



LEWISHAM MULTI LINGUALADVICE SERVICE

(Company Limited by Guarantee Registered Number: 4358319)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2021

LEWISHAM MULTI LINGUAL ADVICE SERVICE

General Information & Legal and Administrative Details

Registered Office: Leemore Community Central Hub,
Bonfield Road,
London SE13 5EU

Principle Bankers: Lloyds Bank
Charing Cross Branch
49 The Strand
London W10 5XL

Independent Examiner: Counterculture Partnership LLP
Unit 15 Ducie House
Ducie Street
Manchester M1 2JW

Company Registered Number: 4358319

Registered Charity Number: 1094541

Trustees:

Chair Jennifer Berbeck

Company Secretary Yasmine Coulibaly

Treasurer Steve Sellars

Member Yvette Robin-Coker

Member Lucie – Helena Adjo

Lewisham Multi Lingual Advice Service
(Company limited by guarantee)

Report of the Trustees for the year ended 31 March 2021

The Trustees, who act as directors for the purposes of company law, present their report and financial statements for the year ended 31st March 2021. The company was registered on 22nd January 2002. It started operating financially on 1st April 2003. This report covers the period from 1st April 2020 to 31st March 2021.

This report complies with the Charities Act 2011, the Companies Act 2006 and the Charities SORP (FRS 102)

Liabilities of Members

LMLAS is a registered company, limited by guarantee. Members of the company have guaranteed the liabilities up to £1 each.

Objects of the charity

The objects are

- The promotion of any charitable purpose for the benefit of the community in the London Borough of Lewisham and neighbouring boroughs by the advancement of education, the protection of health and the relief of poverty, sickness and distress.
- To undertake any other charitable purpose.

Principal activity

The principal activity of the charitable company is to provide information, advice and support to speakers of other languages in the London Borough of Lewisham and surrounding areas.

Trustees

| | |
|---------------------|-------------------|
| Jennifer Berbeck | Trustee and Chair |
| Yasmine Coulibaly | Company Secretary |
| Steve Sellars | Treasurer |
| Yvette Robbin Coker | Member |
| Lucie-Helena Adjo | Member |

Lewisham Multi Lingual Advice Service
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Report of the Trustees for the year ended 31 March 2021(continued)

Reserves Policy

The Board aims to maintain an unrestricted reserve equivalent to three months running costs.

Financial Review

In 2020-21 the Financial Activities of LMLAS funders raised to £152,364 and expenditure was £136,431 which left reserve of £157,824. We currently having funding to March 2022 from the National Lottery Fund and The City Bridge Trust and to March 2022 from The London Borough of Lewisham and reserve set aside to ensure we will be able to continue our activities to at least March 2022.

Key activities of the year.

Lewisham Multi-Lingual Advice Service (LMLAS) is unique, providing information and advice to diverse communities of Lewisham and surrounding boroughs. This enables residents to access services and benefits. LMLAS is supported by the National Lottery Fund and City Bridge and will continue to build on its unique selling points as the only organisation in Lewisham that offers advice in all areas of welfare benefits up to appeal level: consumer, debt, destitution, education, employment, family, health, housing, immigration and utilities related. We are also supported and involved in a new initiative started by the London Borough of Lewisham where we support a telephone advice line and provide advice 3 days a week on an option for clients that don't have English as their first language.

The service has been in operation for over 18 years and continues to go from strength to strength, despite the many challenges and austerity measures facing the voluntary, public and private sectors.

Our priorities for the year ahead include the following:

- Assisting residents access services and benefits
- Fundraising
- Obtaining Quality Mark
- Recruiting members to management committee

Finally, I would like to thank all our funders for their continue support which has assisted greatly and contributed to LMLAS exceeding our target and raising over £700,000 in grants and welfare benefits for residents.

Lewisham Multi Lingual Advice Service
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Report of the Trustees for the year ended 31 March 2021(continued)

The Trustees would like to convey their gratitude to all those who have supported the organisation through the year, including funders, advisers, volunteers and supporters.

Our Public Benefit Statement is our Charitable Objective:

To promote the promotion of any charitable purpose for the benefit of the community in the London Borough of Lewisham and neighbouring boroughs by the advancement of education, the protection of health and the relief of poverty, sickness and distress; and
To undertake any other charitable purpose.

Statement of the Trustees Responsibilities

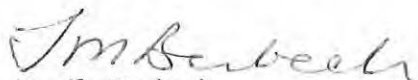
The law applicable to incorporated charities in England and Wales requires the Trustees who are also directors for the purposes of company law, to prepare a financial statement for each financial year, which give a true and fair view of the affairs of the charity and of its financial activities during the year. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements 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 statement
- Prepare the financial statement on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The Trustees are responsible for

Keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Companies Act 2006. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charity and prevent and detect fraud and other irregularities.

Approved by Trustees on 19th November 2021 and signed on their behalf by


Jennifer Berbeck

Chair

Lewisham Multi Lingual Advice Service
(Company limited by guarantee)

Independent Examiners Report for the year ended 31 March 2021

I report to the charity trustees on my examination of the accounts of the above charity for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").


Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as 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

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

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements under 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

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.



Tom Wilcox
Counterculture Partnership LLP
Unit 15 Ducie House
Ducie Street
Manchester M1 2JW

Lewisham Multi Lingual Advice Service
(company limited by guarantee)

Statement of Financial Activities, including Income and Expenditure Account
For the year ended 31 March 2021

| | Notes | Unrestricted Funds £ | Restricted Funds £ | Total 2021 £ | Total 2020 £ |
|------------------------------------|-------|----------------------------|--------------------------|--------------------|--------------------|
| Income from: | | | | | |
| Donations and legacies | | | | 0 | 0 |
| Charitable activities | 2 | 7,808 | 144,556 | 152,364 | 177,784 |
| Other trading activities | | 0 | 0 | 0 | 551 |
| Investments | | 0 | 0 | 0 | 10 |
| Other | | 0 | 0 | 0 | 0 |
| Total Income | | <u>7,808</u> | <u>144,556</u> | <u>152,364</u> | <u>178,345</u> |
| Expenditure on: | | | | | |
| Raising funds | | 0 | 0 | 0 | 0 |
| Charitable activities | 3 | 140 | 136,291 | 136,431 | 134,099 |
| Other | | 0 | 0 | 0 | 0 |
| Total Expenditure | | <u>140</u> | <u>136,291</u> | <u>136,431</u> | <u>134,099</u> |
| Net income/(expenditure) | | 7,668 | 8,265 | 15,933 | 44,245 |
| Transfers between funds | | 0 | 0 | 0 | 0 |
| Other recognised gains/(losses) | | 0 | 0 | 0 | 0 |
| Net movement in funds | | 7,668 | 8,265 | 15,933 | 44,245 |
| Reconciliation of funds | | | | | |
| Total funds brought forward | | 27,259 | 114,631 | 141,890 | 97,645 |
| Total funds carried forward | | <u>34,927</u> | <u>122,896</u> | <u>157,824</u> | <u>141,890</u> |

Lewisham Multi Lingual Advice Service
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Balance Sheet as at 31 March 2021

| | Notes | Total 2021 £ | Total 2020 £ |
|---|-------|--------------------|--------------------|
| TANGIBLE FIXED ASSETS | | | |
| Computer equipment | 7 | <u>869</u> | <u>1,303</u> |
| CURRENT ASSETS | | | |
| Prepayments | | 586 | 571 |
| Debtors | | 211 | 0 |
| Cash & bank balances | | | |
| Deposit Account | | 40,020 | 30,012 |
| Current account | | 141,422 | 122,542 |
| Petty Cash | | 143 | 48 |
| | | <u>182,382</u> | <u>153,173</u> |
| CURRENT LIABILITIES | | | |
| Deferred Income | | 17,976 | 9,432 |
| Creditors amounts falling due within one year | 8 | <u>7,451</u> | <u>3,154</u> |
| NET CURRENT ASSETS | | 156,954 | 140,586 |
| TOTAL NET ASSETS | | <u>157,823</u> | <u>141,890</u> |
| FUNDS | | 157,824 | 141,890 |
| ACCUMULATED FUNDS | | <u>157,824</u> | <u>141,890</u> |
| Unrestricted | | 34,927 | 27,259 |
| Restricted | | 122,896 | 114,631 |
| ACCUMULATED FUNDS | 9, 10 | <u>157,824</u> | <u>141,890</u> |

Lewisham Multi Lingual Advice Service
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Notes to the Financial Statements
For the year ended 31 March 2021

The notes on pages 9 to 11 form a part of these financial statements.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

For the financial year ended 31st March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476. The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

Approved by the Board of Trustees on *19th November 2021* and signed on its behalf by: *J. M. Berwick*

Registered Number :- 4358319

1 Accounting Policies

Charity information

Lewisham Multi Lingual Advice Service is a private company limited by guarantee incorporated in England.

Accounting convention

The financial statements have been prepared in accordance with the charitable company's memorandum and articles of association, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice – Accounting and Reporting by Charities (SORP (FRS102), second edition issued in January 2019)", the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

FRS102 requires the trustees to adopt a going concern basis in preparing the financial statements unless they intend to liquidate the charitable company or have no realistic alternative but to do so. Under a going concern basis, the accounting policies adopted assume that that charitable company will continue to operate for the foreseeable future.

The financial statements have been prepared on a going concern basis as the trustees are confident that sufficient funds will be available to enable operations to continue at a sustainable level for a period of at least 12 months from the approval of the accounts by the trustees.

Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

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

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably. Grants of a general nature that are not conditional on delivering certain levels of service are included in donations and legacies.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Expenditure

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for its expenditure. All costs have been directly attributed or proportionally charged to the functional categories of resources expended in the SOFA.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure on charitable activities comprises the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

All remaining costs are classified as support costs. Support costs are those that assist the work of the charity but do not directly represent charitable activities.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Lewisham Multi Lingual Advice Service
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Notes to the Financial Statements (Cont'd)
for the year ended 31 March 2021

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Taxation

As a registered charity, the company is exempt from corporation tax on surpluses arising from its charitable activities during the year.

| | Unrestricted Funds £ | Restricted Funds £ | Total 2021 £ | Total 2020 £ |
|---------------------------------|----------------------------|--------------------------|--------------------|--------------------|
| 2 Grants Received | | | | |
| National Lottery Community Fund | 0 | 66,027 | 66,027 | 112,238 |
| London Borough of Lewisham | 0 | 37,795 | 37,795 | 34,946 |
| City Bridge | 7,650 | 0 | 7,650 | 30,600 |
| CCLORS | 0 | 29,481 | 29,481 | - |
| Clothworkers Foundation | 0 | 1,400 | 1,400 | - |
| Groundwork London | 0 | 0 | 0 | - |
| London Community Fund | 0 | 9,854 | 9,854 | - |
| Other | 158 | 0 | 158 | 561 |
| Totals | 7,808 | 144,556 | 152,364 | 178,345 |

| | Direct Charitable Expenditure £ | Cost of Generating Funds £ | Governance £ | TOTAL 2021 £ | Restricted Funds £ | Unrestricted Funds £ | TOTAL 2020 £ |
|--|---------------------------------------|----------------------------------|-----------------|--------------------|--------------------------|----------------------------|--------------------|
| 3 Resources Expended | | | | | | | |
| Direct costs | 112,390 | 0 | 0 | 112,390 | 112,390 | 0 | 110,564 |
| Support costs, management and administration | 23,261 | 0 | 0 | 23,261 | 23,121 | 140 | 22,299 |
| Governance costs | 0 | 0 | 780 | 780 | 780 | 0 | 1,236 |
| | 135,651 | 0 | 780 | 136,431 | 136,291 | 140 | 134,099 |

4 Transactions with trustees and key personnel

The Trustees drew no fees or expenses. There were no related party transactions between trustees and key management personnel.

| | Total 2021 £ | Total 2020 £ |
|----------------------------------|--------------------|--------------------|
| 5 Staff Costs | | |
| Salaries | 108,683 | 105,662 |
| Employers' NI | 3,027 | 2,926 |
| Employers' Pension Contributions | 680 | 1,976 |
| | 112,390 | 110,564 |

We have 8 employees (2020: 8) and no employee earned more than £60,000.

6 Net movement in funds after transfers

| | 2021 £ | 2020 £ |
|---|-----------|-----------|
| Net movement in funds is stated after charging/(crediting): | | |
| Independent examination fees | 780 | 780 |

7 Tangible Fixed Assets

| | Office equipment & furniture £ |
|--|--------------------------------------|
| COST | |
| Brought forward | 17,598 |
| Additions | 4,429 |
| Carried forward | 22,027 |
| DEPRECIATION | |
| Brought forward | 16,295 |
| Charge for the year | 4,863 |
| Carried forward | 21,158 |
| Net book value at 31 March 2021 | 869 |
| Net book value at 31 March 2020 | 1,303 |

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Notes to the Financial Statements
for the year ended 31 March 2021

8 Creditors: amounts falling due within one year

| | 2021 | 2020 |
|-----------------------------|--------------|--------------|
| | £ | £ |
| Independent Examiner's Fees | 780 | 1,200 |
| Rent | 0 | 0 |
| Payroll Costs | 27 | 122 |
| PAYE creditor | 1,631 | 1,833 |
| Groundwork London | 5,014 | 0 |
| Nest Pensions | 0 | 0 |
| Self-Employed Advisor | 0 | 0 |
| | <u>7,451</u> | <u>3,154</u> |

9 Analysis of Movement on Unrestricted Funds

Unrestricted funds are those funds which the Trustees are free to use in accordance with the charitable objectives.

| | Balance 31.3.2020 £ | Incoming resources £ | Outgoing resources £ | Investment in fixed assets £ | Transfer between Funds £ | Balance 31.3.2021 £ |
|--------------|---------------------------|----------------------------|----------------------------|------------------------------------|--------------------------------|---------------------------|
| General fund | 27,259 | 7,808 | 0 | 140 | 0 | 34,927 |

10 Analysis of Movement on Restricted Funds

Restricted funds are those that have been raised for specific projects falling within the charitable objectives.

We offer advocacy, advice and information to minority ethnic and migrant communities, who have little or no understanding of English, in order to ensure they have access to all entitled services.

| | Balance 31.3.2020 | Incoming resources | Outgoing resources | Investment in fixed assets | Transfer between Funds | Balance 31.3.2021 |
|---|----------------------|-----------------------|-----------------------|-------------------------------|---------------------------|----------------------|
| National Lottery | 113,749 | 66,027 | 53,039 | - | - | 126,737 |
| National Lottery Investment in fixed assets | 0 | 0 | 0 | - | - | 0 |
| London Borough of Lewisham | 0 | 37,795 | 37,795 | - | - | 0 |
| London Borough of Lewisham Investment in fixed assets | 0 | 0 | 0 | - | - | 0 |
| City Bridge | 0 | 0 | 0 | - | - | 0 |
| City Bridge Investment in fixed assets | 0 | 0 | 0 | - | - | 0 |
| CCLORS | 0 | 29,481 | 29,481 | - | - | 0 |
| CCLORS Investment in fixed assets | 0 | 0 | 0 | - | - | 0 |
| Clothworkers Foundation | 0 | 1,400 | 1,400 | - | - | 0 |
| Clothworkers Foundation Investment in fixed assets | 0 | 0 | 0 | - | - | 0 |
| London Community Fund | 0 | 9,854 | 9,854 | - | - | 0 |
| London Community Fund Investment in fixed assets | 0 | 0 | 0 | - | - | 0 |
| Other Investment in Fixed Assets | 882 | 0 | 0 | 4,723 | - | (3,841) |
| | <u>114,631</u> | <u>144,556</u> | <u>131,568</u> | <u>4,723</u> | <u>0</u> | <u>122,896</u> |

11 Operating Leases

The charity has an operating lease, in respect of a photocopier, at an annual rental of £1,544, which expires within two to five years

