by the Trustees on 17.01.2024 and signed on its behalf by:

Mr Zaim Pasic – Chair

Mrs Safeta Karabasic-Treasurer

Bosnia & Herzegovina Community Advice Centre

Balance Sheet as at 31 March 2023

	Note	2023	2022
		£	£
CURRENT ASSETS:			
Debtors	9	896	896
Cash at bank and in hand		197,645	144,350
		198,541	**145,246**
CREDITORS:			
Amounts falling due within one year	10	(59,966)	(5,776)
NET CURRENT ASSETS:		141,575	139,470
TOTAL ASSETS LESS CURRENT LIABILITIES		**141,575**	**139,470**
NET ASSETS		**141,575**	**139,470**
RESERVES:			
Restricted Funds		113,125	112,052
Unrestricted Funds		28,450	27,418
TOTAL FUNDS	11	**141,575**	**139,470**

These financial statements were approved by the Board of Trustees on 17.01.2024 and were signed on its behalf by:

Zaim Pasic ..... Mr Zaim Pasic - Chair

Bosnia & Herzegovina Community Advice Centre

Statement of Financial activities the for the for the year ended 31 March 2023

	Note	Unrestricted Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
		£	£	£	£
INCOME FROM:					
Charitable activities	**2**	1,032	122,070	123,102	140,490
Total:		1,032	122,070	123,102	140,490
EXPENDITURE ON:					
Charitable Activities	**3**	-	120,997	120,997	133,489
Total:		-	121,0997	120,997	133,489
NET INCOME (EXPENDITURE)		1,032	1,073	2,105	7,001
Total funds brought forward		27,418	112,052	139,470	132,469
TOTAL FUNDS CARRIED FORWARD		28,450	113,125	141,575	139,470

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

Bosnia & Herzegovina Community Advice Centre
Notes to the Financial Statements for the for the year ended 31 March 2023

1. ACCOUNTING POLICIES

BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS
The financial statements are prepared under the historical cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice "Accounting & Reporting by Charities" revised in 2015.

GOING CONCERN
There are no material uncertainties about the charity's ability to continue.

INCOME
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

EXPENDITURE
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS
Depreciation is provided at the following annual rate in order to write off each asset over its estimated useful life.

Leasehold property	- 25% reducing balance
Equipment	- 25% reducing balance
Fixtures and fittings	- 25% reducing balance

TAXATION
The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of a grant. Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS AND OTHER POST RETIREMENT BENEFITS
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

2. INCOME FROM CHARITABLE ACTIVITIES

	Restricted Funds	Unrestricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Donations	-	332	332	110
Membership Fees	-	700	700	620
	-	1,032	1,032	730
GRANTS				
The National Lottery Community Fund	39,977	-	39,977	80,015
London Borough of Brent	70,211	-	70,211	35,106
Edward Harvist Trust	5,000	-	5,000	-
Job Retention Scheme Grants	-	-	-	9,206
Henry Smith Charity	882	-	882	-
The National Lottery Awards for All	-	-	-	10,000
Arnold Clark Community Fund	1,000	-	1,000	1,000
Mrs Smith and Mount Trust	-	-	-	3,000
Advice Fund	-	-	-	1,433
Trust for London	5,000	-	5,000	-
	122,070	1,032	123,102	140,490

3. EXPENDITURE ON CHARITABLE ACTIVITIES COSTS

	Direct costs (see note 4)	Support costs (see note 5)	Totals 2023	Totals 2022
	£	£	£	£
Charitable activities	115,606	5,391	120,997	133,489

4. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2023	2022
	£	£
Staff Costs	59,597	62,819
Rent	11,226	11,557
Light & Heat	1,920	1,423
Insurance	1,232	1,531
Cleaning & Sundry expenses	712	469
Telephone	2,273	1,798
Charitable activity costs	38,645	43,170
	115,606	122,767

5. SUPPORT COSTS

	2023	2022
	£	£
Depreciation	-	1,112
Subscription	1,376	1,981
Other office costs	1,179	3,208
Accountancy fees	750	2,400
Bank charges	254	240
Payroll charges	1,832	1,782
	5,391	10,722

6. TRUSTEES' REMUNERATION AND BENEFITS

No remuneration directly or indirectly out of the funds of the charity was paid or is payable for the year to any trustee or to any person or persons known to be connected with any of them.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31st March 2023 nor for the year ended 31st March 2022.

7. STAFF COSTS

	2023	2022
	£	£
Wages and Salaries	54,509	57,182
Employers NI	788	1,490
Pension costs	4,300	4,147
	59,597	62,819

The average monthly number of employees during the year was as follows:

	2023	2022
Staff	2	2

No employees received emoluments in excess of £60,000 during the year (2022: Nil)

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Prepayments	896	896
	896	896

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Social security and other taxes	1,564	1,490
Deferred Income	54,118	
Accrued expenses	1,284	4,286
	56,966	5,776

11. MOVEMENT IN FUNDS

Unrestricted funds	At 1.4.22 £	Income £	Expenditure £	Transfers £	At 31.3.23 £
General fund	27,418	1,032	-	-	28,450

	At 1.4.21 £	Income £	Expenditure £	Transfers £	At 31.3.22 £
General fund	26,875	730	(187)	-	27,418

Restricted funds

	At 1.4.22	Income	Expenditure	Transfers	At 31.3.23
	£	£	£	£	£
Advice Fund	8,081	-	(8,081)	-	-
Resilience Fund	62,179	-	(62,179)	-	-
Person - Centred Advocacy Project	30,143	75,211	(5,472)	-	99,882
LB Brent	4,545	-	(4,545)	-	-
London Legal Support	2,000	-	(2,000)	-	-
The National Lottery Community Fund	5,099	39,977	(35,076)	-	10,000
Henry Smith Charity	-	882	(242)	-	640
Trust for London	-	5,000	(2,800)	-	2,200
Arnold Clark Community Fund	-	1,000	(600)	-	400
Mrs Smith and Mount Trust	2	-	(2)	-	-
	112,052	122,070	(120,997)	-	113,125

Restricted funds

	At 1.4.21 £	Income £	Expenditure £	Transfers £	At 31.3.22 £
Advice Fund	8,181	1,433	(1,530)	-	8,081
Resilience Fund	65,262	-	-	(3,083)	62,179
Person - Centred Advocacy Project	30,143	-	-	-	30,143
LB Brent	-	35,106	(30,569)	-	4,545
London Legal Support	2,000	-	-	-	2,000
The National Lottery Community Fund	-	80,015	(74,916)	-	5,099
The National Lottery Awards for All	-	10,000	(13,058)	3,058	-
HMRC Job Retention	-	9,206	(9,206)	-	-
Arnold Clark Community Fund	-	1,000	(1,025)	25	-
Mrs Smith and Mount Trust	-	3,000	(2,998)	-	2
	105,594	139,760	(133,302)	-	112,052

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2023

Bosnia & Herzegovina Community Advice Centre

Independent Examiner's Report on the Accounts

I report on the accounts for the charity for the year ended 31st March 2023

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an Independent Examination is needed

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general directions given by the Charities Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent review

My examination was carried out in accordance with 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 the 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:

(1) which gives me reasonable cause to believe that in any material respect the Trustees have not met the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the 2011 Charities Act

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

Name: Dunstanette Kuti FCCA MCSI
Position: Community Accountant
Skillspool Training CIC
Adiaha Antigha Centre, 24-30 Dalston Lane, London E8 3AZ

Date: 16/01/2024

BOSNIA & HERZEGOVINA COMMUNITY ADVICE CENTRE

England & Wales - Charity number 1085815

Accounts

Bosnia & Herzegovina Community Advice Centre

Report and Financial Statements

for the year ended 31 March 2022

Bosnia & Herzegovina Community Advice Centre

Report and Financial Statements for the year ended 31 March 2022

Contents

	Pages
Reference & Administrative details	3
Trustees' report	4-8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11-14
Independent Examiner's Report	15

Bosnia & Herzegovina Community Advice Centre

Reference & Administrative Details

Charity Name	Bosnia & Herzegovina Community Advice Centre
Charity registration number	1085815
Address	Rear of 108 High Road Willesden London NW10 2PP
Trustees	Mr Zaim Pasic (Chair) elected 29 January 2022 Ms Ismeta Velic (Vice chair) elected 29 January 2022 Mr Nedim Mujcinovic (Treasurer) elected 29 January 2022 Mr Fejzi Jahaj (Secretary) elected 29 January 2022 Mr Mesud Kahrimanovic resigned 11 June 2021 Mrs Safeta Karabasic elected 29 January 2022 Mrs Envera Rusidovic elected 29 January 2022 Mr Dusan Bilbija elected 29 January 2022
Centre Manager	Ms Sadida Trozic
Independent Examiner	Dunstanette Kuti FCCA MCSI Skillspool Training Adiaha Antigha Centre 24-30 Dalston Lane London E8 3AZ

Bosnia & Herzegovina Community Advice Centre

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST MARCH 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Bosnia and Herzegovina Community Advice Centre is constituted as a registered charity with the Charity Commission for England and Wales on 26 March 2001 under charity registration number: 1085815 (the "**Charity**") and is governed by the constitution, dated 7 February 2001 (the "**Constitution**").

Appointment, Induction & Training of Trustees

Members of the local community and users of the centre are invited to nominate Trustees prior to the Annual General Meeting (AGM). They are advised of the retiring Trustees and are asked for nominations for the AGM. When considering appointing Trustees, the Board has regard to the requirement for any specialist skills needed. New Trustees undergo an induction to brief them on their legal obligations under charity law, the content of the Constitution, the committee and decision-making processes, the business plan and recent financial performance of the Charity. During the induction day they meet key employees and other Trustees. In-house trainings provided by AdviceUK on governance and Trustees' responsibilities are delivered for all Trustees to equip them with necessary skills. In addition, the Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

The Charity is organised so that the Trustees meet four times a year to manage its affairs. There is one full time member of staff who both manages the day-to-day administration of the Charity and organises delivery of services, administration, staff supervision, fundraising and other responsibilities. There is also one part-time member of staff, one part-time equivalent member of external staff (as part of outsourced service from Outdoor Clerks) and freelance Caseworker. Two sessional tutors from Brent Start (Brent Council) are provided as in-house staff for floristry and digital courses. There is a team of 20 volunteers; 6 are regular volunteers who either run or support weekly activities, while 14 are engaged on an occasional basis to organise and run events.

The Charity operates from easily accessible premises in Willesden and delivers some of its services at two outreach locations in the London Borough of Brent. The organisation is the only charity in London providing bilingual, free, independent, confidential, impartial information, advice and advocacy to disadvantaged and marginalised Londoners from the six western Balkan countries (Bosnia and Herzegovina, Croatia, Kosovo, Macedonia, Montenegro and Serbia). Arriving in the United Kingdom (UK) as refugees in the 1990s following the breakup of former Yugoslavia, they are now British citizens continuing to be affected by past trauma and feeling excluded from society. Most of whom are victims of the brutal Yugoslav war (1991-2001) that targeted innocent civilians, and many were emergency medical evacuees to the UK.

The Charity also supports the wider Brent community through provision of Outreach Welfare Benefits Advice services at Willesden Green and Harlesden libraries (Brent Hubs) and acts as a local referral agency for Sufra NW London- Food Bank and Ealing Food Bank.

Risk Management

The Charity has a risk management strategy which comprises: -an annual review of the risks the Charity may face; -the implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise. The annual review of the Risk Assessment Policy was conducted, and the Risk Register is

reviewed quarterly by Trustees. The Risk Register clearly sets out the management processes to be deployed to effectively manage these potential risks, these include:

- strategic direction and forward planning;
- budgetary control and financial planning;
- operations and service delivery;
- information Management; and
- staff and volunteers.

All policies and procedures are reviewed and updated every year and are compliant with requirements of the General Data Protection Regulation and Data Protection Act 2018.

OBJECTIVES

The objects for which the Charity, as defined by the Constitution, adopted 7 February 2001, are; the promotion of any charitable purposes for the public benefit by the relief of poverty, sickness and distress, the advancement of education, the protection and preservation of physical and mental health and providing facilities for recreation or leisure-time occupation with the object of improving the condition of life for its members in particular, but without limitation, for the benefit of the communities it serves.

To achieve these objects the Charity has the following aims:

1. provide holistic and person- centred, advice and advocacy services to disadvantaged and marginalised Londoners from West Balkan to prevent individual crisis, build resilience, increase independence and improve the quality of life;
2. provide welfare benefits advice service and support to the wider Brent community experiencing economic and social disadvantage to reduce poverty and distress and improve the quality of life;
3. gather and disseminate information on issues affecting beneficiaries from West Balkan to improve communication and increase access to other services;
4. organise trainings and workshops to help beneficiaries navigate the system, address financial problems and develop life skills;
5. organise classes, activities and therapeutic sessions to increase physical activity and develop coping strategies to help beneficiaries improve physical and mental health;
6. organise social and cultural events that reduce isolation and social exclusion and promote culture and positive interaction with the wider community; and
7. provide opportunities and support for volunteering to equip beneficiaries with the skills in community work so they can play their part and fully contribute to society.

The Charity seeks to attain its objectives through the provision of a wide and varied range of services and activities which are described in this report. They are all designed to reduce poverty and distress and enable disadvantaged and marginalised individuals to be more resilient and lead; independent, better, active, positive and fulfilled lives. To overcome the cultural, social and financial barriers, communicate their expressed needs in order to shape the policies and services of local and regional agencies as well as to provide them with opportunities and support to contribute fully to society.

Public Benefit

The Trustees refer to the Charity Commission's General Guidance on public benefit when reviewing the Charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned

activities contributed to its aims. Trustees are committed to providing services of a high quality to all people accessing the Bosnia and Herzegovina Community Advice Centre' services. The Charity is an equal opportunity organisation, and it is committed to providing services that are free from any form of discrimination under the protected characteristics. The Charity monitors uptake of services to assist in advancing this policy. By supporting disadvantaged and marginalised people, the Charity also indirectly supports their carers. The Charity is committed to safeguarding its beneficiaries who may be vulnerable adults. Trustees, staff, and volunteers are Disclosure and Barring Service (DBS) checked and trained on safeguarding adults. Majority of the services are free of charge. Where specialist services and activities, such as contributions for meals at the social club, events, and Christmas lunch, are not supported by funders the Trustees endeavoured to keep the charges as low as possible to allow widest possible access.

ACTIVITIES

Bosnia and Herzegovina Community Advice Centre's (the "Charity") activities continue to be in line with the Charity's objectives.

Resilience Project funded by the National Lottery Community Fund is a pan-London service. The project is the only source of support for disadvantaged and marginalised Londoners from 6 western Balkan countries (Bosnia and Herzegovina, Croatia, Kosovo, North Macedonia, Montenegro and Serbia) and as such, provides a vital lifeline of support to the most vulnerable groups in London. The project in its second year and continues to address a critical local need for Welfare Rights Advice and advocacy services in the London borough of Brent. The project prevents disadvantaged and marginalised members of the wider Brent community from individual and/or further crisis. Throughout the last financial year, the project supported 546 individuals with welfare benefits, housing, social and educational issues.

Person-Centred Advocacy Project with Casework- is a local service funded by the London Borough of Brent Neighbourhood Community Infrastructure Levy (NCIL) to address poverty issues for people living in Brent. Working in partnership with Brent Hubs (Brent Council), the project aims to prevent further crisis and help low-income families with the cost of living. During the period of this report, 611 people in Brent benefited from this project. We are pleased to report that all planned Project activities as per our agreement with Brent Council were delivered. This includes outreach Welfare Benefits advice sessions at Willesden Green and Harlesden libraries and Welfare Benefits training on Universal Credit for Project beneficiaries.

Small Project to address the impact of Covid-19. The project is funded by the National Lottery Awards For All England and Harvist Trust Fund (administered by Brent Council). Funding received, as part of this project, supported our major social events in March 2022, the Charity's 25th Anniversary and International Women's Day celebrations. These events were attended by 117 people including Charity's beneficiaries, members, partners, funders, and network representatives. A short documentary about Charity's history and achievements over the past 25 years was part of the programme. The events were of real benefit to those who attended because of the entertainment programme and the opportunity to socialise with others, on a larger scale, after two years in isolation due to Covid-19.

ACHIEVEMENTS AND PERFORMANCE

We are pleased to report that we were amongst the first community organisations in the London Borough of Brent to resume face-to-face service for the community following lockdown lift off. We have met all priorities set by the Charity over the reporting year and have achieved post-pandemic recovery for project beneficiaries. This included:

- premises adaptation for safe re-opening of a community centre for community visit and use;

- resumed our outreach services at Willesden Green and Harlesden libraries;
- restating focus on "early help" and working with Brent Hubs (Brent Council) and other partners to focus on meeting community need for advice and information before problems reach crisis point;
- reinstating suspended activities aimed at tackling isolation, digital exclusion and developing life skills (twice weekly Social Club, floristry and digital courses and benefits training on Universal Credit); and
- continued involving beneficiaries in all aspects of project work by providing volunteering opportunities and development support; 4 Steering Group meetings were held, one meeting with a wider group of project beneficiaries and one volunteers training delivered.

Information, Advice and Advocacy. This service remained a key activity for the organisation which supported 1,157 individual clients through two projects. Out of this number: 16% were Londoners from West Balkan and 84% were individuals from the wider Brent community.

During the reporting year, most of the Charity's beneficiaries were people of working age (74%) while 15% were age between 67-74 and 10% were over 75. 38% of all beneficiaries identified themselves as disabled, 78% were unemployed and 22% non-English speakers.

Areas of support provided consisted of Welfare Benefit Rights (62%), Person-Centred (29%), Housing (5%) and Health (4%). Our results of case completion rates for all issues; successful (97%), partially successful (2%) and not successful (1%).

Most of the services were delivered face to face through drop-ins and appointments at BHCAC and on a first come first serve basis at two outreach locations: Willesden Green and Harlesden libraries.

The percentage of returning clients from the wider Brent community was 63%, which indicates that we have provided continuous support and are the preferred local provider for the wider Brent community.
Our outreach advice provides high-quality and effective services and support which is appreciated by Brent residents. We know this from their feedback and results of the casework success rate which is(97% successful) and beneficiaries' feedback and evaluation. 81% of survey respondents rated our staff as most competent (10 out of 10 mark) while 19% gave ratings between 7-9.

Quality Assurance

The organisation undertakes regular and robust file review procedures which are conducted by suitably qualified Casework Supervisor. Advisor and Caseworker have a number of their case records checked; the ratio is determined by their own level of competency. The individual cases are randomly selected and reviewed with feedback provided to the Advisor and Caseworker. Where training needs are identified, this is discussed and fed back to the Project Manager who is also responsible for performance and quality. The Manager is required to address these needs through individual learning activities, in-house group sessions or arranging external training. Over the last year, the following in-house trainings were delivered: case recording, case checking reviews, performance, and monitoring.

Additionally, the organisation undertakes a quarterly analysis and assessment of our advice and information giving and reports this assessment to Trustees. The organisation is also subject to an independent audit by the Recognising Excellence LTD, against the requirements of the Advice Quality Standard, which we hold, having passed the most recent audit in August 2021.

Operational Performance

All our grant-funded projects/services were delivered in line with or exceeding, output and outcome requirements, and our charitable services continue to be in high demand. Service delivery activities are monitored by the Board of Trustees, and six monthly and end of year reports are produced for our main grant and contract funders, in line with their requirements. The growth of our outreach services for the wider Brent community in recent years has, to a large extent, come about through word of mouth about our excellent standards.

Each project/service area is monitored against a plan, detailing key performance indicators (KPIs), milestones and resources required. The Project Manager is required to provide monthly reports on activity, outputs, outcomes, and client satisfaction. Trustees receive quarterly finance and project reports detailing project activity and performance against KPIs.

ANNUAL GENERAL MEETING

The Annual General Meeting was held on 29 January 2022 at BHCAC's premises. The meeting was attended by 13 members, who unanimously approved Charity's Annual Report for 2021. Proposal to appoint new independent examiner was also approved.

FINANCIAL REVIEW

BHCAC had a surplus of £7,001 (2021: surplus £102,767) in the financial year, April 2021 to March **2022**

The Charity's reserves consist of General/Unrestricted funds of £27,418 (2021: £26, 875) and Restricted Funds of £112,052 (2021: £105,594) at March 2022

FUTURE PLANS

Demand for our outreach advice and support continues to outstrip the funded levels of our service and this is expected to increase over the next year as the impact of energy price rises and spiralling household costs impact people across the country. We will continue to seek further resources to continue our work and expand our capacity. Funding continues to be short-term and uncertain, which makes longer-term planning difficult. The Trustee Board recognises this, and Bosnia and Herzegovina Community Advice Centre has begun to diversify its search for other funding opportunities and is already working with other partners to seek out opportunities to collaborate on projects where possible.

This report and statement were approved by the Trustees on ...9th November, 2022.....and signed on its behalf by:

.....

Mr Zaim Pasic – Chair

.....

Mr Fejzi Jahaj - Secretary

Bosnia & Herzegovina Community Advice Centre

Statement of Financial activities the for the for the year ended 31 March 2022

	Note	2022 Unrestricted Funds	2022 Restricted Funds	2022 Total Funds	2021 Total Funds
		£	£	£	£
INCOME FROM:					
Charitable activities	2	730	139,760	140,490	245,951
Total:		730	139,760	140,490	245,951
EXPENDITURE ON:					
Charitable Activities	3	187	133,302	133,489	143,184
Total:		187	133,302	133,489	143,184
NET INCOME (EXPENDITURE)		543	6,458	7,001	102,767
Total funds brought forward		26,875	105,594	132,469	29,702
TOTAL FUNDS CARRIED FORWARD		27,418	112,052	139,470	132,469

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

Bosnia & Herzegovina Community Advice Centre

Balance Sheet as at 31 March 2022

	Note	2022	2021
		£	£
FIXED ASSETS			
Tangible assets	9	-	1,112
CURRENT ASSETS:			
Debtors	10	896	2,204
Cash at bank and in hand		144,350	136,363
		145,246	**138,567**
CREDITORS:			
Amounts falling due within one year	11	(5,776)	(7,210)
NET CURRENT ASSETS:		139,470	131357
TOTAL ASSETS LESS CURRENT LIABILITIES		**139,470**	**132,469**
NET ASSETS		**139,470**	**132,469**
RESERVES:			
Restricted Funds		112,052	105,594
Unrestricted Funds		27,418	26,875
TOTAL FUNDS	12	**139,470**	**132,469**

These financial statements were approved by the Board of Trustees on ...9th November 2022. and were signed on its behalf by:

..... Mr Zaim Pasic - Chair

Bosnia & Herzegovina Community Advice Centre

Notes to the Financial Statements for the for the year ended 31 March 2022

1. ACCOUNTING POLICIES

BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS
The financial statements are prepared under the historical cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice "Accounting & Reporting by Charities" revised in 2015.

GOING CONCERN
There are no material uncertainties about the charity's ability to continue

INCOME
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

EXPENDITURE
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS
Depreciation is provided at the following annual rate in order to write off each asset over its estimated useful life.

Leasehold property	- 25% reducing balance
Equipment	- 25% reducing balance
Fixtures and fittings	- 25% reducing balance

TAXATION
The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of a grant. Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS AND OTHER POST RETIREMENT BENEFITS
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

2. INCOME FROM CHARITABLE ACTIVITIES

	Restricted Funds	Unrestricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Donations	-	110	110	-
Membership Fees	-	620	620	481
	-	730	730	481
GRANTS				
The National Lottery Community Fund	80,015	-	80,015	100,184
London Borough of Ealing	-	-	-	2,500
London Borough of Brent	35,106	-	35,106	36,539
City Bridge Trust	-	-	-	85,176
United in Hammersmith & Fulham	-	-	-	1,000
Leathersellers Company Charitable Fund	-	-	-	1,800
London Legal Support	-	-	-	2,000
Job Retention Scheme Grants	9,206	-	9,206	6,267
HM Government grant income	-	-	-	10,000
National Lottery Awards for All	10,000	-	10,000	-
Arnold Clark Community Fund	1,000	-	1,000	-
Mrs Smith and Mount Trust	3,000	-	3,000	-
Advice Fund	1,433	-	1,433	-
	139,760	730	140,490	245,951

3. EXPENDITURE ON CHARITABLE ACTIVITIES COSTS

	Direct costs (see note 4)	Support costs (see note 5)	Totals 2022	Totals 2021
	£	£	£	£
Charitable activities	122,767	10,722	133,489	143,184

4. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022	2021
	£	£
Staff Costs	62,819	61,431
Rent	11,557	10,791
Light & Heat	1,423	847
Insurance	1,531	1,152
Cleaning & Sundry expenses	469	812
Telephone	1,798	1,864
Charitable activity costs	43,170	37,158
	122,767	114,055

5. SUPPORT COSTS

	2022	2021
	£	£
Depreciation	1,112	370
Subscription	1,981	1,435
Other office costs	3,208	24,103
Accountancy fees	2,400	2,100
Bank charges	240	220
Payroll charges	1,782	901
	10,722	29,129

6. TRUSTEES' REMUNERATION AND BENEFITS

No remuneration directly or indirectly out of the funds of the charity was paid or is payable for the year to any trustee or to any person or persons known to be connected with any of them.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31st March 2022 nor for the year ended 31st March 2021.

7. STAFF COSTS

	2022	2021
	£	£
Wages and Salaries	57,182	56,492
Employers NI	1,490	1,635
Pension costs	4,147	3,304
	62,819	61,431

The average monthly number of employees during the year was as follows:

	2022	2021
Staff	2	2

No employees received emoluments in excess of £60,000 during the year (2021: Nil)

9. TANGIBLE FIXED ASSETS

	Land & Buildings	Fixtures & Fittings	Equipment	Kitchen Equipment	Totals
	£	£	£	£	£
COST					
At 1st April 2021 and 31st March 2022	9135	15,922	10,888	5,963	41,908
DEPRECIATION					
At 1st April 2021	8,970	15,769	10,426	5,631	40,796
Charge for the year	165	153	462	332	1,112
	9,135	15,922	10,888	5,963	41,908

NET BOOK VALUE					
At 31st March 2022	-	-	-	-	-
At 31st March 2021	165	153	462	332	1,112

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade debtors	-	1,371
Prepayments	896	833
	896	2,204

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Social security and other taxes	1,490	1,490
Accrued expenses	4,286	5,720
	5,776	7,210

12. MOVEMENT IN FUNDS

Unrestricted funds	At 1.4.21 £	Income £	Expenditure £	Transfers £	At 31.3.22 £
General fund	26,875	730	(187)	-	27,418

	At 1.4.20 £	Income £	Expenditure £	Transfers £	At 31.3.21 £
General fund	10,656	21,635	(327)	(5,089)	26,875

Restricted funds

	At 1.4.21 £	Income £	Expenditure £	Transfers £	At 31.3.22 £
Advice Fund	8,181	1,433	(1,530)	-	8,081
Resilience Fund	65,262	-	-	(3,083)	62,179
Person - Centred Advocacy Project	30,143	-	-	-	30,143
LB Brent	8	35,106	(30,569)	-	4,545
London legal Support	2,000	-	-	-	2,000
National Lottery Community Fund	-	80,015	(74,916)	-	5,099
National Lottery Awards for all	-	10,000	(13,058)	3,058	-
HMRC Job Retention	-	9,206	(9,206)	-	-
Arnold Clark Community Fund	-	1,000	(1,025)	25	-
Mrs Smith and Mount Trust	-	3,000	(2,998)	-	2
	105,594	139,760	(133,302)	-	112,052

Restricted funds

	At 1.4.20	Income	Expenditure	Transfers	At 31.3.21
	£	£	£	£	£
Advice Fund	6,748	1,433	-	-	8,181
Resilience Fund	12,298	100,184	(47,220)	-	65,262
75 Plus Fund	-	22,625	(23,982)	1,357	-
London Community Response	-	43,201	(43,201)	-	-
Person - Centred Advocacy Project	-	35,106	(3,606)	(1,357)	30,143
HM Government Grant - Covid-19 Response in LB of Brent	-	10,000	(9,992)	-	8
LB Ealing Grant	-	2,500	(2,500)	-	-
United in Hammersmith & Fulham	-	1,000	(1,035)	35	-
London legal Support	-	2,000	-	-	2,000
Edward Harvist Fund	-	-	(5,054)	5,054	-
HMRC Job Retention Scheme	-	6,267	(6,267)	-	-
	19,046	224,316	(142,857)	5,089	105,594

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2022

Bosnia & Herzegovina Community Advice Centre

Independent Examiner's Report on the Accounts

I report on the accounts for the charity for the year ended 31st March 2022

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an Independent Examination is needed

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general directions given by the Charities Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent review

My examination was carried out in accordance with 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 the 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:

(1) which gives me reasonable cause to believe that in any material respect the Trustees have not met the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records, and comply with the accounting requirements of the 2011 Charities Act

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

Name: Dunstanette Kuti FCCA MCSI
Position: Community Accountant
Skillspool Training CIC
Adiaha Antigha Centre, 24-30 Dalston Lane, London E8 3AZ

Date: 25/11/22

BOSNIA & HERZEGOVINA COMMUNITY ADVICE CENTRE

England & Wales - Charity number 1085815

Accounts

CHARITY REGISTRATION NUMBER: 1085815

Bosnia & Herzegovina Community Advice Centre

Unaudited Financial Statements

31 March 2021

A I GROMAN FCA
Groman & Company
Chartered Accountants
5 Violet Hill
St. John's Wood
London
NW8 9EB

Bosnia & Herzegovina Community Advice Centre

Trustees' Annual Report

Year ended 31 March 2021

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

Reference and administrative details

Registered charity name	Bosnia & Herzegovina Community Advice Centre
Charity registration number	1085815
Principal office	Rear of 108 Rear of 108 High Road Willesden London NW10 2PP
The trustees	Mr Zaim Pasic (Chair) Ms Ismeta Velic (Vice chair) Mr Nedim Mujcinovic (Treasurer) Mr Fejzi Jahaj (Secretary) Mr Mesud Kahrimanovic Mrs Safeta Karabasic Mrs Envera Rusidovic (Appointed 16 January 2021)
Centre Manager	Miss Sadida Trozic
Company secretary	Mr Fejzi Jahaj
Independent examiner	Al Groman FCA Groman & Company, Chartered Accountants 5 Violet Hill St. John's Wood London NW8 9EB

Structure, governance and management

Governing Document
Bosnia and Herzegovina Community Advice Centre is constituted as a registered charity with the Charity Commission for England and Wales on 26 March 2001 under charity registration number: 1085815 (the "Charity") and is governed by the constitution, dated 7 February 2001 (the "Constitution").

Appointment, induction & training of Trustees
Members of the local community and users of the centre are invited to nominate trustees prior to the Annual General Meeting (AGM). They are advised of the retiring trustees and are asked for nominations for the AGM. When considering appointing trustees, the Board has regard to the requirement for any specialist skills needed. New trustees undergo an induction to brief them on their legal obligations under charity law, the content of the Constitution, the committee and decision-making processes, the business plan and recent financial performance of the Charity. During the induction day they meet key employees and other trustees. In-house trainings provided by AdviceUK on governance and trustees' responsibilities are delivered for all trustees to equip them with necessary skills. In addition, the trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation
The Charity is organised so that the trustees meet four times a year to manage its affairs. There is one full time member of staff who both manages the day to day administration of the Charity and organises delivery of particular services, administration, staff supervision, fundraising and other responsibilities. There is also one part-time member of staff, one part-time equivalent member of external staff (as part of outsourced service from Outdoor Clerks), one sessional Welfare Benefits Advisor and freelance Therapist. One sessional tutor from Brent Start (Brent Council) is provided as in-house staff for floristry course. There is a team of 20 volunteers; 6 are regular volunteers who either run or support weekly activities, while 14 are engaged on an occasional basis to organise and run events. The Trustees are predominately older and/or disabled Londoners from West Balkan and users of the centre.

The Charity operates from easily accessible premises in Willesden and delivers some of its services at outreach locations in the London Borough of Brent. The organisation is the only charity in London providing bilingual, free, independent, confidential, impartial information, advice and advocacy to disadvantaged and marginalised Londoners from the six western Balkan countries (Bosnia and Herzegovina, Croatia, Kosovo, Macedonia, Montenegro and Serbia). Arriving in the United Kingdom (UK) as refugees in in the 1990s following the breakup of former Yugoslavia, they are now British citizens continuing to be affected by past trauma and feeling excluded from society. Most of whom are victims of the brutal Yugoslav war (1991-2001) that targeted innocent civilians, and many were emergency medical evacuees to the UK.

The Charity also supports the wider Brent community through provision of Outreach Welfare Benefits Advice services at Harlesden library (Brent Hubs Harlesden) and acts as a local referral agency for Sufra NW London- Food Bank and Ealing Food Bank.

Risk management
The Charity has a risk management strategy which comprises: -an annual review of the risks the Charity may face; -the implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise. The annual review of the Risk Assessment Policy was conducted, and the Risk Register is reviewed quarterly by Trustees. The Risk Register clearly sets out the management processes to be deployed in order to effectively manage these potential risks, these include;

- strategic direction and forward planning;
- budgetary control and financial planning;
- operations and service delivery;

Risk management *(continued)*

- information Management; and
- staff and volunteers.

All policies and procedures are reviewed and updated every year and are in compliance with requirements of the General Data Protection Regulation and Data Protection Act 2018.

Objectives and activities

Objectives
The objects for which the Charity, as defined by the Constitution, adopted 7 February 2001, are; the promotion of any charitable purposes for the public benefit by the relief of poverty, sickness and distress, the advancement of education, the protection and preservation of physical and mental health and providing facilities for recreation or leisure-time occupation with the object of improving the condition of life for its members in particular, but without limitation, for the benefit of the communities it serves. To achieve these objects the Charity has the following aims;

1. provide holistic and person- centred, advice and advocacy services to disadvantaged and marginalised Londoners from West Balkan to prevent individual crisis, build resilience, increase independence and improve the quality of life;

2. provide welfare benefits advice service and support to the wider Brent community experiencing economic and social disadvantage to reduce poverty and distress and improve the quality of life;

3. gather and disseminate information on issues affecting beneficiaries from West Balkan to improve communication and increase access to other services;

4. organise trainings and workshops to help beneficiaries navigate the system, address financial problems and develop life skills;

5. organise classes, activities and therapeutic sessions to increase physical activity and develop coping strategies to help beneficiaries improve physical and mental health;

6. organise social and cultural events that reduce isolation and social exclusion and promote culture and positive interaction with the wider community; and

7. provide opportunities and support for volunteering to equip beneficiaries with the skills in community work so they can play their part and fully contribute to society.

The Charity seeks to attain its objectives through the provision of a wide and varied range of services and activities which are described in this report. They are all designed to enable disadvantaged and marginalised individuals to be more resilient and lead; independent, better, active, positive and fulfilled lives. To overcome the cultural, social and financial barriers, communicate their expressed needs in order to shape the policies and services of local and regional agencies as well as to provide them with opportunities and support to contribute fully to society.

Public Benefit

The trustees refer to the Charity Commission's General Guidance on public benefit when reviewing the Charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities contributed to its aims. Trustees are committed to providing services of a high quality to all people accessing the Bosnia and Herzegovina Community Advice Centre' services. The Charity is an equal opportunity organisation and it is committed to providing services that are free from any form of discrimination under the protected characteristics. The Charity monitors uptake of services to assist in advancing this policy. By supporting disadvantaged and marginalised people, the Charity also indirectly supports their carers. The Charity is committed to safeguarding its beneficiaries who may be vulnerable adults. Trustees, staff and volunteers are DBS checked and trained on safeguarding adults. Majority of the services are free of charge. Where specialist services and activities, such as; contributions for meals at the social club, events and Christmas lunch, are not supported by funders the trustees endeavoured to keep the charges as low as possible to allow widest possible access.

Achievements and performance

ACTIVITIES

The Bosnia and Herzegovina Community Advice Centre' activities continue to be in line with its objectives.

Resilience Project Project funded by the National Lottery Community Fund, is a pan-London service which played a vital role in preventing future crisis and building beneficiaries' resilience to impacts of Covid-19. In particular, the project provided lifeline of support to Londoners from West Balkan communities, as the project is the only source of support for them in London and addresses critical local need for Welfare Rights Advice service in Brent. Throughout the last financial year, we supported 380 individuals from all community groups with: welfare benefits, housing, social and Covid-19 related issues. The project also supported beneficiaries with vouchers for emergency food parcels and provided regular up to date communication newsletter which focused on Covid-19 and details of available support. Online training was delivered for Project volunteers which enabled them to support vulnerable beneficiaries with befriending and regular welfare check-up calls.

Benefits Advice Projects (BAF 5) funded by Brent Advice Fund (Brent Council) until 30 June 2020 increased welfare benefits advice service provision in London Borough of Brent and helped local people experiencing socio-economic disadvantage secure their welfare benefit rights and entitlements. The project was successful as it exceeded its targets; number of sessions delivered by 3% and beneficiaries by 24 %. During the reporting period 67 Brent residents benefited from remote service delivered two days per week. Brent residents accessed project service through referrals from Brent Hubs and Housing Needs department (Brent Council). BAF 5 funding came to an end on 30 June 2020, despite the funding end for advice service, our commitment and support the wider Brent community remained. In its place, we have secured emergency short-term funding which enabled us to continue this service throughout the reporting year.

Achievements and performance *(continued)*

Project 75+ + funded by City Bridge Trust until 31 January 2021, pan-London service for older Londoners from West Balkans, aged 75 years and over. Despite the challenges of Covid-19 outbreak, the project has been successfully delivered and exceeded its overall target number of beneficiaries by 4 %. The project adopted quickly to remote delivery. It was a source of encouragement to service users and provided them with support on how to access the services, resulting in those who had a smart phone quickly learning how to send documents through mobile applications. Online training for volunteers helped them provide adequate support to vulnerable beneficiaries which ensured those who are disadvantaged receive regular emotional support. Furthermore, beneficiaries ware supported and encouraged to access online platforms aimed to reducing isolation and increasing social interaction. During period of this report, 153 older Londoners 75+ were provided with much needed support on wide range of issues such as access to emergency food parcel home delivery, benefit entitlements, health, social care and person-centred support.

Covid-19 Response in London Borough of Brent funded by HM Government in partnership with the National Lottery Community Fund provided short-term emergency response in London Borough of Brent. As result 149 people from all community groups in Brent experienced reduced poverty and distress.

The London Community Response Wave 3 funded by City Bridge Trust provided continuous emergency response in London Borough of Brent and addressed increasing demands and challenges caused by Covid-19. The project provided relief of poverty and distress and improved financial situation of 309 individuals living in Brent.

Person-Centred Advocacy Project with Casework funding was secured from London Borough of Brent Neighbourhood Community Infrastructure Levy (NCIL) to address poverty issues for people living in Brent. Working in partnership with Brent Hubs (Brent Council), the project aims to prevent further crisis and help low-income families with cost of living. During the period of this report 146 people from all community groups in Brent benefited from this project.

Small capital Project funded by City Bridge Trust through London Community Response Wave 4 and Harvist Trust Fund administered by Brent Council was successfully completed during the period January -March 2021. The project made adaptations to BHCAC premises to ensure BHCAC met Government guidance of Covid-19 safe re-opening of the community centre for community use.

Achievements and performance *(continued)*

ACHIEVEMENTS AND PERFORMANCE

As a result of the Covid-19 pandemic, group activities and outreach service had to be suspended and organisational premises closed on 17 March 2020. Staff and volunteers switched to remote service delivery and working from home. Throughout the year, we have worked hard to refocus efforts to adapt and keep our vital services going; from adapting our technology for remote working to redesigning the premises to become Covid-19 secure. Additional activities have been undertaken during the year of this report, by way of progressing the strategic objectives, as defined in the reviewed Business and Development Plan 2020-23. We have continued to engage with the local community, maintained existing partnerships and forging strong relationships with new partners thereby expanding our reach within the community. Joining borough wide Covid-19 emergency response through Thematic Groups lead by Brent Council enabled us to support the local community better and achieve more together.

The Charity has been successful in obtaining much needed emergency funding from a variety of sources. We are very grateful to Ealing Council, the London Community Response Fund, City Bridge Trust, HM Government Grant and the National Lottery Community Fund, United in Hammersmith and Fulham, Edward Harvist Trust Fund (Brent Council) and the Leathersellers Company. This funding has enabled us to adopt quickly, increase staffing capacity and provide fast and effective emergency response. As result, our support has been crucial for the group of people we serve, in particular the wider Brent community during the lockdown as many have lost their jobs and had difficulties accessing support and securing their entitlements. Our benefits advice, and support with claims, during the difficult time significantly reduced distress and poverty, prevented crisis and improved financial situation for people who accessed this support. Our work during this crisis was not only appreciated by beneficiaries but also received external recognitions from officials of two London Boroughs, namely; Brent, and Hammersmith and Fulham.

Information, Advice and Advocacy This service remained a key activity for the organisation which supported 1,204 individual clients through 6 projects. Out of this number: 31 % were Londoners from West Balkan and 69 % were individuals from the wider Brent community. 68 % of all beneficiaries were Brent residents, majority of our beneficiaries were people of working age (64 %), while 19 % of beneficiaries were over the age of 75, 51 % disabled, 90% unemployed and 35 % non-English speakers. Areas of support provided consisted of: Welfare Benefit Rights (50%), Person-Centred (37 %), Housing (9%) and Health (4%). Our results of case completion rates for all issues; successful (82%), partially successful (7%) and not successful (11%). All the services were delivered remotely mainly through WhatsApp mobile application. Percentage of returning clients from the wider Brent community was at 88 %, which indicates that we have provided continuous support and are preferred local provider for the wider Brent community. Each project/service area is monitored against a plan, detailing key performance indicators (KPIs), milestones and resources required. Project Manager is required to provide monthly reports on activity, outputs, outcomes, and client satisfaction. Trustees receive quarterly finance and project reports detailing project activity and performance against KPIs.

The organisation is also subject to an independent audit by Recognising Excellence Ltd, against the requirements of the Advice Quality Standard, every two years with the next due in July 2021.

Annual General Meeting

The Annual General Meeting was held on 16 January 2021 remotely over Zoom. The meeting was attended by 10 members, who unanimously approved Charity's Annual Report for 2020. All member's approved Trustees proposal for Groman & Co independent financial examiners to be used in 2021.

Financial review

BHCAC had a surplus of £102,767 (2020: deficit £12,973) in the financial year, April 2020 to March 2021.

The charity's reserves consist of General/Unrestricted Funds of £26,875 (2020: £10,656) and Restricted Funds of £105,594 (2020: £19,046) at 31 March 2021.

Plans for future periods

Plans for future periods

The organisation will be working during 2021-22 to sustain its work programme and investigate potential new ways of meeting the needs of its beneficiaries and service users during and post Covid-19 pandemic. We will continue to develop and follow our strategic development plan. We will seek to obtain further funding for 2021-22 and beyond.

The trustees' annual report was approved on 21.01.2022. and signed on behalf of the board of trustees by:

Mr Zaim Pasic (Chair)
Trustee

Mr Fejzi Jahaj
Charity Secretary

Bosnia & Herzegovina Community Advice Centre

Independent Examiner's Report to the Trustees of Bosnia & Herzegovina Community Advice Centre

Year ended 31 March 2021

I report to the trustees on my examination of the financial statements of Bosnia & Herzegovina Community Advice Centre ('the charity') for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material 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 charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

26-4-2022

Al Groman FCA
Independent Examiner

Groman & Company, Chartered Accountants
5 Violet Hill
St. John's Wood
London
NW8 9EB

Bosnia & Herzegovina Community Advice Centre

Statement of Financial Activities

Year ended 31 March 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
Income and endowments					
Donations and legacies	4	**21,154**	**224,316**	**245,470**	126,155
Other income	5	**481**	**–**	**481**	1,749
Total income		**21,635**	**224,316**	**245,951**	127,904
Expenditure					
Expenditure on charitable activities	6,7	**327**	**142,857**	**143,184**	140,877
Total expenditure		**327**	**142,857**	**143,184**	140,877
Net income/(expenditure) and net movement in funds		**21,308**	**81,459**	**102,767**	(12,973)
Transfer funds		**(5,089)**	**5,089**	**–**	**–**
		16,219	**86,548**	**102,767**	(12,973)
Reconciliation of funds					
Total funds brought forward		**10,656**	**19,046**	**29,702**	42,675
Total funds carried forward		**26,875**	**105,594**	**132,469**	29,702

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

The notes on pages 11 to 18 form part of these financial statements.

Bosnia & Herzegovina Community Advice Centre

Statement of Financial Position

31 March 2021

	Note	2021 £	£	2020 £
Fixed assets				
Tangible fixed assets	12		1,112	1,481
Current assets				
Debtors	13	2,204		12,383
Cash at bank and in hand		136,363		41,136
		138,567		53,519
Creditors: amounts falling due within one year	14	(7,210)		(25,298)
Net current assets			131,357	28,221
Total assets less current liabilities			132,469	29,702
Funds of the charity				
Restricted funds			105,594	19,046
Unrestricted funds			26,875	10,656
Total charity funds	17		132,469	29,702

These financial statements were approved by the board of trustees and authorised for issue on 21.01.2022., and are signed on behalf of the board by:

Mr Zaim Pasic (Chair)
Trustee

The notes on pages 11 to 18 form part of these financial statements.

Bosnia & Herzegovina Community Advice Centre

Notes to the Financial Statements

Year ended 31 March 2021

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Rear of 108 High Road, Willesden, London, NW10 2PP.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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 Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available in FRS 102: (a) No cash flow statement has been presented for the company. (b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. **Accounting policies** *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold property	-	25% reducing balance
Fixtures and fittings	-	25% reducing balance
Equipment	-	25% reducing balance
Equipment	-	25% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

3. Accounting policies *(continued)*

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Donations	**4**	–	**4**
Grants			
The National Lottery Community Fund	–	**100,184**	**100,184**
London Borough of Ealing	–	**2,500**	**2,500**
London Borough of Brent	–	**36,539**	**36,539**
City Bridge Trust	**19,350**	**65,826**	**85,176**
United in Hammersmith & Fulham	–	**1,000**	**1,000**
Leathersellers Company Charitable Fund	**1,800**	–	**1,800**
London Legal Support	–	**2,000**	**2,000**
Job Retention Scheme Grants	–	**6,267**	**6,267**
HM Government grant income	–	**10,000**	**10,000**
	21,154	**224,316**	**245,470**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Donations	1,327	–	1,327
Grants			
The National Lottery Community Fund	–	58,655	58,655
London Borough of Ealing	–	–	–
London Borough of Brent	–	19,898	19,898
City Bridge Trust	–	36,025	36,025
Edward Harvist Trust	–	10,000	10,000
United in Hammersmith & Fulham	–	250	250
Leathersellers Company Charitable Fund	–	–	–
London Legal Support	–	–	–
Job Retention Scheme Grants	–	–	–
HM Government grant income	–	–	–
	1,327	124,828	126,155

5. Other income

	Unrestricted Funds 2021 £	Total Funds 2021 £	Unrestricted Funds 2020 £	Total Funds 2020 £
Membership	**481**	**481**	790	790
Other sundry income	**–**	**–**	959	959
	481	**481**	1,749	1,749

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Core charitable activities	**(43)**	**116,603**	**116,560**
Support costs	**370**	**26,254**	**26,624**
	327	**142,857**	**143,184**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Core charitable activities	1,218	109,993	111,211
Support costs	849	28,817	29,666
	2,067	138,810	140,877

7. Expenditure on charitable activities by activity type

	Grant funding of activities £	Support costs £	Total funds 2021 £	Total fund 2020 £
Core charitable activities	**116,560**	**590**	**117,150**	111,991
Governance costs	**–**	**26,034**	**26,034**	28,886
	116,560	**26,624**	**143,184**	140,877

8. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	**369**	495

9. Independent examination fees

	2021 £	2020 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	**800**	800

10. Staff costs

The average head count of employees during the year was 2 (2020: 2).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

11. Trustee remuneration and expenses

SORP 2015 requires the following statement to be made:
- no remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

12. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	Kitchen equipment £	Total £
Cost					
At 1 April 2020 and 31 March 2021	**9,135**	**15,922**	**10,888**	**5,963**	**41,908**
Depreciation					
At 1 April 2020	**8,915**	**15,719**	**10,272**	**5,521**	**40,427**
Charge for the year	**55**	**50**	**154**	**110**	**369**
At 31 March 2021	**8,970**	**15,769**	**10,426**	**5,631**	**40,796**
Carrying amount					
At 31 March 2021	**165**	**153**	**462**	**332**	**1,112**
At 31 March 2020	220	203	616	442	1,481

13. Debtors

	2021 £	2020 £
Trade debtors	**1,371**	11,550
Prepayments and accrued income	**833**	833
	2,204	12,383

14. Creditors: amounts falling due within one year

	2021 £	2020 £
Payments received on account	**–**	22,047
Social security and other taxes	**1,490**	1,451
Other creditors	**5,720**	1,800
	7,210	25,298

15. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £3,304 (2020: £3,647).

16. Government grants

The amounts recognised in the financial statements for government grants are as follows:

	2021	2020
	£	£
Recognised in income from donations and legacies:		
Government grants income	**10,000**	–

17. Analysis of charitable funds

Unrestricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
General funds	**10,656**	**21,635**	**(327)**	**(5,089)**	**26,875**

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
General funds	14,271	3,076	(2,067)	(4,624)	10,656

Restricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
Advice fund	**6,748**	**1,433**	–	–	**8,181**
Resilience fund	**12,298**	**100,184**	**(47,220)**	–	**65,262**
75 Plus fund	–	**22,625**	**(23,982)**	**1,357**	–
London Community Response Fund	–	**43,201**	**(43,201)**	–	–
Person Centred Advice Project	–	**35,106**	**(3,606)**	**(1,357)**	**30,143**
HM Government Grant-Covid-19 Response in LB of Brent	–	**10,000**	**(9,992)**	–	**8**
LB of Ealing Grant	–	**2,500**	**(2,500)**	–	–
United in Hammersmith & Fulham	–	**1,000**	**(1,035)**	**35**	–
London Legal Support	–	**2,000**	–	–	**2,000**
Edward Harvist Fund	–	–	**(5,054)**	**5,054**	–
HMRC Job Retention Scheme	–	**6,267**	**(6,267)**	–	–
Restricted Funds	**19,046**	**224,316**	**(142,857)**	**5,089**	**105,594**

17. Analysis of charitable funds *(Continued)*

Restricted funds *(Continued)*

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Advice fund	10,542	19,898	(23,692)	-	6,748
Resilience fund	6,132	58,655	(52,489)	-	13,789
75 Plus fund	3,483	36,025	(40,096)	588	-
Premises improvements fund	8,247	-	(10,091)	1,844	-
Edward Harvist Fund	-	10,000	(12,192)	2,192	-
United in Hammersmith & Fulham	-	250	(250)	-	-
Restricted Funds	28,404	124,828	(138,810)	4,624	19,046

Bosnia & Herzegovina Community Advice Centre

Management Information

Year ended 31 March 2021

The following pages do not form part of the financial statements.