

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

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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

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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

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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

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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.

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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

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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

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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)
		141,575	139,470
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:



Mr Zaim Pasic - Chair

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

				2023	2022
	Note	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
INCOME FROM:					
Charitable activities	2	1,032	122,070	123,102	140,490
Total:		<u>1,032</u>	<u>122,070</u>	<u>123,102</u>	<u>140,490</u>
EXPENDITURE ON:					
Charitable Activities	3	-	120,997	120,997	133,489
Total:		<u>-</u>	<u>121,0997</u>	<u>120,997</u>	<u>133,489</u>
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		<u>28,450</u>	<u>113,125</u>	<u>141,575</u>	<u>139,470</u>

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

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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.

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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

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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
	<u>5,391</u>	<u>10,722</u>

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
	<u>59,597</u>	<u>62,819</u>

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

	2023	2022
Staff	<u>2</u>	<u>2</u>

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
	<u>896</u>	<u>896</u>

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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
	<u>56,966</u>	<u>5,776</u>

11. MOVEMENT IN FUNDS

	At 1.4.22	Income	Expenditure	Transfers	At 31.3.23
	£	£	£	£	£
Unrestricted funds					
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)	-	-
	<u>112,052</u>	<u>122,070</u>	<u>(120,997)</u>	<u>-</u>	<u>113,125</u>

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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

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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