

REGISTERED COMPANY NUMBER: 01874645 (England and Wales)
REGISTERED CHARITY NUMBER: 1089705

Report of the Trustees and
Audited Financial Statements
for the Year Ended 31 March 2022
for
Greenwich Housing Rights
(A Company Limited by Guarantee)

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for the Year Ended 31 March 2022**

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**Reference and Administrative Details
for the Year Ended 31 March 2022**

TRUSTEES	S Choudhury G Littlewood (Chair) J Hodge (Treasurer) N Letsae C Paget (resigned 21.6.21) M Phillips N Smith F M Kiangala (appointed 30.6.22) M G Martin (appointed 28.10.21) M Conteh (appointed 17.6.21)
COMPANY SECRETARY	P M Robotham
REGISTERED OFFICE	36 Wellington Street Woolwich London SE18 6PE
REGISTERED COMPANY NUMBER	01874645 (England and Wales)
REGISTERED CHARITY NUMBER	1089705
INDEPENDENT AUDITORS	Ardor Business Solutions Limited Statutory Auditors Chartered Certified Accountants Unit 1 Shrine Barn Sanding Road Hythe Kent CT21 4HE
BANKERS	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HB

**Report of the Trustees
for the Year Ended 31 March 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The objectives set out in the Charity Memorandum of Association are 'to relieve poverty of persons in Greenwich and surrounding areas by the provision of free advice and assistance concerning housing and accommodation issues; and to advance public education about housing matters.

The charity provides specialist housing legal advice and representation which is free to those who could not otherwise afford to receive legal services. Since 2020 the organisation has also provided a Crisis Navigation Service to people facing homelessness and eviction which mainly covers welfare benefits and debt advice to support the housing case.

The main objectives and activities undertaken in relation to these purposes are to:

- a) reduce homelessness and improve housing conditions by providing legal advice and representation services, including: a specialist advice service open to anyone in housing need in the Royal Borough of Greenwich (RBG); a housing possession court duty scheme in Bromley County Court at Bromley County and Woolwich Crown Courts; specialist advice services to anyone in housing need in the Royal Borough of Greenwich and the surrounding areas, and a Legal Aid Casework and Litigation Service.
- b) increase access to quality advice by awareness raising, partnership work and influencing decision-makers locally and further afield, including delivery of a partnership based Clockhouse and Charlton Community Centres Hub services.
- c) increase employment and career prospects by offering work experience and training in social welfare law and legal practice skills.

Public benefit

The Trustees referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's objectives and in planning and reviewing our activities. The activities, beneficiaries and benefits provided by the Charity are described throughout the sections of this report.

Volunteers

Volunteers make a significant contribution to the work of the Charity. Despite the limitations imposed by the pandemic seven volunteers were recruited to assist with the Charity's main services. Volunteers help with IT, admin tasks, fundraising, and the running of the organisation.

The Charity recruited two volunteers to utilise specialist Information Technology and Administrative skills to with the Charity's main services throughout the pandemic.

Volunteers are also vital to the Charity's aspiration to improve the employment and career prospects of local residents and students by offering work experience. The Charity also works in partnership with two local universities, London Southbank and Greenwich on formal programs which form part of student's learning and final grades. The Charity also offers work experience to students at local secondary schools. Five local students carried out their work experience at the Charity.

**Report of the Trustees
for the Year Ended 31 March 2022**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Reducing homelessness through the provision of legal advice and representation

In 2021.22, it was the hard work and funders' generosity that allowed the Charity to continue to provide the services reduce homelessness across Greenwich and neighbouring London Boroughs.

Throughout 2021.22, the Charity operated with the challenges of the Covid-19 pandemic crisis which affected the number of clients assisted: from 3000 plus clients in 2018.19 to 1621 in 2021.22. The challenges included the closure of the courts and face to face advice services. Through the provision of emergency accommodation, the Royal Borough of Greenwich (RBG) and the government's strategy to bring 'everyone in' protected the local homeless, including rough sleepers and people without recourse to public funds or otherwise unable to comply with self-isolation requirements. from homelessness. National, local government and local social landlord policies significantly reduced possession cases and the need for advice and representation, including; the national moratorium on evictions and court closures.

Housing Possession hearings resumed slowly both in Bromley County and Woolwich Crown Courts in the summer of 2021 and with limited lists, which were first online and by December 2021 in person. The possession hearings in Woolwich Magistrates court, never very consistent, reduced to a trickle in December 2021 and ceased in February 2022, Since April 2022, possession hearings are held in Bromley County and Bexley Magistrate's Courts.

Face to face advice sessions resumed at outreach locations in August 2021. Although the Charity could not offer open access to the public at its Woolwich offices, drop-in sessions were converted into a successful remote (telephone, online and email) service, with the Woolwich office open daily for existing clients and new clients by appointment.

Despite the challenges of the pandemic, through hard work and ingenuity the Charity assisted 1621 people (1324 in 2020.21). The Charity not only ensured that could staff work safely from home but that vital services were maintained. Staff most affected by the closure of face-to-face advice sessions remained on Furlough until September 2021, during which time their colleagues met the needs of existing and new clients conducting advice sessions remotely, attending outreach and court and seeing clients face to face by appointment. Staff maintained a rota, to ensure client access to the Woolwich office all through the pandemic, Staff worked at the Woolwich office on rota.

The Charity assisted 1621 people:

- 565 were assisted face to face
- 1055 people were assisted remotely

The Charity continued to support the most vulnerable residents with approximately 29% with a declared disability or long-term health condition, 13% were over 65 years old and 51% were from a minority ethnic group.

**Report of the Trustees
for the Year Ended 31 March 2022**

FINANCIAL REVIEW

Principal funding sources

The Charity's acknowledges with gratitude the generosity of those who provided funding. In particular, the Charity recognises the emergency Covid-19 funding provided by the Access to Justice Foundation and the Royal Borough of Greenwich to help bridge the two thirds loss of earned income during 2020/21.

During 2021/22 our principal funding sources were:

- Emergency funding from the The Access to Justice Community Justice Fund;
- A Funding Agreement with the Royal Borough of Greenwich (RBG);
- Income generated from cases undertaken under our Legal Aid Agency Housing & Debt contract;
- A Legal Aid contract to deliver the Housing Possession Court Duty Scheme (HPCDS) in Bromley County Courts at Bromley and Woolwich;
- Trust for London funding for our Crisis Navigation work;
- The Legal Education Foundation funding for a Trainee Solicitor, who commenced work in February 2021;
- The Department of Work and Pensions Job Retention Scheme to assist with the staffing costs of furloughed staff;
- The London Legal Support Trust grant; and
- the Charity receives grants from Mercers and the GLA to deliver outreach advice in partnership with Clockhouse Community Centre and Peabody housing association, respectively.

In addition, the Charity receives a number of grants and donations to support the general activities of the Organisation.

Income and expenditure

Income received in 2021/22 of £391,905 was much more than the £321,072 received in 2020/21. Expenditure in the year was £351,273 as opposed to £331,983 in 2020/21, resulting in a net surplus of £40,632 for the year.

Reserves and investment policies and plans

Total funds held at the 31st March 2022 are £60,223 of unrestricted reserves and £24,887 of restricted funds, a total of £85,111. (2020/21 £44,479).

The Charity's Trustees have agreed a reserves policy that is assessed annually with the aim of ensuring the Charity has sufficient funds to cover the following costs if they should arise in the year/two years ahead:

- (1) maintain service delivery in the possible event of a significant loss or downturn in income;
- (2) cover potential redundancy and other winding up costs; and
- (3) provide 'seed' funding for investment in service developments and new projects.

The Trustees assessed the reserves requirement for 2022/23 to be £99,000 including £55,000 to maintain service delivery over a two-month notice period and £31,000 to cover redundancy costs.

The assessed reserve requirement exceeds funds held by the Charity by £13,889; however, the reserves assessment is based on a worst-case scenario and Trustees have therefore put in place plans for continued cost ratification/monitoring and additional cashflow monitoring to ensure the Charity always has sufficient funds to cover costs and ensure budget surpluses which will help maintain the reserve fund to required levels.

**Report of the Trustees
for the Year Ended 31 March 2022**

FINANCIAL REVIEW

Going concern

Since March 2021, the Trustees have been very conscious of the increased need to keep the Charity's business plan priorities under review and to closely monitor its finances and in particular, cashflow. Increased Board meetings, the regular meetings between the Director and Treasurer, the creative use of staff resources and the support of government schemes have been used to proactively address the financial impact of the pandemic.

Contracts and grants for the Charity's main activities have been secured into the 2022/23 financial year. Alongside this, the Trustees are confident that the organisation is working closely with its representative body to ensure that the Charity attracts sufficient funds to remain a going concern. The Trustees are satisfied that the Charity has maintained robust financial position throughout and remains a going concern.

PLANS FOR FUTURE PERIODS

The Trustees are keenly aware that their responsibilities include the duty to plan for the future and to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

Since the beginning of the pandemic in March 2020, the Charity has regularly reviewed and updated its risk assessment and business continuity plans to reflect the changing environment caused by Covid-19. As of the 31st of March 2022, all 3 of GHR principal sources of income have been secured for at least 12 months ahead. The HPCDS contract was extended to the 29 April 2023.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The Organisation is a charitable company limited by guarantee, incorporated 28th December 1984, and registered as a Charity on 10th December 2001. The Company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the Company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of the Management Committee

The Directors of the Company are also Charity trustees for the purposes of Charity law and under the Company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association Greenwich Housing Rights has a Management Committee comprising not less than five and not more than twenty members. Members of the Management Committee retire from office at every Annual General Meeting but are eligible for re-election.

The Management Committee seeks to ensure that the needs of the Charity's clients are reflected by the diversity of the Trustee body. To enhance the potential of trustees, the Charity constantly seeks to identify those in the community with appropriate skills who would be willing to become members and to use their own experience to assist the Charity.

**Report of the Trustees
for the Year Ended 31 March 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Management Committee is responsible for the strategic direction, governance and policy of the Charity and meets up to 10 times a year to set strategic goals and receive reports from staff on the performance of the organisation and its services.

The Finance Subcommittee meets up to four times a year and is for making recommendations to the Trustee Board on the Annual budget and all other financial matters based on reports received from the Treasurer/Director/ Accountant/Auditor or any other member of staff .

The charity purchased insurance to protect it from loss arising from neglect or default of the Trustees Directors / Executive Committee members and to indemnify the Trustees against the consequences of neglect or default on their part.

The day to day running of the Charity is delegated to the staff team, with the Director providing reports and support to the Committee and staff members contributing reports to the Committee as appropriate. The Senior Supervising Solicitor is accountable to the Solicitors Regulation Authority for the conduct of legal cases and the supervision of Trainee Solicitors. The Senior Supervising solicitor, Senior Solicitor, and the Director, who is also a Supervising solicitor, collectively provide legal supervision of all the areas of work . In this way, the Management Committee seeks to ensure that the Charity delivers the services specified and that key performance indicators are met.

Induction and training of new trustees

Trustees are already familiar with the practical work of the Charity, but members of staff are always available to answer any queries. Formal induction is planned for new trustees appointed at the next Annual General Meeting. Trustees are also provided with a comprehensive induction pack, which includes the Management Committee's standing orders, key organisational policies, and the Charity Commission guide 'How to be an Effective Trustee'. Trustees are encouraged to access the Charity Commission website and subscribe to Charity Commission and other leading Charity email bulletins.

**Report of the Trustees
for the Year Ended 31 March 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees are keenly aware that their responsibilities include the duty to plan for the future to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

The Trustees have overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. The system of internal controls is designed to provide assurance that the charity's funds are used in line with its charitable objects, for the purposes for which they were granted and for the public benefit.

The Charity reviews an annual operation risk assessment and a business continuity plan. The risk assessment was updated continuously since the commencement of the Covid-19 crisis in March 2020 to reflect the rapidly changing environment. These controls include:

- A strategic plan and an annual budget approved by the Executive Committee;
- Regular oversight and consideration by the Executive Committee of financial information variance from budgets and non-financial performance reports;
- Delegation of authority and segregation of duties; and
- Identification and management of risk.

The Charity undertakes risk management reviews on a quarterly basis throughout the year, which includes identifying the types of risk the Charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying ways to mitigate the risks.

The Charity has identified the key risk in the coming three years as: ability to maintain sufficient funding particularly given the ongoing impact of inflation, cost of living crisis and Covid 19; loss of key personnel; and the loss of contracts as a result of insufficient funds or inability to recruit staff. The Trustees also consider the potential impact of political instability and a regularly changing policy environment as a risk. Mitigations were put in place for each of these risks.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Greenwich Housing Rights for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

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

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

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

**Report of the Trustees
for the Year Ended 31 March 2022**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

In so far as the trustees are aware:

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

AUDITORS

The auditors, Ardor Business Solutions Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 27 October 2022 and signed on its behalf by:



G Littlewood - Trustee

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Opinion

We have audited the financial statements of Greenwich Housing Rights (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

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

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

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Our responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with the Officers and other management (as required by auditing standards).

We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

With the exception of any known or possible non-compliance, and as required by auditing standards, our work in respect of these was limited to enquiry of the Officers.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

We addressed the risk of fraud through management override of controls, by testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Use of our report

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

Bryan Kemsley FCCA FMAAT (Senior Statutory Auditor)
for and on behalf of Ardor Business Solutions Limited
Statutory Auditors
Chartered Certified Accountants
Unit 1
Shrine Barn
Sanding Road
Hythe
Kent
CT21 4HE

31 October 2022

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31/3/22 Total funds £	31/3/21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		24	-	24	101
Charitable activities					
Core activities		165,009	176,926	341,935	273,766
Other income		49,946	-	49,946	47,205
Total		<u>214,979</u>	<u>176,926</u>	<u>391,905</u>	<u>321,072</u>
EXPENDITURE ON					
Charitable activities					
Core activities		190,567	160,706	351,273	331,983
NET INCOME/(EXPENDITURE)		24,412	16,220	40,632	(10,911)
Transfers between funds	10	<u>(8,667)</u>	<u>8,667</u>	<u>-</u>	<u>-</u>
Net movement in funds		15,745	24,887	40,632	(10,911)
RECONCILIATION OF FUNDS					
Total funds brought forward		44,479	-	44,479	55,390
TOTAL FUNDS CARRIED FORWARD		<u><u>60,224</u></u>	<u><u>24,887</u></u>	<u><u>85,111</u></u>	<u><u>44,479</u></u>

Statement of Financial Position
31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31/3/22 Total funds £	31/3/21 Total funds £
CURRENT ASSETS					
Debtors	7	91,332	-	91,332	64,232
Cash at bank and in hand		11,781	24,888	36,669	36,627
		<u>103,113</u>	<u>24,888</u>	<u>128,001</u>	<u>100,859</u>
CREDITORS					
Amounts falling due within one year	8	(26,609)	-	(26,609)	(35,182)
		<u>76,504</u>	<u>24,888</u>	<u>101,392</u>	<u>65,677</u>
NET CURRENT ASSETS					
		<u>76,504</u>	<u>24,888</u>	<u>101,392</u>	<u>65,677</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		76,504	24,888	101,392	65,677
PROVISIONS FOR LIABILITIES	9	(16,281)	-	(16,281)	(21,198)
		<u>60,223</u>	<u>24,888</u>	<u>85,111</u>	<u>44,479</u>
NET ASSETS/(LIABILITIES)					
		<u>60,223</u>	<u>24,888</u>	<u>85,111</u>	<u>44,479</u>
FUNDS	10				
Unrestricted funds				60,223	44,479
Restricted funds				24,888	-
TOTAL FUNDS				<u>85,111</u>	<u>44,479</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 27 October 2022 and were signed on its behalf by:

Graham Littlewood

G Littlewood - Trustee

**Notes to the Financial Statements
for the Year Ended 31 March 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The presentation currency of the financial statements is the Pound Sterling (£) which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

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 rates in order to write off each asset over its estimated useful life.

Improvements to property	- 25% on cost
Office equipment	- 25% on cost

Assets with an individual cost in excess of £1,000 are capitalised. Those below this amounts are treated as a revenue expense in the year of purchase.

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 can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation 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 participates in a multi-employer pension scheme. The scheme is a defined benefit scheme in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

1. ACCOUNTING POLICIES - continued**Pension costs and other post-retirement benefits**

A full actuarial valuation for the scheme was carried out at 30 September 2017. Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

2. NET INCOME/(EXPENDITURE)

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

	31/3/22	31/3/21
	£	£
Auditors' remuneration	2,900	2,700
	<u> </u>	<u> </u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

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

4. STAFF COSTS

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

	31/3/22	31/3/21
Management	1	1
Core charity workers	8	8
Administration	1	1
	<u> </u>	<u> </u>
	10	10
	<u> </u>	<u> </u>

No employees received emoluments in excess of £60,000.

In addition to the core staff, there were 9 volunteers operating in 2022 (2021: 2).

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	101	-	101
Charitable activities			
Core activities	154,577	119,189	273,766
Other income	47,205	-	47,205
Total	<u>201,883</u>	<u>119,189</u>	<u>321,072</u>
EXPENDITURE ON			
Charitable activities			
Core activities	212,794	119,189	331,983
NET INCOME/(EXPENDITURE)	<u>(10,911)</u>	<u>-</u>	<u>(10,911)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward			
As previously reported	80,506	-	80,506
Prior year adjustment	(25,116)	-	(25,116)
As restated	<u>55,390</u>	<u>-</u>	<u>55,390</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>44,479</u></u>	<u><u>-</u></u>	<u><u>44,479</u></u>

6. TANGIBLE FIXED ASSETS

	Improvements to property £	Office equipment £	Totals £
COST			
At 1 April 2021 and 31 March 2022	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
DEPRECIATION			
At 1 April 2021 and 31 March 2022	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
NET BOOK VALUE			
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2021	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/22	31/3/21
	£	£
Trade debtors	16,107	4,002
VAT	1,432	-
Prepayments and accrued income	73,793	60,230
	<u>91,332</u>	<u>64,232</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/22	31/3/21
	£	£
Trade creditors	5,059	-
Social security and other taxes	5,308	4,125
VAT	-	3,016
Other creditors	3,187	906
Accruals and deferred income	13,055	27,135
	<u>26,609</u>	<u>35,182</u>

9. PROVISIONS FOR LIABILITIES

	31/3/22	31/3/21
	£	£
Pension scheme deficit	16,281	21,198

10. MOVEMENT IN FUNDS

	At 1/4/21	Net movement	Transfers	At
	£	in funds	between	31/3/22
		£	funds	£
Unrestricted funds				
General fund	44,479	24,411	(8,667)	60,223
Restricted funds				
Legal Education Foundation, Justice				
First Fellowship	-	(6,714)	6,714	-
Trust for London	-	22,935	1,953	24,888
	<u>-</u>	<u>16,221</u>	<u>8,667</u>	<u>24,888</u>
TOTAL FUNDS	<u>44,479</u>	<u>40,632</u>	<u>-</u>	<u>85,111</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

10. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	214,979	(190,568)	24,411
Restricted funds			
Access to Justice	93,999	(93,999)	-
Legal Education Foundation, Justice			
First Fellowship	40,183	(46,897)	(6,714)
Trust for London	42,744	(19,809)	22,935
	<u>176,926</u>	<u>(160,705)</u>	<u>16,221</u>
TOTAL FUNDS	<u><u>391,905</u></u>	<u><u>(351,273)</u></u>	<u><u>40,632</u></u>

Comparatives for movement in funds

	At 1/4/20 £	Prior year adjustment £	Net movement in funds £	At 31/3/21 £
Unrestricted funds				
General fund	80,506	(25,116)	(12,864)	42,526
Trust for London	-	-	1,953	1,953
	<u>80,506</u>	<u>(25,116)</u>	<u>(10,911)</u>	<u>44,479</u>
TOTAL FUNDS	<u><u>80,506</u></u>	<u><u>(25,116)</u></u>	<u><u>(10,911)</u></u>	<u><u>44,479</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	167,126	(179,990)	(12,864)
Trust for London	24,757	(22,804)	1,953
Royal Borough of Greenwich Covid-19 grant	10,000	(10,000)	-
	<u>201,883</u>	<u>(212,794)</u>	<u>(10,911)</u>
Restricted funds			
Access to Justice	102,399	(102,399)	-
Legal Education Foundation, Justice			
First Fellowship	16,790	(16,790)	-
	<u>119,189</u>	<u>(119,189)</u>	<u>-</u>
TOTAL FUNDS	<u><u>321,072</u></u>	<u><u>(331,983)</u></u>	<u><u>(10,911)</u></u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

10. MOVEMENT IN FUNDS - continued

Funds

Royal Borough of Greenwich (RBG) Service Level Agreement - Main Grant to support the delivery of Specialist Level Housing Advice Services.

- Trust for London
- Access to Justice
- Royal Borough of Greenwich Covid-19
- Legal Education Foundation, Justice First Fellowship

Transfers between funds

A transfer to the Legal Education Foundation, Justice First Fellowship fund from general unrestricted funds was made during the year as a contribution to additional costs incurred in delivery of the project.

11. RELATED PARTY DISCLOSURES

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

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2022**

	31/3/22 £	31/3/21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	24	101
Charitable activities		
Grants and contracts	341,935	273,766
Other income		
Contribution to shared costs	14,895	8,004
Fee income	16,099	(11,040)
Job Retention Scheme income	18,952	50,241
	<hr/> 49,946	<hr/> 47,205
Total incoming resources	391,905	321,072
EXPENDITURE		
Charitable activities		
Wages	240,975	223,544
Social security	18,188	15,093
Pensions	7,801	16,879
Insurance	3,329	3,464
Postage and stationery	1,224	816
Advertising	-	180
Rent	27,633	33,000
Training	-	1,988
Subs and affiliate fees	10,912	(1,736)
Equipment service and copy charges	2,752	2,563
ICT, telephone and computing	17,275	10,746
Advice Pro costs	3,686	3,872
HR support	3,063	3,052
Draughtsmen costs	1,096	7,598
Bank charges	615	699
Financial management costs	6,047	6,235
Consultancy	2,550	-
Repairs and renewals	1,253	-
Pension deficit - impact of any change in assumptions	(148)	725
Interest on pension scheme liabilities	122	565
	<hr/> 348,373	<hr/> 329,283
Support costs		
Governance costs		
Auditors' remuneration	2,900	2,700
Total resources expended	<hr/> 351,273	<hr/> 331,983
Net income/(expenditure)	<hr/> <hr/> 40,632	<hr/> <hr/> (10,911)