

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

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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 27 January 2024 Mrs Safeta Karabasic (Treasurer) - elected 27 January 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

Bosnia & Herzegovina Community Advice Centre

Trustees' Report for the year ended 31 March 2024

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 (Willem 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.

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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.

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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.

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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.

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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.

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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

				2024	2023
	Note	Unrestricted Funds	Restricted Funds	Total Funds	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

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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)
		144,808	141,575
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 22/04/2025 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.

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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

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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 2023.

7. STAFF COSTS

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

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

	2024	2023
Staff	<u>3</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

	2024 £	2023 £
Prepayments	1,125	896
	<u>1,125</u>	<u>896</u>

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	<u>1,337</u>	<u>1,284</u>
	<u>86,048</u>	<u>56,966</u>

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11. MOVEMENT IN FUNDS

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

	1.4.22 £	Income £	Expenditure £	Transfers £	31.3.22 £
Unrestricted Funds					
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

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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 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