

REDBRIDGE CITIZENS ADVICE BUREAU

England & Wales · Charity number 1091547

Details

Other names	REDBRIDGE CAB
Status	Registered
Legal form	Charitable company
Company number	04249530
Registered	2002-04-05
Register	View on the Charity Commission register

Contact

Address	1st Floor Redbridge Central Library Ilford Essex IG1 4DU
Phone	02085143648
Email	admin@citizensadviceredbridge.org.uk
Website	www.citizensadviceredbridge.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN THE LONDON BOROUGH OF REDBRIDGE BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: Our services are free, confidential, independent & impartial, providing advice & information in Redbridge. We campaign to influence the development of social policies & ensure individuals do not suffer through lack of knowledge. In addition to generalist advice, we provide specialist advisory services in debt, welfare benefits and employment. We offer volunteering opportunities in various roles.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** REDBRIDGE
- Redbridge

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£587,530	£566,864	£243,994	22
2024-03-31	£618,006	£472,137	£223,328	13
2023-03-31	£407,598	£497,551	-	-
2022-03-31	£603,053	£590,026	£167,412	15
2021-03-31	£550,391	£464,410	£154,385	19

Trustees

Name	Role	Appointed
Abirede Similolu Olapade	Chair	2021-11-24
ALAN JEFFERY		
Alison Sheppard		2019-11-13
BERNARD HUNTER		2012-12-03
Dr Ebenezer Anjorin		2019-01-30
Mandy Roberts		2021-09-29
Nadia Qayum		2021-11-24

Accounts

Company number: 04249530
Charity number: 1091547

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)
(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

REDBRIDGE CITIZENS ADVICE BUREAU

(Company limited by guarantee no. 04249530, registered charity no. 1091547)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2025

CONTENTS

	Page
Reference and administrative Information	1
Trustees' Annual Report	2
Independent Examiner's report	8
Statement of financial activities	10
Balance sheet	11
Statement of cash flows	12
Notes to the financial statements	13

REDBRIDGE CITIZENS ADVICE BUREAU

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

For the year ended 31 March 2025

Trustees	Abirede Olapade – Chair Adesola Orimalade Bernard Hunter Dr Ebenezer Anjorin Royston Emmett Alan Jeffery Dr Cyril Onwubiko Alison Sheppard Nadia Qayum Mandy Roberts
Chief executive	Susanne Rauprich
Company Secretary	Susanne Rauprich
Registered name	Redbridge Citizens Advice Bureau
Operating name	Citizens Advice Redbridge
Charity reg. no.	1091547
Company reg. no.	04249530
Registered office	1st Floor Redbridge Central Library Clements Road Ilford Essex IG1 1EA
Independent Examiner	Charles Ssempijja, FCA NFP Accountants Ltd 3rd Floor, 86-90 Paul Street London EC2A 4NE
Bankers	Natwest Plc 50 Ilford Hill Essex IG1 2AT

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2025. Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's governing document, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. Constitution and governing document

Redbridge Citizens Advice Bureau is a registered charity and a company limited by guarantee. The registered name of the Charity is Redbridge Citizens Advice Bureau. However since 2015 the Charity has used the operating name of Citizens Advice Redbridge. The Charity was incorporated as a company limited by guarantee on 10 July 2001, company number 04249530. The charity's registration number is 1091547.

The charity is governed by its Memorandum and Articles of Association dated 10 July 2001, last amended June 2022.

The governance of the charity is the responsibility of the Trustees. Day to day management is by the CEO, who draws on the support and expertise of the highly experienced Board of Trustees as needed.

b. Method of appointment or election of Board of Trustees

Trustees are elected and co-opted under the terms of the Memorandum and Articles of Association. Regular reviews are held to identify any expertise gaps within the Board of Trustees and appointments are made where required to strengthen the Board of Trustees, subject to all trustees' approval.

When it is necessary to appoint new trustees, due to either a trustee stepping down or a gap in expertise in the board is identified, recruitment will be done via volunteer and trustee recruitment websites and services such as Reach Volunteering or the local volunteer bureau. Applicants will have the opportunity to meet the chief executive informally, and then undergo a formal interview process during which their application will be assessed against a trustee role description and person specification agreed by the board of trustees. If successful, they will be invited to attend a board meeting at which they will be co-opted with the view of being elected at the following AGM by members.

No other person or external body is entitled to appoint any trustees of the charity. The Trustees who served during the period and after the yearend are shown on page 1.

c. Policies adopted for the induction and training of Board of Trustees

The charity provides new trustees with an induction pack and mentoring from the Chair. The charity has limited resources for formal training of the trustee body. However, on-going training opportunities are announced to trustees when these become available pro bono.

REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

d. Related party relationships

The Charity has considered the disclosure requirements of the SORP for related party relationships. Citizens Advice Redbridge is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 6 to the accounts.

Trustees are required to disclose all relevant interests and register them with the Chair of Trustees and to withdraw from decisions where a conflict of interest arises.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

e. Remuneration policy for key management personnel

In line with our pay policy, the pay of the charity's Chief Executive is reviewed annually along with that of all staff, and normally increased in accordance with London local government pay rates, depending on affordability. The trustees also draw on their knowledge of the sector and common practice in other charities of similar size to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

f. Risk management

The Board of Trustees fully accepts its responsibilities for ensuring that the major risks to which the Charity is exposed are identified, and that there are systems and procedures in place to mitigate those risks.

The Charity is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks. A risk register is in place and is reviewed regularly.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

a. Purposes and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in the London Borough of Redbridge by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. Citizens Advice Redbridge achieves this through the provision of free, confidential, impartial and independent advice and information for the benefit of the local community. The organisation also undertakes research and campaigns to influence policy and decision-making, both nationally as part of the Citizens Advice network and locally within the borough. Through this work, we use the evidence gathered from our clients' experiences to highlight emerging issues, identify gaps in services, and advocate for fairer policies and practices. By sharing insight with local partners and decision-makers, we help shape improvements that make a lasting difference to people's lives.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

b. Principal activities

All of the organisation's activities focus on providing free, confidential, independent and impartial advice, information and counselling for members of the public. These are undertaken to further Citizens Advice Redbridge's charitable purposes for the public benefit.

Apart from the self-referral general advice service, Citizens Advice Redbridge delivers several targeted projects, sponsored as shown below:

- Employment Law Advice Project – funded by Trust for London (concluded February 2025)
- Health Inequalities Project (Advice on Prescription) – funded by NELFT (from October 2023)
- Cost of Living Crisis Prevention Project – funded by the Greater London Authority (GLA) via London Citizens Advice
- Foodbank Partnership Project – funded by the Trussell Trust
- Housing Advice Outreach Project – funded by London Borough of Redbridge
- Benefit and Debt Advice Service – funded by London Borough of Redbridge through the Household Support Fund (from October 2024)

c. Public benefit

The Board of Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

ACHIEVEMENTS AND PERFORMANCE: REVIEW OF ACTIVITIES FOR THE YEAR

In 2024/25, Citizens Advice Redbridge continued to experience high demand for advice services as residents grappled with the ongoing cost-of-living crisis. The complexity of issues increased, particularly around benefits, debt, and housing. During the year, the organisation supported over 4,800 residents through all service channels, dealing with more than 15,000 issues and achieving total income gains of £8.1 million for local people. This included outcomes from the new Benefit and Debt Advice Service, launched in October 2024, which alone supported 486 residents to secure £1,063,542 in financial gains and £71,208 in debts written off.

Most clients accessed the service through remote channels such as telephone and email, though in-person advice continued at key outreach locations and at Hub Central in Redbridge Central Library. The Adviceline freephone (0808 278 7872) remained a vital point of access for residents, supported by trained volunteers and a national overflow service to ensure continuity.

Of all clients supported, 58% identified as having a disability or long-term health condition, and 69% came from a minoritised ethnic background, reflecting the organisation's commitment to inclusion and equity. Women accounted for 60% of clients overall. Within the Benefit and Debt Advice Service, 71% of clients had a disability or long-term condition, and 61% identified as from Black, Asian, Mixed or Other ethnic backgrounds, underlining the programme's focus on equity and need.

The organisation's Research and Campaigns activity benefited from close collaboration with Citizens Advice Havering, strengthening its evidence base and contributing to both national campaigns and local advocacy efforts. Citizens Advice Redbridge also worked with the London cluster group to highlight systemic issues affecting residents across the region.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

Volunteers remain at the heart of the organisation. During 2024/25, 36 volunteer advisers and 17 administrative or support volunteers contributed to service delivery, alongside 40 new volunteers in training. While recruitment and retention remain challenging as volunteers move on to employment, their commitment and professionalism underpin the organisation's continued success.

Key partnership achievements included the following:

- The Employment Law Advice Project, funded by Trust for London, concluded in February 2025. Over the course of the year, the project responded to 384 employment enquiries and provided in-depth casework to 84 clients, many of whom faced barriers to accessing justice elsewhere.
- The Benefit and Debt Advice Service, launched in October 2024 and funded by the London Borough of Redbridge through the Household Support Fund, provided vital financial resilience support to households struggling with hardship. Between October 2024 and March 2025, the service helped 377 clients resolve 1,018 issues and secure £1,301,812 in income gains, with £71,208 of debt written off. The project reached high proportions of clients with disabilities and from diverse ethnic backgrounds, demonstrating effective targeting of those most in need.
- The partnership with Redbridge Foodbank, supported by the Trussell Trust, strengthened further. Advisers supported 568 Foodbank clients, achieving £2,190,217 in financial gains – more than doubling our achievements from the previous year. The main issues raised were benefits, debt and housing, with many clients also seeking immigration and asylum advice.
- The Cost of Living Crisis Prevention Project, supported by the GLA and London Citizens Advice, entered its second year. Through the Advice First Aid programme, Citizens Advice Redbridge trained small community groups in advice principles and referral processes. Two advisers supported 1,046 residents, achieving almost £1.5million £1,449,692 in measurable financial outcomes.
- The Housing Advice Outreach Project, funded by the London Borough of Redbridge, provided specialist support to tenants at risk of financial hardship and homelessness. The project assisted 207 clients and achieved income gains of £1,181,132, illustrating the tremendous impact good advice can have. While the investment from LBR is modest in scale, its preventative impact on housing stability is significant.

Demand for crisis support, including food and fuel vouchers, continued to rise. Citizens Advice Redbridge remains a crucial safety net for residents in financial distress, ensuring no one is left without access to high-quality, impartial advice.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

FINANCIAL REVIEW

a. Summary

The statement of Financial Activities shows income of £587,530 for the year (2024 - £618,006). This year, the charity achieved net income of £20,666 (2024 - net income of £145,869).

At 31 March 2025, total funds were £243,994 of which £243,994 represented unrestricted reserves (2024 - £223,328). All of the charity expenditure is spent on its charitable activities.

b. Reserves Policy

The trustees believe that Citizens Advice Redbridge (CAR) should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen circumstances and financial risk. Trustees have taken into account the reliability and continuance of future funding, timing of cash flows and working capital requirements, cover for unplanned emergency works and potential liabilities to staff in the event of the closure of a particular activity.

Given the growth in income and expenditure, and to secure the future of services, trustees decided to set aside three months operating expenditure. For 2023-24, this equates £118,000.

The actual free reserves as at 31 March 2025 were £243,994. Citizens Advice Redbridge ended the financial year with reserves above the target range set by the Board of Trustees, providing a stable basis for ongoing operations.

Looking ahead to 2025/26, priorities include consolidating the Benefit and Debt Advice Service, strengthening collaboration with health and community partners, expanding digital access initiatives, and continuing to deliver high-quality advice that helps residents navigate financial and social challenges. The Board remains committed to ensuring that Citizens Advice Redbridge remains accessible, inclusive and responsive to the evolving needs of the community.

c. Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charitable company will have adequate resources to continue in operational existence for the foreseeable future.

TRUSTEES RESPONSIBILITIES

The charity trustees (who are also the directors of Redbridge Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

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

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Follow the methods and principles of the Charity SORP; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

PREPARATION OF THE REPORT

In preparing this report, the Board of Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

INFORMATION ASSURANCE STATEMENT

The trustee board of Citizens Advice Redbridge oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Redbridge holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

APPROVAL

This report was approved by the Trustees on 13 November 2023 and signed on its behalf by:

.....
Abirede Olapade
Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2025

I report on the accounts of the charity for the year ended 31 March 2025 set out on pages 10 to 22.

Respective responsibilities of the Trustees and examiner

As the trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

/Continued...

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2025

.../Continued

Departure from the 2008 Regulations

I understand that the financial statements have been prepared to give a 'true and fair' view, and have departed from the Charities (Accounts and Reports) Regulations 2008, only to the extent required to provide a 'true and fair view'. This departure has involved following SORP 2015 FRS102, rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 (SORP 2005), which is referred to in the exitent regulations, but has since been withdrawn.

Conclusion

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

Charles Ssempijja, FCA
NfP Accountants Ltd
Chartered Accountants
3rd Floor, 86-90 Paul Street
London
EC2A 4NE

Date:

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF FINANCIAL ACTIVITIES

(incorporating Income and Expenditure Account & Statement of Total Realised Gains and Losses)

For the year ended 31 March 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
INCOME FROM							
Donations, grants and legacies							
General donations		1,079	-	1,079	145,401	-	145,401
Charitable activities	2	111,026	472,029	583,055	120,728	318,813	439,541
Investment income: bank interest		3,096	-	3,096	1,736	-	1,736
Other income	3	300	-	300	31,328	-	31,328
TOTAL INCOME		115,501	472,029	587,530	299,193	318,813	618,006
EXPENDITURE ON:							
Charitable activities	4						
GP Outreach Project		-	-	-	-	24,500	24,500
Homes for Ukrainian Refugees		-	43,500	43,500	-	30,000	30,000
Employment Law Project		-	64,500	64,500	-	48,500	48,500
Housing Advice Project		-	31,000	31,000	31,000	-	31,000
Cost of Living Crisis Prevention Project		-	75,130	75,130	-	41,500	41,500
EUSS Project		-	-	-	-	3,828	3,828
Food Bank Advice Project		-	62,715	62,715	-	55,026	55,026
Volunteering Pathways Project		-	-	-	-	62,209	62,209
Propel		-	26,684	26,684	-	-	-
NHS Inequalities Project		-	108,910	108,910	-	53,250	53,250
General Advice		94,835	59,590	154,425	122,324	-	122,324
		94,835	472,029	566,864	153,324	318,813	472,137
TOTAL EXPENDITURE		94,835	472,029	566,864	153,324	318,813	472,137
Net income / (expenditure)		20,666	-	20,666	145,869	-	145,869
NET MOVEMENT IN FUNDS		20,666	-	20,666	145,869	-	145,869
RECONCILIATION OF FUNDS							
TOTAL FUNDS AT 1 APRIL 2024		223,328	-	223,328	77,459	-	77,459
TOTAL FUNDS AT 31 MARCH 2025		£ 243,994	£ Nil	£ 243,994	£ 223,328	£ Nil	£ 223,328

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU**(Operating as Citizens Advice Redbridge)****(Registered charity number 1091547, Registered company number 04249530)****STATEMENT OF FINANCIAL POSITION****As at 31 March 2025**

	Notes	£	2025 £	£	2024 £
CURRENT ASSETS					
Prepayments and other debtors	13	89,178		103,868	
Cash at bank and in hand		175,339		185,068	
		264,517		288,936	
CREDITORS: amounts falling due within one year	14	(20,523)		(65,608)	
NET CURRENT ASSETS			243,994		223,328
NET ASSETS			£ 243,994		£ 223,328
FUNDS					
Restricted funds	15		-		-
Unrestricted funds:					
General fund	15		243,994		223,328
TOTAL CHARITY FUNDS			£ 243,994		£ 223,328

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), taking advantage of the small entities provisions of Section 1A, and the Charities Act 2011.

The financial statements were approved, and authorised for issue, by the Trustees on 13 November 2023 and signed on their behalf by:-

ABIREDE OLAPADE, Chair

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF CASH FLOWS
For the year ended 31 March 2025

	2025		2024	
	£	£	£	£
Cash flows from operating activities				
Net income / (expenditure) for the year	20,666		145,869	
Add back depreciation	-		-	
		20,666		145,869
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	14,690		(17,205)	
Increase/(decrease) in creditors	(45,085)		9,482	
		(30,395)		(7,723)
Cash flows from investing activities				
Purchase of fixed assets		-		-
Cash flows from financing activities		-		-
Change in cash and cash equivalents in the year		(9,729)		138,146
Cash and cash equivalents at the beginning of the year		185,068		46,922
Cash and cash equivalents at the year end		175,339		185,068

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Reconciliation with previously Generally Accepted Accounting Practice (GAAP)

The trustees have not identified any opening balances or amounts in comparative income and expenditure that require to be restated in accordance with the requirements of FRS 102, on reconciliation of opening balances and net income / (expenditure), under FRS 102 compared to the balances, and net income / (expenditure) under previous GAAP. The transition date was 1 April 2014.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Key judgements that the charity has made which have a significant effect on the accounts include estimating income and expenditure for the next 12 months.

Income

Income is recognised when the charity has entitlement to the funds: this is when any performance conditions attached to the income have been met, it is probable that the income will be received, and that the amount can be measured reliably.

Income is only deferred when: The donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is considered all to relate to Charitable activities and includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity. The allocation of support and governance costs is analysed in note 4.

Tangible fixed assets and depreciation

Tangible fixed assets (excluding investments) are stated at cost less depreciation. Fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

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

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
London Borough of Redbridge:				
Strategic Partners Grant (core funding)	80,026	-	80,026	79,135
Citizens Advice:				
Core funding	-	-	-	10,593
London Borough of Redbridge:				
Debt advice	-	54,600	54,600	-
London Borough of Redbridge:				
Benefits maximisation	-	25,800	25,800	-
London Borough of Redbridge:				
Housing Advice Project	15,000	-	15,000	31,000
GLA (via subgrant from RCJ Advice):				
Cost of Living Crisis Prevention Project	-	75,130	75,130	40,500
London Borough of Redbridge:				
Homes for Ukrainian Refugees	-	43,500	43,500	30,000
NHS North East London ICB:				
NHS Inequalities Project	-	108,910	108,910	53,250
London Borough of Redbridge (via subgrant from the Home Office):				
EUSS Project	-	-	-	3,828
Redbridge Food Bank:				
Food Bank Advice Project	-	62,715	62,715	55,026
Citizens Advice Wandsworth:				
Crisis Prevention	-	-	-	1,000
Trust for London:				
Employment Law Project	-	64,500	64,500	48,500
National Lottery Community Fund:				
Pathways Project	-	-	-	62,209
City Bridge Trust:				
GP Outreach Project	-	-	-	24,500
London Borough of Redbridge:				
Outreach Project	16,000	-	16,000	-
Wandsworth Citizens Appeal:				
Propel	-	26,684	26,684	-
Trust for London:				
Community Resilience	-	10,190	10,190	-
	£ 111,026	£ 472,029	£ 583,055	£ 439,541

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

3. OTHER INCOME

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
CEO support for Citizens Advice Havering	-	-	-	30,988
Other income sources	300	-	300	340
	<u>£ 300</u>	<u>£ Nil</u>	<u>£ 300</u>	<u>£ 31,328</u>

4. ANALYSIS OF EXPENDITURE

	Staff costs £	Direct costs £	Governance costs £	Support costs £	Total 2025 £	Total 2024 £
Charitable activities						
GP Outreach Project	-	-	-	-	-	24,500
Homes for Ukrainian Refugees	37,420	-	-	6,080	43,500	30,000
Volunteering Pathways Project	-	-	-	-	-	62,209
EUSS Project	-	-	-	-	-	3,828
Food Bank Advice Project	62,715	-	-	-	62,715	55,026
Employment Law Project	61,322	56	-	3,122	64,500	48,500
Housing Advice Project	30,748	152	-	100	31,000	31,000
Cost of Living Crisis Prevention Project	71,806	2,832	-	492	75,130	41,500
Propel	22,849	-	-	3,835	26,684	-
NHS Inequalities Project	106,157	-	-	2,753	108,910	53,250
General Advice	131,160	825	3,284	19,156	154,425	122,324
	<u>524,177</u>	<u>3,865</u>	<u>3,284</u>	<u>35,538</u>	<u>566,864</u>	<u>472,137</u>
Governance costs	-	3,284	(3,284)	-	-	-
Support costs	-	35,538	-	(35,538)	-	-
	<u>£ 524,177</u>	<u>£ 42,687</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 566,864</u>	<u>£ 472,137</u>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

Note 4 Continued: 2024

<i>Charitable activities</i>					
GP Outreach Project	24,131	-	-	369	24,500
Homes for Ukrainian Refugees	30,000	-	-	-	30,000
Volunteering Pathways Project	58,076	-	1,635	2,498	62,209
EUSS Project	738	3,090	-	-	3,828
Food Bank Advice Project	54,936	-	-	90	55,026
Employment Law Project	48,051	357	-	92	48,500
Housing Advice Project	30,577	-	-	423	31,000
Cost of Living Crisis Prevention Project	40,775	156	-	569	41,500
NHS Inequalities Project	42,834	-	1,635	8,781	53,250
General Advice	102,763	1,585	1,342	16,634	122,324
	<u>432,881</u>	<u>5,188</u>	<u>4,612</u>	<u>29,456</u>	<u>472,137</u>
<i>Governance costs</i>	-	4,612	(4,612)	-	-
<i>Support costs</i>	-	29,456	-	(29,456)	-
	<u>£ 432,881</u>	<u>£ 39,256</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 472,137</u>

Of the total expenditure of £566,864, £94,835 (2024 - £153,324) was unrestricted expenditure, and £472,029 (2024 - £318,813) was restricted expenditure.

5. NET INCOME / (EXPENDITURE)	2025	2024
	£	£
Net income / (expenditure) is stated after charging:-		
Independent Examination	<u>1,500</u>	<u>1,500</u>

6. TRUSTEES' REMUNERATION AND EXPENSES

During the year, no trustees were remunerated for their work as trustees or for any other work undertaken for the charity (2024 - the same). In addition, no trustees were reimbursed for out of pocket expenses incurred on behalf of the charity (2024 - the same).

7. RELATED PARTY TRANSACTIONS

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2025 (2024 - none).

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

8. STAFF COSTS AND NUMBERS

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Salary costs				
Wages and salaries	220,988	256,759	477,747	398,504
Social security costs	36,455	-	36,455	28,504
Pension costs	9,975	-	9,975	5,873
	<u>£ 267,418</u>	<u>£ 256,759</u>	<u>£ 524,177</u>	<u>£ 432,881</u>

The average weekly number of staff on a head count basis was 13 (2024 - 14).

The total employee benefits including pension contributions of the key management personnel were £59,743 (2024 - £51,275).

No employee earned more than £60,000, including benefits, during the year (2024 - the same).

9. GOVERNANCE COSTS

	2025 £	2024 £
Independent Examination	1,500	1,500
Trustees' meetings	960	1,720
Legal and professional costs	744	1,007
Other governance costs	80	385
	<u>£ 3,284</u>	<u>£ 4,612</u>

10. ANALYSIS OF SUPPORT COSTS

The amounts included in support costs, representing expenses of a general nature in support of the charity's activities and included in total expenses above, were as follows:-

	2025 £	2024 £
Other staffing & volunteer costs	5,980	2,172
Office costs	25,452	23,887
Premises costs	3,680	2,893
Other	426	504
	<u>£ 35,538</u>	<u>£ 29,456</u>

Support and governance costs are allocated to a particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

11. TANGIBLE FIXED ASSETS

	Computer equipment £	Fixtures & fittings £	Total £
Cost			
At 1 April 2024 and 31 March 2025	34,077	30,714	64,791
Depreciation			
At 1 April 2024	34,077	30,714	64,791
At 31 March 2025	34,077	30,714	64,791
Net book value			
At 31 March 2024	£ Nil	£ Nil	£ Nil
At 31 March 2025	£ Nil	£ Nil	£ Nil

12. CASH AT BANK AND IN HAND

	2025 £	2024 £
Current accounts	175,339	184,704
Term deposit accounts	-	10
Petty cash	-	354
	£ 175,339	£ 185,068

13. DEBTORS

	2025 £	2024 £
Due within one year		
Trade debtors	57,981	78,283
Prepayments	2,882	797
Accrued income	28,315	24,788
	£ 89,178	£ 103,868

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	<i>2024</i>
	£	£
Trade creditors	11,233	<i>3,015</i>
Social security and other taxes	566	<i>-</i>
Net wages control	(650)	<i>7</i>
Pension payable	5,111	<i>3,985</i>
Accruals	1,500	<i>1,500</i>
Other creditors	2,763	<i>2,477</i>
Deferred grant income	-	<i>54,624</i>
	£ 20,523	<i>£ 65,608</i>
<u>Deferred income</u>		
Balance at 1 April 2024	54,624	<i>34,067</i>
Amount released to incoming resources	(54,624)	<i>(34,067)</i>
Amount deferred in the year: grant for next financial year received in advance	-	<i>54,624</i>
Balance at 31 March 2025	£ Nil	<i>£ 54,624</i>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

15. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains/(losses) £	Carried Forward £
RESTRICTED FUNDS					
Trust for London					
Employment Law Project	-	64,500	(64,500)	-	-
NHS North London ICB					
NHS Inequalities	-	108,910	(108,910)	-	-
London Borough of Redbridge					
Benefit Maximising	-	25,800	(25,800)	-	-
London Borough of Redbridge					
Debt Advice	-	54,600	(54,600)	-	-
Redbridge Foodbank (via subgrant from The Trussell Trust)					
Foodbank Advice Project	-	62,715	(62,715)	-	-
Trust for London:					
Community Resilience Project	-	10,190	(10,190)	-	-
Citizens Advice Wandsworth					
Propel	-	26,684	(26,684)	-	-
GLA (via subgrant from RCJ Advice)					
Crisis Prevention	-	75,130	(75,130)	-	-
London Borough of Redbridge					
Homes for Ukrainian Refugees	-	43,500	(43,500)	-	-
	<u>£ Nil</u>	<u>£ 472,029</u>	<u>£ (472,029)</u>	<u>£ Nil</u>	<u>£ Nil</u>
SUMMARY OF FUNDS					
Unrestricted funds:-					
General Funds	223,328	115,501	(94,835)	-	243,994
Restricted Funds	-	472,029	(472,029)	-	-
	<u>£ 223,328</u>	<u>£ 587,530</u>	<u>£ (566,864)</u>	<u>£ Nil</u>	<u>£ 243,994</u>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Net current assets	-	243,994	-	243,994
	<u>£ Nil</u>	<u>£ 243,994</u>	<u>£ Nil</u>	<u>£ 243,994</u>

17. OPERATING LEASE COMMITMENTS

Annual commitment for operating leases:-

	Premises		Telephone	
	2025	2024	2025	2024
	£	£	£	£
- Not later than 1 year	-	-	-	1,411
- Later than 1 year and not later than 5 years	-	-	-	-
- Later than 5 years	-	-	-	-
	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 1,411</u>

Redbridge Citizens Advice Bureau

**Detailed statement of financial activities
For the year ended 31 March 2025**

The following information does not form part of the statutory accounts.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 March 2025

	Total Funds 2024/25 £	<i>Total Funds 2023/24 £</i>
INCOME FROM		
Gifts, donations and legacies		
General donations	1,079	145,401
Charitable activities		
London Borough of Redbridge: Strategic Partners Grant (core funding)	80,026	79,135
London Borough of Redbridge: Benefits maximisation	25,800	-
Citizens Advice: Core funding	-	10,593
London Borough of Redbridge: Debt advice	54,600	-
London Borough of Redbridge: Housing Advice Project	15,000	31,000
GLA (via subgrant from RCJ Advice): Cost of Living Crisis Prevention Project	75,130	40,500
London Borough of Redbridge: Homes for Ukrainian Refugees	43,500	30,000
NHS North East London ICB: NHS Inequalities Project	108,910	53,250
London Borough of Redbridge (via subgrant from the Home Office): EUSS Project	-	3,828
Redbridge Food Bank: Food Bank Advice Project	62,715	55,026
London Borough of Redbridge: Outreach Project	16,000	-
Citizens Advice Wandsworth: Crisis Prevention	-	1,000
Trust for London: Employment Law Project	64,500	48,500
National Lottery Community Fund: Pathways Project	-	62,209
City Bridge Trust: GP Outreach Project	-	24,500
Wandsworth Citizens Appeal: Propel	26,684	-
Trust for London: Community Resilience	10,190	-
	583,055	439,541
Bank interest received	3,096	1,736
Other income	300	31,328
TOTAL INCOME	587,530	618,006

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2025

	Total Funds 2024/25 £	<i>Total Funds</i> <i>2023/24</i> <i>£</i>
EXPENDITURE ON		
Wages, NI & Pension	524,177	432,881
Accounting and payroll service	12,343	11,432
Recruitment	-	336
Subsistence/Refreshments	1,523	1,640
Training	7,292	493
Travel	443	143
Volunteer expenses	114	-
Other staff & volunteer costs	-	54
Marketing	-	-
Rent and rates	1,564	1,610
Heat and light	-	-
Cleaning	2,205	1,283
Insurance	2,421	2,327
Telephone	2,833	3,675
Printing, postage, and stationery	271	449
Publications and subscriptions	5,869	5,970
Equipment maintenance, repairs, and renewals	1,734	1,644
Depreciation	-	-
Trustees' meetings	960	1,720
Bank charges	426	402
Publicity and promotion	-	102
Other governance costs	80	385
Independent examination	1,500	1,500
Legal and professional fees	744	1,007
Delivery Partners Expenses	-	1,500
Sundry expenses	365	1,584
TOTAL EXPENDITURE	566,864	472,137

Note: Sundry expenses include £7,000 in relation to the Charis grants vouchers and £30,833 refunded to Energy Saving Trust's unspent fuel vouchers. Delivery partner expenses relate to project expenses where delivery was shared and partly subcontracted.

Accounts

Company number: 04249530

Charity number: 1091547

REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

REDBRIDGE CITIZENS ADVICE BUREAU

(Company limited by guarantee no. 04249530, registered charity no. 1091547)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2024

CONTENTS

	Page
Reference and administrative Information	1
Trustees' Annual Report	2
Independent Examiner's report	9
Statement of financial activities	11
Balance sheet	12
Statement of cash flows	13
Notes to the financial statements	14

REDBRIDGE CITIZENS ADVICE BUREAU

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

For the year ended 31 March 2024

Trustees	Abirede Olapade – Chair Adesola Orimalade Bernard Hunter Dr Ebenezer Anjorin Royston Emmett Alan Jeffery Dr Cyril Onwubiko Alison Sheppard Nadia Qayum Mandy Roberts
Chief executive	Susanne Rauprich
Company Secretary	Susanne Rauprich
Registered name	Redbridge Citizens Advice Bureau
Operating name	Citizens Advice Redbridge
Charity reg. no.	1091547
Company reg. no.	04249530
Registered office	1st Floor Redbridge Central Library Clements Road Ilford Essex IG1 1EA
Independent Examiner	Charles Ssempijja, FCA NFP Accountants Ltd 3rd Floor, 86-90 Paul Street London EC2A 4NE
Bankers	Natwest Plc 50 Ilford Hill Essex IG1 2AT

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2024. Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's governing document, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. Constitution and governing document

Redbridge Citizens Advice Bureau is a registered charity and a company limited by guarantee. The registered name of the Charity is Redbridge Citizens Advice Bureau. However since 2015 the Charity has used the operating name of Citizens Advice Redbridge. The Charity was incorporated as a company limited by guarantee on 10 July 2001, company number 04249530. The charity's registration number is 1091547.

The charity is governed by its Memorandum and Articles of Association dated 10 July 2001, last amended June 2022.

The governance of the charity is the responsibility of the Trustees. Day to day management is by the CEO, who draws on the support and expertise of the highly experienced Board of Trustees as needed.

b. Method of appointment or election of Board of Trustees

Trustees are elected and co-opted under the terms of the Memorandum and Articles of Association. Regular reviews are held to identify any expertise gaps within the Board of Trustees and appointments are made where required to strengthen the Board of Trustees, subject to all trustees' approval.

When it is necessary to appoint new trustees, due to either a trustee stepping down or a gap in expertise in the board is identified, recruitment will be done via volunteer and trustee recruitment websites and services such as Reach Volunteering or the local volunteer bureau. Applicants will have the opportunity to meet the chief executive informally, and then undergo a formal interview process during which their application will be assessed against a trustee role description and person specification agreed by the board of trustees. If successful, they will be invited to attend a board meeting at which they will be co-opted with the view of being elected at the following AGM by members.

No other person or external body is entitled to appoint any trustees of the charity. The Trustees who served during the period and after the yearend are shown on page 1.

c. Policies adopted for the induction and training of Board of Trustees

The charity provides new trustees with an induction pack and mentoring from the Chair. The charity has limited resources for formal training of the trustee body. However, on-going training opportunities are announced to trustees when these become available pro bono.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

d. Related party relationships

The Charity has considered the disclosure requirements of the SORP for related party relationships. Citizens Advice Redbridge is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 6 to the accounts.

Trustees are required to disclose all relevant interests and register them with the Chair of Trustees and to withdraw from decisions where a conflict of interest arises.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

e. Remuneration policy for key management personnel

In line with our pay policy, the pay of the charity's Chief Executive is reviewed annually along with that of all staff, and normally increased in accordance with London local government pay rates, depending on affordability. The trustees also draw on their knowledge of the sector and common practice in other charities of similar size to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

f. Risk management

The Board of Trustees fully accepts its responsibilities for ensuring that the major risks to which the Charity is exposed are identified, and that there are systems and procedures in place to mitigate those risks.

The Charity is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks. A risk register is in place and is reviewed regularly.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

a. Purposes and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in the London Borough of Redbridge by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress, and achieve this by the provision of: free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

b. Principal activities

The charity's main activities and who it tries to help are described below. All its charitable activities focus on the provision of free, confidential, independent and impartial advice, information and counselling for members of the public and are undertaken to further Citizen Advice Redbridge's charitable purposes for the public benefit.

Apart from our self-referral general advice service, we run the following projects, sponsored as shown:

- Housing Advice Outreach Project, funded by London Borough of Redbridge
- Employment Law Advice Project, funded by Trust for London
- GP Outreach Project, funded by City Bridge Trust (until September 2023)
- Health Inequalities Project, funded by NELFT (from October 2023)
- Foodbank Project, funded by Trussell Trust

c. Public benefit

The Board of Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

ACHIEVEMENTS AND PERFORMANCE: REVIEW OF ACTIVITIES FOR THE YEAR

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help.

The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in 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 will contribute to the aims and objectives that have been set.

Following changed working arrangements that became necessary due to the Covid-19 pandemic, Citizens Advice Redbridge continued to deliver most of its services from the homes of advisers, using phone and email as the main advice channels. Face-to-face advice services are provided by appointment at Hub Central, a public space on the second floor of the Redbridge Central Library shared with Work Redbridge. Other face-to-face advice services are available at a range of outreach locations, normally provided by a partner organisation.

Our administrative space is located at our South Woodford office.

The following projects, activities and events took place during the year under review:-

We continued to face high demand for our services as Redbridge residents continued to feel the impact of the cost-of-living crisis. This added to the complexity of issues that clients presented. In particular, clients needed more help with benefit and debt issues, as well as housing issues.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

Clients access our services through different channels. Self-referring clients use Adviceline, a phone advice service with a dedicated freephone number for Redbridge residents (0808 278 7872). These calls are answered by our Adviceline volunteers and when they are not available, by a national overflow service. This means that our phone advice services are available from Monday to Friday, 9am to 5pm. We also contribute to the Adviceline Overflow service, enhancing national capacity by taking an additional 50 calls and 25 emails/chats every month. Clients can also send an email requesting advice via our website contact form, which is answered by our email volunteers. Most of our clients can be helped through these remote advice channels. However, some clients require more in-depth case work and where that is the case, we can offer face-to-face appointments at Hub Central, refer internally to our employment law solicitor or housing specialist, or externally to solicitor firms who partner with and deliver pro-bono advice covering housing and family law. Other clients reach us through established referral routes linked to partnership projects and outreach provision. Through all these routes, we helped 4,069 clients, dealt with 2,081 in-depth cases presenting 9,890 issues. These figures reflect a slight increase in client numbers though the number of in-depth cases we have seen have risen significantly as have financial outcomes over last year: combined service outcomes for local residents totalled £3,438,616 which consisted mainly of benefits and grants.

Demand regularly outstrips the services we can provide and accessibility continues to be a key issue for our work. Whilst phone and email advice allows us to meet the needs of most clients there are limitations with regards to meeting the needs of clients who have communication or other needs that cannot be met through phone and email advice. In 2023/24 we made great efforts to increase our face-to-face advice services and make services available in an increasing number of outreach locations.

Of all the people we helped, 54% of the people stated they had a disability or long-term health condition, which is a slight decrease from the previous year (60%). 69% came from a minoritised ethnic background, significantly more than in the previous year (63%).

Our Research and Campaigns activity benefits from close collaboration with Citizens Advice Havering, as we combined and complemented our contribution to national campaigns and local initiatives to improve policies and practices adversely affecting our residents. We continued our collaboration and partnership with the London cluster group.

Our volunteers continue to be the backbone of our advice service and we regularly recruit new volunteers to a range of roles. Volunteers carry out a range of different roles, helping with advice, reception, research and campaigns, and communication. The recruitment and retention of volunteers remains a continuous challenge as many of our volunteers move on to paid employment once they have experience and others are only available for a limited time. Despite this, we benefited from the service of 36 volunteer advisers and 17 volunteers in administrative and supporting roles. In addition, there were 40 volunteers in training.

The London Borough of Redbridge funds two Housing outreach projects to improve the financial situation of tenants and to prevent homelessness. Our adviser supported volunteers to deal with referrals, mainly by email and telephone. In total, we advised 184 clients. These were complex cases that in the main could not be resolved immediately but required several activities. We were able to assist clients achieve income gains of £438,879.

REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

Our GP Outreach Project (funded by City Bridge Trust) came to an end after five years of partnership work at the end of September 2023. Up until that time, we continued to deliver support mainly remotely, advising clients by telephone and email. We saw some clients face to face at Loxford Polyclinic. The number of referral partners continued to increase in line with project targets and as expected, this impacted on referral rates. Feedback from clients, referral partners and social prescribers demonstrates that the service continued to play a valuable role in freeing up clinical time by providing a much-needed source of quality advice and support on a range of social welfare problems, leading to positive impacts on health and wellbeing. It was therefore good to see that the North East London Foundation Trust (NELFT) provided funding for a continuation project to help reduce health inequalities in Redbridge. In the first six months of this new project, we managed to support 460 clients.

Our Trust for London Employment project continued and we offered generalist advice on employment in response to 384 employment issues. In addition, we supported 84 clients with more in-depth casework. This mainly helped clients in need of support that couldn't be readily accessed via other services, for example due to the associated costs or because of the complexity of the issues and the client's individual support needs.

Our partnership with the Redbridge Foodbank is going from strength to strength. With the help of a Financial Inclusion grant from the Trussell Trust, we are working on two partnership projects. This allowed us to support Foodbank clients with two advisers. Our advisers took referrals from the Foodbank, and with the help of the advice provided, clients were given support in addressing the issues that necessitated the use of food vouchers. In total, we helped 555 clients and achieved £866,763 in financial gain, a significant increase from the previous year. The main issues they presented were benefit, debt and housing. A large number of clients also required advice on immigration and asylum issues.

The Cost of Living Crisis Prevention project supported by the Greater London Authority (GLA) and the London Citizens Advice moved into its second year. As part of the project we delivered the Advice First Aid programme in Redbridge, training small community groups in the principles of advice giving and linking them into a network of advice agencies. Two advisers offer advice in a range of locations to residents who are affected by the crisis, helping 731 clients during the year and achieving £838,338 in financial outcomes.

Crisis support has become increasingly important to our clients and the number of foodbank and fuel vouchers we issue has increased significantly. Thankfully our services are all geared up to provide this lifeline to clients.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

FINANCIAL REVIEW

a. Summary

The statement of Financial Activities shows income of £618,006 for the year (2023 - £407,598). This year, the charity achieved net income of £145,869 (2023 - net expenditure of £89,953).

At 31 March 2024, total funds were £223,328 of which £223,328 represented unrestricted reserves (2023 - £77,459). All of the charity expenditure is spent on its charitable activities.

b. Reserves Policy

The trustees believe that Citizens Advice Redbridge (CAR) should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen circumstances and financial risk. Trustees have taken into account the reliability and continuance of future funding, timing of cash flows and working capital requirements, cover for unplanned emergency works and potential liabilities to staff in the event of the closure of a particular activity.

Given the growth in income and expenditure, and to secure the future of services, trustees decided to set aside three months operating expenditure. For 2023-24, this equates £118,000.

The actual free reserves as at 31 March 2024 were £223,328. This is higher than the required level due to a legacy gift. The charity expects to use this gift to fund much needed services and expects that reserves will reduce to required levels over the course of two years.

c. Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charitable company will have adequate resources to continue in operational existence for the foreseeable future.

TRUSTEES RESPONSIBILITIES

The charity trustees (who are also the directors of Redbridge Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

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

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Follow the methods and principles of the Charity SORP; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

PREPARATION OF THE REPORT

In preparing this report, the Board of Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

INFORMATION ASSURANCE STATEMENT

The trustee board of Citizens Advice Redbridge oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Redbridge holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

APPROVAL

This report was approved by the Trustees on 13 November 2024 and signed on its behalf by:

.....
Abirede Olapade
Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 March 2024

I report on the accounts of the charity for the year ended 31 March 2024 set out on pages 11 to 23.

Respective responsibilities of the Trustees and examiner

As the trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

/Continued...

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2024

.../Continued

Departure from the 2008 Regulations

I understand that the financial statements have been prepared to give a 'true and fair' view, and have departed from the Charities (Accounts and Reports) Regulations 2008, only to the extent required to provide a 'true and fair view'. This departure has involved following SORP 2015 FRS102, rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 (SORP 2005), which is referred to in the extant regulations, but has since been withdrawn.

Conclusion

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

Charles Ssempijja, FCA
NfP Accountants Ltd
Chartered Accountants
3rd Floor, 86-90 Paul Street
London
EC2A 4NE

Date:

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating Income and Expenditure Account & Statement of Total Realised Gains and Losses)

For the year ended 31 March 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
INCOME FROM							
Donations, grants and legacies							
General donations		145,401	-	145,401	180	-	180
Charitable activities	2	120,728	318,813	439,541	116,195	259,280	375,475
Investment income: bank interest		1,736	-	1,736	346	-	346
Other income	3	31,328	-	31,328	31,597	-	31,597
TOTAL INCOME		299,193	318,813	618,006	148,318	259,280	407,598
EXPENDITURE ON:							
Charitable activities	4						
GP Outreach Project		-	24,500	24,500	-	61,203	61,203
Homes for Ukrainian Refugees		-	30,000	30,000	-	-	-
Employment Law Project		-	48,500	48,500	-	51,862	51,862
Housing Advice Project		31,000	-	31,000	31,000	-	31,000
Youth Innovation Project		-	-	-	12,695	-	12,695
Cost of Living Crisis Prevention Project		-	41,500	41,500	-	24,000	24,000
EUSS Project		-	3,828	3,828	-	69,449	69,449
Food Bank Advice Project		-	55,026	55,026	-	33,278	33,278
Volunteering Pathways Project		-	62,209	62,209	-	-	-
Community Resilience Project		-	-	-	-	18,586	18,586
Winter Hardship Fund		-	-	-	-	39,305	39,305
NHS Inequalities Project		-	53,250	53,250	-	-	-
General Advice		122,324	-	122,324	153,669	-	153,669
		153,324	318,813	472,137	197,364	297,683	495,047
Fundraising costs		-	-	-	2,504	-	2,504
TOTAL EXPENDITURE		153,324	318,813	472,137	199,868	297,683	497,551
Net income / (expenditure)		145,869	-	145,869	(51,550)	(38,403)	(89,953)
Transfer between funds	14	-	-	-	(5,336)	5,336	-
NET MOVEMENT IN FUNDS		145,869	-	145,869	(56,886)	(33,067)	(89,953)
RECONCILIATION OF FUNDS							
TOTAL FUNDS AT 1 APRIL 2023		77,459	-	77,459	134,345	33,067	167,412
TOTAL FUNDS AT 31 MARCH 2024		£ 223,328	£ Nil	£ 223,328	£ 77,459	£ Nil	£ 77,459

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU**(Operating as Citizens Advice Redbridge)****(Registered charity number 1091547, Registered company number 04249530)****STATEMENT OF FINANCIAL POSITION****As at 31 March 2024**

	Notes	£	2024 £	£	2023 £
CURRENT ASSETS					
Prepayments and other debtors	12	103,868		86,663	
Cash at bank and in hand		185,068		46,922	
		288,936		133,585	
CREDITORS: amounts falling due within one year	13	(65,608)		(56,126)	
NET CURRENT ASSETS			223,328		77,459
NET ASSETS			£ 223,328		£ 77,459
FUNDS					
Restricted funds	14		-		-
Unrestricted funds:					
General fund	14	223,328		77,459	
			223,328		77,459
TOTAL CHARITY FUNDS			£ 223,328		£ 77,459

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), taking advantage of the small entities provisions of Section 1A, and the Charities Act 2011.

The financial statements were approved, and authorised for issue, by the Trustees on 13 November 2024 and signed on their behalf by:-

ABIREDE OLAPADE, Chair

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF CASH FLOWS
For the year ended 31 March 2024

	2024		2023	
	£	£	£	£
Cash flows from operating activities				
Net income / (expenditure) for the year	145,869		<i>(89,953)</i>	
Add back depreciation	-		<i>884</i>	
		145,869		<i>(89,069)</i>
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	(17,205)		<i>(43,316)</i>	
Increase/(decrease) in creditors	9,482		<i>(31,121)</i>	
		(7,723)		<i>(74,437)</i>
Cash flows from investing activities				
Purchase of fixed assets		-		-
Cash flows from financing activities		-		-
Change in cash and cash equivalents in the year		138,146		<i>(163,506)</i>
Cash and cash equivalents at the beginning of the year		46,922		<i>210,428</i>
Cash and cash equivalents at the year end		185,068		<i>46,922</i>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Reconciliation with previously Generally Accepted Accounting Practice (GAAP)

The trustees have not identified any opening balances or amounts in comparative income and expenditure that require to be restated in accordance with the requirements of FRS 102, on reconciliation of opening balances and net income / (expenditure), under FRS 102 compared to the balances, and net income / (expenditure) under previous GAAP. The transition date was 1 April 2014.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Key judgements that the charity has made which have a significant effect on the accounts include estimating income and expenditure for the next 12 months.

Income

Income is recognised when the charity has entitlement to the funds: this is when any performance conditions attached to the income have been met, it is probable that the income will be received, and that the amount can be measured reliably.

Income is only deferred when: The donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is considered all to relate to Charitable activities and includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity. The allocation of support and governance costs is analysed in note 4.

Tangible fixed assets and depreciation

Tangible fixed assets (excluding investments) are stated at cost less depreciation. Fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

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

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
London Borough of Redbridge:				
Strategic Partners Grant (core funding)	79,135	-	79,135	65,000
DWP:				
Kickstart funding	-	-	-	12,695
Citizens Advice:				
Core funding	10,593	-	10,593	5,000
Energy Saving Trust:				
Winter Hardship Fund	-	-	-	19,153
London Borough of Redbridge:				
Housing Advice Project	31,000	-	31,000	31,000
GLA (via subgrant from RCJ Advice):				
Cost of Living Crisis Prevention Project	-	40,500	40,500	24,000
London Borough of Redbridge:				
Homes for Ukrainian Refugees	-	30,000	30,000	-
NHS North East London ICB:				
NHS Inequalities Project	-	53,250	53,250	-
London Borough of Redbridge (via subgrant from the Home Office):				
EUSS Project	-	3,828	3,828	69,449
Redbridge Food Bank:				
Food Bank Advice Project	-	55,026	55,026	33,278
NAVCA (via subgrant from Redbridge CVS):				
Cost-of-Living Fund	-	-	-	2,500
Citizens Advice Wandsworth:				
Crisis Prevention	-	1,000	1,000	-
Trust for London:				
Employment Law Project	-	48,500	48,500	46,500
National Lottery Community Fund:				
Pathways Project	-	62,209	62,209	-
City Bridge Trust:				
GP Outreach Project	-	24,500	24,500	53,650
Trust for London (LCRF):				
Community Resilience Project	-	-	-	13,250
	£ 120,728	£ 318,813	£ 439,541	£ 375,475

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

3. OTHER INCOME

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
CEO support for Citizens Advice Havering	30,988	-	30,988	29,872
Other income sources	340	-	340	1,456
	£ 31,328	£ Nil	£ 31,328	£ 31,328

4. ANALYSIS OF EXPENDITURE

	Staff costs £	Direct costs £	Governance costs £	Support costs £	Total 2024 £	Total 2023 £
Charitable activities						
GP Outreach Project	24,131	-	-	369	24,500	61,203
Homes for Ukrainian Refugees	30,000	-	-	-	30,000	-
Community Resilience Project	-	-	-	-	-	18,586
Volunteering Pathways Project	58,076	-	1,635	2,498	62,209	-
Youth Innovation Project	-	-	-	-	-	12,695
EUSS Project	738	3,090	-	-	3,828	69,449
Food Bank Advice Project	54,936	-	-	90	55,026	33,278
Employment Law Project	48,051	357	-	92	48,500	51,862
Housing Advice Project	30,577	-	-	423	31,000	31,000
Cost of Living Crisis Prevention Project	40,775	156	-	569	41,500	24,000
Winter Hardship Fund	-	-	-	-	-	39,305
NHS Inequalities Project	42,834	-	1,635	8,781	53,250	-
General Advice	102,763	1,585	1,342	16,634	122,324	153,669
	432,881	5,188	4,612	29,456	472,137	495,047
Fundraising costs	-	-	-	-	-	2,504
Governance costs	-	4,612	(4,612)	-	-	-
Support costs	-	29,456	-	(29,456)	-	-
	£ 432,881	£ 39,256	£ Nil	£ Nil	£ 472,137	£ 497,551

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

Charitable activities

Of the total expenditure of £472,137, £153,324 (2023 - £199,868) was unrestricted expenditure, and £318,813 (2023 - £297,683) was restricted expenditure.

2024	2023
£	£

Independent Examination	1,500	1,440
-------------------------	-------	-------

During the year, no trustees were remunerated for their work as trustees or for any other work undertaken for the charity (2023 - the same). In addition, no trustees were reimbursed for out of pocket expenses incurred on behalf of the charity (2023 - the same).

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2024 (2023 - none).

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

8. STAFF COSTS AND NUMBERS

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Salary costs				
Wages and salaries	141,745	256,759	398,504	355,939
Social security costs	28,504	-	28,504	28,038
Pension costs	5,873	-	5,873	5,675
	<u>£ 176,122</u>	<u>£ 256,759</u>	<u>£ 432,881</u>	<u>£ 389,652</u>

The average weekly number of staff on a head count basis was 13 (2023 - 14).

The total employee benefits including pension contributions of the key management personnel were £59,743 (2023 - £51,275).

No employee earned more than £60,000, including benefits, during the year (2023 - the same).

8. GOVERNANCE COSTS

	2024 £	2023 £
Independent Examination	1,500	1,440
Trustees' meetings	1,720	-
Legal and professional costs	1,007	2,500
Other governance costs	385	257
	<u>£ 4,612</u>	<u>£ 4,197</u>

9. ANALYSIS OF SUPPORT COSTS

The amounts included in support costs, representing expenses of a general nature in support of the charity's activities and included in total expenses above, were as follows:-

	2024 £	2023 £
Other staffing & volunteer costs	2,172	3,190
Office costs	23,887	27,738
Premises costs	2,893	2,126
Other	504	463
	<u>£ 29,456</u>	<u>£ 33,517</u>

Support and governance costs are allocated to a particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

10. TANGIBLE FIXED ASSETS

	Computer equipment £	Fixtures & fittings £	Total £
Cost			
At 1 April 2023 and 31 March 2024	34,077	30,714	64,791
Depreciation			
At 1 April 2023	34,077	30,714	64,791
At 31 March 2024	34,077	30,714	64,791
Net book value			
At 31 March 2023	£ Nil	£ Nil	£ Nil
At 31 March 2024	£ Nil	£ Nil	£ Nil

11. CASH AT BANK AND IN HAND

	2024 £	2023 £
Current accounts	184,704	46,558
Term deposit accounts	10	10
Petty cash	354	354
	£ 185,068	£ 46,922

12. DEBTORS

	2024 £	2023 £
Due within one year		
Trade debtors	78,283	50,323
Prepayments	797	1,757
Accrued income	24,788	34,583
	£ 103,868	£ 86,663

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	<i>2023</i>
	£	<i>£</i>
Trade creditors	3,015	<i>5,200</i>
Social security and other taxes	-	<i>9,321</i>
Net wages control	7	<i>7</i>
Pension payable	3,985	<i>3,614</i>
Accruals	1,500	<i>1,440</i>
Other creditors	2,477	<i>2,477</i>
Deferred grant income	54,624	<i>34,067</i>
	£ 65,608	<i>£ 56,126</i>
<u>Deferred income</u>		
Balance at 1 April 2023	34,067	<i>54,718</i>
Amount released to incoming resources	(34,067)	<i>(54,718)</i>
Amount deferred in the year: grant for next financial year received in advance	54,624	<i>34,067</i>
Balance at 31 March 2024	£ 54,624	<i>£ 34,067</i>

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

14. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains/(losses) £	Carried Forward £
RESTRICTED FUNDS					
City Bridge Trust					
GP Outreach Project	-	24,500	(24,500)	-	-
Trust for London					
Employment Law Project	-	48,500	(48,500)	-	-
NHS North London ICB					
NHS Inequalities	-	52,097	(52,097)	-	-
The National Lottery Community Fund					
Volunteering Pathways Project	-	62,209	(62,209)	-	-
London Borough of Redbridge (via subgrant from the Home Office)					
EUSS Project	-	3,828	(3,828)	-	-
Redbridge Foodbank (via subgrant from The Trussell Trust)					
Foodbank Advice Project	-	56,179	(56,179)	-	-
Trust for London:					
Community Resilience Project	-	-	-	-	-
Citizens Advice Wandsworth					
Crisis Prevention	-	1,000	(1,000)	-	-
RCJ					
Crisis Prevention	-	40,500	(40,500)	-	-
London Borough of Redbridge					
Homes for Ukrainian Refugees	-	30,000	(30,000)	-	-
	<u>£ Nil</u>	<u>£ 318,813</u>	<u>£ (318,813)</u>	<u>£ Nil</u>	<u>£ Nil</u>
SUMMARY OF FUNDS					
Unrestricted funds:-					
General Funds	77,459	299,193	(153,324)	-	223,328
Restricted Funds	-	318,813	(318,813)	-	-
	<u>£ 77,459</u>	<u>£ 618,006</u>	<u>£ (472,137)</u>	<u>£ Nil</u>	<u>£ 223,328</u>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Net current assets	-	223,328	-	223,328
	<u>£ Nil</u>	<u>£ 223,328</u>	<u>£ Nil</u>	<u>£ 223,328</u>

16. OPERATING LEASE COMMITMENTS

Annual commitment for operating leases:-

	Premises		Telephone	
	2024	2023	2024	2023
	£	£	£	£
- Not later than 1 year	-	-	-	1,411
- Later than 1 year and not later than 5 years	-	-	-	-
- Later than 5 years	-	-	-	-
	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 1,411</u>

Redbridge Citizens Advice Bureau

**Detailed statement of financial activities
For the year ended 31 March 2024**

The following information does not form part of the statutory accounts.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2024

	Total Funds 2023/24 £	Total Funds 2022/23 £
INCOME FROM		
Gifts, donations and legacies		
General donations	145,401	180
Charitable activities		
London Borough of Redbridge: Strategic Partners Grant (core funding)	79,135	65,000
DWP: Kickstart funding	-	12,695
Citizens Advice: Core funding	10,593	5,000
Energy Saving Trust: Winter Hardship Fund	-	19,153
London Borough of Redbridge: Housing Advice Project	31,000	31,000
GLA (via subgrant from RCJ Advice): Cost of Living Crisis Prevention Project	40,500	24,000
London Borough of Redbridge: Homes for Ukrainian Refugees	30,000	-
NHS North East London ICB: NHS Inequalities Project	53,250	-
London Borough of Redbridge (via subgrant from the Home Office): EUSS Project	3,828	69,449
Redbridge Food Bank: Food Bank Advice Project	55,026	33,278
NAVCA (via subgrant from Redbridge CVS): Cost-of-Living Fund	-	2,500
Citizens Advice Wandsworth: Crisis Prevention	1,000	-
Trust for London: Employment Law Project	48,500	46,500
National Lottery Community Fund: Pathways Project	62,209	-
City Bridge Trust: GP Outreach Project	24,500	53,650
Trust for London (LCRF): Community Resilience Project	-	13,250
	439,541	375,475
Bank interest received	1,736	346
Contract income	-	-
Other income	31,328	31,597
TOTAL INCOME	618,006	407,598

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2024

	Total Funds 2023/24 £	<i>Total Funds</i> <i>2022/23</i> £
EXPENDITURE ON		
Wages, NI & Pension	432,881	389,652
Accounting and payroll service	11,432	7,718
Recruitment	336	-
Subsistence/Refreshments	1,640	1,379
Training	493	515
Travel	143	-
Volunteer expenses	-	12
Other staff & volunteer costs	54	1,930
Marketing	-	-
Rent and rates	1,610	1,114
Heat and light	-	-
Cleaning	1,283	1,013
Insurance	2,327	2,150
Telephone	3,675	6,754
Printing, postage, and stationery	449	302
Publications and subscriptions	5,970	6,914
Equipment maintenance, repairs, and renewals	1,644	3,752
Depreciation	-	884
Trustees' meetings	1,720	-
Bank charges	402	474
Publicity and promotion	102	-
Other governance costs	385	257
Independent examination	1,500	1,440
Legal and professional fees	1,007	2,504
Delivery Partners Expenses	1,500	28,297
Sundry expenses	1,584	40,490
TOTAL EXPENDITURE	472,137	497,551

Note: Sundry expenses include £7,000 in relation to the Charis grants vouchers and £30,833 refunded to Energy Saving Trust's unspent fuel vouchers. Delivery partner expenses relate to project expenses where delivery was shared and partly subcontracted.

Accounts

Company number: 04249530
Charity number: 1091547

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)
(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

REDBRIDGE CITIZENS ADVICE BUREAU

(Company limited by guarantee no. 04249530, registered charity no. 1091547)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2023

CONTENTS

	Page
Reference and administrative Information	1
Trustees' Annual Report	2
Independent Examiner's report	10
Statement of financial activities	12
Balance sheet	13
Statement of cash flows	14
Notes to the financial statements	15

REDBRIDGE CITIZENS ADVICE BUREAU

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

For the year ended 31 March 2023

Trustees	Abirede Olapade – Chair (elected as Chair on 14 February 2023) Adesola Orimalade (served as Chair to 14 February 2022) Bernard Hunter Dr Ebenezer Anjorin Royston Emmett Alan Jeffery Dr Cyril Onwubiko Alison Sheppard Nadia Qayum Mandy Roberts
Chief executive	Susanne Rauprich
Company Secretary	Susanne Rauprich
Registered name	Redbridge Citizens Advice Bureau
Operating name	Citizens Advice Redbridge
Charity reg. no.	1091547
Company reg. no.	04249530
Registered office	1st Floor Redbridge Central Library Clements Road Ilford Essex IG1 1EA
Independent Examiner	Charles Ssempijja, FCA NFP Accountants Ltd 3rd Floor, 86-90 Paul Street London EC2A 4NE
Bankers	Natwest Plc 50 Ilford Hill Essex IG1 2AT

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2023. Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's governing document, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. Constitution and governing document

Redbridge Citizens Advice Bureau is a registered charity and a company limited by guarantee. The registered name of the Charity is Redbridge Citizens Advice Bureau. However since 2015 the Charity has used the operating name of Citizens Advice Redbridge. The Charity was incorporated as a company limited by guarantee on 10 July 2001, company number 04249530. The charity's registration number is 1091547.

The charity is governed by its Memorandum and Articles of Association dated 10 July 2001, last amended June 2022.

The governance of the charity is the responsibility of the Trustees. Day to day management is by the CEO, who draws on the support and expertise of the highly experienced Board of Trustees as needed.

b. Method of appointment or election of Board of Trustees

Trustees are elected and co-opted under the terms of the Memorandum and Articles of Association. Regular reviews are held to identify any expertise gaps within the Board of Trustees and appointments are made where required to strengthen the Board of Trustees, subject to all trustees' approval.

When it is necessary to appoint new trustees, due to either a trustee stepping down or a gap in expertise in the board is identified, recruitment will be done via volunteer and trustee recruitment websites and services such as Reach Volunteering or the local volunteer bureau. Applicants will have the opportunity to meet the chief executive informally, and then undergo a formal interview process during which their application will be assessed against a trustee role description and person specification agreed by the board of trustees. If successful, they will be invited to attend a board meeting at which they will be co-opted with the view of being elected at the following AGM by members.

No other person or external body is entitled to appoint any trustees of the charity. The Trustees who served during the period and after the yearend are shown on page 1.

c. Policies adopted for the induction and training of Board of Trustees

The charity provides new trustees with an induction pack and mentoring from the Chair. The charity has limited resources for formal training of the trustee body. However, on-going training opportunities are announced to trustees when these become available pro bono.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

d. Related party relationships

The Charity has considered the disclosure requirements of the SORP for related party relationships. Citizens Advice Redbridge is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 6 to the accounts.

Trustees are required to disclose all relevant interests and register them with the Chair of Trustees and to withdraw from decisions where a conflict of interest arises.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

e. Remuneration policy for key management personnel

In line with our pay policy, the pay of the charity's Chief Executive is reviewed annually along with that of all staff, and normally increased in accordance with London local government pay rates, depending on affordability. The trustees also draw on their knowledge of the sector and common practice in other charities of similar size to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

f. Risk management

The Board of Trustees fully accepts its responsibilities for ensuring that the major risks to which the Charity is exposed are identified, and that there are systems and procedures in place to mitigate those risks.

The Charity is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks. A risk register is in place and is reviewed regularly.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

a. Purposes and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in the London Borough of Redbridge by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress, and achieve this by the provision of: free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

b. Principal activities

The charity's main activities and who it tries to help are described below. All its charitable activities focus on the provision of free, confidential, independent and impartial advice, information and counselling for members of the public and are undertaken to further Citizen Advice Redbridge's charitable purposes for the public benefit.

Apart from our self-referral general advice service, we run the following projects, sponsored as shown:

- Housing Advice Outreach Project, funded by London Borough of Redbridge
- Employment Law Advice Project, funded by Trust for London
- GP Outreach Project, funded by City Bridge Trust
- EUSS project, funded by the Home Office, via a subgrant from London Borough of Redbridge

c. Public benefit

The Board of Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

ACHIEVEMENTS AND PERFORMANCE: REVIEW OF ACTIVITIES FOR THE YEAR

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help.

The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in 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 will contribute to the aims and objectives that have been set.

Following changed working arrangements that became necessary due to the Covid-19 pandemic, Citizens Advice Redbridge continued to deliver most of its services from the homes of advisers, using phone and email as the main advice channels. As from April 2022, we gave up our office and client interview space on the first floor of the Redbridge Central Library and moved face-to-face advice services to Hub Central, a public space on the second floor shared with Work Redbridge. Our administrative space was relocated to our South Woodford office.

The following projects, activities and events took place during the year under review:-

We continued to face high demand for our services as Redbridge residents felt the impact of the cost-of-living crisis. This added to the complexity of issues that clients presented. In particular, clients needed more help with benefit and debt issues, as well as housing issues.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

Clients access our services through different channels. Self-referring clients use Adviceline, a phone advice service with a dedicated freephone number for Redbridge residents (0808 278 7872). These calls are answered by our Adviceline volunteers and when they are not available, by the national response team. This means that our phone advice services are available from Monday to Friday, 9am to 5pm. We also contributed to the Adviceline Overflow service, enhancing national capacity by taking an additional 50 calls and 25 emails/chats every month. Clients can also send an email requesting advice via our website contact form, which is answered by our email volunteers. Most of our clients can be helped through these remote advice channels. However, some clients require more in-depth case work and where that is the case, we can offer face-to-face appointments at Hub Central, refer internally to our employment law solicitor or housing specialist, or externally to solicitor firms who partner with and deliver pro-bono advice covering housing and family law.

Other clients reach us through established referral routes linked to partnership projects and outreach provision. Through all these routes, we helped 3,943 clients, dealt with 766 in-depth cases presenting 6,433 issues. These figures reflect a reduction in client numbers (due to our Help to Claim contract moving to CA Havering), the number of in-depth cases we have seen have remained constant and financial outcomes increased over last year: combined service outcomes for local residents totalled £1,248,849 which consisted mainly of benefits and grants.

Demand regularly outstrips the services we can provide and accessibility continues to be a key issue for our work. The move to phone and email advice necessitated by lockdown allowed us to respond to clients via phone and email. This has introduced greater flexibility and capacity but brings limitations with regards to meeting the needs of clients who have communication or other needs that cannot be met through phone and email advice. In 2022/23 we made great efforts to increase our face-to-face advice services and all our projects began to offer at least some physical appointments.

Unfortunately, we lost our contract to provide Help to Claim advice to claimants of Universal Credit. This service transferred to Citizens Advice Havering and as it is delivered via a national helpline, Redbridge residents can continue to get support over the telephone and via webchat.

Of all the people we helped, 60% of the people stated they had a disability or long-term health condition, which is a marked increase from the previous year (55%). 63% came from a minoritised ethnic background, also significantly more than in the previous year (49%).

Our Research and Campaigns activity benefited from closer collaboration with Citizens Advice Havering, as we combined and complemented our contribution to national campaigns and local initiatives to improve policies and practices adversely affecting our residents. We continued our collaboration and partnership with the London cluster group.

Our volunteers continue to be the backbone of our advice service and we regularly recruit new volunteers to a range of roles. Volunteers carry out a range of different roles, helping with advice, reception, research and campaigns, and communication. Before they begin to advise clients, our volunteers carry out a rigorous training programme. The recruitment and retention of volunteers remains a continuous challenge as many of our volunteers move on to paid employment once they have experience and others are only available for a limited time. Despite this, we benefited from the service of 36 volunteer advisers and 20 volunteers in administrative and supporting roles. In addition, there were 36 volunteers in training.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

The London Borough of Redbridge funds two Housing outreach projects to improve the financial situation of tenants and to prevent homelessness. Our adviser supported volunteers to deal with referrals, mainly by email and telephone. In total, we advised 172 clients. These were complex cases that in the main could not be resolved immediately but required several activities. We were able to assist clients achieve income gains of £467,607.

Subcontracted by LB Redbridge, we received funding from the Home Office to support EU nationals with their application for Settled Status. As the deadline for applications passed on 30 June 2021, the number of EU nationals supported throughout the year with late applications declined steadily and the project reduced in scope. We continued to work in partnership with Ramfel, raising awareness and supported EU nationals making a late application to the scheme. In total, over 600 Redbridge residents benefited from the scheme, 106 received advice and 50 clients received direct application support.

Our GP Outreach Project (funded by City Bridge Trust) continued to deliver support remotely throughout the year, advising clients by telephone and email. Towards the end of the year, we began to see clients face to face at Loxford Polyclinic. The number of referral partners continued to increase in line with project targets and as expected, this impacted on referral rates. Triage and induction processes for new referral partners, particularly social prescribers, were refined to ensure appropriate referrals were made and help prepare patients for their advice interviews. Feedback from clients, referral partners and social prescribers demonstrates that the service continues to play a valuable role in freeing up clinical time by providing a much-needed source of quality advice and support on a range of social welfare problems, leading to positive impacts on health and wellbeing.

Our Trust for London Employment project continued and funding was renewed for a further three years in February 2022. We offered generalist advice on employment in response to 650 employment issues. In addition, we supported 50 clients with more in-depth casework. This mainly helped clients in need of support that couldn't be readily accessed via other services, for example due to the associated costs or because of the complexity of the issues and the client's individual support needs.

We were able to strengthen our partnership with the Redbridge Foodbank and with the help of a Financial Inclusion grant from the Trussell Trust, began a second partnership project. This allowed us to support Foodbank clients with two advisers. Our advisers took referrals from the Foodbank, and with the help of the advice provided, clients were given support in addressing the issues that necessitated the use of food vouchers. In total, we helped 238 clients and achieved £356,765 in financial gain. The main issues they presented were benefit, debt, employment and housing.

In September 2022 we completed a 12-month project funded by Trust for London as part of the London Community Response Fund that allowed us to pilot a community-based approach to advice giving. The idea was developed in partnership and consultation with LB Redbridge, the Redbridge CVS and a range of community organisations and advice agencies. Based on the recognition that most Redbridge residents would turn first to their families and communities, we set up the Community Resilience Project with the aim of equipping communities to provide basic information and advice on key issues and linking them into a resurrected advice network. We partnered with three community organisations: Serving Humanity, the Ilford Sunday Homeless Drop-In Service, and the Friends of Loxford.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

We were very pleased to be able to continue our work with the support of the Greater London Authority (GLA) and the London Citizens Advice network as we benefited from funding under the Cost of Living Crisis Prevention project. This introduced the Advice First Aid programme into Redbridge, training small community groups in the principles of advice giving and linking them into a network of advice agencies. Our Community Resilience Coordinator supported a number of cost-of-living support events and was able to offer some quick information and advice to Redbridge residents in need.

We continued to provide fuel vouchers to clients on a pre-payment meter in Redbridge and Havering as part of a time limited project funded by the Energy Redress Scheme. This was very welcome help. It proved difficult, however, to establish the scheme in the short timeframe and referrals were slow, resulting in us having to repay funds to the Scheme.

FINANCIAL REVIEW

a. Summary

The statement of Financial Activities shows income of £407,598 for the year (2022 - £603,053). This year, the charity incurred net expenditure of £89,953 (2022 - net income of £13,027, largely due to a legacy of £40k).

At 31 March 2023, total funds were £77,459 of which £77,459 represented unrestricted reserves (2022 - £134,345). All of the charity expenditure is spent on its charitable activities.

b. Reserves Policy

The trustees believe that Citizens Advice Redbridge (CAR) should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen circumstances and financial risk.

Trustees have taken into account the reliability and continuance of future funding, timing of cash flows and working capital requirements, cover for unplanned emergency works and potential liabilities to staff in the event of the closure of a particular activity.

Given the growth in income and expenditure, and to secure the future of services, trustees decided to set aside three months operating expenditure. For 2022-23, this equates £109,000.

The actual free reserves as at 31 March 2023 were £77,459. This is lower than the required level due to the loss of the Help to Claim contract and the difficulty of replacing lost income in the short-term. However as the charity expects another legacy to be paid within the first two quarters of the coming financial year, it is expected that reserves will once again reach required levels.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

c. Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charitable company will have adequate resources to continue in operational existence for the foreseeable future.

This year we report an operating loss which impacted our reserves. Trustees expect this loss to be recovered in the coming financial year.

TRUSTEES RESPONSIBILITIES

The charity trustees (who are also the directors of Redbridge Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Follow the methods and principles of the Charity SORP; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

PREPARATION OF THE REPORT

In preparing this report, the Board of Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

INFORMATION ASSURANCE STATEMENT

The trustee board of Citizens Advice Redbridge oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Redbridge holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

APPROVAL

This report was approved by the Trustees on 1 November 2023 and signed on its behalf by:

.....
Abirede Olapade
Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2023

I report on the accounts of the charity for the year ended 31 March 2023 set out on pages 12 to 24.

Respective responsibilities of the Trustees and examiner

As the trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

/Continued...

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2023

.../Continued

Departure from the 2008 Regulations

I understand that the financial statements have been prepared to give a 'true and fair' view, and have departed from the Charities (Accounts and Reports) Regulations 2008, only to the extent required to provide a 'true and fair view'. This departure has involved following SORP 2015 FRS102, rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 (SORP 2005), which is referred to in the extant regulations, but has since been withdrawn.

Conclusion

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

Charles Ssempijja, FCA
NfP Accountants Ltd
Chartered Accountants
3rd Floor, 86-90 Paul Street
London
EC2A 4NE

Date:

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF FINANCIAL ACTIVITIES

(incorporating Income and Expenditure Account & Statement of Total Realised Gains and Losses)

For the year ended 31 March 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
INCOME FROM							
Donations, grants and legacies							
General donations		180	-	180	5,100	-	5,100
Charitable activities	2	116,195	259,280	375,475	101,780	463,521	565,301
Investment income: bank interest		346	-	346	17	-	17
Other income	3	31,597	-	31,597	32,635	-	32,635
TOTAL INCOME		148,318	259,280	407,598	139,532	463,521	603,053
EXPENDITURE ON:							
Charitable activities	4						
GP Outreach Project		-	61,203	61,203	-	35,850	35,850
Employment Law Project		-	51,862	51,862	-	41,500	41,500
Housing Advice Project		31,000	-	31,000	31,000	-	31,000
Help to Claim Project		-	-	-	-	135,608	135,608
Youth Innovation Project		12,695	-	12,695	-	48,985	48,985
Cost of Living Crisis Prevention Project		-	24,000	24,000	-	-	-
EUSS Project		-	69,449	69,449	-	138,373	138,373
Food Bank Advice Project		-	33,278	33,278	-	11,402	11,402
Volunteering Pathways Project		-	-	-	-	13,561	13,561
Community Resilience Project		-	18,586	18,586	-	23,550	23,550
Winter Hardship Fund		-	39,305	39,305	-	8,210	8,210
General Advice		153,669	-	153,669	101,987	-	101,987
		197,364	297,683	495,047	132,987	457,039	590,026
Fundraising costs		2,504	-	2,504	-	-	-
TOTAL EXPENDITURE		199,868	297,683	497,551	132,987	457,039	590,026
Net income / (expenditure)		(51,550)	(38,403)	(89,953)	6,545	6,482	13,027
Transfer between funds	15	(5,336)	5,336	-	(9,324)	9,324	-
NET MOVEMENT IN FUNDS		(56,886)	(33,067)	(89,953)	(2,779)	15,806	13,027
RECONCILIATION OF FUNDS							
TOTAL FUNDS AT 1 APRIL 2022		134,345	33,067	167,412	137,124	17,261	154,385
TOTAL FUNDS AT 31 MARCH 2023		£ 77,459	£ Nil	£ 77,459	£ 134,345	£ 33,067	£ 167,412

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU**(Operating as Citizens Advice Redbridge)****(Registered charity number 1091547, Registered company number 04249530)****STATEMENT OF FINANCIAL POSITION****As at 31 March 2023**

	Notes	£	2023 £	£	2022 £
FIXED ASSETS					
Tangible assets	11		-		885
CURRENT ASSETS					
Prepayments and other debtors	13	86,663		43,346	
Cash at bank and in hand		46,922		210,428	
		<u>133,585</u>		<u>253,774</u>	
CREDITORS: amounts falling due within one year	14	(56,126)		(87,247)	
NET CURRENT ASSETS			<u>77,459</u>		<u>166,527</u>
NET ASSETS			<u>£ 77,459</u>		<u>£ 167,412</u>
FUNDS					
Restricted funds	15		-		33,067
Unrestricted funds:					
General fund	15	77,459		134,345	
		<u>77,459</u>		<u>134,345</u>	
TOTAL CHARITY FUNDS			<u>£ 77,459</u>		<u>£ 167,412</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), taking advantage of the small entities provisions of Section 1A, and the Charities Act 2011.

The financial statements were approved, and authorised for issue, by the Trustees on 1 November 2023 and signed on their behalf by:-

ABIREDE OLAPADE, Chair

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF CASH FLOWS
For the year ended 31 March 2023

	2023		2022	
	£	£	£	£
Cash flows from operating activities				
Net income / (expenditure) for the year	(89,953)		<i>13,027</i>	
Add back depreciation	884		<i>883</i>	
		(89,069)		<i>13,910</i>
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	(43,316)		<i>33,150</i>	
Increase/(decrease) in creditors	(31,121)		<i>32,078</i>	
		(74,437)		<i>65,228</i>
Cash flows from investing activities				
Purchase of fixed assets		-		-
Cash flows from financing activities		-		-
Change in cash and cash equivalents in the year		(163,506)		<i>79,138</i>
Cash and cash equivalents at the beginning of the year		210,428		<i>131,290</i>
Cash and cash equivalents at the year end		46,922		<i>210,428</i>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Reconciliation with previously Generally Accepted Accounting Practice (GAAP)

The trustees have not identified any opening balances or amounts in comparative income and expenditure that require to be restated in accordance with the requirements of FRS 102, on reconciliation of opening balances and net income / (expenditure), under FRS 102 compared to the balances, and net income / (expenditure) under previous GAAP. The transition date was 1 April 2014.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Key judgements that the charity has made which have a significant effect on the accounts include estimating income and expenditure for the next 12 months.

Income

Income is recognised when the charity has entitlement to the funds: this is when any performance conditions attached to the income have been met, it is probable that the income will be received, and that the amount can be measured reliably.

Income is only deferred when: The donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is considered all to relate to Charitable activities and includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity. The allocation of support and governance costs is analysed in note 4.

Tangible fixed assets and depreciation

Tangible fixed assets (excluding investments) are stated at cost less depreciation. Fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

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

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
London Borough of Redbridge:				
Strategic Partners Grant (core funding)	65,000	-	65,000	65,000
DWP:				
Kickstart funding	12,695	-	12,695	-
Citizens Advice:				
Core funding	5,000	-	5,000	5,780
Energy Saving Trust:				
Winter Hardship Fund	-	19,153	19,153	28,362
London Borough of Redbridge:				
Housing Advice Project	31,000	-	31,000	31,000
GLA (via subgrant from RCJ Advice):				
Cost of Living Crisis Prevention Project	-	24,000	24,000	-
Citizens Advice (via subgrant from BEIS):				
Youth Innovation Project	-	-	-	48,985
London Borough of Redbridge (via subgrant from the Home Office):				
EUSS Project	-	69,449	69,449	138,264
Redbridge Food Bank:				
Food Bank Advice Project	-	33,278	33,278	11,402
NAVCA (via subgrant from Redbridge CVS):				
Cost-of-Living Fund	2,500	-	2,500	-
Trust for London:				
Employment Law Project	-	46,500	46,500	41,500
Citizens Advice (via subgrant from DWP):				
Help to Claim Project	-	-	-	135,608
City Bridge Trust:				
GP Outreach Project	-	53,650	53,650	35,850
Trust for London (LCRF):				
Community Resilience Project	-	13,250	13,250	23,550
	£ 116,195	£ 259,280	£ 375,475	£ 565,301

3. OTHER INCOME

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
CEO support for Citizens Advice Havering	29,872	-	29,872	28,455
Other income sources	1,725	-	1,725	4,180
	£ 31,597	£ Nil	£ 31,597	£ 32,635

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

4. ANALYSIS OF EXPENDITURE

	Staff costs £	Direct costs £	Governance costs £	Support costs £	Total 2023 £	Total 2022 £
Charitable activities						
GP Outreach Project	59,802	100	75	1,226	61,203	35,850
Help to Claim Project	-	-	-	-	-	135,608
Community Resilience Project	16,136	2,450	-	-	18,586	23,550
Volunteering Pathways Project	-	-	-	-	-	13,561
Youth Innovation Project	12,695	-	-	-	12,695	48,985
EUSS Project	40,548	27,721	68	1,112	69,449	138,373
Food Bank Advice Project	32,811	80	22	365	33,278	11,402
Employment Law Project	50,076	666	65	1,055	51,862	41,500
Housing Advice Project	29,880	-	65	1,055	31,000	31,000
Cost of Living Crisis Prevention Project	23,464	536	-	-	24,000	-
Winter Hardship Fund	1,472	37,833	-	-	39,305	8,210
General Advice	122,768	795	1,402	28,704	153,669	101,987
	389,652	70,181	1,697	33,517	495,047	590,026
Fundraising costs	-	2,504	-	-	2,504	-
Governance costs	-	1,697	(1,697)	-	-	-
Support costs	-	33,517	-	(33,517)	-	-
	£ 389,652	£ 107,899	£ Nil	£ Nil	£ 497,551	£ 590,026
<i>2022</i>						
<i>Charitable activities</i>						
GP Outreach Project	34,333	277	171	1,069	35,850	
Help to Claim Project	120,836	63	1,358	13,351	135,608	
Community Resilience Project	20,550	-	1,000	2,000	23,550	
Volunteering Pathways Project	12,206	150	192	1,013	13,561	
Youth Innovation Project	48,255	-	310	420	48,985	
EUSS Project	72,684	63,449	437	1,803	138,373	
Food Bank Advice Project	10,719	-	94	589	11,402	
Employment Law Project	39,310	670	210	1,310	41,500	
Housing Advice Project	29,158	70	171	1,601	31,000	
Domestic Violence Project	-	-	-	-	-	
Winter Hardship Fund	-	6,000	-	2,210	8,210	
General Advice	85,997	1,059	1,088	13,843	101,987	
	474,048	71,738	5,031	39,209	590,026	
<i>Governance costs</i>	-	5,031	(5,031)	-	-	
<i>Support costs</i>	-	39,209	-	(39,209)	-	
	£ 474,048	£ 115,978	£ Nil	£ Nil	£ 590,026	

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

Of the total expenditure of £497,551, £199,868 (2022 - £132,987) was unrestricted expenditure, and £297,683 (2022 - £457,039) was restricted expenditure.

5. NET INCOME / (EXPENDITURE)	2023	2022
	£	£
Net income / (expenditure) is stated after charging:-		
Independent Examination	1,440	1,440

6. TRUSTEES' REMUNERATION AND EXPENSES

During the year, no trustees were remunerated for their work as trustees or for any other work undertaken for the charity (2022 - the same). In addition, no trustees were reimbursed for out of pocket expenses incurred on behalf of the charity (2022 - the same).

7. RELATED PARTY TRANSACTIONS

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2023 (2022 - none).

8. STAFF COSTS AND NUMBERS

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Salary costs				
Wages and salaries	151,390	204,549	355,939	436,041
Social security costs	28,038	-	28,038	32,364
Pension costs	5,675	-	5,675	5,643
	£ 185,103	£ 204,549	£ 389,652	£ 474,048

The average weekly number of staff on a head count basis was 14 (2022 - 15).

The total employee benefits including pension contributions of the key management personnel were £59,743 (2022 - £51,275).

No employee earned more than £60,000, including benefits, during the year (2022 - the same).

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

9. GOVERNANCE COSTS

	2023	<i>2022</i>
	£	<i>£</i>
Independent Examination	1,440	<i>1,440</i>
Trustees' meetings	-	<i>875</i>
Legal and professional costs	-	<i>2,500</i>
Other governance costs	257	<i>216</i>
	£ 1,697	<i>£ 5,031</i>

10. ANALYSIS OF SUPPORT COSTS

The amounts included in support costs, representing expenses of a general nature in support of the charity's activities and included in total expenses above, were as follows:-

	2023	<i>2022</i>
	£	<i>£</i>
Other staffing & volunteer costs	3,190	<i>1,182</i>
Office costs	27,738	<i>26,973</i>
Premises costs	2,126	<i>7,159</i>
Other	463	<i>3,895</i>
	£ 33,517	<i>£ 39,209</i>

Support and governance costs are allocated to a particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

11. TANGIBLE FIXED ASSETS

	Computer equipment £	Fixtures & fittings £	Total £
Cost			
At 1 April 2022 and 31 March 2023	34,077	30,714	64,791
Depreciation			
At 1 April 2022	33,192	30,714	63,906
Charge for the year	885	-	885
At 31 March 2023	34,077	30,714	64,791
Net book value			
At 31 March 2022	£ 885	£ Nil	£ 885
At 31 March 2023	£ Nil	£ Nil	£ Nil

12. CASH AT BANK AND IN HAND

	2023 £	2022 £
Current accounts	46,558	210,064
Term deposit accounts	10	10
Petty cash	354	354
	£ 46,922	£ 210,428

13. DEBTORS

	2023 £	2022 £
Due within one year		
Trade debtors	50,323	36,072
Prepayments	1,757	767
Accrued income	34,583	6,507
	£ 86,663	£ 43,346

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	<i>2022</i>
	£	£
Trade creditors	5,200	<i>18,652</i>
Social security and other taxes	9,321	<i>8,365</i>
Net wages control	7	<i>611</i>
Pension payable	3,614	<i>2,081</i>
Accruals	1,440	<i>2,820</i>
Other creditors	2,477	<i>-</i>
Deferred grant income	34,067	<i>54,718</i>
	£ 56,126	£ 87,247
<u>Deferred income</u>		
Balance at 1 April 2022	54,718	<i>-</i>
Amount released to incoming resources	(54,718)	<i>-</i>
Amount deferred in the year: grant for next financial year received in advance	34,067	<i>54,718</i>
Balance at 31 March 2023	£ 34,067	£ 54,718

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

15. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains/(losses) £	Carried Forward £
RESTRICTED FUNDS					
City Bridge Trust					
GP Outreach Project	7,553	53,650	(61,203)	-	-
Trust for London					
Employment Law Project	5,362	46,500	(51,862)	-	-
London Borough of Redbridge (via subgrant from the Home Office)					
EUSS Project	-	69,449	(69,449)	-	-
Redbridge Foodbank (via subgrant from The Trussell Trust)					
Foodbank Advice Project	-	33,278	(33,278)	-	-
Trust for London:					
Community Resilience Project	-	13,250	(18,586)	5,336	-
GLA (via subgrant from RCJ Advice)					
Cost of Living Crisis Prevention Project	-	24,000	(24,000)	-	-
Energy Saving Trust					
Winter Hardship Fund	20,152	19,153	(39,305)	-	-
	<u>£ 33,067</u>	<u>£ 259,280</u>	<u>£ (297,683)</u>	<u>£ 5,336</u>	<u>£ Nil</u>
SUMMARY OF FUNDS					
Unrestricted funds:-					
General Funds	134,345	148,318	(199,868)	(5,336)	77,459
Restricted Funds	33,067	259,280	(297,683)	5,336	-
	<u>£ 167,412</u>	<u>£ 407,598</u>	<u>£ (497,551)</u>	<u>£ Nil</u>	<u>£ 77,459</u>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Tangible fixed assets	-	-	-	-
Net current assets	-	77,459	-	77,459
	<u>£ Nil</u>	<u>£ 77,459</u>	<u>£ Nil</u>	<u>£ 77,459</u>

17. OPERATING LEASE COMMITMENTS

Annual commitment for operating leases:-

	Premises		Telephone	
	2023	2022	2023	2022
	£	£	£	£
- Not later than 1 year	-	-	-	1,411
- Later than 1 year and not later than 5 years	-	-	-	-
- Later than 5 years	-	-	-	-
	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 1,411</u>

Redbridge Citizens Advice Bureau

**Detailed statement of financial activities
For the year ended 31 March 2023**

The following information does not form part of the statutory accounts.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2023

	Total Funds 2022/23 £	<i>Total Funds 2021/22 £</i>
INCOME FROM		
Gifts, donations and legacies		
General donations	180	5,100
Charitable activities		
London Borough of Redbridge: Strategic Partners Grant (core funding)	65,000	65,000
DWP: Kickstart funding	12,695	-
Citizens Advice: Core funding	5,000	5,780
Energy Saving Trust: Winter Hardship Fund	19,153	28,362
London Borough of Redbridge: Housing Advice Project	31,000	31,000
GLA (via subgrant from RCJ Advice): Cost of Living Crisis Prevention Project	24,000	-
Citizens Advice (via subgrant from BEIS): Youth Innovation Project	-	48,985
London Community Response Fund: Domestic Violence Project	-	-
London Borough of Redbridge (via subgrant from the Home Office): EUSS Project	69,449	138,264
Redbridge Food Bank: Food Bank Advice Project	33,278	11,402
NAVCA (via subgrant from Redbridge CVS): Cost-of-Living Fund	2,500	-
Trust for London: Employment Law Project	46,500	41,500
Citizens Advice (via subgrant from DWP): Help to Claim Project	-	135,608
City Bridge Trust: GP Outreach Project	53,650	35,850
Trust for London (LCRF): Community Resilience Project	13,250	23,550
	375,475	565,301
Bank interest received	346	17
Contract income	-	-
Other income	31,597	32,635
TOTAL INCOME	407,598	603,053

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2023

	Total Funds 2022/23 £	<i>Total Funds</i> <i>2021/22</i> £
EXPENDITURE ON		
Wages, NI & Pension	389,652	474,048
Accounting and payroll service	7,718	8,061
Recruitment	-	535
Subsistence/Refreshments	1,379	297
Training	515	776
Volunteer expenses	12	58
Other staff & volunteer costs	1,930	-
Marketing	-	-
Rent and rates	1,114	5,779
Heat and light	-	-
Cleaning	1,013	-
Insurance	2,150	1,283
Telephone	6,754	7,112
Printing, postage, and stationery	302	2,565
Publications and subscriptions	6,914	8,168
Equipment maintenance, repairs, and renewals	3,752	3,270
Depreciation	884	883
Trustees' meetings	-	875
Bank charges	474	475
Other governance costs	257	216
Independent examination	1,440	1,440
Legal and professional fees	2,504	2,500
Delivery Partners Expenses	28,297	62,263
Sundry expenses	40,489	-
TOTAL EXPENDITURE	497,551	590,026

Note: Sundry expenses include £7,000 in relation to the Charis grants vouchers and £30,833 refunded to Energy Saving Trust's unspent fuel vouchers.

Accounts

Company number: 04249530

Charity number: 1091547

REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

REDBRIDGE CITIZENS ADVICE BUREAU

(Company limited by guarantee no. 04249530, registered charity no. 1091547)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2022

CONTENTS

	Page
Reference and administrative Information	1
Trustees' Annual Report	2
Independent Examiner's report	10
Statement of financial activities	12
Balance sheet	13
Statement of cash flows	14
Notes to the financial statements	15

REDBRIDGE CITIZENS ADVICE BUREAU
REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY,
ITS TRUSTEES AND ADVISERS
For the year ended 31 March 2022

Trustees	Adesola Orimalade – Chair Bernard Hunter Dr Ebenezer Anjorin Royston Emmett Alan Jeffery Dr Cyril Onwubiko Alison Sheppard Abirede Olapade (appointed 24 November 2021) Nadia Qayum (appointed 24 November 2021) Mandy Roberts (appointed 29 September 2021)
Chief executive	Susanne Rauprich
Company Secretary	Susanne Rauprich
Registered name	Redbridge Citizens Advice Bureau
Operating name	Citizens Advice Redbridge
Charity reg. no.	1091547
Company reg. no.	04249530
Registered office	1st Floor Redbridge Central Library Clements Road Ilford Essex IG1 1EA
Independent Examiner	Charles Ssempijja, ACA NFP Accountants Ltd No. 38, 52 Peckham Grove London SE15 6FR
Bankers	Natwest Plc 50 Ilford Hill Essex IG1 2AT

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2022

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2022. Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's governing document, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. Constitution and governing document

Redbridge Citizens Advice Bureau is a registered charity and a company limited by guarantee. The registered name of the Charity is Redbridge Citizens Advice Bureau. However since 2015 the Charity has used the operating name of Citizens Advice Redbridge. The Charity was incorporated as a company limited by guarantee on 10 July 2001, company number 04249530. The charity's registration number is 1091547.

The charity is governed by its Memorandum and Articles of Association dated 10 July 2001, last amended June 2022.

The governance of the charity is the responsibility of the Trustees. Day to day management is by the CEO, who draws on the support and expertise of the highly experienced Board of Trustees as needed.

b. Method of appointment or election of Board of Trustees

Trustees are elected and co-opted under the terms of the Memorandum and Articles of Association. Regular reviews are held to identify any expertise gaps within the Board of Trustees and appointments are made where required to strengthen the Board of Trustees, subject to all trustees' approval.

When it is necessary to appoint new trustees, due to either a trustee stepping down or a gap in expertise in the board is identified, recruitment will be done via volunteer and trustee recruitment websites and services such as Reach Volunteering or the local volunteer bureau. Applicants will have the opportunity to meet the chief executive informally, and then undergo a formal interview process during which their application will be assessed against a trustee role description and person specification agreed by the board of trustees. If successful, they will be invited to attend a board meeting at which they will be co-opted with the view of being elected at the following AGM by members.

No other person or external body is entitled to appoint any trustees of the charity. The Trustees who served during the period and after the yearend are shown on page 1.

c. Policies adopted for the induction and training of Board of Trustees

The charity provides new trustees with an induction pack and mentoring from the Chair. The charity has limited resources for formal training of the trustee body. However, on-going training opportunities are announced to trustees when these become available pro bono.

REDBRIDGE CITIZENS ADVICE BUREAU

(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2022

d. Related party relationships

The Charity has considered the disclosure requirements of the SORP for related party relationships. Citizens Advice Redbridge is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 6 to the accounts.

Trustees are required to disclose all relevant interests and register them with the Chair of Trustees and to withdraw from decisions where a conflict of interest arises.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

e. Remuneration policy for key management personnel

In line with our pay policy, the pay of the charity's Chief Executive is reviewed annually along with that of all staff, and normally increased in accordance with London local government pay rates, depending on affordability. The trustees also draw on their knowledge of the sector and common practice in other charities of similar size to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

f. Risk management

The Board of Trustees fully accepts its responsibilities for ensuring that the major risks to which the Charity is exposed are identified, and that there are systems and procedures in place to mitigate those risks.

The Charity is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks. A risk register is in place and is reviewed regularly.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

a. Purposes and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in the London Borough of Redbridge by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress, and achieve this by the provision of:

Free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2022

b. Principal activities

The charity's main activities and who it tries to help are described below. All its charitable activities focus on the provision of free, confidential, independent and impartial advice, information and counselling for members of the public and are undertaken to further Citizen Advice Redbridge's charitable purposes for the public benefit.

Apart from our self-referral general advice service, we run the following projects, sponsored as shown:

- Help to Claim Project, funded by the Department for Work and Pensions, via a subgrant from Citizens Advice
- Housing Advice Outreach Project, funded by London Borough of Redbridge
- Employment Law Advice Project, funded by Trust for London
- GP Outreach Project, funded by City Bridge Trust
- EUSS project, funded by the Home Office, via a subgrant from London Borough of Redbridge

During the year under review, we completed several short-term projects to manage extraordinary demand funded by Covid-19 crisis grants. These were:

- Youth Innovation Project, funded by Department of Business, Energy and Industrial Strategy, via a subgrant from Citizens Advice
- Volunteering Pathways, funded by National Lottery Community Fund

c. Public benefit

The Board of Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

ACHIEVEMENTS AND PERFORMANCE: REVIEW OF ACTIVITIES FOR THE YEAR

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in 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 will contribute to the aims and objectives that have been set.

The year under review was again shaped by the Covid-19 pandemic, which required adjustments to services. Citizens Advice Redbridge continued to deliver most of its services from the homes of advisers, using phone and email as the main advice channels. A gradual return to face-to-face services began in the autumn of 2021. The following projects, activities and events have taken place:-

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2022

- Demand continually remained high from local residents and workers and the number and complexity of the issues they are confronting is rising. Because of the pandemic we saw a change in the issues our clients need help with, with an increase in employment enquiries, as well as sexual violence and domestic abuse.
- Having moved all our operations to remote channels, we continued to provide a high level of advice, assistance and support to local residents. During the year under review, we helped 5,331 clients, dealt with 668 in-depth cases presenting 7,902 issues.
- Combined service outcomes for local residents totalled £805,851 which consisted mainly of benefits and grants.
- Demand regularly outstrips the services we can provide and accessibility continues to be a key issue for our work. The move to phone and email advice necessitated by lockdown allowed us to respond to clients via phone and email. This has introduced greater flexibility and capacity but brings limitations with regards to meeting the needs of clients who have communication or other needs that cannot be met through phone advice.
- We continued our membership of Adviceline, the national Citizens Advice telephone service. Redbridge residents dial a designated number (0808 278 7872) which connects them to a Redbridge based phone adviser when they are available. At other times, calls are answered by a national response team. We also contributed to the Adviceline Overflow service, enhancing national capacity by taking an additional 50 calls and 25 emails/chats every month.
- With continuing funding from the Department for Work and Pensions, we supported the national Help to Claim project coordinated by Citizens Advice and delivered locally. In Redbridge we helped 485 clients make a claim for Universal Credit and recorded £1.4 million as financial outcomes for claimants. Assistance was provided over the telephone and via webchat.
- As the Help to Claim project provides a national service, most of our project clients came from outside of Redbridge. At the same time, there were many Redbridge clients helped by phone by other local Citizens Advice (a total of 2,842 Redbridge residents received Help to Claim advice).

Of all the people we helped, 55% of the people stated they had a disability or long-term health condition. 49% came from a minoritised ethnic background.

Our Research and Campaigns activity benefited from closer collaboration with Citizens Advice Havering, as we combined and complemented our contribution to national campaigns and local initiatives to improve policies and practices adversely affecting our residents. We continued our collaboration and partnership with the London cluster group.

- Our volunteers continue to be the backbone of our advice service and we regularly recruit new volunteers to a range of roles. With the help of a short-term grant from the National Lottery Communities Fund in support of our Volunteering Pathways project, we made further improvements to our recruitment and support processes, which was necessary as these changed because of the pandemic. As a result of reviewing our volunteer support, we have about 70 volunteers on our database. This number includes volunteers in training as well as qualified volunteer advisers who support all services.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2022

- The London Borough of Redbridge funds two Housing outreach projects to improve the financial situation of tenants and to prevent homelessness. Over the course of the year, we changed our delivery model. Our adviser supported volunteers to deal with referrals and as a result, the number of clients we could see increased. As housing offices remained closed, we provided our service by email and telephone. In total, we opened 148 new cases, advising 168 clients in total. These were complex cases that in the main could not be resolved immediately but required several activities. We were able to assist clients achieve income gains of £330,000.
- Subcontracted by LB Redbridge, we received funding from the Home Office to support EU nationals with their application for Settled Status. Even though the deadline for applications passed on 30 June 2021, we continued to support EU nationals throughout the year with late applications. Working in partnership with Ramfel, we supported 350 individuals and 116 applications were submitted with our help. The scheme was supported with an awareness raising campaign.
- Our GP Outreach Project (funded by City Bridge Trust) continued to deliver support remotely throughout the year, advising clients by telephone and email. The number of referral partners increased significantly in line with project targets, as expected, this has impacted on referral rates. The total number of clients supported for the period April 2021 - March 2022 was 431 and the average referral numbers per month increased to over 40 in the final quarter. Referral numbers peaked at 57 in November 2021. The number of social prescribers referring patients to the service has increased by 7 over the course of the year. Triage and induction processes for new referral partners, particularly social prescribers, were refined to ensure appropriate referrals were made and help prepare patients for their advice interviews. Feedback from clients, referral partners and social prescribers demonstrates that the service continues to play a valuable role in freeing up clinical time by providing a much-needed source of quality advice and support on a range of social welfare problems, leading to positive impacts on health and wellbeing.
- Our Trust for London Employment project continued and funding was renewed for a further three years in February 2022. We offered generalist advice on employment in response to 717 employment issues. In addition, we supported 35 clients with more in-depth casework. This mainly helped clients in need of support that couldn't be readily accessed via other services, for example due to the associated costs or because of the complexity of the issues and the client's individual support needs. One of our success stories made it into the national news: The client was dismissed for taking cannabis for his bad back which was found to be unfair dismissal by the employment tribunal. This case was widely reported in the national press and law reports.
- We were able to strengthen our partnership with the Redbridge Foodbank and with the help of a Financial Inclusion grant from the Trussell Trust, placed an adviser with the Foodbank. Our adviser took referrals from the Foodbank, and with the help of the advice provided, clients were given support in addressing the issues that necessitated the use of food vouchers. On average, we assisted 75 clients per quarter. The main issues they presented were benefit, debt, employment and housing.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2022

- As part of the London Community Response Fund, we were able to secure a 12-month grant from Trust for London to help us pilot a community-based approach to advice giving. The idea was developed in partnership and consultation with LB Redbridge, the Redbridge CVS and a range of community organisations and advice agencies. Based on the recognition that most Redbridge residents would turn first to their families and communities, we set up the Community Resilience Project with the aim of equipping communities to provide basic information and advice on key issues and linking them into a resurrected advice network. The project started in September 2021, and partnered with three community organisations: Serving Humanity, the Ilford Sunday Homeless Drop-In Service, and the Friends of Loxford.
- In December 2021, we were successful in securing a grant from the Energy Redress Scheme that allowed us to issue energy vouchers to clients on a pre-payment meter. This was very welcome help. It proved difficult, however, to establish the scheme in the short timeframe and referrals were slow.

FINANCIAL REVIEW

a. Summary

The statement of Financial Activities shows income of £603,053 for the year (2021 - £550,391). This year, the charity achieved net income of £13,027 (2021 - net income of £85,981, largely due to a legacy of £40k).

At 31 March 2022, total reserves were £167,412 of which £134,345 represented unrestricted funds (2021 - £137,124). All of the charity expenditure is spent on its charitable activities.

b. Reserves Policy

The trustees believe that Citizens Advice Redbridge (CAR) should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen circumstances and financial risk.

Trustees have taken into account the reliability and continuance of future funding, timing of cash flows and working capital requirements, cover for unplanned emergency works and potential liabilities to staff in the event of the closure of a particular activity.

Given the growth in income and expenditure, and to secure the future of services, trustees decided to set aside three months operating expenditure. For 2022-23, this equates £109,000.

The actual free reserves as at 31 March 2022 were £134,345. This is slightly higher than the required level, however the trustees consider that this prudent in the current climate.

Previously, when reserves were lower, £10k had been designated to cover closure costs. It was agreed that this was no longer necessary as the general reserves would offer ample resource to cover closure costs.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2022

c. Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charitable company will have adequate resources to continue in operational existence for the foreseeable future.

This year, as last year, we have been able to add to unrestricted reserves. This is due to a changed approach to fundraising, placing more emphasis on small donations and fundraising from events.

TRUSTEES RESPONSIBILITIES

The charity trustees (who are also the directors of Redbridge Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Follow the methods and principles of the Charity SORP; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2022

PREPARATION OF THE REPORT

In preparing this report, the Board of Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

INFORMATION ASSURANCE STATEMENT

The trustee board of Citizens Advice Redbridge oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Redbridge holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

APPROVAL

This report was approved by the Trustees on 22 November 2022 and signed on its behalf by:

.....
Adesola Orimalade
Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 March 2022

I report on the accounts of the charity for the year ended 31 March 2022 set out on pages 12 to 24.

Respective responsibilities of the Trustees and examiner

As the trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

/Continued...

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 March 2022

.../Continued

Departure from the 2008 Regulations

I understand that the financial statements have been prepared to give a 'true and fair' view, and have departed from the Charities (Accounts and Reports) Regulations 2008, only to the extent required to provide a 'true and fair view'. This departure has involved following SORP 2015 FRS102, rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 (SORP 2005), which is referred to in the extant regulations, but has since been withdrawn.

Conclusion

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

Charles Ssempijja, ACA

NfP Accountants Ltd

Chartered Accountants

3rd Floor, 86-90 Paul Street

London

EC2A 4NE

Date:

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating Income and Expenditure Account & Statement of Total Realised Gains and Losses)
For the year ended 31 March 2022

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
INCOME FROM							
Donations, grants and legacies							
General donations		5,100	-	5,100	46,658	-	46,658
Charitable activities	2	101,780	463,521	565,301	126,002	362,851	488,853
Investment income: bank interest		17	-	17	68	-	68
Other income	3	32,635	-	32,635	14,812	-	14,812
TOTAL INCOME		139,532	463,521	603,053	187,540	362,851	550,391
EXPENDITURE ON:							
Charitable activities	4						
GP Outreach Project		-	35,850	35,850	-	46,731	46,731
Employment Law Project		-	41,500	41,500	-	40,499	40,499
Housing Advice Project		31,000	-	31,000	30,286	-	30,286
Help to Claim Project		-	135,608	135,608	-	134,108	134,108
Youth Innovation Project		-	48,985	48,985	-	18,145	18,145
Domestic Violence Project		-	-	-	-	9,349	9,349
EUSS Project		-	138,373	138,373	-	61,900	61,900
Food Bank Advice Project		-	11,402	11,402	-	4,853	4,853
Volunteering Pathways Project		-	13,561	13,561	-	38,154	38,154
Community Resilience Project		-	23,550	23,550	-	-	-
Redress Winter Energy Fund		-	8,210	8,210	-	-	-
General Advice		101,987	-	101,987	80,385	-	80,385
		132,987	457,039	590,026	110,671	353,739	464,410
TOTAL EXPENDITURE		132,987	457,039	590,026	110,671	353,739	464,410
Net income / (expenditure)		6,545	6,482	13,027	76,869	9,112	85,981
Transfer between funds	15	(9,324)	9,324	-	614	(614)	-
NET MOVEMENT IN FUNDS		(2,779)	15,806	13,027	77,483	8,498	85,981
RECONCILIATION OF FUNDS							
TOTAL FUNDS AT 1 APRIL 2021		137,124	17,261	154,385	59,641	8,763	68,404
TOTAL FUNDS AT 31 MARCH 2022		£ 134,345	£ 33,067	£ 167,412	£ 137,124	£ 17,261	£ 154,385

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU**(Operating as Citizens Advice Redbridge)****(Registered charity number 1091547, Registered company number 04249530)****STATEMENT OF FINANCIAL POSITION****As at 31 March 2022**

	Notes	£	2022 £	£	2021 £
FIXED ASSETS					
Tangible assets	11		885		1,768
CURRENT ASSETS					
Prepayments and other debtors	13	43,346		76,496	
Cash at bank and in hand		210,428		131,290	
		<u>253,774</u>		<u>207,786</u>	
CREDITORS: amounts falling due within one year	14	(87,247)		(55,169)	
NET CURRENT ASSETS			<u>166,527</u>		<u>152,617</u>
NET ASSETS			<u>£ 167,412</u>		<u>£ 154,385</u>
FUNDS					
Restricted funds	15		33,067		17,261
Unrestricted funds:					
Designated funds	15	-		10,000	
General fund	15	134,345		127,124	
		<u>134,345</u>		<u>137,124</u>	
TOTAL CHARITY FUNDS			<u>£ 167,412</u>		<u>£ 154,385</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), taking advantage of the small entities provisions of Section 1A, and the Charities Act 2011.

The financial statements were approved, and authorised for issue, by the Trustees on 22 November 2022 and signed on their behalf by:-

ADESOLA ORIMALADE, Chair

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF CASH FLOWS
For the year ended 31 March 2022

	2022		<i>2021</i>	
	£	£	£	£
Cash flows from operating activities				
Net income / (expenditure) for the year	13,027		<i>85,981</i>	
Add back depreciation	883		<i>884</i>	
		13,910		<i>86,865</i>
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	33,150		<i>(56,969)</i>	
Increase/(decrease) in creditors	32,078		<i>(2,142)</i>	
		65,228		<i>(59,111)</i>
Cash flows from investing activities				
Purchase of fixed assets		-		-
Cash flows from financing activities		-		-
Change in cash and cash equivalents in the year		79,138		<i>27,754</i>
Cash and cash equivalents at the beginning of the year		131,290		<i>103,536</i>
Cash and cash equivalents at the year end		210,428		<i>131,290</i>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Reconciliation with previously Generally Accepted Accounting Practice (GAAP)

The trustees have not identified any opening balances or amounts in comparative income and expenditure that require to be restated in accordance with the requirements of FRS 102, on reconciliation of opening balances and net income / (expenditure), under FRS 102 compared to the balances, and net income / (expenditure) under previous GAAP. The transition date was 1 April 2014.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Key judgements that the charity has made which have a significant effect on the accounts include estimating income and expenditure for the next 12 months.

Income

Income is recognised when the charity has entitlement to the funds: this is when any performance conditions attached to the income have been met, it is probable that the income will be received, and that the amount can be measured reliably.

Income is only deferred when: The donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is considered all to relate to Charitable activities and includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity. The allocation of support and governance costs is analysed in note 4.

Tangible fixed assets and depreciation

Tangible fixed assets (excluding investments) are stated at cost less depreciation. Fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

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

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
London Borough of Redbridge:				
Strategic Partners Grant (core funding)	65,000	-	65,000	65,000
City Bridge Trust:				
Core funding	-	-	-	12,125
Citizens Advice:				
Core funding	5,780	-	5,780	17,877
Energy Saving Trust:				
Redress Winter Energy Fund	-	28,362	28,362	-
London Borough of Redbridge:				
Housing Advice Project	31,000	-	31,000	31,000
Citizens Advice (via subgrant from BEIS):				
Youth Innovation Project	-	48,985	48,985	18,145
London Community Response Fund:				
Domestic Violence Project	-	-	-	9,700
London Borough of Redbridge (via subgrant from the Home Office):				
EUSS Project	-	138,264	138,264	61,899
Redbridge Food Bank (via subgrant from The Trussell Trust):				
Food Bank Advice Project	-	11,402	11,402	4,850
The National Lottery Community Fund:				
Volunteering Pathways Project	-	-	-	42,500
Trust for London:				
Employment Law Project	-	41,500	41,500	40,500
Citizens Advice (via subgrant from DWP):				
Help to Claim Project	-	135,608	135,608	134,374
City Bridge Trust:				
GP Outreach Project	-	35,850	35,850	50,883
Trust for London (LCRF):				
Community Resilience Project	-	23,550	23,550	-
	£ 101,780	£ 463,521	£ 565,301	£ 488,853

3. OTHER INCOME

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
CEO support for Citizens Advice Havering	28,455	-	28,455	14,812
Other income sources	4,180	-	4,180	-
	£ 32,635	£ Nil	£ 32,635	£ 14,812

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

4. ANALYSIS OF EXPENDITURE

	Staff / consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2022 £	Total 2021 £
Charitable activities						
GP Outreach Project	34,333	277	171	1,069	35,850	46,731
Help to Claim Project	120,836	63	1,358	13,351	135,608	134,108
Community Resilience Project	20,550	-	1,000	2,000	23,550	-
Volunteering Pathways Project	12,206	150	192	1,013	13,561	38,154
Youth Innovation Project	48,255	-	310	420	48,985	18,145
EUSS Project	72,684	63,449	437	1,803	138,373	61,900
Food Bank Advice Project	10,719	-	94	589	11,402	4,853
Employment Law Project	39,310	670	210	1,310	41,500	40,499
Housing Advice Project	29,158	70	171	1,601	31,000	30,286
Domestic Violence Project	-	-	-	-	-	9,349
Redress Winter Energy Fund	-	6,000	-	2,210	8,210	-
General Advice	85,997	1,059	1,088	13,843	101,987	80,385
	474,048	71,738	5,031	39,209	590,026	464,410
Governance costs	-	5,031	(5,031)	-	-	-
Support costs	-	39,209	-	(39,209)	-	-
	£ 474,048	£ 115,978	£ Nil	£ Nil	£ 590,026	£ 464,410
<i>2021</i>						
<i>Charitable activities</i>						
GP Outreach Project	42,873	190	292	3,376	46,731	
Employment Law Project	39,081	454	379	585	40,499	
Housing Debt Advice	28,954	-	147	1,185	30,286	
Help to claim project	107,574	76	1,092	25,366	134,108	
Youth Innovation Project	18,145	-	-	-	18,145	
Domestic Violence Project	8,748	-	-	601	9,349	
EUSS Project	25,806	35,061	-	1,033	61,900	
Food Bank Advice Project	4,809	44	-	-	4,853	
Volunteering Pathways Project	17,214	17,740	-	3,200	38,154	
General Advice	68,459	11,157	127	642	80,385	
	361,663	64,722	2,037	35,988	464,410	
<i>Governance costs</i>	-	2,037	(2,037)	-	-	
<i>Support costs</i>	-	35,988	-	(35,988)	-	
	£ 361,663	£ 102,747	£ Nil	£ Nil	£ 464,410	

Of the total expenditure of £590,026, £132,987 (2021 - £110,671) was unrestricted expenditure, and £457,039 (2021 - £353,739) was restricted expenditure.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

5. NET INCOME / (EXPENDITURE)	2022	2021
	£	£
Net income / (expenditure) is stated after charging:-		
Independent Examination	1,440	1,440

6. TRUSTEES' REMUNERATION AND EXPENSES

During the year, no trustees were remunerated for their work as trustees or for any other work undertaken for the charity (2021 - the same). In addition, no trustees were reimbursed for out of pocket expenses incurred on behalf of the charity (2021 - the same).

7. RELATED PARTY TRANSACTIONS

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2022 (2021 - none).

8. STAFF COSTS AND NUMBERS

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	<i>Total Funds 2021 £</i>
Salary costs				
Wages and salaries	76,763	359,278	436,041	<i>339,110</i>
Social security costs	32,364	-	32,364	<i>18,255</i>
Pension costs	5,643	-	5,643	<i>4,298</i>
	£ 114,770	£ 359,278	£ 474,048	<i>£ 361,663</i>

The average weekly number of staff on a head count basis was 15 (2021 - 19).

The total employee benefits including pension contributions of the key management personnel were £51,275 (2021 - £46,032).

No employee earned more than £60,000, including benefits, during the year (2021 - the same).

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

9. GOVERNANCE COSTS

	2022	<i>2021</i>
	£	£
Independent Examination	1,440	<i>1,440</i>
Trustees' meetings	875	<i>-</i>
Legal and professional costs	2,500	<i>525</i>
Other governance costs	216	<i>72</i>
	£ 5,031	<i>£ 2,037</i>

10. ANALYSIS OF SUPPORT COSTS

The amounts included in support costs, representing expenses of a general nature in support of the charity's activities and included in total expenses above, were as follows:-

	2022	<i>2021</i>
	£	£
Other staffing & volunteer costs	1,182	<i>1,746</i>
Office costs	26,973	<i>26,904</i>
Premises costs	7,159	<i>6,936</i>
Other	3,895	<i>402</i>
	£ 39,209	<i>£ 35,988</i>

Support and governance costs are allocated to a particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

11. TANGIBLE FIXED ASSETS

	Computer equipment £	Fixtures & fittings £	Total £
Cost			
At 1 April 2021 and 31 March 2022	34,077	30,714	64,791
Depreciation			
At 1 April 2021	32,310	30,713	63,023
Charge for the year	883	-	883
At 31 March 2022	33,193	30,713	63,906
Net book value			
At 31 March 2021	£ 1,767	£ 1	£ 1,768
At 31 March 2022	£ 884	£ 1	£ 885

12. CASH AT BANK AND IN HAND

	2022 £	2021 £
Current accounts	210,064	130,926
Term deposit accounts	10	10
Petty cash	354	354
	£ 210,428	£ 131,290

13. DEBTORS

	2022 £	2021 £
Due within one year		
Trade debtors	36,072	72,564
Prepayments	767	599
Accrued income	6,507	3,333
	£ 43,346	£ 76,496

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	<i>2021</i>
	£	£
Trade creditors	18,652	<i>11,877</i>
Social security and other taxes	8,365	<i>8,119</i>
Net wages control	611	<i>(394)</i>
Pension payable	2,081	<i>552</i>
Accruals	2,820	<i>20,640</i>
Deferred grant income	54,718	<i>14,375</i>
	£ 87,247	<i>£ 55,169</i>
<u>Deferred income</u>		
Balance at 1 April 2021	14,375	<i>-</i>
Amount released to incoming resources	(14,375)	<i>-</i>
Amount deferred in the year: grant for next financial year received in advance	54,718	<i>14,375</i>
Balance at 31 March 2022	£ 54,718	<i>£ 14,375</i>

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

15. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains/(losses) £	Carried Forward £
DESIGNATED FUNDS					
Cessation Fund	10,000	-	-	(10,000)	-
	<u>£ 10,000</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ (10,000)</u>	<u>£ Nil</u>
RESTRICTED FUNDS					
City Bridge Trust					
GP Outreach Project	7,553	35,850	(35,850)	-	7,553
Trust for London					
Employment Law Project	5,362	41,500	(41,500)	-	5,362
Citizens Advice (via subgrant from BEIS)					
Youth Innovation Project	-	48,985	(48,985)	-	-
The National Lottery Community Fund					
Volunteering Pathways Project	4,346	-	(13,561)	9,215	-
London Borough of Redbridge (via subgrant from the Home Office)					
EUSS Project	-	138,264	(138,373)	109	-
Redbridge Foodbank (via subgrant from The Trussell Trust)					
Foodbank Advice Project	-	11,402	(11,402)	-	-
Trust for London (LCRF):					
Community Resilience Project	-	23,550	(23,550)	-	-
Citizens Advice (via subgrant from DWP)					
Help to Claim Project	-	135,608	(135,608)	-	-
Energy Saving Trust					
Redress Winter Energy Fund	-	28,362	(8,210)	-	20,152
	<u>£ 17,261</u>	<u>£ 463,521</u>	<u>£ (457,039)</u>	<u>£ 9,324</u>	<u>£ 33,067</u>
SUMMARY OF FUNDS					
Unrestricted funds:-					
Designated Funds: Cessation fund	10,000	-	-	(10,000)	-
General Funds	127,124	139,532	(132,987)	676	134,345
	<u>137,124</u>	<u>139,532</u>	<u>(132,987)</u>	<u>(9,324)</u>	<u>134,345</u>
Restricted Funds	17,261	463,521	(457,039)	9,324	33,067
	<u>£ 154,385</u>	<u>£ 603,053</u>	<u>£ (590,026)</u>	<u>£ Nil</u>	<u>£ 167,412</u>

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Tangible fixed assets	-	885	-	885
Net current assets	-	133,460	33,067	166,527
	<u>£ Nil</u>	<u>£ 134,345</u>	<u>£ 33,067</u>	<u>£ 167,412</u>

17. OPERATING LEASE COMMITMENTS

Annual commitment for operating leases:-

	Premises		Telephone	
	2022	2021	2022	2021
	£	£	£	£
- Not later than 1 year	-	-	-	1,411
- Later than 1 year and not later than 5 years	-	-	-	-
- Later than 5 years	-	-	-	-
	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 1,411</u>

Redbridge Citizens Advice Bureau

**Detailed statement of financial activities
For the year ended 31 March 2022**

The following information does not form part of the statutory accounts.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2022

	Total Funds 2022 £	<i>Total Funds 2021 £</i>
INCOME FROM		
Gifts, donations and legacies		
General donations	5,100	46,658
Charitable activities		
London Borough of Redbridge: Strategic Partners Grant (core funding)	65,000	65,000
City Bridge Trust: Core funding	-	12,125
Citizens Advice: Core funding	5,780	17,877
Energy Saving Trust: Redress Winter Energy Fund	28,362	-
London Borough of Redbridge: Housing Advice Project	31,000	31,000
Barking, Havering & Redbridge Trust: Macmillan Advice Project	-	-
Citizens Advice (via subgrant from BEIS): Youth Innovation Project	48,985	18,145
London Community Response Fund: Domestic Violence Project	-	9,700
London Borough of Redbridge (via subgrant from the Home Office): EUSS Project	138,264	61,899
Redbridge Food Bank (via subgrant from The Trussell Trust): Food Bank Advice Project	11,402	4,850
The National Lottery Community Fund: Volunteering Pathways Project	-	42,500
Trust for London: Employment Law Project	41,500	40,500
Citizens Advice (via subgrant from DWP): Help to Claim Project	135,608	134,374
City Bridge Trust: GP Outreach Project	35,850	50,883
Trust for London (LCRF): Community Resilience Project	23,550	-
	565,301	488,853
Bank interest received	17	68
Other income	32,635	14,812
TOTAL INCOME	603,053	550,391

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2022

	Total Funds	<i>Total Funds</i>
	2022	<i>2021</i>
	£	<i>£</i>
EXPENDITURE ON		
Wages, NI & Pension	474,048	<i>361,663</i>
Accounting and payroll service	8,061	<i>7,961</i>
Recruitment	535	<i>1,073</i>
Travel & subsistence	297	<i>249</i>
Training	776	<i>528</i>
General and office costs	9,422	<i>1,629</i>
Volunteer expenses	58	<i>514</i>
Marketing	-	<i>-</i>
Rent and rates	5,779	<i>6,481</i>
Heat and light	-	<i>-</i>
Insurance	1,283	<i>1,884</i>
Telephone	7,112	<i>6,874</i>
Printing, postage, and stationery	2,565	<i>2,682</i>
Publications and subscriptions	8,168	<i>5,063</i>
Equipment maintenance, repairs, and renewals	3,270	<i>14,164</i>
Depreciation	883	<i>884</i>
Trustees' meetings	875	<i>-</i>
Bank charges	475	<i>485</i>
Other governance costs	216	<i>72</i>
Independent examination	1,440	<i>1,440</i>
Legal and professional fees	2,500	<i>18,264</i>
Delivery Partners Expenses	62,263	<i>32,500</i>
TOTAL EXPENDITURE	590,026	<i>464,410</i>

Accounts

Company number: 04249530
Charity number: 1091547

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)
(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

REDBRIDGE CITIZENS ADVICE BUREAU

(Company limited by guarantee no. 04249530, registered charity no. 1091547)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2021

CONTENTS

	Page
Reference and administrative Information	1
Trustees' Annual Report	2
Independent Examiner's report	9
Statement of financial activities	11
Balance sheet	12
Statement of cash flows	13
Notes to the financial statements	14

REDBRIDGE CITIZENS ADVICE BUREAU
REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY,
ITS TRUSTEES AND ADVISERS
For the year ended 31 March 2021

Trustees	Adesola Orimalade – Chair Bernard Hunter Dr Ebenezer Anjorin Royston Emmett Alan Jeffery Dr Cyril Onwubiko Alison Sheppard
Honorary President	Ali Qureshi
Chief executive	Susanne Rauprich
Company Secretary	Susanne Rauprich
Registered name	Redbridge Citizens Advice Bureau
Operating name	Citizens Advice Redbridge
Charity reg. no.	1091547
Company reg. no.	04249530
Registered office	1st Floor Redbridge Central Library Clements Road Ilford Essex IG1 1EA
Independent Examiner	Charles Ssempijja, ACA NFP Accountants Ltd No. 38, 52 Peckham Grove London SE15 6FR
Bankers	Natwest Plc 50 Ilford Hill Essex IG1 2AT

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2021

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2021. Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's governing document, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. Constitution and governing document

Redbridge Citizens Advice Bureau is a registered charity and a company limited by guarantee. The registered name of the Charity is Redbridge Citizens Advice Bureau. However since 2015 the Charity has used the operating name of Citizens Advice Redbridge. The Charity was incorporated as a company limited by guarantee on 10 July 2001, company number 04249530. The charity's registration number is 1091547.

The charity is governed by its Memorandum and Articles of Association dated 10 July 2001, last amended December 2020.

The governance of the charity is the responsibility of the Trustees. Day to day management is by the CEO, who draws on the support and expertise of the highly experienced Board of Trustees as needed.

b. Method of appointment or election of Board of Trustees

Trustees are elected and co-opted under the terms of the Memorandum and Articles of Association. Regular reviews are held to identify any expertise gaps within the Board of Trustees and appointments are made where required to strengthen the Board of Trustees, subject to all trustees' approval.

When it is necessary to appoint new trustees, due to either a trustee stepping down or a gap in expertise in the board is identified, recruitment will be done via volunteer and trustee recruitment websites and services such as Reach Volunteering or the local volunteer bureau. Applicants will have the opportunity to meet the chief executive informally, and then undergo a formal interview process during which their application will be assessed against a trustee role description and person specification agreed by the board of trustees. If successful, they will be invited to attend a board meeting at which they will be co-opted with the view of being elected at the following AGM by members.

No other person or external body is entitled to appoint any trustees of the charity. The Trustees who served during the period and after the yearend are shown on page 1.

c. Policies adopted for the induction and training of Board of Trustees

The charity provides new trustees with an induction pack and mentoring from the Chair. The charity has limited resources for formal training of the trustee body. However, on-going training opportunities are announced to trustees when these become available pro bono.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2021

d. Related party relationships

The Charity has considered the disclosure requirements of the SORP for related party relationships. Citizens Advice Redbridge is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 5 to the accounts.

Trustees are required to disclose all relevant interests and register them with the Chair of Trustees and to withdraw from decisions where a conflict of interest arises.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

e. Remuneration policy for key management personnel

In line with our pay policy, the pay of the charity's Chief Executive is reviewed annually along with that of all staff, and normally increased in accordance with London local government pay rates, depending on affordability. The trustees also draw on their knowledge of the sector and common practice in other charities of similar size to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

f. Risk management

The Board of Trustees fully accepts its responsibilities for ensuring that the major risks to which the Charity is exposed are identified, and that there are systems and procedures in place to mitigate those risks.

The Charity is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks. A risk register is in place and is reviewed regularly.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

a. Purposes and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in the London Borough of Redbridge by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress, and achieve this by the provision of:

Free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2021

b. Principal activities

The charity's main activities and who it tries to help are described below. All its charitable activities focus on the provision of free, confidential, independent and impartial advice, information and counselling for members of the public and are undertaken to further Citizen Advice Redbridge's charitable purposes for the public benefit.

Apart from our self-referral general advice service, we run the following projects, sponsored as shown:

- Help to Claim Project, funded by the Department for Work and Pensions, via a subgrant from Citizens Advice
- Housing Advice Outreach Project, funded by London Borough of Redbridge
- Employment Law Advice Project, funded by Trust for London
- GP Outreach Project, funded by City Bridge Trust
- EUSS project, funded by the Home Office, via a subgrant from London Borough of Redbridge

During the year under review, we benefited from several Covid-19 crisis grants, allowing us to set up short-term projects to manage extraordinary demand. These were:

- Youth Innovation Project, funded by Department of Business, Energy and Industrial Strategy, via a subgrant from Citizens Advice
- Domestic Violence Project, funded by London Community Response Fund
- Volunteering Pathways, funded by National Lottery Community Fund
- Foodbank Project, funded by ASDA and the Trussell Trust, via a subgrant from Redbridge Foodbank

The Board of Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

c. Public benefit

The Board of Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

ACHIEVEMENTS AND PERFORMANCE: REVIEW OF ACTIVITIES FOR THE YEAR

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in 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 will contribute to the aims and objectives that have been set.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2021

At the beginning of the year, the UK entered the first national lockdown due to the Covid-19 pandemic. As a result, Citizens Advice Redbridge had to move its services to be delivered from the homes of our advisers, using phone and email as the main advice channels. This presented logistical challenges that were met successfully because of the flexibility of staff, volunteers and stakeholders, and with the help of additional grant funding from different sources. The following projects, activities and events have taken place:-

- Demand continually remained high from local residents and workers and the number and complexity of the issues they are confronting is rising. Because of the pandemic we saw a change in the issues our clients need help with, with an increase in employment enquiries, as well as sexual violence and domestic abuse.
- Having moved all our operations to remote channels, we continued to provide a high level of advice, assistance and support to local residents. During the year under review, we helped 4,297 clients, dealt with 730 in-depth cases presenting 6,074 issues.
- Combined service outcomes for local residents totalled £2.18 million, which consisted mainly of benefits and grants.
- We reviewed our general advice services to improve accessibility as demand regularly outstrips the services we can provide. Just before we had to close our face-to-face advice, we trialled an information service at the Redbridge Central Library. This allowed us to see more clients and signpost them to appropriate information, which met their needs in most cases. Where additional support was needed, we continued to offer case work support. When the library closed to lockdown, we continued this approach with phone advice.
- We continued our membership of Adviceline, the national Citizens Advice telephone service. Redbridge residents dial a designated number (0300 330 9063) which connects them to a Redbridge based phone adviser when they are available. At other times, calls are answered by a national response team. Supported by a grant from the Department of Business, Energy and Industrial Strategy (BEIS) via Citizens Advice, we also contributed to the Adviceline Overflow service, enhancing national capacity by taking an additional 50 calls and 25 emails/chats every month.
- Another grant from BEIS allowed us to upgrade our technology and purchase laptops, tablets and softphones to make the transition to home based working possible. Together with a distribution of office chairs and other equipment, we were able to set up staff and volunteers in their homes to continue to provide a service during the pandemic.
- With continuing funding from the Department for Work and Pensions, we support the national Help to Claim project coordinated by Citizens Advice and delivered locally. In Redbridge we helped 485 clients make a claim for Universal Credit and recorded £1.4 million as financial outcomes for claimants. Assistance was provided over the telephone and via webchat as the location for our face-to-face services at the Seven Kings Jobcentre was closed because of the pandemic.
- As the Help to Claim project provides a national service, most of our project clients came from outside of Redbridge. At the same time, there were many Redbridge clients helped by phone by other local Citizens Advice (a total of 2,842 Redbridge residents received Help to Claim advice).
- Of all the people we helped, 51% of the people stated they had a disability or long-term health condition. 59% came from a minoritised ethnic background.
- More volunteers joined our Research and Campaigns Team (RCT) and focused on local initiatives to improve policies and practices adversely affecting our residents. We appointed a new staff lead to the team who is now working in collaboration and partnership with the London cluster group, and in particular our neighbours in Havering and Barking & Dagenham.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2021

- Our volunteers continue to be the backbone of our advice service and we regularly recruit new volunteers to a range of roles. In the autumn of 2020, we were particularly pleased to receive a grant from the National Lottery Communities Fund in support of our Volunteering Pathways project. We recruited a Volunteer Support Manager and Training Consultant to help us review our recruitment and support processes, which was necessary as these changed because of the pandemic. As a result of this investment, we now have over 100 volunteers on our database. Many of them are still in training but we have a growing number of volunteer advisers who support all services.
- We have to acknowledge that sadly we lost a number of volunteers whose circumstances meant they could not engage with a remote advice service. This might have been because of they had to shield because of their health, had caring responsibilities or simply because they missed the social engagement and camaraderie that an office-based service offered. We are hoping to bring some of them back as we return to some face-to-face provision.
- The London Borough of Redbridge funds two Housing outreach projects to improve the financial situation of tenants and to prevent homelessness. Before the pandemic, our services were based at the Orchard Housing Office (Woodford Green) and at the Housing Advice Centre in Ilford. Because these offices were closed, we provided our service by email and telephone. In total, we advised 81 clients presenting 223 issues. These were complex cases that in the main could not be resolved immediately but required several activities. We were able to assist clients achieve income gains of £181,729.
- Subcontracted by LB Redbridge, we received funding from the Home Office to support EU nationals with their application for Settled Status. We worked in partnership with Ramfel and Age UK and supported 128 individuals with their application. A total of 1,688 Redbridge residents engaged with the service through information sessions and workshops, and many more received information of the scheme through a wide-ranging publicity campaign.
- As all other services, our GP Outreach Project (funded by City Bridge Trust) had to move its services to remote phone and email advice. A change in staffing and focus enabled us to build stronger connections with other social prescribers, especially the social prescribing service delivered by Redbridge CVS and the Primary Care Networks. The appointment of social prescribers attached to these services resulted in more referrals to our project. We are now seeing almost 40 clients every month, referred to us by GP surgeries, social prescribers and community partners.
- Our Trust for London Employment project continued and we were able to support the general advice service, focusing on clients who presented issues as a result of furlough and unemployment with information and signposting. In addition, and we continued with our in-depth case work and this year we saw 21 clients who presented 31 issues. We secured £59,591 – this figure is lower in comparison to previous years, largely because tribunals did not sit due to the pandemic and national lockdown.
- A feature of the year under review was an increase in partnership work. We were able to strengthen our partnership with the Redbridge Foodbank and with the help of a grant from the Trussell Trust and Asda, placed an adviser with the Foodbank. Our adviser took referrals from the Foodbank, and with the help of the advice provided, clients were given support in addressing the issues that necessitated the use of food vouchers.
- Another short-term grant from the London Community Response Fund allowed us to employ a domestic violence advocate in response to the 400% increase in domestic violence and abuse cases. The six-months appointment allowed us to add specialist capacity to our team. Most importantly, the staff member trained volunteers and staff so that a team we are better equipped to support clients who report domestic violence and abuse.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2021

FINANCIAL REVIEW

a. Summary

The statement of Financial Activities shows income of £550,391 for the year (2020 - £380,096). This year, the charity achieved net income of £85,981 (2020 - net income of £14,444).

At 31 March 2021, total reserves were £154,385 of which £137,124 represented unrestricted funds (2020 - £59,641). All of the charity expenditure is spent on its charitable activities.

b. Reserves Policy

The trustees believe that Citizens Advice Redbridge (CAR) should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen circumstances and financial risk.

Trustees have taken into account the reliability and continuance of future funding, timing of cash flows and working capital requirements, cover for unplanned emergency works and potential liabilities to staff in the event of the closure of a particular activity.

Given the growth in income and expenditure, and to secure the future of services, trustees decided to set aside three months operating expenditure. This is a change from the previous policy (six months operating expenditure on core services) and equates £131,000.

The actual free reserves as at 31 March 2021 were £127,124, after taking account of designated funds of £10,000. This amount is slightly below the required level. The trustees continue to work to secure further funding and to ensure the continued financial health of the charity.

c. Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charitable company will have adequate resources to continue in operational existence for the foreseeable future.

This year, as last year, we have been able to add to unrestricted reserves. This is due to a changed approach to fundraising, placing more emphasis on small donations and fundraising from events.

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2021

TRUSTEES RESPONSIBILITIES

The charity trustees (who are also the directors of Redbridge Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Follow the methods and principles of the Charity SORP; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

PREPARATION OF THE REPORT

In preparing this report, the Board of Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

APPROVAL

This report was approved by the Trustees on 29 September 2021 and signed on its behalf by:

.....
Adesola Orimalade
Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2021

I report on the accounts of the charity for the year ended 31 March 2021 set out on pages 11 to 23.

Respective responsibilities of the Trustees and examiner

As the trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

/Continued...

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 March 2021

.../Continued

Departure from the 2008 Regulations

I understand that the financial statements have been prepared to give a 'true and fair' view, and have departed from the Charities (Accounts and Reports) Regulations 2008, only to the extent required to provide a 'true and fair view'. This departure has involved following SORP 2015 FRS102, rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 (SORP 2005), which is referred to in the existing regulations, but has since been withdrawn.

Conclusion

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

Charles Ssempijja, ACA
NfP Accountants Ltd
Chartered Accountants
No. 38, 52 Peckham Grove
London
SE15 6FR

Date:

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF FINANCIAL ACTIVITIES

(incorporating Income and Expenditure Account & Statement of Total Realised Gains and Losses)

For the year ended 31 March 2021

	Note	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021	<i>Unrestricted Funds 2020</i>	<i>Restricted Funds 2020</i>	<i>Total Funds 2020</i>
		£	£	£	£	£	£
INCOME FROM							
Donations, grants and legacies							
General donations		46,658	-	46,658	33,926	-	33,926
Charitable activities	2	126,002	362,851	488,853	125,552	218,612	344,164
Investment income: bank interest		68	-	68	209	-	209
Other income		14,812	-	14,812	1,797	-	1,797
TOTAL INCOME		187,540	362,851	550,391	161,484	218,612	380,096
EXPENDITURE ON:							
Charitable activities	3						
Macmillan Advice Project		-	-	-	28,067	-	28,067
GP Outreach Project		-	46,731	46,731	-	48,836	48,836
Employment Law Project		-	40,499	40,499	-	34,638	34,638
Housing Advice		30,286	-	30,286	31,000	-	31,000
Money Advice Project		-	-	-	5,485	-	5,485
Help to claim project		-	134,108	134,108	-	130,362	130,362
BEIS Innovation		-	18,145	18,145	-	-	-
Domestic violence		-	9,349	9,349	-	-	-
EUSS project		-	61,900	61,900	-	-	-
Food bank advice		-	4,853	4,853	-	-	-
TNLCF Volunteering		-	38,154	38,154	-	-	-
General Advice		80,385	-	80,385	87,264	-	87,264
		110,671	353,739	464,410	151,816	213,836	365,652
TOTAL EXPENDITURE		110,671	353,739	464,410	151,816	213,836	365,652
Net income / (expenditure)		76,869	9,112	85,981	9,668	4,776	14,444
NET MOVEMENT IN FUNDS		77,483	8,498	85,981	9,668	4,776	14,444
RECONCILIATION OF FUNDS							
TOTAL FUNDS AT 1 APRIL 2020		59,641	8,763	68,404	49,973	3,987	53,960
TOTAL FUNDS AT 31 MARCH 2021		£ 137,124	£ 17,261	£ 154,385	£ 59,641	£ 8,763	£ 68,404

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU**(Operating as Citizens Advice Redbridge)****(Registered charity number 1091547, Registered company number 04249530)****STATEMENT OF FINANCIAL POSITION****As at 31 March 2021**

	Notes	£	2021 £	£	2020 £
FIXED ASSETS					
Tangible assets	10		1,768		<i>2,651</i>
CURRENT ASSETS					
Prepayments and other debtors	12	76,496		<i>19,528</i>	
Cash at bank and in hand		131,290		<i>103,536</i>	
		207,786		<i>123,064</i>	
CREDITORS: amounts falling due within one year	13	(55,169)		<i>(57,311)</i>	
NET CURRENT ASSETS			152,617		<i>65,753</i>
NET ASSETS			£ 154,385		<i>£ 68,404</i>
FUNDS					
Restricted funds	14		17,261		<i>8,763</i>
Unrestricted funds:					
Designated funds	14	10,000		<i>10,000</i>	
General fund	14	127,124		<i>49,641</i>	
			137,124		<i>59,641</i>
TOTAL CHARITY FUNDS			£ 154,385		<i>£ 68,404</i>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, taking advantage of the small entities provisions of Section 1A, and the Charities Act 2011.

The financial statements were approved, and authorised for issue, by the Trustees on 29 September 2021 and signed on their behalf by:-

ADESOLA ORIMALADE, Chair

The annexed notes form part of these financial statements

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

STATEMENT OF CASH FLOWS
For the year ended 31 March 2021

	2021		2020	
	£	£	£	£
Cash flows from operating activities				
Net income / (expenditure) for the year	85,981		14,444	
Add back depreciation	884		883	
		86,865		15,327
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	(56,969)		7,500	
Increase/(decrease) in creditors	(2,142)		30,841	
		(59,111)		38,341
Cash flows from investing activities				
Purchase of fixed assets		-		(3,532)
Cash flows from financing activities		-		-
Change in cash and cash equivalents in the year		27,754		50,136
Cash and cash equivalents at the beginning of the year		103,536		53,400
Cash and cash equivalents at the year end		131,290		103,536

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities 2015 FRS 102, Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

Reconciliation with previously Generally Accepted Accounting Practice (GAAP)

The trustees have not identified any opening balances or amounts in comparative income and expenditure that require to be restated in accordance with the requirements of FRS 102, on reconciliation of opening balances and net income / (expenditure), under FRS 102 compared to the balances, and net income / (expenditure) under previous GAAP. The transition date was 1 April 2014.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Key judgements that the charity has made which have a significant effect on the accounts include estimating income and expenditure for the next 12 months.

Income

Income is recognised when the charity has entitlement to the funds: this is when any performance conditions attached to the income have been met, it is probable that the income will be received, and that the amount can be measured reliably.

Income is only deferred when: The donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is considered all to relate to Charitable activities and includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity. The allocation of support and governance costs is analysed in note 3.

Tangible fixed assets and depreciation

Tangible fixed assets (excluding investments) are stated at cost less depreciation. Fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

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

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

2. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	<i>Total Funds 2020 £</i>
London Borough of Redbridge:				
Strategic Partners Grant (core funding)	65,000	-	65,000	61,000
City of London:				
Core funding	12,125	-	12,125	-
Citizens Advice:				
Core funding	17,877	-	17,877	-
London Borough of Redbridge:				
Housing Advice	31,000	-	31,000	31,000
Citizens Advice:				
BEIS Innovation	-	18,145	18,145	-
London Community Fund:				
Domestic Violence	-	9,700	9,700	-
Barking, Havering & Redbridge Trust:				
Macmillan Advice Project	-	-	-	28,067
London Borough of Redbridge:				
Money Advice	-	-	-	5,485
London Borough of Redbridge:				
Money Advice - EUSS	-	61,899	61,899	-
Redbridge Food Bank:				
Food Bank Advice	-	4,850	4,850	-
Big Lottery Fund:				
Community Volunteering	-	42,500	42,500	-
Trust for London:				
Employment Law Project	-	40,500	40,500	40,000
Citizens Advice:				
Help to Claim Project	-	134,374	134,374	130,362
City Bridge Trust:				
GP Outreach Project	-	50,883	50,883	48,250
	£ 126,002	£ 362,851	£ 488,853	£ 344,164

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

3. ANALYSIS OF EXPENDITURE

	Staff / consultant costs £	Direct costs £	Governance costs £	Support costs £	Total 2021 £	Total 2020 £
Charitable activities						
Macmillan Advice Project	-	-	-	-	-	28,067
GP Outreach Project	42,873	190	292	3,376	46,731	48,836
Employment Law Project	39,081	454	379	585	40,499	34,638
Housing Advice	28,954	-	147	1,185	30,286	31,000
Money Advice Project	-	-	-	-	-	5,485
Help to claim project	107,574	76	1,092	25,366	134,108	130,362
BEIS Innovation	18,145	-	-	-	18,145	-
Domestic violence	8,748	-	-	601	9,349	-
EUSS project	25,806	35,061	-	1,033	61,900	-
Food bank advice	4,809	44	-	-	4,853	-
TNLCF Volunteering	17,214	17,740	-	3,200	38,154	-
General Advice	68,459	11,157	127	642	80,385	87,264
	361,663	64,722	2,037	35,988	464,410	365,652
Fundraising costs	-	-	-	-	-	-
Governance costs	-	2,037	(2,037)	-	-	-
Support costs	-	35,988	-	(35,988)	-	-
	£ 361,663	£ 102,747	£ Nil	£ Nil	£ 464,410	£ 365,652

2020

Charitable activities

Macmillan Advice Project	26,168	110	41	1,748	28,067
GP Outreach Project	39,597	834	616	7,789	48,836
Employment Law Project	31,864	666	33	2,075	34,638
Housing Debt Advice	28,678	10	36	2,276	31,000
Money Advice Project	3,494	-	199	1,792	5,485
Help to claim project	113,964	1,933	677	13,788	130,362
General Advice	47,734	5,338	19,212	14,980	87,264
	291,499	8,891	20,814	44,448	365,652
<i>Fundraising costs</i>	-	-	-	-	-
<i>Governance costs</i>	-	20,814	(20,814)	-	-
<i>Support costs</i>	-	44,448	-	(44,448)	-
	£ 291,499	£ 74,153	£ Nil	£ Nil	£ 365,652

Of the total expenditure of £464,410, £110,671 (2020 - £151,816) was unrestricted expenditure, and £353,739 (2020 - £213,836) was restricted expenditure.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

4. NET INCOME / (EXPENDITURE)	2021	2020
	£	£
Net income / (expenditure) is stated after charging:-		
Independent Examination	1,440	1,440

5. TRUSTEES' REMUNERATION AND EXPENSES

The following trustees were reimbursed for expenses incurred on behalf of the charity, in connection with their work as trustees:-

	2021	2020
	£	£
Bernard Hunter	-	100
Roopal Mehta	-	73

6. RELATED PARTY TRANSACTIONS

Other than the trustees and their close connections, there are no other reportable related parties or related party transactions to disclose for 2021 (2020 - none).

7. STAFF COSTS AND NUMBERS

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Salary costs				
Wages and salaries	74,860	264,250	339,110	276,013
Social security costs	18,255	-	18,255	13,117
Pension costs	4,298	-	4,298	2,369
	£ 97,413	£ 264,250	£ 361,663	£ 291,499

The average weekly number of staff on a head count basis was 19 (2020 - 13).

The total employee benefits including pension contributions of the key management personnel were £46,032 (2020 - £38,965).

No employee earned more than £60,000, including benefits, during the year (2020 - the same).

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

8. GOVERNANCE COSTS

	2021	<i>2020</i>
	£	£
Independent Examination	1,440	<i>1,440</i>
Trustees meetings	-	<i>100</i>
Legal and professional costs	525	<i>18,470</i>
Other governance costs	72	<i>804</i>
	£ 2,037	<i>£ 20,814</i>

9. ANALYSIS OF SUPPORT COSTS

The amounts included in support costs, representing expenses of a general nature in support of the charity's activities and included in total expenses above, were as follows:-

	2021	<i>2020</i>
	£	£
Other staffing & volunteer costs	1,746	<i>3,181</i>
Office costs	26,904	<i>32,767</i>
Premises costs	6,936	<i>7,162</i>
Other	402	<i>1,338</i>
	£ 35,988	<i>£ 44,448</i>

Support and governance costs are allocated to a particular activity where the cost relates directly to that activity. The cost of overall direction and administration of each activity, including salaries and overhead costs of the central function, is apportioned on a on the basis of staff time, to include the amount attributable to each activity.

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

10. TANGIBLE FIXED ASSETS

	Computer equipment £	Fixtures & fittings £	Total £
Cost			
At 1 April 2020 and 31 March 2021	34,077	30,714	64,791
Depreciation			
At 1 April 2020	31,427	30,713	62,140
Charge for the year	883	-	883
At 31 March 2021	32,310	30,713	63,023
Net book value			
At 31 March 2020	£ 2,650	£ 1	£ 2,651
At 31 March 2021	£ 1,767	£ 1	£ 1,768

11. CASH AT BANK AND IN HAND

	2021 £	2020 £
Current accounts	130,926	103,172
Term deposit accounts	10	10
Petty cash	354	354
	£ 131,290	£ 103,536

12. DEBTORS

	2021 £	2020 £
Due within one year		
Trade debtors	72,564	-
Prepayments	599	-
Accrued income	3,333	19,528
	£ 76,496	£ 19,528

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	<i>2020</i>
	£	£
Trade creditors	11,877	<i>2,358</i>
Social security and other taxes	8,119	<i>4,813</i>
Net wages control	(394)	<i>(394)</i>
Pension payable	552	<i>1,416</i>
Other creditors	-	<i>-</i>
Accruals	20,640	<i>24,910</i>
Deferred grant income	14,375	<i>24,208</i>
	£ 55,169	<i>£ 57,311</i>
<u>Deferred income</u>		
Balance at 1 April 2020	24,208	<i>-</i>
Amount released to incoming resources	(24,208)	<i>-</i>
Amount deferred in the year: grant for next financial year received in advance	14,375	<i>24,208</i>
Balance at 31 March 2021	£ 14,375	<i>£ 24,208</i>

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

14. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains/(losses) £	Carried Forward £
DESIGNATED FUNDS					
Cessation Fund	10,000	-	-	-	10,000
	<u>£ 10,000</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 10,000</u>
RESTRICTED FUNDS					
City Bridge Trust					
GP Outreach Project	3,401	50,883	(46,731)	-	7,553
Trust for London					
Employment Law Project	5,362	40,500	(40,500)	-	5,362
Citizens Advice					
BEIS	-	18,145	(18,145)	-	-
BLF					
Community Volunteering	-	42,500	(38,154)	-	4,346
London Community Response Fund					
Domestic Violence	-	9,700	(9,349)	(351)	-
London Borough of Redbridge					
EUSS	-	61,899	(61,899)	-	-
Redbridge Foodbank					
Foodbank advice	-	4,850	(4,853)	3	-
Citizens Advice					
Help to Claim Project	-	134,374	(134,108)	(266)	-
	<u>£ 8,763</u>	<u>£ 362,851</u>	<u>£ (353,739)</u>	<u>£ (614)</u>	<u>£ 17,261</u>

SUMMARY OF FUNDS

Unrestricted funds:-

Designated Funds: Cessation fund	10,000	-	-	-	10,000
General Funds	49,641	187,540	(110,671)	614	127,124
	<u>59,641</u>	<u>187,540</u>	<u>(110,671)</u>	<u>614</u>	<u>137,124</u>
Restricted Funds	8,763	362,851	(353,739)	(614)	17,261
	<u>£ 68,404</u>	<u>£ 550,391</u>	<u>£ (464,410)</u>	<u>£ Nil</u>	<u>£ 154,385</u>

REDBRIDGE CITIZENS ADVICE BUREAU
(Operating as Citizens Advice Redbridge)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds		Restricted Funds	Total Funds
	Designated Funds	General Funds		
	£	£	£	£
Tangible fixed assets	-	1,768	-	1,768
Net current assets	10,000	125,356	17,261	152,617
	<u>£ 10,000</u>	<u>£ 127,124</u>	<u>£ 17,261</u>	<u>£ 154,385</u>

16. OPERATING LEASE COMMITMENTS

Annual commitment for operating leases:-

	Premises		Telephone	
	2021	2020	2021	2020
	£	£	£	£
- Not later than 1 year	-	-	1,411	1,882
- Later than 1 year and not later than 5 years	-	-	-	1,411
- Later than 5 years	-	-	-	-
	<u>£ Nil</u>	<u>£ Nil</u>	<u>£ 1,411</u>	<u>£ 3,293</u>

Redbridge Citizens Advice Bureau

**Detailed statement of financial activities
For the year ended 31 March 2021**

The following information does not form part of the statutory accounts.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 March 2021

	Total Funds 2021 £	<i>Total Funds 2020 £</i>
INCOME FROM		
Gifts, donations and legacies		
General donations	46,658	<i>33,926</i>
Charitable activities		
London Borough of Redbridge: Strategic Partners Grant (core funding)	65,000	<i>61,000</i>
City of London: Core funding	12,125	<i>-</i>
Citizens Advice: Core funding	17,877	<i>-</i>
London Borough of Redbridge: Housing Advice	31,000	<i>31,000</i>
Citizens Advice: BEIS Innovation	18,145	<i>-</i>
London Community Fund: Domestic Violence	9,700	<i>-</i>
Barking, Havering & Redbridge Trust: Macmillan Advice Project	-	<i>28,067</i>
London Borough of Redbridge: Money Advice	-	<i>5,485</i>
London Borough of Redbridge: Money Advice - EUSS	61,899	<i>-</i>
Redbridge Food Bank: Food Bank Advice	4,850	<i>-</i>
Big Lottery Fund: Community Volunteering	42,500	<i>-</i>
Trust for London: Employment Law Project	40,500	<i>40,000</i>
Citizens Advice: Help to Claim Project	134,374	<i>130,362</i>
City Bridge Trust: GP Outreach Project	50,883	<i>48,250</i>
	488,853	<i>344,164</i>
Bank interest received	68	<i>209</i>
Other income	14,812	<i>1,797</i>
TOTAL INCOME	550,391	<i>380,096</i>

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2021

	Total Funds	<i>Total Funds</i>
	2021	<i>2020</i>
	£	<i>£</i>
EXPENDITURE ON		
Wages, NI & Pension	361,663	<i>291,499</i>
Payroll service	25,701	<i>9,363</i>
Recruitment	1,073	<i>25</i>
Travel & subsistence	249	<i>734</i>
Training	528	<i>4,243</i>
General and office costs	1,630	<i>(2,017)</i>
Volunteer expenses	514	<i>1,906</i>
Marketing	-	<i>-</i>
Rent and rates	6,481	<i>6,605</i>
Heat and light	-	<i>-</i>
Insurance	1,884	<i>2,385</i>
Telephone	6,874	<i>5,125</i>
Printing, postage, and stationery	2,681	<i>5,766</i>
Publications and subscriptions	5,063	<i>4,614</i>
Equipment maintenance, repairs, and renewals	14,164	<i>8,713</i>
Depreciation	884	<i>883</i>
Trustees expenses	-	<i>100</i>
Bank charges	485	<i>474</i>
Other governance costs	72	<i>804</i>
Accountancy and independent examination	1,440	<i>1,440</i>
Legal and professional fees	524	<i>22,990</i>
Other partner management costs	32,500	<i>-</i>
TOTAL EXPENDITURE	464,410	<i>365,652</i>